

1040

THIS BOOKLET DOES NOT CONTAIN INSTRUCTIONS FOR ANY FORM 1040 SCHEDULES

INSTRUCTIONS

2014



makes doing your taxes faster and easier.



is the fast, safe, and free way to prepare and e-file your taxes. See www.irs.gov/freefile.

Get a faster refund, reduce errors, and save paper. For more information on **IRS e-file** and Free File, see *Options for e-filing your returns* in these instructions or click on **IRS e-file** at IRS.gov.

2014 TAX CHANGES

See *What's New* in these instructions.

FUTURE DEVELOPMENTS

For the latest information about developments related to Form 1040 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1040.



Department of the Treasury **Internal Revenue Service** IRS.gov



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**Internal
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Service**

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The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

What can the Taxpayer Advocate Service do for you?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our assistance, your advocate will be with you at every turn and do everything possible. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach us?

We have offices in *every state, the District of Columbia, and Puerto Rico*. Your local advocate's number is at www.TaxpayerAdvocate.irs.gov, at www.irs.gov/advocate, and in your local directory. You can also call us at 1-877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Our Tax Toolkit at www.TaxpayerAdvocate.irs.gov can help you understand [what these rights mean to you](#) and how they apply. These are *your* rights. Know them. Use them.

How else does the Taxpayer Advocate Service help taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to us at www.irs.gov/sams.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information, and to find a clinic near you, read the LITC page on www.irs.gov/litc or IRS [Publication 4134, Low Income Taxpayer Clinic List](#). You can also get this publication at your local IRS office or by calling 1-800-829-3676.

Suggestions for Improving the IRS

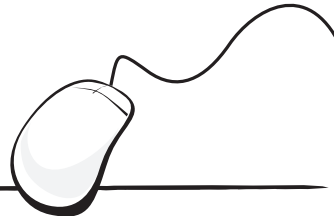
Taxpayer Advocacy Panel

Have a suggestion for improving the IRS and do not know who to contact? The Taxpayer Advocacy Panel (TAP) is a diverse group of citizen volunteers who listen to taxpayers, identify taxpayers' issues, and make suggestions for improving IRS service and customer satisfaction. The panel is demographically and geographically diverse, with at least one member from each state, the District of Columbia, and Puerto Rico. Contact TAP at www.improveirs.org or 1-888-912-1227 (toll-free).

Options for e-filing your returns—safely, quickly, and easily.

Why do 80% of Americans file their taxes electronically?

- *Security*—The IRS uses the latest encryption technology to safeguard your information.
- *Flexible Payments*—File early; pay by April 15.
- *Greater Accuracy*—Fewer errors mean faster processing.
- *Quick Receipt*—Get an acknowledgment that your return was received and accepted.
- *Go Green*—Reduce the amount of paper used.
- *It's Free*—through Free File.
- *Faster Refunds*—Get your refund faster by e-filing using direct deposit.



IRS e-file: It's Safe. It's Easy. It's Time.

Joining the more than 120 million Americans who already are using e-file is easy. Just ask your paid or volunteer tax preparer, use commercial software, or use Free File. IRS e-file is the safest, most secure way to transmit your tax return to the IRS. Since 1990, the IRS has processed more than 1 billion e-filed tax returns safely and securely. There's no paper return to be lost or stolen.

Most tax return preparers are now required to use IRS e-file. If you are asked if you want to e-file, just give it a try. IRS e-file is now the norm, not the exception. Most states also use electronic filing.

Free e-file Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low to moderate income (generally under \$53,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit IRS.gov (Keyword: VITA) for a VITA/TCE site near you!



Do Your Taxes for Free

If your adjusted gross income was \$60,000 or less in 2014, you can use free tax software to prepare and e-file your tax return. Earned more? Use Free File Fillable Forms.

Free File. This public-private partnership, between the IRS and tax software providers, makes approximately 15 brand name commercial software products and e-file available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit www.irs.gov/freefile for details. Free File combines all the benefits of e-file and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each of the 15 software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free. Free File is available in English and Spanish.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that also can be e-filed for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at www.irs.gov/formspubs.

Make your tax payments electronically—it's easy.

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. When you use any of the IRS electronic payment options, it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. It's easy, secure, and much quicker than mailing in a check or money order. Go to www.irs.gov/payments to see all your electronic payment options.

What's New

For information about any additional changes to the 2014 tax law or any other developments affecting Form 1040 or its instructions, go to www.irs.gov/form1040.

Health care: individual responsibility. You must either:

- Indicate on line 61 that you, your spouse (if filing jointly), and your dependents had health care coverage throughout 2014,
- Claim an exemption from the health care coverage requirement for some or all of 2014 and attach Form 8965, or
- Make a shared responsibility payment if, for any month in 2014, you, your spouse (if filing jointly), or your dependents did not have coverage and do not qualify for a coverage exemption. See the instructions for line 61 and Form 8965 for more information.

Premium tax credit. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Health Insurance Marketplace. See the instructions for line 69 and Form 8962 for more information.

Advance payments of the premium tax credit. Advance payments of the premium tax credit may have been made to the health insurer to help pay for the insurance coverage of you, your spouse, or your dependent. If advance payments of the premium tax credit were made, you must file a 2014 tax return and Form 8962. If you enrolled someone who is not claimed as a dependent on your tax return or for more information, see the instructions for Form 8962.

Form 1095-A. If you, your spouse, or a dependent enrolled in health insurance through the Marketplace, you should have received Form(s) 1095-A. If you receive Form(s) 1095-A for 2014, save it. It will help you figure your premium tax credit. If you did not receive a Form 1095-A, contact the Marketplace.

Medicaid waiver payments. If you received certain payments under a Medicaid waiver program for caring for someone who lives in your home with you, you may be able to exclude these payments from your income. See the instructions for line 21.

If you reported these payments on your return for 2013 or an earlier year, see www.irs.gov/Individuals/Certain-Medicaid-Waiver-Payments-May-Be-Excludable-From-Income. You may want to file Form 1040X to amend that prior year return.

Pell grants and other scholarships or fellowships. Choosing to include otherwise tax-free scholarships or fellowships in your income can increase an education credit and lower your total tax or increase your refund. See the instructions for line 68, the instructions for Form 8863, and Pub. 970 for more information.

Personal exemption amount increased for certain taxpayers. Your personal exemption is increased to \$3,950. But

the amount is reduced if your adjusted gross income is more than:

- \$152,525 if married filing separately,
- \$254,200 if single,
- \$279,650 if head of household, or
- \$305,050 if married filing jointly or qualifying widow(er).

See the instructions for line 42.

Alternative minimum tax worksheet. We have added a worksheet to the instructions for line 45. If you are not sure whether you need to complete Form 6251, you can use this worksheet to see whether you should complete it.

Mailing your return. If you live in Missouri and need to make a payment with your paper return, you will need to mail it to a different address this year. See *Where Do You File?* at the end of these instructions.

Direct deposit. To combat fraud and identity theft, the number of refunds that can be directly deposited to a single financial account or prepaid debit card is now limited to three a year. After this limit is exceeded, paper checks will be sent instead.

Direct Pay. The best way to pay your taxes is with IRS Direct Pay. It's the safe, easy, and free way to pay from your checking or savings account in one online session. Just click "Pay Your Tax Bill" on IRS.gov.

Filing Requirements

These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit IRS.gov for details.

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use TeleTax topic 901 to see if they must file.



Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.

See Pub. 501 for details. Also see Pub. 501 if you do not have to file but received a Form 1099-B (or substitute statement).

Premium tax credit. If advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace, you must file a 2014 return and attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2014 or was a full-time student under age 24 at the end of 2014. To do so, use Form 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 or see Form 8814.

A child born on January 1, 1991, is considered to be age 24 at the end of 2014. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2014.
 - You elected to be taxed as a resident alien.
- See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040NR or Form 1040NR-EZ. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.

When and Where Should You File?

File Form 1040 by **April 15, 2015**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

Filing instructions and addresses are at the end of these instructions.

What if You Cannot File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868.



An automatic 6-month extension to file does not extend the time to pay your tax. If you do not pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.

If you are a U.S. citizen or resident alien, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2015, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

Private Delivery Services

If you *e-file* your return, there is no need to mail it. See the *e-file* page, earlier, or IRS.gov for more information. However, if you choose to mail it, you can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following.

- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.

For more information, go to IRS.gov and enter “private delivery service” in

the search box. The search results will direct you to the IRS mailing address to use if you are using a private delivery service. You will also find any updates to the list of designated private delivery services.

The private delivery service can tell you how to get written proof of the mailing date.

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2014 you were* . . .	THEN file a return if your gross income** was at least . . .
Single (see the instructions for line 1)	under 65	\$10,150
	65 or older	11,700
Married filing jointly*** (see the instructions for line 2)	under 65 (both spouses)	\$20,300
	65 or older (one spouse)	21,500
	65 or older (both spouses)	22,700
Married filing separately (see the instructions for line 3)	any age	\$3,950
Head of household (see the instructions for line 4)	under 65	\$13,050
	65 or older	14,600
Qualifying widow(er) with dependent child (see the instructions for line 5)	under 65	\$16,350
	65 or older	17,550

*If you were born on January 1, 1950, you are considered to be age 65 at the end of 2014. (If your spouse died in 2014 or if you are preparing a return for someone who died in 2014, see Pub. 501.)

****Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Do not include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2014 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 20a and 20b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, do not reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

***If you did not live with your spouse at the end of 2014 (or on the date your spouse died) and your gross income was at least \$3,950, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See the instructions for line 6c to find out if someone can claim you as a dependent.)

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

Single dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,000.
 - Your earned income was over \$6,200.
 - Your gross income was more than the **larger** of—
 - \$1,000, or
 - Your earned income (up to \$5,850) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,550 (\$4,100 if 65 or older **and** blind).
 - Your earned income was over \$7,750 (\$9,300 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$2,550 (\$4,100 if 65 or older **and** blind), or
 - Your earned income (up to \$5,850) plus \$1,900 (\$3,450 if 65 or older **and** blind).

Married dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,000.
 - Your earned income was over \$6,200.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$1,000, or
 - Your earned income (up to \$5,850) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,200 (\$3,400 if 65 or older **and** blind).
 - Your earned income was over \$7,400 (\$8,600 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$2,200 (\$3,400 if 65 or older **and** blind), or
 - Your earned income (up to \$5,850) plus \$1,550 (\$2,750 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the five conditions below apply for 2014.	
1.	You owe any special taxes, including any of the following. <ol style="list-style-type: none">a. Alternative minimum tax.b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file Form 5329 by itself.c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file Schedule H by itself.d. Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.e. Recapture of first-time homebuyer credit. See the instructions for line 60b.f. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for line 62.g. Recapture taxes. See the instructions for line 44 and line 62.
2.	You (or your spouse, if filing jointly) received HSA, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace. You should have received Form(s) 1095-A showing the amount of the advance payments, if any.

Where To Report Certain Items From 2014 Forms W-2, 1097, 1098, and 1099

 IRS *e-file* takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit www.irs.gov/efile for details.

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 64. If any state or local income tax withheld is shown on these forms and you deduct state and local income taxes on Schedule A, line 5, include the tax withheld in your deduction on that line.

Form	Item and Box in Which It Should Appear	Where To Report	
W-2	Wages, tips, other compensation (box 1)	Form 1040, line 7	
	Allocated tips (box 8)	See <i>Wages, Salaries, Tips, etc.</i>	
	Dependent care benefits (box 10)	Form 2441, Part III	
	Adoption benefits (box 12, code T)	Form 8839, line 20	
	Employer contributions to an Archer MSA (box 12, code R)	Form 8853, line 1	
	Employer contributions to a health savings account (box 12, code W)	Form 8889, line 9	
	Uncollected social security and Medicare or RRTA tax (box 12, code A, B, M, or N)	See the instructions for Form 1040, line 62	
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)	
1097-BTC	Bond tax credit	See Form 8912 and its instructions	
1098	Mortgage interest (box 1)	} Schedule A, line 10, but first see the instructions on Form 1098*	
	Points (box 2)		
	Refund of overpaid interest (box 3)		Form 1040, line 21, but first see the instructions on Form 1098*
	Mortgage insurance premiums (box 4)		See the instructions for Schedule A, line 13*
1098-C	Contributions of motor vehicles, boats, and airplanes	Schedule A, line 17	
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 33*	
1098-MA	Homeowner mortgage payments (box 3)	Schedule A, but first see the instructions on Form 1098-MA	
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, or Form 1040, line 50; but first see the instructions on Form 1098-T*	
1099-A	Acquisition or abandonment of secured property	See Pub. 4681	
1099-B	Sales price of stocks, bonds, etc. (box 1d), cost or other basis (box 1e), and adjustments (box 1g)	Form 8949 or Schedule D, whichever applies; see the Instructions for Form 8949	
	Aggregate profit or (loss) on contracts (box 11)	Form 6781, line 1	
	Bartering (box 13)	See Pub. 525	
1099-C	Canceled debt (box 2)	See Pub. 4681	
1099-DIV	Total ordinary dividends (box 1a)	Form 1040, line 9a	
	Qualified dividends (box 1b)	See the instructions for Form 1040, line 9b	
	Total capital gain distributions (box 2a)	Form 1040, line 13, or, if required, Schedule D, line 13	
	Unrecaptured section 1250 gain (box 2b)	See the instructions for Schedule D, line 19	
	Section 1202 gain (box 2c)	See <i>Exclusion of Gain on Qualified Small Business (QSB) Stock</i> in the instructions for Schedule D	
	Collectibles (28%) gain (box 2d)	See the instructions for Schedule D, line 18	
	Nondividend distributions (box 3)	See the instructions for Form 1040, line 9a	
	Investment expenses (box 5)	Schedule A, line 23	
	Foreign tax paid (box 6)	Form 1040, line 48, or Schedule A, line 8; but first see the instructions for line 48	
	Exempt-interest dividends (box 10)	Form 1040, line 8b	
	Specified private activity bond interest dividends (box 11)	Form 6251, line 12	
1099-G	Unemployment compensation (box 1)	See the instructions for Form 1040, line 19	
	State or local income tax refunds, credits, or offsets (box 2)	See the instructions for Form 1040, line 10, and if box 8 on Form 1099-G is checked, see the box 8 instructions	
	RTAA payments (box 5)	Form 1040, line 21	
	Taxable grants (box 6)	Form 1040, line 21*	
	Agriculture payments (box 7)	See the Instructions for Schedule F or Pub. 225*	
	Market gain (box 9)	See the Instructions for Schedule F	

*If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.

Form	Item and Box in Which It Should Appear	Where To Report
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6) Tax-exempt interest (box 8) Specified private activity bond interest (box 9) Market discount (box 10) Bond premium (box 11)	See the instructions on Form 1099-INT Form 1040, line 30 See the instructions on Form 1099-INT and the instructions for Form 1040, line 8a Schedule A, line 23 Form 1040, line 48, or Schedule A, line 8; but first see the instructions for line 48 Form 1040, line 8b Form 6251, line 12 See the instructions on Form 1099-INT and Pub. 550 See the instructions on Form 1099-INT and Pub. 550
1099-K	Payment card and third party network transactions	Schedule C, C-EZ, E, or F
1099-LTC	Long-term care and accelerated death benefits	See Pub. 525 and the Instructions for Form 8853
1099-MISC	Rents (box 1) Royalties (box 2) Other income (box 3) Nonemployee compensation (box 7) Excess golden parachute payments (box 13) Other (boxes 5, 6, 8, 9, 10, 14, and 15b)	See the Instructions for Schedule E* See the Instructions for Schedule E* (for timber, coal, and iron ore royalties, see Pub. 544)* Form 1040, line 21* Schedule C, C-EZ, or F; but if you were not self-employed, see the instructions on Form 1099-MISC See the instructions for Form 1040, line 62 See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) } Early withdrawal penalty (box 3) Market discount (box 5) Acquisition premium (box 6) Original issue discount on U.S. Treasury obligations (box 8) Investment expenses (box 9)	See the instructions on Form 1099-OID Form 1040, line 30 See the instructions on Form 1099-OID and Pub. 550 See the instructions on Form 1099-OID and Pub. 550 See the instructions on Form 1099-OID Schedule A, line 23
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Credits and other deductions (boxes 7, 8, and 10) Patron's AMT adjustment (box 9)	Schedule C, C-EZ, or F or Form 4835; but first see the instructions on Form 1099-PATR Form 8903, line 23 See the instructions on Form 1099-PATR Form 6251, line 27
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Capital gain (box 3) Disability income with code 3 in box 7	See the instructions for Form 1040, lines 15a and 15b See the instructions for Form 1040, lines 16a and 16b See the instructions on Form 1099-R See the instructions for Form 1040, line 7
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Form 4797, Form 6252, Form 8824, or Form 8949 See the instructions for Schedule A, line 6*
1099-SA	Distributions from health savings accounts (HSAs) Distributions from MSAs***	Form 8889, line 14a Form 8853
SSA-1099	Social security benefits	See the instructions for lines 20a and 20b
RRB-1099	Railroad retirement benefits	See the instructions for lines 20a and 20b
*If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.		
**This includes distributions from Roth, SEP, and SIMPLE IRAs.		
***This includes distributions from Archer and Medicare Advantage MSAs.		

Line Instructions for Form 1040



IRS *e-file* takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit www.irs.gov/efile for details.

Section references are to the Internal Revenue Code.

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name on line 3 instead of below your name.



If you filed a joint return for 2013 and you are filing a joint return for 2014 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2013 return.

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office does not deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Do not enter any other information on that line, but also complete the spaces below that line. Do not abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Death of a Taxpayer

See *Death of a Taxpayer* under *General Information*, later.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at www.socialsecurity.gov, from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040, W-2, and 1099 agree with your social security card. If they do not, certain deductions and credits on your Form 1040 may be reduced or disallowed and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It takes 6 to 10 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.

Note. An ITIN is for tax use only. It does not entitle you to social security

benefits or change your employment or immigration status under U.S. law.

Nonresident Alien Spouse

If your spouse is a nonresident alien, he or she must have either an SSN or an ITIN if:

- You file a joint return,
- You file a separate return and claim an exemption for your spouse, or
- Your spouse is filing a separate return.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. The fund also helps pay for pediatric medical research. If you want \$3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund will not change.

Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying widow(er) with dependent child.

Same-sex marriage. For federal tax purposes, individuals of the same sex are considered married if they were lawfully married in a state (or foreign country) whose laws authorize the marriage of two individuals of the same sex, even if the state (or foreign country) in which

they now live does not recognize same-sex marriage. The term “spouse” includes an individual married to a person of the same sex if the couple is lawfully married under state (or foreign) law. However, individuals who have entered into a registered domestic partnership, civil union, or other similar relationship that is not considered a marriage under state (or foreign) law are not considered married for federal tax purposes. For more details, see Pub. 501.



More than one filing status can apply to you. You can choose the one that will give you the lowest tax.

Line 1

Single

You can check the box on line 1 if any of the following was true on December 31, 2014.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2014, your divorce was not final (an interlocutory decree), you are considered married and cannot check the box on line 1.
- You were widowed before January 1, 2014, and did not remarry before the end of 2014. But if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5.

Line 2

Married Filing Jointly

You can check the box on line 2 if any of the following apply.

- You were married at the end of 2014, even if you did not live with your spouse at the end of 2014.
- Your spouse died in 2014 and you did not remarry in 2014.
- You were married at the end of 2014, and your spouse died in 2015 before filing a 2014 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they did not

live together all year. However, both persons must sign the return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. Or, if one spouse does not report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse is not reporting all of his or her income, or
- You do not want to be responsible for any taxes due if your spouse does not have enough tax withheld or does not pay enough estimated tax.

See the instructions for line 3. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status aliens. Generally, a married couple cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2014, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

If you are married and file a separate return, you generally report only your own income, exemptions, deductions, and credits. Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you cannot take the student loan interest deduction, the tuition and fees deduction, the education credits, or the earned income credit. You also cannot take the standard deduction if your spouse itemizes deductions.

Be sure to enter your spouse's SSN or ITIN on Form 1040. If your spouse does

not have and is not required to have an SSN or ITIN, enter “NRA.”



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2014. See Married persons who live apart.

Line 4

Head of Household

This filing status is for unmarried individuals who provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2014. But if, at the end of 2014, your divorce was not final (an interlocutory decree), you are considered married.

- You are married but lived apart from your spouse for the last 6 months of 2014 and you meet the other rules under *Married persons who live apart*.

- You are married to a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien.

Check the box on line 4 only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2014 of your parent whom you can claim as a dependent on line 6c, except under a multiple support agreement (see the line 6c instructions). Your parent did not have to live with you.

Test 2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half the year (if half or less, see *Exception to time lived with you*).

1. Any person whom you can claim as a dependent on line 6c. But do not include:

- a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* in the line 6c instructions,

b. Any person who is your dependent only because he or she lived with you for all of 2014, or

c. Any person you claimed as a dependent under a multiple support agreement. See the line 6c instructions.

2. Your unmarried qualifying child who is not your dependent.

3. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on line 6c of someone else's 2014 return.

4. Your qualifying child who, even though you are the custodial parent, is not your dependent because of the rule for *Children of divorced or separated parents* in the line 6c instructions.

If the child is not claimed as your dependent on line 6c, enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

Qualifying child. To find out if someone is your qualifying child, see Step 1 of the line 6c instructions.

Dependent. To find out if someone is your dependent, see the instructions for line 6c.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* in the line 6c instructions, if applicable.

If the person for whom you kept up a home was born or died in 2014, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year he or she was alive. If the person is anyone else, see Pub. 501.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half the cost.

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2014, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2014. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.

- You paid over half the cost of keeping up your home for 2014.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2014 (if half or less, see *Exception to time lived with you*, earlier).

- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents* in the line 6c instructions.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Line 5

Qualifying Widow(er) With Dependent Child

You can check the box on line 5 and use joint return tax rates for 2014 if all of the following apply.

1. Your spouse died in 2012 or 2013 and you did not remarry before the end of 2014.

2. You have a child or stepchild you can claim as a dependent on line 6c. This does not include a foster child.

3. This child lived in your home for all of 2014. If the child did not live with you for the required time, see *Exception to time lived with you*, later.

4. You paid over half the cost of keeping up your home.

5. You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2014, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see the instructions for line 6c.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* in the line 6c instructions, if applicable.

A child is considered to have lived with you for all of 2014 if the child was born or died in 2014 and your home was the child's home for the entire time he or she was alive.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half the cost.

Exemptions

You usually can deduct \$3,950 on line 42 for each exemption you can take.

Line 6b

Spouse

Check the box on line 6b if either of the following applies.

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.

2. You were married at the end of 2014, your filing status is married filing separately or head of household, and both of the following apply.

a. Your spouse had no income and is not filing a return.

b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you became divorced or legally separated during 2014, you cannot take an exemption for your former spouse.

Death of your spouse. If your spouse died in 2014 and you did not remarry by the end of 2014, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a Taxpayer* under *General Information*, later.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than four dependents, check the box to the left of line 6c and include a statement showing the information required in columns (1) through (4).

Step 1 Do You Have a Qualifying Child?

A qualifying child is a child who is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2014 and younger than you
(or your spouse, if filing jointly)

or

Under age 24 at the end of 2014, a student (defined later), and younger than you
(or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who did not provide over half of his or her own support for 2014 (see Pub. 501)

AND

Who is not filing a joint return for 2014
or is filing a joint return for 2014 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2014. If the child did not live with you for the required time, see *Exception to time lived with you*, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2014, see *Qualifying child of more than one person*, later.

1. Do you have a child who meets the conditions to be your qualifying child?

Yes. Go to Step 2. **No.** Go to Step 4.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. Continue  **No.** 

You cannot claim this child as a dependent.

2. Was the child married?

Yes. See *Married person*, later. **No.** Continue 

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2014 tax return? See Steps 1, 2, and 4.

Yes. You cannot claim any dependents. Go to Form 1040, line 7. **No.** You can claim this child as a dependent. Complete Form 1040, line 6c, columns (1) through (3) for this child. Then, go to Step 3.


Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit?

1. Was the child under age 17 at the end of 2014?

Yes. Continue  **No.** 

This child is not a qualifying child for the child tax credit.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. This child is a qualifying child for the child tax credit. Check the box on Form 1040, line 6c, column (4). **No.** 

This child is not a qualifying child for the child tax credit.

Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is a person who is your...

Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)

or

Brother, sister, half brother, half sister, or a son or daughter of any of them (for example, your niece or nephew)

or

Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)

or

Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship did not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you*, later

AND

Who was not a qualifying child (see Step 1) of any taxpayer for 2014. For this purpose, a person is not a taxpayer if he or she is not required to file a U.S. income tax return **and** either does not file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples

AND

Who had gross income of less than \$3,950 in 2014. If the person was permanently and totally disabled, see *Exception to gross income test*, later

AND

For whom you provided over half of his or her support in 2014. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

1. Does any person meet the conditions to be your qualifying relative?

Yes. Continue



No.

Go to Form 1040, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

Yes. Continue



No.

You cannot claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person*, later.

No. Continue



4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2014 tax return? See Steps 1, 2, and 4.

Yes.

You cannot claim any dependents. Go to Form 1040, line 7.

No. You can claim this person as a dependent. Complete Form 1040, line 6c, columns (1) through (3). Do not check the box on Form 1040, line 6c, column (4).

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent is not a U.S. citizen or resident alien, apply for an ITIN instead, using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of his or her noncustodial parent (defined later) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2014 (whether or not they are or were married).

2. The child received over half of his or her support for 2014 from the parents (and the rules on *Multiple support agreements*, later, do not apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2014.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2014, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2014.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 52 and 67). However, this special rule does not apply to head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2014. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
2. The other parent will not claim the child as a dependent.
3. The years for which the claim is released.

The noncustodial parent must include all of the following pages from the decree or agreement.

- Cover page (include the other parent's SSN on that page).
- The pages that include all the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.



You must include the required information even if you filed it with your return in an earlier year.

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent cannot include pages from the decree or agreement instead of Form 8332. The custodial parent must sign either Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to an exemption for a child, and the noncustodial parent must include a copy with his or her return. The form or statement must release the custodial parent's claim to the child without any conditions. For

example, the release must not depend on the noncustodial parent paying support.

Release of exemption revoked. A custodial parent who has revoked his or her previous release of a claim to exemption for a child must include a copy of the revocation with his or her return. For details, see Form 8332.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; and Step 4, question 2.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined later), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents*, earlier, or *Kidnapped child*, later.

If the person meets all other requirements to be your qualifying child but was born or died in 2014, the person is considered to have lived with you for more than half of 2014 if your home was this person's home for more than half the time he or she was alive in 2014.

Any other person is considered to have lived with you for all of 2014 if the person was born or died in 2014 and your home was this person's home for the entire time he or she was alive in 2014.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the dependency exemption, the child tax credit, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married and files a joint return, you cannot claim that person as your dependent. However, if the person is married but does not file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim him or her as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child) or Step 4, question 4 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (or a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's

support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2014, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents*, described earlier, applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 67).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 49).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 66a and 66b).

No other person can take any of the six tax benefits just listed unless he or she has a different qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2014. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2014.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2014.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualify-

ing child of the person who had the highest AGI for 2014, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the six tax benefits just listed for which you otherwise qualify. Your mother cannot claim any of those six tax benefits unless she has a different qualifying child. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2. Otherwise, stop; you cannot claim any benefits based on this child.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct or you need to get an SSN for your dependent, contact the Social Security Administration. See *Social Security Number (SSN)*, earlier. If your dependent will not have a number by the date your return is due, see *What if You Cannot File on Time?* earlier.

If your dependent child was born and died in 2014 and you do not have an SSN for the child, enter "Died" in column (2) and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

Student. A student is a child who during any part of 5 calendar months of 2014 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions, especially the instructions for lines 7 through 21. Also see Pub. 525.

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States unless exempt by law or a tax treaty. You must also report earned income, such as wages and tips, from sources outside the United States.

If you worked abroad, you may be able to exclude part or all of your foreign earned income. For details, see Pub. 54 and Form 2555 or 2555-EZ.

Foreign retirement plans. If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Revenue Procedure 2014-55, 2014-44 I.R.B. 753, available at www.irs.gov/irb/2014-44_IRB/ar10.html, to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 16a and 16b.

Foreign accounts and trusts. You must complete Part III of Schedule B if you:

- Had a foreign account, or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

If you had foreign financial assets in 2014, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

If you are a debtor in a chapter 11 bankruptcy case, income taxable to the bankruptcy estate and reported on the estate's income tax return includes:

- Earnings from services you performed after the beginning of the case (both wages and self-employment income), and
- Income from property described in section 541 of title 11 of the U.S. Code

that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

Because this income is taxable to the estate, do not include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee, if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at www.irs.gov/irb/2006-40_IRB/ar12.html.

Community Property States

Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see Form 8958 and Pub. 555.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California generally must report half the combined community income of the individual and his or her domestic partner. See Form 8958 and Pub. 555.

Rounding Off to Whole Dollars

You can round off cents to whole dollars on your return and schedules. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from

50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their Form(s) W-2. But the following types of income must also be included in the total on line 7.

- All wages received as a household employee for which you did not receive a Form W-2 because an employer paid you less than \$1,900 in 2014. Also, enter "HSH" and the total amount not reported on Form(s) W-2 on the dotted line next to line 7.
- Tip income you did not report to your employer. This should include any allocated tips shown in box 8 on your Form(s) W-2 unless you can prove that your unreported tips are less than the amount in box 8. Allocated tips are not included as income in box 1. See Pub. 531 for more details. Also include the value of any noncash tips you received, such as tickets, passes, or other items of value. Although you do not report these noncash tips to your employer, you must report them on line 7.



You may owe social security and Medicare or railroad retirement (RRTA) tax on unreported tips. See the instructions for line 58.

- Dependent care benefits, which should be shown in box 10 of your Form(s) W-2. But first complete Form 2441 to see if you can exclude part or all of the benefits.
- Employer-provided adoption benefits, which should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2014.

- Scholarship and fellowship grants not reported on Form W-2. Also, enter “SCH” and the amount on the dotted line next to line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

- Excess salary deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the “Retirement plan” box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2014 under all plans was more than \$17,500 (excluding catch-up contributions as explained later), include the excess on line 7. This limit is (a) \$12,000 if you have only SIMPLE plans, or (b) \$20,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, do not include the excess attributable to such contributions on line 7. They are already included as income in box 1 of your Form W-2.

A higher limit may apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2014, your employer may have allowed an additional deferral (catch-up contributions) of up to \$5,500 (\$2,500 for section 401(k)(11) and SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.



You cannot deduct the amount deferred. It is not included as income in box 1 of your Form W-2.

- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 16a and 16b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 16a and 16b. Payments from

an IRA are reported on lines 15a and 15b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions (plus earnings). But do not include distributions from an IRA* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

- Wages from Form 8919, line 6.

**This includes a Roth, SEP, or SIMPLE IRA.*

Were You a Statutory Employee?

If you were, the “Statutory employee” box in box 13 of your Form W-2 should be checked. Statutory employees include full-time life insurance salespeople and certain agent or commission drivers, traveling salespeople, and homeworkers. If you have related business expenses to deduct, report the amount shown in box 1 of your Form W-2 on Schedule C or C-EZ along with your expenses.

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than February 2, 2015. If you do not receive it by early February, use TeleTax topic 154 to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 8a. But you must fill in and attach Schedule B if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule B instructions apply to you.

Interest credited in 2014 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2014 income. For details, see Pub. 550.



If you get a 2014 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2014, see Pub. 550.

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest should be shown in box 8 of Form 1099-INT. Enter the total on line 8b. Also include on line 8b any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 10 of Form 1099-DIV.

Do not include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

Line 9a

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in box 1a of Form(s) 1099-DIV.

You must fill in and attach Schedule B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They will not be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Form 8949. For details, see Pub. 550.



Dividends on insurance policies are a partial return of the premiums you paid. Do not report them as dividends. Include them in income on line 21 only if they exceed the total of all net premiums you paid for the contract.

Line 9b

Qualified Dividends

Enter your total qualified dividends on line 9b. Qualified dividends are also included in the ordinary dividend total required to be shown on line 9a. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but are not qualified dividends. These include:

- Dividends you received as a nominee. See the Schedule B instructions.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples that follow. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are sub-

ject to the 61-day holding period rule just described.

- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 8, 2014. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2014. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 11, 2014. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2014, through August 11, 2014). The 121-day period began on May 17, 2014 (60 days before the ex-dividend date), and ended on September 14, 2014. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. The facts are the same as in Example 1 except that you bought the stock on July 15, 2014 (the day before the ex-dividend date), and you sold the stock on September 16, 2014. You held the stock for 63 days (from July 16, 2014, through September 16, 2014). The \$500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 16, 2014, through September 14, 2014).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2014. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2014. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on August 11, 2014. You have no qualified

dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. See the instructions for line 44 for details.

Line 10

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2014, you may be required to report this amount. If you did not receive a Form 1099-G, check with the government agency that made the payments to you. Your 2014 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you did not receive Form 1099-G.

If you chose to apply part or all of the refund to your 2014 estimated state or local income tax, the amount applied is treated as received in 2014. If the refund was for a tax you paid in 2013 and you deducted state and local income taxes on line 5 of your 2013 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2014 that is for a tax year other than 2013.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in

State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records



Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **do not** enter more than the amount of your state and local income taxes shown on your 2013 Schedule A, line 5 1.

2. Enter your total itemized deductions from your 2013 Schedule A, line 29 2.

Note. If the filing status on your 2013 Form 1040 was married filing separately and your spouse itemized deductions in 2013, skip lines 3 through 5, enter the amount from line 2 on line 6, and go to line 7.

3. Enter the amount shown below for the filing status claimed on your **2013 Form 1040**.

- Single or married filing separately—\$6,100
- Married filing jointly or qualifying widow(er)—\$12,200
- Head of household—\$8,950

} 3.

4. Did you fill in line 39a on your 2013 Form 1040?

No. Enter -0-.

Yes. Multiply the number in the box on line 39a of your 2013 Form 1040 by \$1,200 (\$1,500 if your 2013 filing status was single or head of household).

} 4.

5. Add lines 3 and 4 5.

6. Is the amount on line 5 less than the amount on line 2?

No. None of your refund is taxable.

Yes. Subtract line 5 from line 2 6.

7. **Taxable part of your refund.** Enter the **smaller** of line 1 or line 6 here and on Form 1040, line 10 7.

2014 of an amount deducted or credit claimed in an earlier year.

3. The amount on your 2013 Form 1040, line 42, was more than the amount on your 2013 Form 1040, line 41.

4. You had taxable income on your 2013 Form 1040, line 43, but no tax on your Form 1040, line 44, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

5. Your 2013 state and local income tax refund is more than your 2013 state and local income tax deduction minus the amount you could have deducted as your 2013 state and local general sales taxes.

6. You made your last payment of 2013 estimated state or local income tax in 2014.

7. You owed alternative minimum tax in 2013.

8. You could not use the full amount of credits you were entitled to in 2013 because the total credits were more than the amount shown on your 2013 Form 1040, line 46.

9. You could be claimed as a dependent by someone else in 2013.

10. You received a refund because of a jointly filed state or local income tax return, but you are not filing a joint 2014 Form 1040 with the same person.

11. You had to use the Itemized Deductions Worksheet in the 2013 Instructions for Schedule A and both of the following apply.

a. You could not deduct all of the amount on the 2013 Itemized Deductions Worksheet, line 1.

b. The amount on line 8 of that 2013 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2014.

Line 11

Alimony Received

Enter amounts received as alimony or separate maintenance. You must let the person who made the payments know your social security number. If you do not, you may have to pay a penalty. For more details, see Pub. 504.

Line 12

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, re-

port your income and expenses on Schedule C or C-EZ.

Line 13

Capital Gain or (Loss)

If you sold a capital asset, such as a stock or bond, you must complete and attach Form 8949 and Schedule D.

Exception 1. You do not have to file Form 8949 or Schedule D if both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain distributions from Form(s) 1099-DIV, box 2a (or substitute statements).

2. None of the Form(s) 1099-DIV (or substitute statements) have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

Exception 2. You must file Schedule D, but generally do not have to file Form 8949, if *Exception 1* does not apply and your only capital gains and losses are:

- Capital gain distributions,
- A capital loss carryover from 2013,
- A gain from Form 2439 or 6252 or Part I of Form 4797,
- A gain or loss from Form 4684, 6781, or 8824,
- A gain or loss from a partnership, S corporation, estate, or trust, or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS and for which you do not need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If *Exception 1* applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.



If you do not have to file Schedule D, use the *Qualified Dividends and Capital Gain Tax Worksheet* in the line 44 instructions to figure your tax.

Line 14

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Lines 15a and 15b

IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 15a and 15b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided next, leave line 15a blank and enter the total distribution (from Form 1099-R, box 1) on line 15b.

Exception 1. Enter the total distribution on line 15a if you rolled over part or all of the distribution from one:

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA),
- SEP or SIMPLE IRA to a traditional IRA, or
- IRA to a qualified plan other than an IRA.

Also, enter “Rollover” next to line 15b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 15b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2015, include a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 15a and see Form 8606 and its instructions to figure the amount to enter on line 15b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2014 or an earlier year. If you made nondeductible contributions to these IRAs for 2014, also see Pub. 590-A and Pub. 590-B.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 15b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2009 or an earlier year.

b. Distribution code Q is shown in box 7 of Form 1099-R.

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2014.

4. You had a 2013 or 2014 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2014.

6. You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.

Exception 3. If the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 15a. If the total amount distributed is a QCD, enter -0- on line 15b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 15b unless *Exception 2* applies to that part. Enter “QCD” next to line 15b.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70½ when the distribution was made.

Generally, your total QCDs for the year cannot be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590-A for details.



You cannot claim a charitable contribution deduction for any QCD not included in your income.

Exception 4. If the distribution is a health savings account (HSA) funding distribution (HFD), enter the total distribution on line 15a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 15b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that is not an HFD on line 15b unless *Exception 2* applies to that part. Enter “HFD” next to line 15b.

An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. If eligible, you generally can elect to exclude an HFD from your income once in your lifetime. You cannot exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



The amount of an HFD reduces the amount you can contribute to your HSA for the year. If you fail to maintain eligibility for an HSA for the 12 months following the month of the HFD, you may have to report the HFD as income and pay an additional tax. See Form 8889, Part III.

More than one exception applies. If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 15b. For example: “Line 15b – \$1,000 Rollover and \$500 HFD.” But you do not need to attach a statement if

only *Exception 2* and one other exception apply.

More than one distribution. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 15b. Enter the total amount of those distributions on line 15a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1943, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for line 59 for details.

More information. For more information about IRAs, see Pub. 590-A and Pub. 590-B.

Lines 16a and 16b

Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess salary deferrals or excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.



Attach Form(s) 1099-R to Form 1040 if any federal income tax was withheld.

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you did not contribute to the cost (see *Cost*, later) of your pension or annuity,

or (b) you got your entire cost back tax free before 2014. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 16b; do not make an entry on line 16a.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see Pub. 525. If you received a Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments (from Form 1099-R, box 1) on line 16a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 16b. But if your annuity starting date (defined later) was after July 1, 1986, see *Simplified Method*, later, to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$1,000 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 16b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the

employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 16a and the taxable amount on line 16b. Enter "PSO" next to line 16b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 7.

Simplified Method

You must use the Simplified Method if either of the following applies.

1. Your annuity starting date was after July 1, 1986, and you used this method last year to figure the taxable part.
2. Your annuity starting date was after November 18, 1996, and both of the following apply.
 - a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
 - b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the Simplified Method Worksheet in these instructions to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 (or Pub. 721 for U.S. Civil Service retirement benefits).



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the Simplified Method Worksheet in these instructions.

Annuity Starting Date

Your annuity starting date is the later of the first day of the first period for which you received a payment or the date the plan's obligations became fixed.

Age (or Combined Ages) at Annuity Starting Date

If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in box 9b of Form 1099-R for the first year you received payments from the plan.

Rollovers

Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a qualified rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 16a and 16b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 16a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to

you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount on line 16b. If the remaining amount is zero and you have no other distribution to report on line 16b, enter zero on line 16b. Also, enter "Rollover" next to line 16b.

See Pub. 575 for more details on rollovers, including special rules that apply to rollovers from designated Roth accounts, partial rollovers of property, and distributions under qualified domestic relations orders.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 59.

Enter the total distribution on line 16a and the taxable part on line 16b. For details, see Pub 575.



If you or the plan participant was born before January 2, 1936, you could pay less tax on the distribution. See Form 4972.

Line 19

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2014. Report this amount on line 19. However, if you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you are not itemizing deductions, reduce the amount you report on line 19 by those contributions. If you are itemizing deductions, see the Form 1099-G instructions.

If you received an overpayment of unemployment compensation in 2014 and you repaid any of it in 2014, subtract the amount you repaid from the total amount you received. Enter the result on line 19. Also, enter "Repaid" and the amount you repaid on the dotted line

Simplified Method Worksheet—Lines 16a and 16b



Before you begin: ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040, line 16b. Enter the total pension or annuity payments received in 2014 on Form 1040, line 16a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040, line 16a **1.** _____

2. Enter your cost in the plan at the annuity starting date **2.** _____

Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.

3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below **3.** _____

4. Divide line 2 by the number on line 3 **4.** _____

5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 **5.** _____

6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet **6.** _____

7. Subtract line 6 from line 2 **7.** _____

8. Enter the **smaller** of line 5 or line 7 **8.** _____

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040, line 16b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 16b **9.** _____

10. Was your annuity starting date before 1987?
 Yes. Do not complete the rest of this worksheet.
 No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2014. You will need this number if you need to fill out this worksheet next year **10.** _____

11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you will not have to complete this worksheet next year. The payments you receive next year will generally be fully taxable **11.** _____

Table 1 for Line 3 Above

AND your annuity starting date was—

IF the age at annuity starting date was . . .	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

next to line 19. If, in 2014, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid on Schedule A, line 23. But if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

Lines 20a and 20b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2014. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the Social Security Benefits Worksheet in these instructions to see if any of your benefits are taxable.

Exception. Do not use the Social Security Benefits Worksheet in these instructions if any of the following applies.

- You made contributions to a traditional IRA for 2014 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2014 and your total repayments (box 4) were more than your total benefits for 2014 (box 3). None of your benefits are taxable for 2014. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. For more details, see Pub. 915.

- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

TIP *Benefits for earlier year received in 2014? If any of your benefits are taxable for 2014 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.*

Line 21

Other Income



Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC (unless it is not self-employment income, such as income from a hobby or a sporadic activity). Instead, see the instructions on Form 1099-MISC to find out where to report that income.

Taxable income. Use line 21 to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 21 include the following.

- Most prizes and awards.
- Jury duty pay. Also see the instructions for line 36.
- Alaska Permanent Fund dividends.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 36.
- Income from an activity not engaged in for profit. See Pub. 535.
- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2014, and (b) they were not included in a qualified rollover. See Pub. 970. Nontaxable distributions from these accounts, including rollovers, do not have to be reported on Form 1040.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2014, and (b) they were not included in a qualified rollover. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- Amounts deemed to be income from an HSA because you did not remain an eligible individual during the testing period. See Form 8889, Part III.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 28.



Attach Form(s) W-2G to Form 1040 if any federal income tax was withheld.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.
- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for line 62.
- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records



Before you begin:

- ✓ Complete Form 1040, lines 21 and 23 through 32, if they apply to you.
- ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2014, enter “D” to the right of the word “benefits” on line 20a. If you do not, you may get a math error notice from the IRS.
- ✓ Be sure you have read the **Exception** in the line 20a and 20b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of all your **Forms SSA-1099** and **Forms RRB-1099**. Also, enter this amount on Form 1040, line 20a 1.
2. Enter one-half of line 1 2.
3. Combine the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 3.
4. Enter the amount, if any, from Form 1040, line 8b 4.
5. Combine lines 2, 3, and 4 5.
6. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 6.
7. Is the amount on line 6 less than the amount on line 5?
 - No.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.
 - Yes.** Subtract line 6 from line 5 7.
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2014, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2014, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17
 8.
9. Is the amount on line 8 less than the amount on line 7?
 - No.** None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you **lived apart** from your spouse for all of 2014, be sure you entered “D” to the right of the word “benefits” on line 20a.
 - Yes.** Subtract line 8 from line 7 9.
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2014 10.
11. Subtract line 10 from line 9. If zero or less, enter -0- 11.
12. Enter the **smaller** of line 9 or line 10 12.
13. Enter one-half of line 12 13.
14. Enter the **smaller** of line 2 or line 13 14.
15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- 15.
16. Add lines 14 and 15 16.
17. Multiply line 1 by 85% (.85) 17.
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040, line 20b 18.



If any of your benefits are taxable for 2014 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

- Canceled debts. These amounts may be shown in box 2 of Form 1099-C. However, part or all of your income from the cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter “canceled debt” or “foreclosure” in the search box.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

Nontaxable income. Do not report any nontaxable income on line 21. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Emergency Homeowners' Loan Program or similar state program.

- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.

- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

- Gifts and bequests. However, if you received a gift or bequest from a foreign person of more than \$15,358, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

Net operating loss (NOL) deduction. Include on line 21 any NOL deduction from an earlier year. Subtract it from any income on line 21 and enter the result. If the result is less than zero, enter it in parentheses. On the dotted line next to line 21, enter “NOL” and show the amount of the deduction in parentheses. See Pub. 536 for details.

Medicaid waiver payments to care provider. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. If these payments were incorrectly reported to you in box 1 of Form(s) W-2, and you cannot get a corrected Form W-2, include the amount on line 7. On line 21, subtract

the nontaxable amount of the payments from any income on line 21 and enter the result. If the result is less than zero, enter it in parentheses. Enter “Notice 2014-7” and the nontaxable amount on the dotted line next to line 21. For more information about these payments, see Pub. 525.

Adjusted Gross Income

Line 23

Educator Expenses

If you were an eligible educator in 2014, you can deduct on line 23 up to \$250 of qualified expenses you paid in 2014. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 23. You may be able to deduct expenses that are more than the \$250 (or \$500) limit on Schedule A, line 21. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

Qualified expenses do not include expenses for home schooling or for non-athletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.

- Any reimbursements you received for these expenses that were not reported to you in box 1 of your Form W-2.

For more details, use Teletax topic 458 or see Pub. 529.

Line 24

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106 or 2106-EZ.

Line 25

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2014. See Form 8889.

Line 26

Moving Expenses

If you moved in connection with your job or business or started a new job, you may be able to take this deduction. But your new workplace must be at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. Use TeleTax topic 455 or see Form 3903.



Self-Employed Health Insurance Deduction Worksheet—Line 29

Keep for Your Records

Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

- | | |
|--|-----------------|
| <p>1. Enter the total amount paid in 2014 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2014 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2014, even if the child was not your dependent. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer</p> | <p>1. _____</p> |
| <p>2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 27 and 28. Do not include Conservation Reserve Program payments exempt from self-employment tax</p> | <p>2. _____</p> |
| <p>3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Form 1040, line 29. Do not include this amount in figuring any medical expense deduction on Schedule A</p> | <p>3. _____</p> |

*If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, Section B, line 4b.

****Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

Line 27

Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. If you completed Section A of Schedule SE, the deductible part of your self-employment tax is on line 6. If you completed Section B of Schedule SE, it is on line 13.

Line 28

Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

Line 29

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents. The insurance can also cover your child

who was under age 27 at the end of 2014, even if the child was not your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in the line 6c instructions).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C, C-EZ, or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2014 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C, C-EZ, or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the

partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2014 and you also report the premium payments or reimbursements as wages on Form 1040, line 7.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2014, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidi-

dized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2014, do not use amounts paid for coverage for that month to figure the deduction.

Example. If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer cannot be used to figure the deduction.

For more details, see Pub. 535.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Pub. 535 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555 or 2555-EZ.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan established, or considered to be established, under your business was obtained through the Health Insurance Marketplace and you are claiming the premium tax credit.

Line 30

Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Lines 31a and 31b

Alimony Paid

If you made payments to or for your spouse or former spouse under a divorce or separation instrument, you may be able to take this deduction. Use TeleTax topic 452 or see Pub. 504.

Line 32

IRA Deduction

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2014, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2014, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 1, 2015, that shows all contributions to your traditional IRA for 2014.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 11-item list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2014, you cannot deduct any contributions made to your traditional IRA for 2014 or treat them as nondeductible contributions.

2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for line 51.

3. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2014, do not use the IRA Deduction Worksheet in these instructions. Instead,

see Pub. 590-A to figure the amount, if any, of your IRA deduction.

4. You cannot deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 51.

5. If you made contributions to your IRA in 2014 that you deducted for 2013, do not include them in the worksheet.

6. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 7 of Form 1099-MISC, do not include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15b of Form 1099-MISC. If it is not, contact your employer or the payer for the amount of the income.

7. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 32.

8. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b.

9. Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.

10. Do not include any repayments of qualified reservist distributions. You cannot deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

11. If the total of your IRA deduction on line 32 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2014, see Pub. 590-A for special rules.



By April 1 of the year after the year in which you turn age 70½, you must start taking minimum required distributions from your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE,

etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you.

The “Retirement plan” box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you were not vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ,

or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2014.



You may be able to take the retirement savings contributions credit. See the line 51 instructions.

IRA Deduction Worksheet—Line 32

Keep for Your Records



If you were age 70½ or older at the end of 2014, you cannot deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. **Do not** complete this worksheet for anyone age 70½ or older at the end of 2014. If you are married filing jointly and only one spouse was under age 70½ at the end of 2014, complete this worksheet only for that spouse.

Before you begin: ✓ Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet.
 ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2014, enter “D” on the dotted line next to Form 1040, line 32. If you do not, you may get a math error notice from the IRS.

		Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i>)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b.	If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$5,500, if under age 50 at the end of 2014. • \$6,500, if age 50 or older but under age 70½ at the end of 2014. <p>Otherwise, go to line 2.</p>			
2.	Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2014, enter \$70,000. • Qualifying widow(er), enter \$116,000. • Married filing jointly, enter \$116,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$191,000 for the person who was not covered by a plan. • Married filing separately and you lived with your spouse at any time in 2014, enter \$10,000. 		2a. _____	2b. _____
3.	Enter the amount from Form 1040, line 22	3. _____	
4.	Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36	4. _____	
5.	Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. _____	5b. _____
6.	Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No.	None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes.	Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.		
<ul style="list-style-type: none"> • If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,500, if under age 50 at the end of 2014. ii. \$6,500, if age 50 or older but under age 70½ at the end of 2014. If the result is less than \$10,000, go to line 7. • If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,500, if under age 50 at the end of 2014. ii. \$6,500 if age 50 or older but under age 70½ at the end of 2014. Otherwise, go to line 7. 		6a. _____	6b. _____

IRA Deduction Worksheet—Continued

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> • Single, head of household, or married filing separately, multiply by 55% (.55) (or by 65% (.65) in the column for the IRA of a person who is age 50 or older at the end of 2014). • Married filing jointly or qualifying widow(er), multiply by 27.5% (.275) (or by 32.5% (.325) in the column for the IRA of a person who is age 50 or older at the end of 2014). But if you checked “No” on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 55% (.55) (or by 65% (.65) if age 50 or older at the end of 2014). 	7a.	7b.
	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
<p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> • Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 32. • Alimony and separate maintenance payments reported on Form 1040, line 11. • Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q. 	8.	<input style="width: 100%; height: 40px;" type="text"/>
<p>9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Form 1040, lines 27 and 28. If zero or less, enter -0-. For more details, see Pub. 590-A</p>	9.	<input style="width: 100%; height: 100px;" type="text"/>
<p>10. Add lines 8 and 9</p>	10.	<input style="width: 100%; height: 20px;" type="text"/>
<div style="display: flex; align-items: center; margin-top: 10px;"> <div style="text-align: center; margin-right: 10px;"> <p>CAUTION</p> </div> <p><i>If married filing jointly and line 10 is less than \$11,000 (\$12,000 if one spouse is age 50 or older at the end of 2014; \$13,000 if both spouses are age 50 or older at the end of 2014), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p> </div>		
<p>11. Enter traditional IRA contributions made, or that will be made by April 15, 2015, for 2014 to your IRA on line 11a and to your spouse's IRA on line 11b</p>	11a.	11b.
	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
<p>12. On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Form 1040, line 32. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)</p>	12a.	12b.
	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>

Line 33

Student Loan Interest Deduction

You can take this deduction only if all of the following apply.

- You paid interest in 2014 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$80,000 if single, head of household, or qualifying widow(er); \$160,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone else's (such as your parent's) 2014 tax return.

Use the worksheet in these instructions to figure your student loan interest deduction.

Exception. Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who was an eligible student.


1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return,
 - b. The person had gross income that was equal to or more than the exemption amount for that year (\$3,950 for 2014), or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records 

Before you begin: ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36).
 ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

<p>1. Enter the total interest you paid in 2014 on qualified student loans (see the instructions for line 33). Do not enter more than \$2,500</p> <p>2. Enter the amount from Form 1040, line 22</p> <p>3. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36</p> <p>4. Subtract line 3 from line 2</p> <p>5. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> • Single, head of household, or qualifying widow(er)—\$65,000 • Married filing jointly—\$130,000 <p>6. Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4</p> <p>7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000</p> <p>8. Multiply line 1 by line 7</p> <p>9. Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040, line 33. Do not include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)</p>	<p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>7.</p> <p>8.</p> <p>9.</p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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Line 34

Tuition and Fees

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction. See Form 8917.



You may be able to take a credit for your educational expenses instead of a deduction.

See the instructions for lines 50 and 68 for details.

Line 35

Domestic Production Activities Deduction

You may be able to deduct up to 9% of your qualified production activities income from the following activities.

1. Construction of real property performed in the United States.
2. Engineering or architectural services performed in the United States for construction of real property in the United States.
3. Any lease, rental, license, sale, exchange, or other disposition of:
 - a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part in the United States,
 - b. Any qualified film you produced, or
 - c. Electricity, natural gas, or potable water you produced in the United States.

Your deduction may be reduced if you had oil-related qualified production activities income.

The deduction does not apply to income derived from:

- The sale of food and beverages you prepared at a retail establishment;
- Property you leased, licensed, or rented for use by any related person;
- The transmission or distribution of electricity, natural gas, or potable water; or
- The lease, rental, license, sale, exchange, or other disposition of land.

For details, see Form 8903 and its instructions.

Line 36

Include in the total on line 36 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 36, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as “MSA.”
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as “Jury Pay.”
- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as “PPR.”
- Reforestation amortization and expenses (see Pub. 535). Identify as “RFST.”
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as “Sub-Pay TRA.”
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as “501(c)(18)(D).”
- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as “403(b).”
- Attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as “UDC.”
- Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income. Identify as “WBF.”

Line 37

If line 37 is less than zero, you may have a net operating loss that you can carry to another tax year. See the Instructions for Form 1045 for details.

Tax and Credits

Line 39a

If you were born before January 2, 1950, or were blind at the end of 2014, check

the appropriate box(es) on line 39a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1950, or was blind at the end of 2014, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked. Do not check any box(es) for your spouse if your filing status is head of household.

Death of spouse in 2014. If your spouse was born before January 2, 1950, but died in 2014 before reaching age 65, do not check the box that says “Spouse was born before January 2, 1950.”

A person is considered to reach age 65 on the day before his or her 65th birthday.

Example. Your spouse was born on February 14, 1949, and died on February 13, 2014. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse on line 39a. However, if your spouse died on February 12, 2014, your spouse is not considered age 65. Do not check the box.

Death of taxpayer in 2014. If you are preparing a return for someone who died in 2014, see Pub. 501 before completing line 39a.

Blindness

If you were not totally blind as of December 31, 2014, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

- You cannot see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition is not likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead.

You must keep the statement for your records.

Line 39b

If your filing status is married filing separately (box 3 is checked), and your spouse itemizes deductions on his or her return, check the box on line 39b. Also check that box if you were a dual-status alien. But if you were a dual-status alien and you file a joint return with your

spouse who was a U.S. citizen or resident alien at the end of 2014 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

Line 40

Itemized Deductions or Standard Deduction

In most cases, your federal income tax will be less if you take the larger of your itemized deductions or standard deduction.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of line 40.

Exception 1 – dependent. If you, or your spouse if filing jointly, can be claimed as a dependent on someone else’s 2014 return, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.

Exception 2 – box on line 39a checked. If you checked any box on line 39a, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1950, or Were Blind.

Exception 3 – box on line 39b checked. If you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1950, or were blind.

Line 42

Exemptions

If the amount on line 38 is over \$152,525, use the Deduction for Exemptions Worksheet to figure your deduction for exemptions.

Standard Deduction Worksheet for Dependents—Line 40

Keep for Your Records 

Use this worksheet **only** if someone can claim you, or your spouse if filing jointly, as a dependent.

<p>1. Is your earned income* more than \$650?</p> <p><input type="checkbox"/> Yes. Add \$350 to your earned income. Enter the total</p> <p><input type="checkbox"/> No. Enter \$1,000</p>	}	1.	
<p>2. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> • Single or married filing separately—\$6,200 • Married filing jointly or qualifying widow(er)—\$12,400 • Head of household—\$9,100 	}	2.	
3. Standard deduction.				
<p>a. Enter the smaller of line 1 or line 2. If born after January 1, 1950, and not blind, stop here and enter this amount on Form 1040, line 40. Otherwise, go to line 3b</p>			3a.	
<p>b. If born before January 2, 1950, or blind, multiply the number on Form 1040, line 39a, by \$1,200 (\$1,550 if single or head of household)</p>			3b.	
<p>c. Add lines 3a and 3b. Enter the total here and on Form 1040, line 40</p>			3c.	

* **Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount, if any, on line 27.

Standard Deduction Chart for People Who Were Born Before January 2, 1950, or Were Blind

Do not use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.

Enter the number from the box on Form 1040, line 39a ▶





Do not use the number of exemptions from line 6d.

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$7,750
	2	9,300
Married filing jointly or Qualifying widow(er)	1	\$13,600
	2	14,800
	3	16,000
	4	17,200
Married filing separately	1	\$7,400
	2	8,600
	3	9,800
	4	11,000
Head of household	1	\$10,650
	2	12,200

Deduction for Exemptions Worksheet—Line 42

Keep for Your Records 

1.	Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?	
	<input type="checkbox"/> No.  Multiply \$3,950 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on line 42.	
	<input type="checkbox"/> Yes. Continue.	
2.	Multiply \$3,950 by the total number of exemptions claimed on Form 1040, line 6d	2. <input type="text"/>
3.	Enter the amount from Form 1040, line 38	3. <input type="text"/>
4.	Enter the amount shown below for your filing status.	} 4. <input type="text"/>
	• Single—\$254,200	
	• Married filing jointly or qualifying widow(er)—\$305,050	
	• Married filing separately—\$152,525	
	• Head of household—\$279,650	
5.	Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately),  Enter -0- on line 42	5. <input type="text"/>
6.	Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase .00004 to 1)	6. <input type="text"/>
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal	7. <input type="text"/>
8.	Multiply line 2 by line 7	8. <input type="text"/>
9.	Deduction for exemptions. Subtract line 8 from line 2. Enter the result here and on Form 1040, line 42	9. <input type="text"/>

Line 44

Tax

Include in the total on line 44 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described here.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax due to making a section 962 election (the election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates). See section 962 for details. Check box c and enter the amount and "962" in the space next to that box. Attach a statement showing how you figured the tax.

- Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2014 for the student. See Form 8863 for more details. Check box c and enter the amount and "ECR" in the space next to that box.

- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box c and enter the amount of the tax and "1291TAX" in the space next to that box.

Do you want the IRS to figure the tax on your taxable income for you?

- Yes.** See chapter 30 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use one of the following methods to figure your tax.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet right after the Tax Table.

However, do not use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

Form 8615. Form 8615 generally must be used to figure the tax for any child who had more than \$2,000 of unearned income, such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions), and who either:

1. Was under age 18 at the end of 2014,

2. Was age 18 at the end of 2014 and did not have earned income that was more than half of the child's support, or

3. Was a full-time student at least age 19 but under age 24 at the end of 2014 and did not have earned income that was more than half of the child's support.

But if the child files a joint return for 2014 or if neither of the child's parents was alive at the end of 2014, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1997, is considered to be age 18 at the end of 2014; a child born on January 1, 1996, is considered to be age 19 at the end of 2014; a child born on January 1, 1991, is considered to be age 24 at the end of 2014.

Schedule D Tax Worksheet. If you have to file Schedule D, and line 18 or

19 of Schedule D is more than zero, use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040, line 44. But if you are filing Form 2555 or 2555-EZ, you must use the Foreign Earned Income Tax Worksheet instead.

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified Dividends and Capital Gain Tax Worksheet, later, to figure your tax if you do not have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040, line 9b.
- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.

- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

But if you are filing Form 2555 or 2555-EZ, you must use the Foreign Earned Income Tax Worksheet instead.

Schedule J. If you had income from farming or fishing (including certain amounts received in connection with the Exxon Valdez litigation), your tax may be less if you choose to figure it using income averaging on Schedule J.

Foreign Earned Income Tax Worksheet. If you claimed the foreign earned income exclusion, housing exclusion, or housing deduction on Form 2555 or 2555-EZ, you must figure your tax using the Foreign Earned Income Tax Worksheet.

Foreign Earned Income Tax Worksheet—Line 44

Keep for Your Records 



If Form 1040, line 43, is zero, do not complete this worksheet.

1. Enter the amount from Form 1040, line 43	1.	_____
2a. Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50, or Form 2555-EZ, line 18	2a.	_____
b. Enter the total amount of any itemized deductions or exclusions you could not claim because they are related to excluded income	b.	_____
c. Subtract line 2b from line 2a. If zero or less, enter -0-	c.	_____
3. Add lines 1 and 2c	3.	_____
4. Tax on the amount on line 3. Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for line 44 to see which tax computation method applies. (Do not use a second Foreign Earned Income Tax Worksheet to figure the tax on this line)	4.	_____
5. Tax on the amount on line 2c. If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation Worksheet	5.	_____
6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on Form 1040, line 44	6.	_____

**Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 6 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040, line 43, from line 6 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.*

If you do not have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then complete lines 5 and 6 above.

If you have a capital gain excess, complete a second Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet (whichever applies) as instructed above but in its entirety and with the following additional modifications. Then complete lines 5 and 6 above. These modifications are to be made only for purposes of filling out the Foreign Earned Income Tax Worksheet above.

1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.
2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.
3. Reduce (but not below zero) the amount on your Schedule D (Form 1040), line 18, by your capital gain excess.
4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Qualified Dividends and Capital Gain Tax Worksheet—Line 44

Keep for Your Records 


Before you begin: ✓ See the earlier instructions for line 44 to see if you can use this worksheet to figure your tax.
 ✓ Before completing this worksheet, complete Form 1040 through line 43.
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on line 13 of Form 1040.

1.	Enter the amount from Form 1040, line 43. However, if you are filing Form 2555 or 2555-EZ (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	<input type="text"/>
2.	Enter the amount from Form 1040, line 9b*	2.	<input type="text"/>
3.	Are you filing Schedule D?*		
	<input type="checkbox"/> Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-	} 3.	<input type="text"/>
	<input type="checkbox"/> No. Enter the amount from Form 1040, line 13		
4.	Add lines 2 and 3	4.	<input type="text"/>
5.	If filing Form 4952 (used to figure investment interest expense deduction), enter any amount from line 4g of that form. Otherwise, enter -0-	5.	<input type="text"/>
6.	Subtract line 5 from line 4. If zero or less, enter -0-	6.	<input type="text"/>
7.	Subtract line 6 from line 1. If zero or less, enter -0-	7.	<input type="text"/>
8.	Enter: \$36,900 if single or married filing separately, \$73,800 if married filing jointly or qualifying widow(er), \$49,400 if head of household.	} 8.	<input type="text"/>
9.	Enter the smaller of line 1 or line 8		
10.	Enter the smaller of line 7 or line 9	10.	<input type="text"/>
11.	Subtract line 10 from line 9. This amount is taxed at 0%	11.	<input type="text"/>
12.	Enter the smaller of line 1 or line 6	12.	<input type="text"/>
13.	Enter the amount from line 11	13.	<input type="text"/>
14.	Subtract line 13 from line 12	14.	<input type="text"/>
15.	Enter: \$406,750 if single, \$228,800 if married filing separately, \$457,600 if married filing jointly or qualifying widow(er), \$432,200 if head of household.	} 15.	<input type="text"/>
16.	Enter the smaller of line 1 or line 15		
17.	Add lines 7 and 11	17.	<input type="text"/>
18.	Subtract line 17 from line 16. If zero or less, enter -0-	18.	<input type="text"/>
19.	Enter the smaller of line 14 or line 18	19.	<input type="text"/>
20.	Multiply line 19 by 15% (.15)	20.	<input type="text"/>
21.	Add lines 11 and 19	21.	<input type="text"/>
22.	Subtract line 21 from line 12	22.	<input type="text"/>
23.	Multiply line 22 by 20% (.20)	23.	<input type="text"/>
24.	Figure the tax on the amount on line 7. If the amount on line 7 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 7 is \$100,000 or more, use the Tax Computation Worksheet	24.	<input type="text"/>
25.	Add lines 20, 23, and 24	25.	<input type="text"/>
26.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	26.	<input type="text"/>
27.	Tax on all taxable income. Enter the smaller of line 25 or line 26. Also include this amount on Form 1040, line 44. If you are filing Form 2555 or 2555-EZ, do not enter this amount on Form 1040, line 44. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	27.	<input type="text"/>

*If you are filing Form 2555 or 2555-EZ, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.


Line 45**Alternative Minimum Tax (AMT)**

If you are not sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

 *An electronic version of this worksheet is available on IRS.gov. Enter "AMT Assistant" in the search box.*

Exception. Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you are not at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.
- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.

 *Form 6251 should be filled in for certain children who are under age 24 at the end of 2014. See the Instructions for Form 6251 for more information.*

Line 46**Excess Advance Premium Tax Credit Repayment**

The premium tax credit helps pay premiums for health insurance purchased from the Health Insurance Marketplace. If advance payments of this credit were made for coverage for you, your spouse, or your dependent, complete Form 8962. If the advance payments were more than the premium tax credit you can claim, enter the amount, if any, from Form 8962, line 29.

If you enrolled someone who is not claimed as a dependent on your return or for more information, see the instructions for Form 8962.

Line 48**Foreign Tax Credit**

If you paid income tax to a foreign country or U.S. possession, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You do not have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).
2. The total of your foreign taxes was not more than \$300 (not more than \$600 if married filing jointly).
3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and were not obligated to pay these amounts to someone else.
4. You are not filing Form 4563 or excluding income from sources within Puerto Rico.
5. All of your foreign taxes were:
 - a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and
 - b. Paid to countries that are recognized by the United States and do not support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements just listed?

- Yes.** Enter on line 48 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040, lines 44 and 46.
- No.** See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 49**Credit for Child and Dependent Care Expenses**

You may be able to take this credit if you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent,
- Your disabled spouse or any other disabled person who could not care for himself or herself, or
- Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* in the instructions for line 6c.

For details, use TeleTax topic 602 or see Form 2441.

Line 50**Education Credits**

If you (or your dependent) paid qualified expenses in 2014 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2014 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040, line 38, is \$90,000 or more (\$180,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040, line 34, for the same student.



Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

1. Are you filing **Schedule A**?
 No. Skip lines 1 through 3; enter on line 4 the amount from Form 1040, line 38, and go to line 5
 Yes. Enter the amount from Form 1040, line 41 1. _____

2. If you or your spouse was age 65 or older, enter the **smaller** of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 38. If zero or less, enter -0- 2. _____

3. Enter the total of the amounts from Schedule A, lines 9 and 27 3. _____

4. Add lines 1 through 3 4. _____

5. Enter any tax refund from Form 1040, lines 10 and 21 5. _____

6. If you completed the Itemized Deductions Worksheet in the Instructions for Schedule A, enter the amount from line 9 of that worksheet 6. _____

7. Add lines 5 and 6 7. _____

8. Subtract line 7 from line 4 8. _____

9. Enter the amount shown below for your filing status

- Single or head of household—\$52,800
- Married filing jointly or qualifying widow(er)—\$82,100
- Married filing separately—\$41,050

} 9. _____

10. Is the amount on line 8 more than the amount on line 9?
 No. You do not need to fill in Form 6251. Do not complete the rest of this worksheet.
 Yes. Subtract line 9 from line 8 10. _____

11. Enter the amount shown below for your filing status.

- Single or head of household—\$117,300
- Married filing jointly or qualifying widow(er)—\$156,500
- Married filing separately—\$78,250

} 11. _____

12. Is the amount on line 8 more than the amount on line 11?
 No. Enter -0-. Skip line 13. Enter on line 14 the amount from line 10, and go to line 15.
 Yes. Subtract line 11 from line 8 12. _____

13. Multiply line 12 by 25% (.25) and enter the **smaller** of the result or line 9 13. _____

14. Add lines 10 and 13 14. _____

15. Is the amount on line 14 more than \$182,500 (\$91,250 if married filing separately)?
 Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.
 No. Multiply line 14 by 26% (.26) 15. _____

16. Add Form 1040, line 44 (minus any tax from Form 4972), and Form 1040, line 46. (If you used Schedule J to figure your tax on Form 1040, line 44, refigure that tax without using Schedule J before including it in this calculation) 16. _____

Next. Is the amount on line 15 more than the amount on line 16?
 Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.
 No. You do not owe alternative minimum tax and do not need to fill out Form 6251. Leave line 45 blank.

- You, or your spouse, were a non-resident alien for any part of 2014 unless your filing status is married filing jointly.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970, the instructions for line 68, and www.irs.gov/uac/Am-I-Eligible-to-Claim-an-Education-Credit%3F.

Line 51

Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly,

made (a) contributions, other than rollover contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you cannot take the credit if either of the following applies.

1. The amount on Form 1040, line 38, is more than \$30,000 (\$45,000 if head of household; \$60,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1997, (b) is claimed as a dependent on some-

one else's 2014 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2014 you:

- Were enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use TeleTax topic 610 or see Form 8880.

Keep for Your Records



2014 Child Tax Credit Worksheet—Line 52



1. To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2014, and meet all the conditions in Steps 1 through 3 in the instructions for line 6c. Make sure you checked the box on Form 1040, line 6c, column (4), for each qualifying child.
2. If you do not have a qualifying child, you cannot claim the child tax credit.
3. If your qualifying child has an ITIN instead of an SSN, file Schedule 8812.
4. Do **not** use this worksheet, but use Pub. 972 instead, if:
 - a. You are claiming the adoption credit, mortgage interest credit, District of Columbia first-time homebuyer credit, or residential energy efficient property credit,
 - b. You are excluding income from Puerto Rico, or
 - c. You are filing Form 2555, 2555-EZ, or 4563.

Part 1

1. Number of qualifying children: _____ × \$1,000.
Enter the result.

1

2. Enter the amount from Form 1040, line 38.

2

3. Enter the amount shown below for your filing status.

- Married filing jointly — \$110,000
- Single, head of household, or
qualifying widow(er) — \$75,000
- Married filing separately — \$55,000

3

4. Is the amount on line 2 more than the amount on line 3?

No. Leave line 4 blank. Enter -0- on line 5, and go to line 6.

Yes. Subtract line 3 from line 2.

If the result is not a multiple of \$1,000,
increase it to the next multiple of \$1,000.
For example, increase \$425 to \$1,000,
increase \$1,025 to \$2,000, etc.

4

5. Multiply the amount on line 4 by 5% (.05). Enter the result.

5

6. Is the amount on line 1 more than the amount on line 5?

No.

You cannot take the child tax credit on Form 1040,
line 52. You also cannot take the additional child
tax credit on Form 1040, line 67. Complete the rest
of your Form 1040.

Yes. Subtract line 5 from line 1. Enter the result.

Go to Part 2.

6

2014 Child Tax Credit Worksheet—Continued

Keep for Your Records



Before you begin Part 2: ✓ Figure the amount of any credits you are claiming on Form 5695, Part II; Form 8910; Form 8936; or Schedule R.

Part 2

7. Enter the amount from Form 1040, line 47. 7

8. Add any amounts from:
- Form 1040, line 48 _____
 - Form 1040, line 49 + _____
 - Form 1040, line 50 + _____
 - Form 1040, line 51 + _____
 - Form 5695, line 30 + _____
 - Form 8910, line 15 + _____
 - Form 8936, line 23 + _____
 - Schedule R, line 22 + _____

Enter the total. 8

9. Are the amounts on lines 7 and 8 the same?

Yes.

You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below.

No. Subtract line 8 from line 7.

9

10. Is the amount on line 6 more than the amount on line 9?

Yes. Enter the amount from line 9.

Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

This is your child tax credit.

No. Enter the amount from line 6.

10

Enter this amount on Form 1040, line 52.



You may be able to take the **additional child tax credit** on Form 1040, line 67, if you answered “Yes” on line 9 or line 10 above.

- First, complete your Form 1040 through lines 66a and 66b.
- Then, use Schedule 8812 to figure any additional child tax credit.

Line 53

Residential Energy Credits

Residential energy efficient property credit. You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2014.

- Qualified solar electric property for use in your home located in the United States.
- Qualified solar water heating property for use in your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.

Nonbusiness energy property credit. You may be able to take this credit by completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2014 if they are new and meet certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
- Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters, electric heat pumps, central air conditioners, and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- A stove that burns biomass fuel to heat your home or to heat water for use in your home.

- An advanced main air circulating fan used in a natural gas, propane, or oil furnace.

Condos and co-ops. If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

More details. For details, see Form 5695.

Line 54

Other Credits

Enter the total of the following credits on line 54 and check the appropriate box(es). Check all boxes that apply. If box c is checked, also enter the applicable form number. To find out if you can take the credit, see the form or publication indicated.

- General business credit. This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

• Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.

• Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.

• Credit for the elderly or the disabled. See Schedule R.

• Adoption credit. You may be able to take this credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2014. See the Instructions for Form 8839.

• District of Columbia first-time homebuyer credit. You cannot claim this credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2013. See Form 8859.

• Qualified plug-in electric drive motor vehicle credit. See Form 8936.

• Qualified electric vehicle credit. You cannot claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit

carried forward from a prior year. See Form 8834.

• Alternative motor vehicle credit. See Form 8910 if you placed a new fuel cell motor vehicle in service during 2014.

• Alternative fuel vehicle refueling property credit. See Form 8911.

• Credit to holders of tax credit bonds. See Form 8912.

Other Taxes

Line 58

Unreported Social Security and Medicare Tax from Forms 4137 and 8919

Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

Form 4137. If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Do not include the value of any non-cash tips, such as tickets or passes. You do not pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but did not report to your employer.

Form 8919. If you are an employee who received wages from an employer who did not withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 58 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040, line 7.

Line 59**Additional Tax on IRAs, Other Qualified Retirement Plans, etc.**

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.

2. Excess contributions were made to your IRAs, Coverdell education savings accounts (ESAs), Archer MSAs, or health savings accounts (HSAs).

3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.

4. You were born before July 1, 1943, and did not take the minimum required distribution from your IRA or other qualified retirement plan.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 59. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, enter "No" under the heading *Other Taxes* to the left of line 59 to indicate that you do not have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 60a**Household Employment Taxes**

Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$1,900 or more in 2014. Cash wages include wages paid by check, money order, etc. But do not count amounts paid to an employee who was under age 18 at any time in 2014 and was a student.

2. You withheld federal income tax during 2014 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2013 or 2014 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

Line 60b**First-time Homebuyer Credit Repayment**

Enter the first-time homebuyer credit you have to repay if you:

- Disposed of the home within 36 months after buying it,
- Stopped using the home as your main home within 36 months after buying it, or
- Bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2014, you can enter your 2014 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule. Also see the Form 5405 instructions if the home you bought was destroyed, condemned, or sold under

threat of condemnation and you did not buy a new home within 2 years.

Line 61**Health Care: Individual Responsibility**

Beginning in 2014, individuals must have health care coverage, qualify for a health coverage exemption, or make a shared responsibility payment with their tax return.

If you had qualifying health care coverage (called minimum essential coverage) for every month of 2014 for yourself, your spouse (if filing jointly), and anyone you could or did claim as a dependent, check the box on this line and leave the entry space blank.

Otherwise, do not check the box on this line. See the instructions for Form 8965.

If you can be claimed as a dependent, do not check the box on this line. Leave the entry space blank. You do not need to attach Form 8965 or see its instructions.

Minimum essential coverage. Most health care coverage that people have is minimum essential coverage.

Minimum essential coverage includes:

- Health care coverage provided by your employer,
- Health insurance coverage you buy through the Health Insurance Marketplace,
- Many types of government-sponsored health coverage including Medicare, most Medicaid coverage, and most health care coverage provided to veterans and active duty service members, and
- Certain types of coverage you buy directly from an insurance company.

See the instructions for Form 8965 for more information on what qualifies as minimum essential coverage.

Premium tax credit. If you, your spouse, or a dependent enrolled in health insurance through the Marketplace, you may be able to claim the premium tax credit. See the instructions for line 69 and Form 8962.

Line 62

Other Taxes

Use line 62 to report any taxes not reported elsewhere on your return or other schedules. To find out if you owe the tax, see the form or publication indicated. Enter on line 62 the total of all of the following taxes you owe.

Additional Medicare Tax. See Form 8959 and its instructions if the total of your 2014 wages and self-employment income was more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly, or
- \$200,000 if single, head of household, or qualifying widow(er).

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you do not owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959 and Form 1040.

Check box a if you owe the tax.

Net Investment Income Tax. See Form 8960 and its instructions if the amount on Form 1040, line 38, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying widow(er), or
- \$200,000 if single or head of household.

If you file Form 2555 or 2555-EZ, see Form 8960 and its instructions if the amount on Form 1040, line 38, is more than:

- \$25,800 if married filing separately,
- \$150,800 if married filing jointly or qualifying widow(er), or
- \$100,800 if single or head of household.

Check box b if you owe the tax.

Other taxes. For the following taxes, check box c and, in the space next to that box, enter the amount of the tax and the code that identifies it. If you need more room, attach a statement listing the amount of each tax and the code.

1. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as “HSA.”

2. Additional tax on an HSA because you did not remain an eligible individual during the testing period (see Form 8889, Part III). Identify as “HDHP.”

3. Additional tax on Archer MSA distributions (see Form 8853). Identify as “MSA.”

4. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as “Med MSA.”

5. Recapture of the following credits.

a. Investment credit (see Form 4255). Identify as “ICR.”

b. Low-income housing credit (see Form 8611). Identify as “LIHCR.”

c. Indian employment credit (see Form 8845). Identify as “IECR.”

d. New markets credit (see Form 8874). Identify as “NMCR.”

e. Credit for employer-provided child care facilities (see Form 8882). Identify as “ECCFR.”

f. Alternative motor vehicle credit (see Form 8910). Identify as “AMVCR.”

g. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as “ARPCR.”

h. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as “8936R.”

6. Recapture of federal mortgage subsidy. If you sold your home in 2014 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as “FMSR.”

7. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as “Sec. 72(m)(5).”

8. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax

should be shown in box 12 of Form W-2 with codes A and B or M and N. Identify as “UT.”

9. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as “EPP.”

10. Tax on accumulation distribution of trusts (see Form 4970). Identify as “ADT.”

11. Excise tax on insider stock compensation from an expatriated corporation. See section 4985. Identify as “ISC.”

12. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as “453(1)(3).”

13. Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. Identify as “453A(c).”

14. Additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526. Identify as “FITPP.”

15. Look-back interest under section 167(g) or 460(b). See Form 8697 or 8866. Identify as “8697” or “8866.”

16. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15b of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details. Identify as “NQDC.”

17. Additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount was not determinable until 2014. The tax is 20% of the amount required to be included in income plus an interest amount determined under section

457A(c)(2). See section 457A for details. Identify as “457A.”

18. Tax on noneffectively connected income for any part of the year you were a nonresident alien (see the Instructions for Form 1040NR). Identify as “1040NR.”

19. Any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund. Identify as “1291INT.”

20. Any interest amount from Form 8621, line 24. Identify as “1294INT.”

Payments

Line 64

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 64. The amount withheld should be shown in box 2 of Form W-2 and in box 4 of Form W-2G or 1099-R. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2014 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest

income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 64. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

If you had Additional Medicare Tax withheld by your employer(s) in 2014, include the amount shown on Form 8959, line 24, in the total on line 64. Attach Form 8959.

Also include on line 64 any federal income tax withheld that is shown on a Schedule K-1.

Line 65

2014 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2014. Include any overpayment that you applied to your 2014 estimated tax from:

- Your 2013 return, or
- An amended return (Form 1040X).

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual

tax as shown on your separate returns for 2014. For an example of how to do this, see Pub. 505. You may want to attach an explanation of how you and your spouse divided the payments. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2014 or in 2015 before filing a 2014 return.

Divorced taxpayers. If you got divorced in 2014 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2014, enter your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 65, enter your former spouse's SSN, followed by “DIV.”

Name change. If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2014 and the name(s) and SSN(s) under which you made them.

Lines 66a and 66b— Earned Income Credit (EIC)

What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax or did not have any tax withheld.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

For help in determining if you are eligible for the EIC, go to www.irs.gov/eitc and click on “EITC Assistant.” This service is available in English and Spanish.



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, later. You may also have to pay penalties.

Step 1 All Filers

- If, in 2014:
 - 3 or more children lived with you, is the amount on Form 1040, line 38, less than \$46,997 (\$52,427 if married filing jointly)?
 - 2 children lived with you, is the amount on Form 1040, line 38, less than \$43,756 (\$49,186 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040, line 38, less than \$38,511 (\$43,941 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040, line 38, less than \$14,590 (\$20,020 if married filing jointly)?

Yes. Continue → **No.** You cannot take the credit.
- Do you, and your spouse if filing a joint return, have a social security number that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

Yes. Continue → **No.** You cannot take the credit. Enter “No” on the dotted line next to line 66a.

- Is your filing status married filing separately?

Yes. **No.** Continue →

You cannot take the credit.

- Are you filing Form 2555 or 2555-EZ (relating to foreign earned income)?

Yes. **No.** Continue →

You cannot take the credit.

- Were you or your spouse a nonresident alien for any part of 2014?

Yes. See *Nonresident aliens*, later, under *Definitions and Special Rules.* **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 13*	+	_____

Investment Income =

*If line 13 is a loss, enter -0-.

- Is your investment income more than \$3,350?

Yes. Continue → **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?

Yes. See *Form 4797 filers*, later, under *Definitions and Special Rules.* **No.** You cannot take the credit.
- Do any of the following apply for 2014?
 - You are filing Schedule E.
 - You are reporting income from the rental of personal property not used in a trade or business.
 - You are reporting income on Form 1040, line 21, from Form 8814 (relating to election to report child's interest and dividends).

Yes. You must use Worksheet 1 in Pub. 596 to see if you can take the credit. **No.** Go to Step 3.

Step 3 Qualifying Child

A qualifying child for the EIC is a child who is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2014 and younger than you (or your spouse, if filing jointly)

or

Under age 24 at the end of 2014, a student (defined later), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who is not filing a joint return for 2014 or is filing a joint return for 2014 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples)

AND

Who lived with you in the United States for more than half of 2014. If the child did not live with you for the required time, see *Exception to time lived with you*, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2014, see *Qualifying child of more than one person*, later. If the child was married, see *Married child*, later.

1. Do you have at least one child who meets the conditions to be your qualifying child?
 - Yes.** The child must have a valid social security number (SSN) as defined later, unless the child was born and died in 2014. If at least one qualifying child has a valid SSN (or was born or died in 2014), go to question 2. Otherwise, you cannot take the credit.
 - No.** Skip questions 2 and 3; go to Step 4.
2. Are you filing a joint return for 2014?
 - Yes.** Skip question 3 and Step 4; go to Step 5.
 - No.** Continue

3. Could you be a qualifying child of another person for 2014? (Check "No" if the other person is not required to file, and is not filing, a 2014 tax return or is filing a 2014 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

- Yes.** You cannot take the credit. Enter "No" on the dotted line next to line 66a.
- No.** Skip Step 4; go to Step 5.

Step 4 Filers Without a Qualifying Child

1. Is the amount on Form 1040, line 38, less than \$14,590 (\$20,020 if married filing jointly)?

- Yes.** Continue
- No.** You cannot take the credit.

2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2014? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1949, and before January 2, 1990.) If your spouse died in 2014 or if you are preparing a return for someone who died in 2014, see Pub. 596 before you answer.

- Yes.** Continue
- No.** You cannot take the credit.

3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2014? Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.


- Yes.** Continue
- No.** You cannot take the credit. Enter "No" on the dotted line next to line 66a.


4. Are you filing a joint return for 2014?

- Yes.** Skip questions 5 and 6; go to Step 5.
- No.** Continue

5. Could you be a qualifying child of another person for 2014? (Check "No" if the other person is not required to file, and is not filing, a 2014 tax return or is filing a 2014 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

- Yes.** You cannot take the credit. Enter "No" on the dotted line next to line 66a.
- No.** Continue

6. Can you be claimed as a dependent on someone else's 2014 tax return?
- Yes.**  **No.** Go to Step 5.
- You cannot take the credit.

2. Were you self-employed at any time in 2014, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?
- Yes.** Skip question 3 and Step 6; go to Worksheet B. **No.** Continue 


Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?
- Yes.** See *Clergy or Church employees*, whichever applies. **No.** Complete the following worksheet.

1. Enter the amount from Form 1040, line 7 1. _____
2. Enter any amount included on Form 1040, line 7, that is a taxable scholarship or fellowship grant not reported on a Form W-2 2. _____
3. Enter any amount included on Form 1040, line 7, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040, line 7) 3. _____
4. Enter any amount included on Form 1040, line 7, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040, line 7.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received 4. _____
5. Enter any amount included on Form 1040, line 7, that is a Medicaid waiver payment you exclude from income. (See the instructions for line 21) 5. _____
6. Add lines 2, 3, 4, and 5 6. _____
7. Subtract line 6 from line 1 7. _____
8. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 66b. See *Combat pay, nontaxable*, later 8. _____
9. Add lines 7 and 8. **This is your earned income** 9. _____



Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.

3. If you have:
- 3 or more qualifying children, is your earned income less than \$46,997 (\$52,427 if married filing jointly)?
 - 2 qualifying children, is your earned income less than \$43,756 (\$49,186 if married filing jointly)?
 - 1 qualifying child, is your earned income less than \$38,511 (\$43,941 if married filing jointly)?
 - No qualifying children, is your earned income less than \$14,590 (\$20,020 if married filing jointly)?
- Yes.** Go to Step 6. **No.**  You cannot take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?
- Yes.** See *Credit figured by the IRS*, later. **No.** Go to Worksheet A.

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Church employees. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, Section B, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040, line 7). Be sure to answer "Yes" to question 2 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040, line 7:

1. Enter "Clergy" on the dotted line next to Form 1040, line 66a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, Section A, line 2, or Section B, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040, line 7).
4. Be sure to answer "Yes" to question 2 in Step 5.

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when

figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but does not have to.

Credit figured by the IRS. To have the IRS figure your EIC:

1. Enter "EIC" on the dotted line next to Form 1040, line 66a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 66b. See *Combat pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* in the instructions for line 6c and *Members of the military*, later. A child is considered to have lived with you for more than half of 2014 if the child was born or died in 2014 and your home was this child's home for more than half the time he or she was alive in 2014.

Form 4797 filers. If the amount on Form 1040, line 13, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you cannot take the EIC.

Form 8862, who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Also, do not file Form 8862 or take the credit for the:

- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2014 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040, line 6c, or (b) you could have claimed him or her as your dependent except for the special rule for *Children of divorced or separated parents* in the instructions for line 6c.

Members of the military. If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you cannot take the EIC. Enter "No" on the dotted line next to line 66a.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2014, the person could not engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* in the instructions for line 6c applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 67).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 49).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 66a and 66b).

No other person can take any of the six tax benefits just listed unless he or she has a different qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2014. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2014.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2014.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2014, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does

not meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the six tax benefits listed here for which you otherwise qualify. Your mother cannot claim any of the six tax benefits listed here unless she has a different qualifying child. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 596.

If you will not be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 66a. Otherwise, go to Step 3, question 1.

Social security number (SSN). For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see *Social Security Number (SSN)* near the beginning of these instructions. If you will not

have an SSN by the date your return is due, see *What if You Cannot File on Time?*

Student. A student is a child who during any part of 5 calendar months of 2014 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

Worksheet A—2014 EIC—Lines 66a and 66b

Keep for Your Records 


Before you begin: ✓ Be sure you are using the correct worksheet. Use this worksheet only if you answered “No” to Step 5, question 2. Otherwise, use Worksheet B.

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5. 1

2. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero,  You cannot take the credit. Enter “No” on the dotted line next to line 66a.

3. Enter the amount from Form 1040, line 38. 3

4. Are the amounts on lines 3 and 1 the same?

Yes. Skip line 5; enter the amount from line 2 on line 6.

No. Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than \$8,150 (\$13,550 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$17,850 (\$23,300 if married filing jointly)?

Yes. Leave line 5 blank; enter the amount from line 2 on line 6.

No. Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

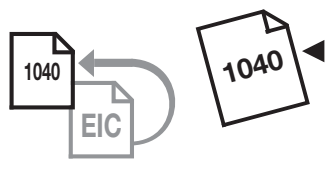
Part 3


Your Earned Income Credit

6. **This is your earned income credit.** 6

Enter this amount on Form 1040, line 66a. ⋮

Reminder—

✓ If you have a qualifying child, complete and attach Schedule EIC. 



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, *earlier*, to find out if you must file Form 8862 to take the credit for 2014.

Worksheet B—2014 EIC—Lines 66a and 66b

Keep for Your Records 

Use this worksheet if you answered “Yes” to Step 5, question 2.


- ✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- ✓ If you are married filing a joint return, include your spouse’s amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

<p>Part 1</p> <p>Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE</p>	<p>1a. Enter the amount from Schedule SE, Section A, line 3, or Section B, line 3, whichever applies.</p>	1a		
	<p>b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.</p>	+	1b	
	<p>c. Combine lines 1a and 1b.</p>	=	1c	
	<p>d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.</p>	-	1d	
	<p>e. Subtract line 1d from 1c.</p>	=	1e	

<p>Part 2</p> <p>Self-Employed NOT Required To File Schedule SE</p> <p><small>For example, your net earnings from self-employment were less than \$400.</small></p>	<p>2. Do not include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.</p>			
	<p>a. Enter any net farm profit or (loss) from Schedule F, line 34, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.</p>	2a		
	<p>b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1*.</p>	+	2b	
	<p>c. Combine lines 2a and 2b.</p>	=	2c	

**If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. Reduce the Schedule K-1 amounts as described in the Partner’s Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.*

<p>Part 3</p> <p>Statutory Employees Filing Schedule C or C-EZ</p>	<p>3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, line 1, that you are filing as a statutory employee.</p>	3	
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<p>Part 4</p> <p>All Filers Using Worksheet B</p> <p><small>Note. If line 4b includes income on which you should have paid self-employment tax but did not, we may reduce your credit by the amount of self-employment tax not paid.</small></p>	<p>4a. Enter your earned income from Step 5.</p>	4a	
	<p>b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.</p>	4b	
	<p>5. If you have:</p> <ul style="list-style-type: none"> ● 3 or more qualifying children, is line 4b less than \$46,997 (\$52,427 if married filing jointly)? ● 2 qualifying children, is line 4b less than \$43,756 (\$49,186 if married filing jointly)? ● 1 qualifying child, is line 4b less than \$38,511 (\$43,941 if married filing jointly)? ● No qualifying children, is line 4b less than \$14,590 (\$20,020 if married filing jointly)? <p><input type="checkbox"/> Yes. If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i>, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.</p> <p><input type="checkbox"/> No.  You cannot take the credit. Enter “No” on the dotted line next to line 66a.</p>		

Worksheet B—2014 EIC—Lines 66a and 66b—Continued

Keep for Your Records



Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b. 6

7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 7

If line 7 is zero, You cannot take the credit. Enter "No" on the dotted line next to line 66a.

8. Enter the amount from Form 1040, line 38. 8

9. Are the amounts on lines 8 and 6 the same?
 Yes. Skip line 10; enter the amount from line 7 on line 11.
 No. Go to line 10.

Part 6

Filers Who Answered "No" on Line 9

10. If you have:
 ● No qualifying children, is the amount on line 8 less than \$8,150 (\$13,550 if married filing jointly)?
 ● 1 or more qualifying children, is the amount on line 8 less than \$17,850 (\$23,300 if married filing jointly)?
 Yes. Leave line 10 blank; enter the amount from line 7 on line 11.
 No. Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 10
 Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

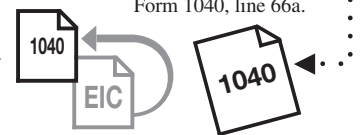
Part 7

Your Earned Income Credit

11. **This is your earned income credit.** 11

Reminder—

✓ If you have a qualifying child, complete and attach Schedule EIC.



Enter this amount on Form 1040, line 66a.



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2014.

2014 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

1. To find your credit, read down the “At least - But less than” columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is—		And your filing status is—			
		Single, head of household, or qualifying widow(er) and the number of children you have is—			
		0	1	2	3
At least	But less than	Your credit is—			
2,400	2,450	186	825	970	1,091
2,450	2,500	189	842	990	1,114

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
\$1	\$50	\$2	\$9	\$10	\$11	\$2	\$9	\$10	\$11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249
2,800	2,850	216	961	1,130	1,271	216	961	1,130	1,271
2,850	2,900	220	978	1,150	1,294	220	978	1,150	1,294
2,900	2,950	224	995	1,170	1,316	224	995	1,170	1,316
2,950	3,000	228	1,012	1,190	1,339	228	1,012	1,190	1,339
3,000	3,050	231	1,029	1,210	1,361	231	1,029	1,210	1,361
3,050	3,100	235	1,046	1,230	1,384	235	1,046	1,230	1,384
3,100	3,150	239	1,063	1,250	1,406	239	1,063	1,250	1,406
3,150	3,200	243	1,080	1,270	1,429	243	1,080	1,270	1,429
3,200	3,250	247	1,097	1,290	1,451	247	1,097	1,290	1,451
3,250	3,300	251	1,114	1,310	1,474	251	1,114	1,310	1,474
3,300	3,350	254	1,131	1,330	1,496	254	1,131	1,330	1,496
3,350	3,400	258	1,148	1,350	1,519	258	1,148	1,350	1,519
3,400	3,450	262	1,165	1,370	1,541	262	1,165	1,370	1,541
3,450	3,500	266	1,182	1,390	1,564	266	1,182	1,390	1,564
3,500	3,550	270	1,199	1,410	1,586	270	1,199	1,410	1,586
3,550	3,600	273	1,216	1,430	1,609	273	1,216	1,430	1,609
3,600	3,650	277	1,233	1,450	1,631	277	1,233	1,450	1,631
3,650	3,700	281	1,250	1,470	1,654	281	1,250	1,470	1,654
3,700	3,750	285	1,267	1,490	1,676	285	1,267	1,490	1,676
3,750	3,800	289	1,284	1,510	1,699	289	1,284	1,510	1,699
3,800	3,850	293	1,301	1,530	1,721	293	1,301	1,530	1,721
3,850	3,900	296	1,318	1,550	1,744	296	1,318	1,550	1,744
3,900	3,950	300	1,335	1,570	1,766	300	1,335	1,570	1,766
3,950	4,000	304	1,352	1,590	1,789	304	1,352	1,590	1,789
4,000	4,050	308	1,369	1,610	1,811	308	1,369	1,610	1,811
4,050	4,100	312	1,386	1,630	1,834	312	1,386	1,630	1,834
4,100	4,150	316	1,403	1,650	1,856	316	1,403	1,650	1,856
4,150	4,200	319	1,420	1,670	1,879	319	1,420	1,670	1,879
4,200	4,250	323	1,437	1,690	1,901	323	1,437	1,690	1,901
4,250	4,300	327	1,454	1,710	1,924	327	1,454	1,710	1,924
4,300	4,350	331	1,471	1,730	1,946	331	1,471	1,730	1,946
4,350	4,400	335	1,488	1,750	1,969	335	1,488	1,750	1,969
4,400	4,450	339	1,505	1,770	1,991	339	1,505	1,770	1,991
4,450	4,500	342	1,522	1,790	2,014	342	1,522	1,790	2,014
4,500	4,550	346	1,539	1,810	2,036	346	1,539	1,810	2,036
4,550	4,600	350	1,556	1,830	2,059	350	1,556	1,830	2,059
4,600	4,650	354	1,573	1,850	2,081	354	1,573	1,850	2,081
4,650	4,700	358	1,590	1,870	2,104	358	1,590	1,870	2,104
4,700	4,750	361	1,607	1,890	2,126	361	1,607	1,890	2,126
4,750	4,800	365	1,624	1,910	2,149	365	1,624	1,910	2,149
4,800	4,850	369	1,641	1,930	2,171	369	1,641	1,930	2,171
4,850	4,900	373	1,658	1,950	2,194	373	1,658	1,950	2,194
4,900	4,950	377	1,675	1,970	2,216	377	1,675	1,970	2,216
4,950	5,000	381	1,692	1,990	2,239	381	1,692	1,990	2,239
5,000	5,050	384	1,709	2,010	2,261	384	1,709	2,010	2,261
5,050	5,100	388	1,726	2,030	2,284	388	1,726	2,030	2,284
5,100	5,150	392	1,743	2,050	2,306	392	1,743	2,050	2,306
5,150	5,200	396	1,760	2,070	2,329	396	1,760	2,070	2,329
5,200	5,250	400	1,777	2,090	2,351	400	1,777	2,090	2,351
5,250	5,300	404	1,794	2,110	2,374	404	1,794	2,110	2,374
5,300	5,350	407	1,811	2,130	2,396	407	1,811	2,130	2,396
5,350	5,400	411	1,828	2,150	2,419	411	1,828	2,150	2,419
5,400	5,45								

Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-								If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-						Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531	9,200	9,250	410	3,137	3,690	4,151	496	3,137	3,690	4,151
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	9,250	9,300	407	3,154	3,710	4,174	496	3,154	3,710	4,174
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	9,300	9,350	403	3,171	3,730	4,196	496	3,171	3,730	4,196
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	9,350	9,400	399	3,188	3,750	4,219	496	3,188	3,750	4,219
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	9,400	9,450	395	3,205	3,770	4,241	496	3,205	3,770	4,241
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	9,450	9,500	391	3,222	3,790	4,264	496	3,222	3,790	4,264
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	9,500	9,550	387	3,239	3,810	4,286	496	3,239	3,810	4,286
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	9,550	9,600	384	3,256	3,830	4,309	496	3,256	3,830	4,309
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	9,600	9,650	380	3,273	3,850	4,331	496	3,273	3,850	4,331
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	9,650	9,700	376	3,290	3,870	4,354	496	3,290	3,870	4,354
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	9,700	9,750	372	3,305	3,890	4,376	496	3,305	3,890	4,376
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	9,750	9,800	368	3,305	3,910	4,399	496	3,305	3,910	4,399
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	9,800	9,850	365	3,305	3,930	4,421	496	3,305	3,930	4,421
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	9,850	9,900	361	3,305	3,950	4,444	496	3,305	3,950	4,444
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	9,900	9,950	357	3,305	3,970	4,466	496	3,305	3,970	4,466
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	9,950	10,000	353	3,305	3,990	4,489	496	3,305	3,990	4,489
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	10,000	10,050	349	3,305	4,010	4,511	496	3,305	4,010	4,511
6,450	6,500	496	2,202	2,590	2,914	496	2,202	2,590	2,914	10,050	10,100	345	3,305	4,030	4,534	496	3,305	4,030	4,534
6,500	6,550	496	2,219	2,610	2,936	496	2,219	2,610	2,936	10,100	10,150	342	3,305	4,050	4,556	496	3,305	4,050	4,556
6,550	6,600	496	2,236	2,630	2,959	496	2,236	2,630	2,959	10,150	10,200	338	3,305	4,070	4,579	496	3,305	4,070	4,579
6,600	6,650	496	2,253	2,650	2,981	496	2,253	2,650	2,981	10,200	10,250	334	3,305	4,090	4,601	496	3,305	4,090	4,601
6,650	6,700	496	2,270	2,670	3,004	496	2,270	2,670	3,004	10,250	10,300	330	3,305	4,110	4,624	496	3,305	4,110	4,624
6,700	6,750	496	2,287	2,690	3,026	496	2,287	2,690	3,026	10,300	10,350	326	3,305	4,130	4,646	496	3,305	4,130	4,646
6,750	6,800	496	2,304	2,710	3,049	496	2,304	2,710	3,049	10,350	10,400	322	3,305	4,150	4,669	496	3,305	4,150	4,669
6,800	6,850	496	2,321	2,730	3,071	496	2,321	2,730	3,071	10,400	10,450	319	3,305	4,170	4,691	496	3,305	4,170	4,691
6,850	6,900	496	2,338	2,750	3,094	496	2,338	2,750	3,094	10,450	10,500	315	3,305	4,190	4,714	496	3,305	4,190	4,714
6,900	6,950	496	2,355	2,770	3,116	496	2,355	2,770	3,116	10,500	10,550	311	3,305	4,210	4,736	496	3,305	4,210	4,736
6,950	7,000	496	2,372	2,790	3,139	496	2,372	2,790	3,139	10,550	10,600	307	3,305	4,230	4,759	496	3,305	4,230	4,759
7,000	7,050	496	2,389	2,810	3,161	496	2,389	2,810	3,161	10,600	10,650	303	3,305	4,250	4,781	496	3,305	4,250	4,781
7,050	7,100	496	2,406	2,830	3,184	496	2,406	2,830	3,184	10,650	10,700	299	3,305	4,270	4,804	496	3,305	4,270	4,804
7,100	7,150	496	2,423	2,850	3,206	496	2,423	2,850	3,206	10,700	10,750	296	3,305	4,290	4,826	496	3,305	4,290	4,826
7,150	7,200	496	2,440	2,870	3,229	496	2,440	2,870	3,229	10,750	10,800	292	3,305	4,310	4,849	496	3,305	4,310	4,849
7,200	7,250	496	2,457	2,890	3,251	496	2,457	2,890	3,251	10,800	10,850	288	3,305	4,330	4,871	496	3,305	4,330	4,871
7,250	7,300	496	2,474	2,910	3,274	496	2,474	2,910	3,274	10,850	10,900	284	3,305	4,350	4,894	496	3,305	4,350	4,894
7,300	7,350	496	2,491	2,930	3,296	496	2,491	2,930	3,296	10,900	10,950	280	3,305	4,370	4,916	496	3,305	4,370	4,916
7,350	7,400	496	2,508	2,950	3,319	496	2,508	2,950	3,319	10,950	11,000	277	3,305	4,390	4,939	496	3,305	4,390	4,939
7,400	7,450	496	2,525	2,970	3,341	496	2,525	2,970	3,341	11,000	11,050	273	3,305	4,410	4,961	496	3,305	4,410	4,961
7,450	7,500	496	2,542	2,990	3,364	496	2,542	2,990	3,364	11,050	11,100	269	3,305	4,430	4,984	496	3,305	4,430	4,984
7,500	7,550	496	2,559	3,010	3,386	496	2,559	3,010	3,386	11,100	11,150	265	3,305	4,450	5,006	496	3,305	4,450	5,006
7,550	7,600	496	2,576	3,030	3,409	496	2,576	3,030	3,409	11,150	11,200	261	3,305	4,470	5,029	496	3,305	4,470	5,029
7,600	7,650	496	2,593	3,050	3,431	496	2,593	3,050	3,431	11,200	11,250	257	3,305	4,490	5,051	496	3,305	4,490	5,051
7,650	7,700	496	2,610	3,070	3,454	496	2,610	3,070	3,454	11,250	11,300	254	3,305	4,510	5,074	496	3,305	4,510	5,074
7,700	7,750	496	2,627	3,090	3,476	496	2,627	3,090	3,476	11,300	11,350	250	3,305	4,530	5,096	496	3,305	4,530	5,096
7,750	7,800	496	2,644	3,110	3,499	496	2,644	3,110	3,499	11,350	11,400	246	3,305	4,550	5,119	496	3,305	4,550	5,119
7,800	7,850	496	2,661	3,130	3,521	496	2,661	3,130	3,521	11,400	11,450	242	3,305	4,570	5,141	496	3,305	4,570	5,141
7,850	7,900	496	2,678	3,150	3,544	496	2,678	3,150	3,544	11,450	11,500	238	3,305	4,590	5,164	496	3,305	4,590	5,164
7,900	7,950	496	2,695	3,170	3,566	496	2,695	3,170	3,566	11,500	11,550	234	3,305	4,610	5,186	496	3,305	4,610	5,186
7,950	8,000	496	2,712	3,190	3,589	496	2,712	3,190	3,589	11,550	11,600	231	3,305	4,630	5,209	496	3,305	4,630	5,209
8,000	8,050	496	2,729	3,210	3,611	496	2,729	3,210	3,611	11,600	11,650	227	3,305	4,650	5,231	496	3,305	4,650	5,231
8,050	8,100	496	2,746	3,230	3,634	496	2,746	3,230	3,634	11,650	11,700	223	3,305	4,670	5,254	496	3,305	4,670	5,254
8,100	8,150	496	2,763	3,250	3,656	496	2,763	3,250	3,656	11,700	11,750	219	3,305	4,690	5,276	496	3,305	4,690	5,276
8,150	8,200	491	2,780	3,270	3,679	496	2,780	3,270	3,679	11,750	11,800	215	3,305	4,710	5,299	496	3,305	4,710	5,299
8,200	8,250	487	2,797	3,290	3,701	496	2,797	3,290	3,701	11,800	11,850	212	3,305	4,730	5,321	496	3,305	4,730	5,321
8,250	8,300	483	2,814	3,310	3,724	496	2,814	3,310	3,724	11,850	11,900	208	3,305	4,750	5,344	496	3,305	4,750	5,344
8,300	8,350	479	2,831	3,330	3,746	496	2,831	3,330	3,746	11,900	11,950	204	3,305	4,770	5,366	496	3,305	4,770	5,366
8,350	8,400	475	2,848	3,350	3,769	496	2,848	3,350	3,769	11,950	12,000	200	3,305	4,790	5,389	496	3,305	4,790	5,389
8,400	8,450	472	2,865	3,370	3,791	496	2,865	3,370	3,791	12,000	12,050	196	3,305	4,810	5,411	496	3,305	4,810	5,411
8,450	8,500	468	2,882	3,390	3,814	496	2,882	3,390	3,814	12,050	12,100	192	3,305	4,830	5,434	496	3,305	4,830	5,434
8,500	8,550	464	2,899	3,410	3,836	496	2,899	3,410	3,836	12,100	12,150	189	3,305	4,850	5,456	496	3,305	4,850	5,456
8,550	8,600	460	2,916	3,430	3,859	496	2,916	3,430	3,859	12,150	12,200	185	3,305	4,870	5,479	496	3,305	4,870	5,479
8,600	8,650	456	2,933	3,450	3,881														

Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-								If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-						Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
12,800	12,850	135	3,305	5,130	5,771	496	3,305	5,130	5,771	16,000	16,050	0	3,305	5,460	6,143	306	3,305	5,460	6,143
12,850	12,900	131	3,305	5,150	5,794	496	3,305	5,150	5,794	16,050	16,100	0	3,305	5,460	6,143	302	3,305	5,460	6,143
12,900	12,950	127	3,305	5,170	5,816	496	3,305	5,170	5,816	16,100	16,150	0	3,305	5,460	6,143	298	3,305	5,460	6,143
12,950	13,000	124	3,305	5,190	5,839	496	3,305	5,190	5,839	16,150	16,200	0	3,305	5,460	6,143	294	3,305	5,460	6,143
13,000	13,050	120	3,305	5,210	5,861	496	3,305	5,210	5,861	16,200	16,250	0	3,305	5,460	6,143	290	3,305	5,460	6,143
13,050	13,100	116	3,305	5,230	5,884	496	3,305	5,230	5,884	16,250	16,300	0	3,305	5,460	6,143	286	3,305	5,460	6,143
13,100	13,150	112	3,305	5,250	5,906	496	3,305	5,250	5,906	16,300	16,350	0	3,305	5,460	6,143	283	3,305	5,460	6,143
13,150	13,200	108	3,305	5,270	5,929	496	3,305	5,270	5,929	16,350	16,400	0	3,305	5,460	6,143	279	3,305	5,460	6,143
13,200	13,250	104	3,305	5,290	5,951	496	3,305	5,290	5,951	16,400	16,450	0	3,305	5,460	6,143	275	3,305	5,460	6,143
13,250	13,300	101	3,305	5,310	5,974	496	3,305	5,310	5,974	16,450	16,500	0	3,305	5,460	6,143	271	3,305	5,460	6,143
13,300	13,350	97	3,305	5,330	5,996	496	3,305	5,330	5,996	16,500	16,550	0	3,305	5,460	6,143	267	3,305	5,460	6,143
13,350	13,400	93	3,305	5,350	6,019	496	3,305	5,350	6,019	16,550	16,600	0	3,305	5,460	6,143	264	3,305	5,460	6,143
13,400	13,450	89	3,305	5,370	6,041	496	3,305	5,370	6,041	16,600	16,650	0	3,305	5,460	6,143	260	3,305	5,460	6,143
13,450	13,500	85	3,305	5,390	6,064	496	3,305	5,390	6,064	16,650	16,700	0	3,305	5,460	6,143	256	3,305	5,460	6,143
13,500	13,550	81	3,305	5,410	6,086	496	3,305	5,410	6,086	16,700	16,750	0	3,305	5,460	6,143	252	3,305	5,460	6,143
13,550	13,600	78	3,305	5,430	6,109	493	3,305	5,430	6,109	16,750	16,800	0	3,305	5,460	6,143	248	3,305	5,460	6,143
13,600	13,650	74	3,305	5,450	6,131	489	3,305	5,450	6,131	16,800	16,850	0	3,305	5,460	6,143	244	3,305	5,460	6,143
13,650	13,700	70	3,305	5,460	6,143	485	3,305	5,460	6,143	16,850	16,900	0	3,305	5,460	6,143	241	3,305	5,460	6,143
13,700	13,750	66	3,305	5,460	6,143	482	3,305	5,460	6,143	16,900	16,950	0	3,305	5,460	6,143	237	3,305	5,460	6,143
13,750	13,800	62	3,305	5,460	6,143	478	3,305	5,460	6,143	16,950	17,000	0	3,305	5,460	6,143	233	3,305	5,460	6,143
13,800	13,850	59	3,305	5,460	6,143	474	3,305	5,460	6,143	17,000	17,050	0	3,305	5,460	6,143	229	3,305	5,460	6,143
13,850	13,900	55	3,305	5,460	6,143	470	3,305	5,460	6,143	17,050	17,100	0	3,305	5,460	6,143	225	3,305	5,460	6,143
13,900	13,950	51	3,305	5,460	6,143	466	3,305	5,460	6,143	17,100	17,150	0	3,305	5,460	6,143	221	3,305	5,460	6,143
13,950	14,000	47	3,305	5,460	6,143	462	3,305	5,460	6,143	17,150	17,200	0	3,305	5,460	6,143	218	3,305	5,460	6,143
14,000	14,050	43	3,305	5,460	6,143	459	3,305	5,460	6,143	17,200	17,250	0	3,305	5,460	6,143	214	3,305	5,460	6,143
14,050	14,100	39	3,305	5,460	6,143	455	3,305	5,460	6,143	17,250	17,300	0	3,305	5,460	6,143	210	3,305	5,460	6,143
14,100	14,150	36	3,305	5,460	6,143	451	3,305	5,460	6,143	17,300	17,350	0	3,305	5,460	6,143	206	3,305	5,460	6,143
14,150	14,200	32	3,305	5,460	6,143	447	3,305	5,460	6,143	17,350	17,400	0	3,305	5,460	6,143	202	3,305	5,460	6,143
14,200	14,250	28	3,305	5,460	6,143	443	3,305	5,460	6,143	17,400	17,450	0	3,305	5,460	6,143	199	3,305	5,460	6,143
14,250	14,300	24	3,305	5,460	6,143	439	3,305	5,460	6,143	17,450	17,500	0	3,305	5,460	6,143	195	3,305	5,460	6,143
14,300	14,350	20	3,305	5,460	6,143	436	3,305	5,460	6,143	17,500	17,550	0	3,305	5,460	6,143	191	3,305	5,460	6,143
14,350	14,400	16	3,305	5,460	6,143	432	3,305	5,460	6,143	17,550	17,600	0	3,305	5,460	6,143	187	3,305	5,460	6,143
14,400	14,450	13	3,305	5,460	6,143	428	3,305	5,460	6,143	17,600	17,650	0	3,305	5,460	6,143	183	3,305	5,460	6,143
14,450	14,500	9	3,305	5,460	6,143	424	3,305	5,460	6,143	17,650	17,700	0	3,305	5,460	6,143	179	3,305	5,460	6,143
14,500	14,550	5	3,305	5,460	6,143	420	3,305	5,460	6,143	17,700	17,750	0	3,305	5,460	6,143	176	3,305	5,460	6,143
14,550	14,600	*	3,305	5,460	6,143	417	3,305	5,460	6,143	17,750	17,800	0	3,305	5,460	6,143	172	3,305	5,460	6,143
14,600	14,650	0	3,305	5,460	6,143	413	3,305	5,460	6,143	17,800	17,850	0	3,305	5,460	6,143	168	3,305	5,460	6,143
14,650	14,700	0	3,305	5,460	6,143	409	3,305	5,460	6,143	17,850	17,900	0	3,298	5,451	6,133	164	3,305	5,460	6,143
14,700	14,750	0	3,305	5,460	6,143	405	3,305	5,460	6,143	17,900	17,950	0	3,290	5,440	6,122	160	3,305	5,460	6,143
14,750	14,800	0	3,305	5,460	6,143	401	3,305	5,460	6,143	17,950	18,000	0	3,282	5,429	6,112	156	3,305	5,460	6,143
14,800	14,850	0	3,305	5,460	6,143	397	3,305	5,460	6,143	18,000	18,050	0	3,274	5,419	6,101	153	3,305	5,460	6,143
14,850	14,900	0	3,305	5,460	6,143	394	3,305	5,460	6,143	18,050	18,100	0	3,266	5,408	6,091	149	3,305	5,460	6,143
14,900	14,950	0	3,305	5,460	6,143	390	3,305	5,460	6,143	18,100	18,150	0	3,258	5,398	6,080	145	3,305	5,460	6,143
14,950	15,000	0	3,305	5,460	6,143	386	3,305	5,460	6,143	18,150	18,200	0	3,250	5,387	6,070	141	3,305	5,460	6,143
15,000	15,050	0	3,305	5,460	6,143	382	3,305	5,460	6,143	18,200	18,250	0	3,242	5,377	6,059	137	3,305	5,460	6,143
15,050	15,100	0	3,305	5,460	6,143	378	3,305	5,460	6,143	18,250	18,300	0	3,234	5,366	6,049	133	3,305	5,460	6,143
15,100	15,150	0	3,305	5,460	6,143	374	3,305	5,460	6,143	18,300	18,350	0	3,226	5,356	6,038	130	3,305	5,460	6,143
15,150	15,200	0	3,305	5,460	6,143	371	3,305	5,460	6,143	18,350	18,400	0	3,218	5,345	6,028	126	3,305	5,460	6,143
15,200	15,250	0	3,305	5,460	6,143	367	3,305	5,460	6,143	18,400	18,450	0	3,210	5,335	6,017	122	3,305	5,460	6,143
15,250	15,300	0	3,305	5,460	6,143	363	3,305	5,460	6,143	18,450	18,500	0	3,202	5,324	6,007	118	3,305	5,460	6,143
15,300	15,350	0	3,305	5,460	6,143	359	3,305	5,460	6,143	18,500	18,550	0	3,194	5,314	5,996	114	3,305	5,460	6,143
15,350	15,400	0	3,305	5,460	6,143	355	3,305	5,460	6,143	18,550	18,600	0	3,186	5,303	5,986	111	3,305	5,460	6,143
15,400	15,450	0	3,305	5,460	6,143	352	3,305	5,460	6,143	18,600	18,650	0	3,178	5,293	5,975	107	3,305	5,460	6,143
15,450	15,500	0	3,305	5,460	6,143	348	3,305	5,460	6,143	18,650	18,700	0	3,170	5,282	5,965	103	3,305	5,460	6,143
15,500	15,550	0	3,305	5,460	6,143	344	3,305	5,460	6,143	18,700	18,750	0	3,162	5,272	5,954	99	3,305	5,460	6,143
15,550	15,600	0	3,305	5,460	6,143	340	3,305	5,460	6,143	18,750	18,800	0	3,154	5,261	5,943	95	3,305	5,460	6,143
15,600	15,650	0	3,305	5,460	6,143	336	3,305	5,460	6,143	18,800	18,850	0	3,146	5,250	5,933	91	3,305	5,460	6,143
15,650	15,700	0	3,305	5,460	6,143	332	3,305	5,460	6,143	18,850	18,900	0	3,138	5,240	5,922	88	3,305	5,460	6,143
15,700	15,750	0	3,305	5,460	6,143	329	3,305	5,460	6,143	18,900	18,950	0	3,130	5,229	5,912	84	3,305	5,460	6,143
15,750	15,800																		

If the amount you are looking up from the worksheet is—		And your filing status is—								If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—						Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—				At least	But less than	Your credit is—				Your credit is—			
19,200	19,250	0	3,082	5,166	5,849	61	3,305	5,460	6,143	22,400	22,450	0	2,571	4,492	5,175	0	3,305	5,460	6,143
19,250	19,300	0	3,074	5,156	5,838	57	3,305	5,460	6,143	22,450	22,500	0	2,563	4,482	5,164	0	3,305	5,460	6,143
19,300	19,350	0	3,066	5,145	5,828	53	3,305	5,460	6,143	22,500	22,550	0	2,555	4,471	5,154	0	3,305	5,460	6,143
19,350	19,400	0	3,058	5,135	5,817	49	3,305	5,460	6,143	22,550	22,600	0	2,547	4,461	5,143	0	3,305	5,460	6,143
19,400	19,450	0	3,050	5,124	5,807	46	3,305	5,460	6,143	22,600	22,650	0	2,539	4,450	5,133	0	3,305	5,460	6,143
19,450	19,500	0	3,042	5,114	5,796	42	3,305	5,460	6,143	22,650	22,700	0	2,531	4,440	5,122	0	3,305	5,460	6,143
19,500	19,550	0	3,034	5,103	5,786	38	3,305	5,460	6,143	22,700	22,750	0	2,523	4,429	5,112	0	3,305	5,460	6,143
19,550	19,600	0	3,026	5,093	5,775	34	3,305	5,460	6,143	22,750	22,800	0	2,515	4,419	5,101	0	3,305	5,460	6,143
19,600	19,650	0	3,018	5,082	5,764	30	3,305	5,460	6,143	22,800	22,850	0	2,507	4,408	5,091	0	3,305	5,460	6,143
19,650	19,700	0	3,010	5,071	5,754	26	3,305	5,460	6,143	22,850	22,900	0	2,499	4,398	5,080	0	3,305	5,460	6,143
19,700	19,750	0	3,002	5,061	5,743	23	3,305	5,460	6,143	22,900	22,950	0	2,491	4,387	5,069	0	3,305	5,460	6,143
19,750	19,800	0	2,994	5,050	5,733	19	3,305	5,460	6,143	22,950	23,000	0	2,483	4,376	5,059	0	3,305	5,460	6,143
19,800	19,850	0	2,986	5,040	5,722	15	3,305	5,460	6,143	23,000	23,050	0	2,475	4,366	5,048	0	3,305	5,460	6,143
19,850	19,900	0	2,978	5,029	5,712	11	3,305	5,460	6,143	23,050	23,100	0	2,467	4,355	5,038	0	3,305	5,460	6,143
19,900	19,950	0	2,970	5,019	5,701	7	3,305	5,460	6,143	23,100	23,150	0	2,459	4,345	5,027	0	3,305	5,460	6,143
19,950	20,000	0	2,962	5,008	5,691	3	3,305	5,460	6,143	23,150	23,200	0	2,451	4,334	5,017	0	3,305	5,460	6,143
20,000	20,050	0	2,954	4,998	5,680	*	3,305	5,460	6,143	23,200	23,250	0	2,443	4,324	5,006	0	3,305	5,460	6,143
20,050	20,100	0	2,946	4,987	5,670	0	3,305	5,460	6,143	23,250	23,300	0	2,435	4,313	4,996	0	3,305	5,460	6,143
20,100	20,150	0	2,938	4,977	5,659	0	3,305	5,460	6,143	23,300	23,350	0	2,427	4,303	4,985	0	3,294	5,446	6,129
20,150	20,200	0	2,930	4,966	5,649	0	3,305	5,460	6,143	23,350	23,400	0	2,419	4,292	4,975	0	3,286	5,436	6,118
20,200	20,250	0	2,922	4,956	5,638	0	3,305	5,460	6,143	23,400	23,450	0	2,411	4,282	4,964	0	3,278	5,426	6,108
20,250	20,300	0	2,914	4,945	5,628	0	3,305	5,460	6,143	23,450	23,500	0	2,403	4,271	4,954	0	3,270	5,415	6,097
20,300	20,350	0	2,906	4,935	5,617	0	3,305	5,460	6,143	23,500	23,550	0	2,395	4,261	4,943	0	3,262	5,404	6,087
20,350	20,400	0	2,898	4,924	5,607	0	3,305	5,460	6,143	23,550	23,600	0	2,387	4,250	4,933	0	3,254	5,394	6,076
20,400	20,450	0	2,890	4,913	5,596	0	3,305	5,460	6,143	23,600	23,650	0	2,379	4,240	4,922	0	3,246	5,383	6,066
20,450	20,500	0	2,882	4,903	5,585	0	3,305	5,460	6,143	23,650	23,700	0	2,371	4,229	4,912	0	3,238	5,373	6,055
20,500	20,550	0	2,874	4,892	5,575	0	3,305	5,460	6,143	23,700	23,750	0	2,363	4,219	4,901	0	3,230	5,362	6,045
20,550	20,600	0	2,866	4,882	5,564	0	3,305	5,460	6,143	23,750	23,800	0	2,355	4,208	4,890	0	3,222	5,352	6,034
20,600	20,650	0	2,858	4,871	5,554	0	3,305	5,460	6,143	23,800	23,850	0	2,347	4,197	4,880	0	3,215	5,341	6,024
20,650	20,700	0	2,850	4,861	5,543	0	3,305	5,460	6,143	23,850	23,900	0	2,339	4,187	4,869	0	3,207	5,330	6,013
20,700	20,750	0	2,842	4,850	5,533	0	3,305	5,460	6,143	23,900	23,950	0	2,331	4,176	4,859	0	3,199	5,320	6,002
20,750	20,800	0	2,834	4,840	5,522	0	3,305	5,460	6,143	23,950	24,000	0	2,323	4,166	4,848	0	3,191	5,309	5,992
20,800	20,850	0	2,826	4,829	5,512	0	3,305	5,460	6,143	24,000	24,050	0	2,315	4,155	4,838	0	3,183	5,299	5,981
20,850	20,900	0	2,818	4,819	5,501	0	3,305	5,460	6,143	24,050	24,100	0	2,307	4,145	4,827	0	3,175	5,288	5,971
20,900	20,950	0	2,810	4,808	5,491	0	3,305	5,460	6,143	24,100	24,150	0	2,299	4,134	4,817	0	3,167	5,278	5,960
20,950	21,000	0	2,802	4,798	5,480	0	3,305	5,460	6,143	24,150	24,200	0	2,291	4,124	4,806	0	3,159	5,267	5,950
21,000	21,050	0	2,794	4,787	5,470	0	3,305	5,460	6,143	24,200	24,250	0	2,283	4,113	4,796	0	3,151	5,257	5,939
21,050	21,100	0	2,786	4,777	5,459	0	3,305	5,460	6,143	24,250	24,300	0	2,275	4,103	4,785	0	3,143	5,246	5,929
21,100	21,150	0	2,778	4,766	5,449	0	3,305	5,460	6,143	24,300	24,350	0	2,267	4,092	4,775	0	3,135	5,236	5,918
21,150	21,200	0	2,770	4,756	5,438	0	3,305	5,460	6,143	24,350	24,400	0	2,259	4,082	4,764	0	3,127	5,225	5,908
21,200	21,250	0	2,762	4,745	5,428	0	3,305	5,460	6,143	24,400	24,450	0	2,251	4,071	4,754	0	3,119	5,215	5,897
21,250	21,300	0	2,754	4,734	5,417	0	3,305	5,460	6,143	24,450	24,500	0	2,243	4,061	4,743	0	3,111	5,204	5,887
21,300	21,350	0	2,746	4,724	5,406	0	3,305	5,460	6,143	24,500	24,550	0	2,235	4,050	4,733	0	3,103	5,194	5,876
21,350	21,400	0	2,738	4,713	5,396	0	3,305	5,460	6,143	24,550	24,600	0	2,227	4,040	4,722	0	3,095	5,183	5,866
21,400	21,450	0	2,730	4,703	5,385	0	3,305	5,460	6,143	24,600	24,650	0	2,219	4,029	4,711	0	3,087	5,173	5,855
21,450	21,500	0	2,722	4,692	5,375	0	3,305	5,460	6,143	24,650	24,700	0	2,211	4,018	4,701	0	3,079	5,162	5,845
21,500	21,550	0	2,714	4,682	5,364	0	3,305	5,460	6,143	24,700	24,750	0	2,203	4,008	4,690	0	3,071	5,151	5,834
21,550	21,600	0	2,706	4,671	5,354	0	3,305	5,460	6,143	24,750	24,800	0	2,195	3,997	4,680	0	3,063	5,141	5,823
21,600	21,650	0	2,698	4,661	5,343	0	3,305	5,460	6,143	24,800	24,850	0	2,187	3,987	4,669	0	3,055	5,130	5,813
21,650	21,700	0	2,690	4,650	5,333	0	3,305	5,460	6,143	24,850	24,900	0	2,179	3,976	4,659	0	3,047	5,120	5,802
21,700	21,750	0	2,682	4,640	5,322	0	3,305	5,460	6,143	24,900	24,950	0	2,171	3,966	4,648	0	3,039	5,109	5,792
21,750	21,800	0	2,674	4,629	5,312	0	3,305	5,460	6,143	24,950	25,000	0	2,163	3,955	4,638	0	3,031	5,099	5,781
21,800	21,850	0	2,666	4,619	5,301	0	3,305	5,460	6,143	25,000	25,050	0	2,155	3,945	4,627	0	3,023	5,088	5,771
21,850	21,900	0	2,658	4,608	5,291	0	3,305	5,460	6,143	25,050	25,100	0	2,147	3,934	4,617	0	3,015	5,078	5,760
21,900	21,950	0	2,650	4,598	5,280	0	3,305	5,460	6,143	25,100	25,150	0	2,139	3,924	4,606	0	3,007	5,067	5,750
21,950	22,000	0	2,642	4,587	5,270	0	3,305	5,460	6,143	25,150	25,200	0	2,131	3,913	4,596	0	2,999	5,057	5,739
22,000	22,050	0	2,634	4,577	5,259	0	3,305	5,460	6,143	25,200	25,250	0	2,123	3,903	4,585	0	2,991	5,046	5,729
22,050	22,100	0	2,626	4,566	5,249	0	3,305	5,460	6,143	25,250	25,300	0	2,115	3,892	4,575	0	2,983	5,036	5,718
22,100	22,150	0	2,618	4,555	5,238	0	3,305	5,460	6,143	25,300	25,350	0	2,107	3,882	4,564	0	2,975	5,025	5,708
22,150	22,200	0	2,610	4,545	5,227	0	3,305	5,460	6,1										

Earned Income Credit (EIC) Table - *Continued*

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—								If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—						Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—				At least	But less than	Your credit is—				Your credit is—			
25,600	25,650	0	2,059	3,818	4,501	0	2,927	4,962	5,644	29,200	29,250	0	1,484	3,060	3,743	0	2,352	4,204	4,886
25,650	25,700	0	2,051	3,808	4,490	0	2,919	4,951	5,634	29,250	29,300	0	1,476	3,050	3,732	0	2,344	4,193	4,876
25,700	25,750	0	2,043	3,797	4,480	0	2,911	4,941	5,623	29,300	29,350	0	1,468	3,039	3,722	0	2,336	4,183	4,865
25,750	25,800	0	2,035	3,787	4,469	0	2,903	4,930	5,613	29,350	29,400	0	1,460	3,029	3,711	0	2,328	4,172	4,855
25,800	25,850	0	2,027	3,776	4,459	0	2,895	4,920	5,602	29,400	29,450	0	1,452	3,018	3,701	0	2,320	4,162	4,844
25,850	25,900	0	2,019	3,766	4,448	0	2,887	4,909	5,592	29,450	29,500	0	1,444	3,008	3,690	0	2,312	4,151	4,834
25,900	25,950	0	2,011	3,755	4,438	0	2,879	4,899	5,581	29,500	29,550	0	1,436	2,997	3,680	0	2,304	4,141	4,823
25,950	26,000	0	2,003	3,745	4,427	0	2,871	4,888	5,571	29,550	29,600	0	1,428	2,987	3,669	0	2,296	4,130	4,813
26,000	26,050	0	1,995	3,734	4,417	0	2,863	4,878	5,560	29,600	29,650	0	1,420	2,976	3,658	0	2,288	4,120	4,802
26,050	26,100	0	1,987	3,724	4,406	0	2,855	4,867	5,550	29,650	29,700	0	1,412	2,965	3,648	0	2,280	4,109	4,792
26,100	26,150	0	1,979	3,713	4,396	0	2,847	4,857	5,539	29,700	29,750	0	1,404	2,955	3,637	0	2,272	4,098	4,781
26,150	26,200	0	1,971	3,703	4,385	0	2,839	4,846	5,529	29,750	29,800	0	1,396	2,944	3,627	0	2,264	4,088	4,770
26,200	26,250	0	1,963	3,692	4,375	0	2,831	4,836	5,518	29,800	29,850	0	1,388	2,934	3,616	0	2,256	4,077	4,760
26,250	26,300	0	1,955	3,681	4,364	0	2,823	4,825	5,508	29,850	29,900	0	1,380	2,923	3,606	0	2,248	4,067	4,749
26,300	26,350	0	1,947	3,671	4,353	0	2,815	4,815	5,497	29,900	29,950	0	1,372	2,913	3,595	0	2,240	4,056	4,739
26,350	26,400	0	1,939	3,660	4,343	0	2,807	4,804	5,486	29,950	30,000	0	1,364	2,902	3,585	0	2,232	4,046	4,728
26,400	26,450	0	1,931	3,650	4,332	0	2,799	4,793	5,476	30,000	30,050	0	1,356	2,892	3,574	0	2,224	4,035	4,718
26,450	26,500	0	1,923	3,639	4,322	0	2,791	4,783	5,465	30,050	30,100	0	1,348	2,881	3,564	0	2,216	4,025	4,707
26,500	26,550	0	1,915	3,629	4,311	0	2,783	4,772	5,455	30,100	30,150	0	1,340	2,871	3,553	0	2,208	4,014	4,697
26,550	26,600	0	1,907	3,618	4,301	0	2,775	4,762	5,444	30,150	30,200	0	1,332	2,860	3,543	0	2,200	4,004	4,686
26,600	26,650	0	1,899	3,608	4,290	0	2,767	4,751	5,434	30,200	30,250	0	1,324	2,850	3,532	0	2,192	3,993	4,676
26,650	26,700	0	1,891	3,597	4,280	0	2,759	4,741	5,423	30,250	30,300	0	1,316	2,839	3,522	0	2,184	3,983	4,665
26,700	26,750	0	1,883	3,587	4,269	0	2,751	4,730	5,413	30,300	30,350	0	1,308	2,829	3,511	0	2,176	3,972	4,655
26,750	26,800	0	1,875	3,576	4,259	0	2,743	4,720	5,402	30,350	30,400	0	1,300	2,818	3,501	0	2,168	3,962	4,644
26,800	26,850	0	1,867	3,566	4,248	0	2,735	4,709	5,392	30,400	30,450	0	1,292	2,807	3,490	0	2,160	3,951	4,634
26,850	26,900	0	1,859	3,555	4,238	0	2,727	4,699	5,381	30,450	30,500	0	1,284	2,797	3,479	0	2,152	3,941	4,623
26,900	26,950	0	1,851	3,545	4,227	0	2,719	4,688	5,371	30,500	30,550	0	1,276	2,786	3,469	0	2,144	3,930	4,612
26,950	27,000	0	1,843	3,534	4,217	0	2,711	4,678	5,360	30,550	30,600	0	1,268	2,776	3,458	0	2,136	3,919	4,602
27,000	27,050	0	1,835	3,524	4,206	0	2,703	4,667	5,350	30,600	30,650	0	1,260	2,765	3,448	0	2,128	3,909	4,591
27,050	27,100	0	1,827	3,513	4,196	0	2,695	4,657	5,339	30,650	30,700	0	1,252	2,755	3,437	0	2,120	3,898	4,581
27,100	27,150	0	1,819	3,502	4,185	0	2,687	4,646	5,329	30,700	30,750	0	1,244	2,744	3,427	0	2,112	3,888	4,570
27,150	27,200	0	1,811	3,492	4,174	0	2,679	4,636	5,318	30,750	30,800	0	1,236	2,734	3,416	0	2,104	3,877	4,560
27,200	27,250	0	1,803	3,481	4,164	0	2,671	4,625	5,307	30,800	30,850	0	1,228	2,723	3,406	0	2,096	3,867	4,549
27,250	27,300	0	1,795	3,471	4,153	0	2,663	4,614	5,297	30,850	30,900	0	1,220	2,713	3,395	0	2,088	3,856	4,539
27,300	27,350	0	1,787	3,460	4,143	0	2,655	4,604	5,286	30,900	30,950	0	1,212	2,702	3,385	0	2,080	3,846	4,528
27,350	27,400	0	1,780	3,450	4,132	0	2,647	4,593	5,276	30,950	31,000	0	1,204	2,692	3,374	0	2,072	3,835	4,518
27,400	27,450	0	1,772	3,439	4,122	0	2,639	4,583	5,265	31,000	31,050	0	1,196	2,681	3,364	0	2,064	3,825	4,507
27,450	27,500	0	1,764	3,429	4,111	0	2,631	4,572	5,255	31,050	31,100	0	1,188	2,671	3,353	0	2,056	3,814	4,497
27,500	27,550	0	1,756	3,418	4,101	0	2,623	4,562	5,244	31,100	31,150	0	1,180	2,660	3,343	0	2,048	3,804	4,486
27,550	27,600	0	1,748	3,408	4,090	0	2,615	4,551	5,234	31,150	31,200	0	1,172	2,650	3,332	0	2,040	3,793	4,476
27,600	27,650	0	1,740	3,397	4,080	0	2,607	4,541	5,223	31,200	31,250	0	1,164	2,639	3,322	0	2,032	3,783	4,465
27,650	27,700	0	1,732	3,387	4,069	0	2,599	4,530	5,213	31,250	31,300	0	1,156	2,628	3,311	0	2,024	3,772	4,455
27,700	27,750	0	1,724	3,376	4,059	0	2,591	4,520	5,202	31,300	31,350	0	1,148	2,618	3,300	0	2,016	3,762	4,444
27,750	27,800	0	1,716	3,366	4,048	0	2,583	4,509	5,192	31,350	31,400	0	1,140	2,607	3,290	0	2,008	3,751	4,433
27,800	27,850	0	1,708	3,355	4,038	0	2,575	4,499	5,181	31,400	31,450	0	1,132	2,597	3,279	0	2,000	3,740	4,423
27,850	27,900	0	1,700	3,345	4,027	0	2,567	4,488	5,171	31,450	31,500	0	1,124	2,586	3,269	0	1,992	3,730	4,412
27,900	27,950	0	1,692	3,334	4,016	0	2,559	4,478	5,160	31,500	31,550	0	1,116	2,576	3,258	0	1,984	3,719	4,402
27,950	28,000	0	1,684	3,323	4,006	0	2,551	4,467	5,150	31,550	31,600	0	1,108	2,565	3,248	0	1,976	3,709	4,391
28,000	28,050	0	1,676	3,313	3,995	0	2,543	4,456	5,139	31,600	31,650	0	1,100	2,555	3,237	0	1,968	3,698	4,381
28,050	28,100	0	1,668	3,302	3,985	0	2,535	4,446	5,128	31,650	31,700	0	1,092	2,544	3,227	0	1,960	3,688	4,370
28,100	28,150	0	1,660	3,292	3,974	0	2,527	4,435	5,118	31,700	31,750	0	1,084	2,534	3,216	0	1,952	3,677	4,360
28,150	28,200	0	1,652	3,281	3,964	0	2,519	4,425	5,107	31,750	31,800	0	1,076	2,523	3,206	0	1,944	3,667	4,349
28,200	28,250	0	1,644	3,271	3,953	0	2,511	4,414	5,097	31,800	31,850	0	1,068	2,513	3,195	0	1,936	3,656	4,339
28,250	28,300	0	1,636	3,260	3,943	0	2,503	4,404	5,086	31,850	31,900	0	1,060	2,502	3,185	0	1,928	3,646	4,328
28,300	28,350	0	1,628	3,250	3,932	0	2,495	4,393	5,076	31,900	31,950	0	1,052	2,492	3,174	0	1,920	3,635	4,318
28,3																			

Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and the number of children you have is--				Married filing jointly and the number of children you have is--			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is--				Your credit is--			
32,800	32,850	0	909	2,302	2,985	0	1,776	3,446	4,128
32,850	32,900	0	901	2,292	2,974	0	1,768	3,435	4,118
32,900	32,950	0	893	2,281	2,963	0	1,760	3,425	4,107
32,950	33,000	0	885	2,270	2,953	0	1,752	3,414	4,097
33,000	33,050	0	877	2,260	2,942	0	1,744	3,403	4,086
33,050	33,100	0	869	2,249	2,932	0	1,736	3,393	4,075
33,100	33,150	0	861	2,239	2,921	0	1,728	3,382	4,065
33,150	33,200	0	853	2,228	2,911	0	1,720	3,372	4,054
33,200	33,250	0	845	2,218	2,900	0	1,712	3,361	4,044
33,250	33,300	0	837	2,207	2,890	0	1,704	3,351	4,033
33,300	33,350	0	829	2,197	2,879	0	1,696	3,340	4,023
33,350	33,400	0	821	2,186	2,869	0	1,688	3,330	4,012
33,400	33,450	0	813	2,176	2,858	0	1,680	3,319	4,002
33,450	33,500	0	805	2,165	2,848	0	1,672	3,309	3,991
33,500	33,550	0	797	2,155	2,837	0	1,664	3,298	3,981
33,550	33,600	0	789	2,144	2,827	0	1,656	3,288	3,970
33,600	33,650	0	781	2,134	2,816	0	1,648	3,277	3,960
33,650	33,700	0	773	2,123	2,806	0	1,640	3,267	3,949
33,700	33,750	0	765	2,113	2,795	0	1,632	3,256	3,939
33,750	33,800	0	757	2,102	2,784	0	1,625	3,246	3,928
33,800	33,850	0	749	2,091	2,774	0	1,617	3,235	3,918
33,850	33,900	0	741	2,081	2,763	0	1,609	3,224	3,907
33,900	33,950	0	733	2,070	2,753	0	1,601	3,214	3,896
33,950	34,000	0	725	2,060	2,742	0	1,593	3,203	3,886
34,000	34,050	0	717	2,049	2,732	0	1,585	3,193	3,875
34,050	34,100	0	709	2,039	2,721	0	1,577	3,182	3,865
34,100	34,150	0	701	2,028	2,711	0	1,569	3,172	3,854
34,150	34,200	0	693	2,018	2,700	0	1,561	3,161	3,844
34,200	34,250	0	685	2,007	2,690	0	1,553	3,151	3,833
34,250	34,300	0	677	1,997	2,679	0	1,545	3,140	3,823
34,300	34,350	0	669	1,986	2,669	0	1,537	3,130	3,812
34,350	34,400	0	661	1,976	2,658	0	1,529	3,119	3,802
34,400	34,450	0	653	1,965	2,648	0	1,521	3,109	3,791
34,450	34,500	0	645	1,955	2,637	0	1,513	3,098	3,781
34,500	34,550	0	637	1,944	2,627	0	1,505	3,088	3,770
34,550	34,600	0	629	1,934	2,616	0	1,497	3,077	3,760
34,600	34,650	0	621	1,923	2,605	0	1,489	3,067	3,749
34,650	34,700	0	613	1,912	2,595	0	1,481	3,056	3,739
34,700	34,750	0	605	1,902	2,584	0	1,473	3,045	3,728
34,750	34,800	0	597	1,891	2,574	0	1,465	3,035	3,717
34,800	34,850	0	589	1,881	2,563	0	1,457	3,024	3,707
34,850	34,900	0	581	1,870	2,553	0	1,449	3,014	3,696
34,900	34,950	0	573	1,860	2,542	0	1,441	3,003	3,686
34,950	35,000	0	565	1,849	2,532	0	1,433	2,993	3,675
35,000	35,050	0	557	1,839	2,521	0	1,425	2,982	3,665
35,050	35,100	0	549	1,828	2,511	0	1,417	2,972	3,654
35,100	35,150	0	541	1,818	2,500	0	1,409	2,961	3,644
35,150	35,200	0	533	1,807	2,490	0	1,401	2,951	3,633
35,200	35,250	0	525	1,797	2,479	0	1,393	2,940	3,623
35,250	35,300	0	517	1,786	2,469	0	1,385	2,930	3,612
35,300	35,350	0	509	1,776	2,458	0	1,377	2,919	3,602
35,350	35,400	0	501	1,765	2,448	0	1,369	2,909	3,591
35,400	35,450	0	493	1,754	2,437	0	1,361	2,898	3,581
35,450	35,500	0	485	1,744	2,426	0	1,353	2,888	3,570
35,500	35,550	0	477	1,733	2,416	0	1,345	2,877	3,559
35,550	35,600	0	469	1,723	2,405	0	1,337	2,866	3,549
35,600	35,650	0	461	1,712	2,395	0	1,329	2,856	3,538
35,650	35,700	0	453	1,702	2,384	0	1,321	2,845	3,528
35,700	35,750	0	445	1,691	2,374	0	1,313	2,835	3,517
35,750	35,800	0	437	1,681	2,363	0	1,305	2,824	3,507
35,800	35,850	0	429	1,670	2,353	0	1,297	2,814	3,496
35,850	35,900	0	421	1,660	2,342	0	1,289	2,803	3,486
35,900	35,950	0	413	1,649	2,332	0	1,281	2,793	3,475
35,950	36,000	0	405	1,639	2,321	0	1,273	2,782	3,465
36,000	36,050	0	397	1,628	2,311	0	1,265	2,772	3,454
36,050	36,100	0	389	1,618	2,300	0	1,257	2,761	3,444
36,100	36,150	0	381	1,607	2,290	0	1,249	2,751	3,433
36,150	36,200	0	373	1,597	2,279	0	1,241	2,740	3,423
36,200	36,250	0	365	1,586	2,269	0	1,233	2,730	3,412
36,250	36,300	0	357	1,575	2,258	0	1,225	2,719	3,402
36,300	36,350	0	349	1,565	2,247	0	1,217	2,709	3,391
36,350	36,400	0	341	1,554	2,237	0	1,209	2,698	3,380
36,400	36,450	0	333	1,544	2,226	0	1,201	2,687	3,370
36,450	36,500	0	325	1,533	2,216	0	1,193	2,677	3,359
36,500	36,550	0	317	1,523	2,205	0	1,185	2,666	3,349
36,550	36,600	0	309	1,512	2,195	0	1,177	2,656	3,338
36,600	36,650	0	301	1,502	2,184	0	1,169	2,645	3,328
36,650	36,700	0	293	1,491	2,174	0	1,161	2,635	3,317
36,700	36,750	0	285	1,481	2,163	0	1,153	2,624	3,307
36,750	36,800	0	277	1,470	2,153	0	1,145	2,614	3,296
36,800	36,850	0	269	1,460	2,142	0	1,137	2,603	3,286
36,850	36,900	0	261	1,449	2,132	0	1,129	2,593	3,275
36,900	36,950	0	253	1,439	2,121	0	1,121	2,582	3,265
36,950	37,000	0	245	1,428	2,111	0	1,113	2,572	3,254
37,000	37,050	0	237	1,418	2,100	0	1,105	2,561	3,244
37,050	37,100	0	229	1,407	2,090	0	1,097	2,551	3,233
37,100	37,150	0	221	1,396	2,079	0	1,089	2,540	3,223
37,150	37,200	0	213	1,386	2,068	0	1,081	2,530	3,212
37,200	37,250	0	205	1,375	2,058	0	1,073	2,519	3,201
37,250	37,300	0	197	1,365	2,047	0	1,065	2,508	3,191
37,300	37,350	0	189	1,354	2,037	0	1,057	2,498	3,180
37,350	37,400	0	182	1,344	2,026	0	1,049	2,487	3,170
37,400	37,450	0	174	1,333	2,016	0	1,041	2,477	3,159
37,450	37,500	0	166	1,323	2,005	0	1,033	2,466	3,149
37,500	37,550	0	158	1,312	1,995	0	1,025	2,456	3,138
37,550	37,600	0	150	1,302	1,984	0	1,017	2,445	3,128
37,600	37,650	0	142	1,291	1,974	0	1,009	2,435	3,117
37,650	37,700	0	134	1,281	1,963	0	1,001	2,424	3,107
37,700	37,750	0	126	1,270	1,953	0	993	2,414	3,096
37,750	37,800	0	118	1,260	1,942	0	985	2,403	3,086
37,800	37,850	0	110	1,249	1,932	0	977	2,393	3,075
37,850	37,900	0	102	1,239	1,921	0	969	2,382	3,065
37,900	37,950	0	94	1,228	1,910	0	961	2,372	3,054
37,950	38,000	0	86	1,217	1,900	0	953	2,361	3,044
38,000	38,050	0	78	1,207	1,889	0	945	2,350	3,033
38,050	38,100	0	70	1,196	1,879	0	937	2,340	3,022
38,100	38,150	0	62	1,186	1,868	0	929	2,329	3,012
38,150	38,200	0	54	1,175	1,858	0	921	2,319	3,001
38,200	38,250	0	46	1,165	1,847	0	913	2,308	2,991
38,250	38,300	0	38	1,154	1,837	0	905	2,298	2,980
38,300	38,350	0	30	1,144	1,826	0	897	2,287	2,970
38,350	38,400	0	22	1,133	1,816	0	889	2,277	2,959
38,400	38,450	0	14	1,123	1,805	0	881	2,266	2,949
38,450	38,500	0	6	1,112	1,795	0	873	2,256	2,938
38,500	38,550	0	0	1,102	1,784	0	865	2,245	2,928
38,550	38,600	0	0	1,091	1,774	0	857	2,235	2,917
38,600	38,650	0	0	1,081	1,763	0	849	2,224	2,907
38,650	38,700	0	0	1,070	1,753	0	841	2,214	2,896
38,700	38,750	0	0	1,060	1,742	0	833	2,203	2,886
38,750	38,800	0	0	1,049	1,731	0	826	2,193	2,875
38,800	38,850	0	0	1,038	1,721	0	818	2,182	2,865
38,850	38,900	0	0	1,028	1,710	0	810	2,171	2,854
38,900	38,950	0	0	1,017	1,700	0	802	2,161	2,843
38,950	39,000	0	0	1,007	1,689	0	794	2,150	2,833
39,000	39,050	0	0	996	1,679	0	786	2,140	2,822

Earned Income Credit (EIC) Table - *Continued*

(Caution. This is **not** a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—								If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—						Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—				At least	But less than	Your credit is—				Your credit is—			
39,200	39,250	0	0	954	1,637	0	754	2,098	2,780	42,400	42,450	0	0	280	963	0	242	1,424	2,106
39,250	39,300	0	0	944	1,626	0	746	2,087	2,770	42,450	42,500	0	0	270	952	0	234	1,413	2,096
39,300	39,350	0	0	933	1,616	0	738	2,077	2,759	42,500	42,550	0	0	259	942	0	226	1,403	2,085
39,350	39,400	0	0	923	1,605	0	730	2,066	2,749	42,550	42,600	0	0	249	931	0	218	1,392	2,075
39,400	39,450	0	0	912	1,595	0	722	2,056	2,738	42,600	42,650	0	0	238	921	0	210	1,382	2,064
39,450	39,500	0	0	902	1,584	0	714	2,045	2,728	42,650	42,700	0	0	228	910	0	202	1,371	2,054
39,500	39,550	0	0	891	1,574	0	706	2,035	2,717	42,700	42,750	0	0	217	900	0	194	1,361	2,043
39,550	39,600	0	0	881	1,563	0	698	2,024	2,707	42,750	42,800	0	0	207	889	0	186	1,350	2,033
39,600	39,650	0	0	870	1,552	0	690	2,014	2,696	42,800	42,850	0	0	196	879	0	178	1,340	2,022
39,650	39,700	0	0	859	1,542	0	682	2,003	2,686	42,850	42,900	0	0	186	868	0	170	1,329	2,012
39,700	39,750	0	0	849	1,531	0	674	1,992	2,675	42,900	42,950	0	0	175	857	0	162	1,319	2,001
39,750	39,800	0	0	838	1,521	0	666	1,982	2,664	42,950	43,000	0	0	164	847	0	154	1,308	1,991
39,800	39,850	0	0	828	1,510	0	658	1,971	2,654	43,000	43,050	0	0	154	836	0	146	1,297	1,980
39,850	39,900	0	0	817	1,500	0	650	1,961	2,643	43,050	43,100	0	0	143	826	0	138	1,287	1,969
39,900	39,950	0	0	807	1,489	0	642	1,950	2,633	43,100	43,150	0	0	133	815	0	130	1,276	1,959
39,950	40,000	0	0	796	1,479	0	634	1,940	2,622	43,150	43,200	0	0	122	805	0	122	1,266	1,948
40,000	40,050	0	0	786	1,468	0	626	1,929	2,612	43,200	43,250	0	0	112	794	0	114	1,255	1,938
40,050	40,100	0	0	775	1,458	0	618	1,919	2,601	43,250	43,300	0	0	101	784	0	106	1,245	1,927
40,100	40,150	0	0	765	1,447	0	610	1,908	2,591	43,300	43,350	0	0	91	773	0	98	1,234	1,917
40,150	40,200	0	0	754	1,437	0	602	1,898	2,580	43,350	43,400	0	0	80	763	0	90	1,224	1,906
40,200	40,250	0	0	744	1,426	0	594	1,887	2,570	43,400	43,450	0	0	70	752	0	82	1,213	1,896
40,250	40,300	0	0	733	1,416	0	586	1,877	2,559	43,450	43,500	0	0	59	742	0	74	1,203	1,885
40,300	40,350	0	0	723	1,405	0	578	1,866	2,549	43,500	43,550	0	0	49	731	0	66	1,192	1,875
40,350	40,400	0	0	712	1,395	0	570	1,856	2,538	43,550	43,600	0	0	38	721	0	58	1,182	1,864
40,400	40,450	0	0	701	1,384	0	562	1,845	2,528	43,600	43,650	0	0	28	710	0	50	1,171	1,854
40,450	40,500	0	0	691	1,373	0	554	1,835	2,517	43,650	43,700	0	0	17	700	0	42	1,161	1,843
40,500	40,550	0	0	680	1,363	0	546	1,824	2,506	43,700	43,750	0	0	7	689	0	34	1,150	1,833
40,550	40,600	0	0	670	1,352	0	538	1,813	2,496	43,750	43,800	0	0	*	678	0	27	1,140	1,822
40,600	40,650	0	0	659	1,342	0	530	1,803	2,485	43,800	43,850	0	0	0	668	0	19	1,129	1,812
40,650	40,700	0	0	649	1,331	0	522	1,792	2,475	43,850	43,900	0	0	0	657	0	11	1,118	1,801
40,700	40,750	0	0	638	1,321	0	514	1,782	2,464	43,900	43,950	0	0	0	647	0	**	1,108	1,790
40,750	40,800	0	0	628	1,310	0	506	1,771	2,454	43,950	44,000	0	0	0	636	0	0	1,097	1,780
40,800	40,850	0	0	617	1,300	0	498	1,761	2,443	44,000	44,050	0	0	0	626	0	0	1,087	1,769
40,850	40,900	0	0	607	1,289	0	490	1,750	2,433	44,050	44,100	0	0	0	615	0	0	1,076	1,759
40,900	40,950	0	0	596	1,279	0	482	1,740	2,422	44,100	44,150	0	0	0	605	0	0	1,066	1,748
40,950	41,000	0	0	586	1,268	0	474	1,729	2,412	44,150	44,200	0	0	0	594	0	0	1,055	1,738
41,000	41,050	0	0	575	1,258	0	466	1,719	2,401	44,200	44,250	0	0	0	584	0	0	1,045	1,727
41,050	41,100	0	0	565	1,247	0	458	1,708	2,391	44,250	44,300	0	0	0	573	0	0	1,034	1,717
41,100	41,150	0	0	554	1,237	0	450	1,698	2,380	44,300	44,350	0	0	0	563	0	0	1,024	1,706
41,150	41,200	0	0	544	1,226	0	442	1,687	2,370	44,350	44,400	0	0	0	552	0	0	1,013	1,696
41,200	41,250	0	0	533	1,216	0	434	1,677	2,359	44,400	44,450	0	0	0	542	0	0	1,003	1,685
41,250	41,300	0	0	522	1,205	0	426	1,666	2,349	44,450	44,500	0	0	0	531	0	0	992	1,675
41,300	41,350	0	0	512	1,194	0	418	1,656	2,338	44,500	44,550	0	0	0	521	0	0	982	1,664
41,350	41,400	0	0	501	1,184	0	410	1,645	2,327	44,550	44,600	0	0	0	510	0	0	971	1,654
41,400	41,450	0	0	491	1,173	0	402	1,634	2,317	44,600	44,650	0	0	0	499	0	0	961	1,643
41,450	41,500	0	0	480	1,163	0	394	1,624	2,306	44,650	44,700	0	0	0	489	0	0	950	1,633
41,500	41,550	0	0	470	1,152	0	386	1,613	2,296	44,700	44,750	0	0	0	478	0	0	939	1,622
41,550	41,600	0	0	459	1,142	0	378	1,603	2,285	44,750	44,800	0	0	0	468	0	0	929	1,611
41,600	41,650	0	0	449	1,131	0	370	1,592	2,275	44,800	44,850	0	0	0	457	0	0	918	1,601
41,650	41,700	0	0	438	1,121	0	362	1,582	2,264	44,850	44,900	0	0	0	447	0	0	908	1,590
41,700	41,750	0	0	428	1,110	0	354	1,571	2,254	44,900	44,950	0	0	0	436	0	0	897	1,580
41,750	41,800	0	0	417	1,100	0	346	1,561	2,243	44,950	45,000	0	0	0	426	0	0	887	1,569
41,800	41,850	0	0	407	1,089	0	338	1,550	2,233	45,000	45,050	0	0	0	415	0	0	876	1,559
41,850	41,900	0	0	396	1,079	0	330	1,540	2,222	45,050	45,100	0	0	0	405	0	0	866	1,548
41,900	41,950	0	0	386	1,068	0	322	1,529	2,212	45,100	45,150	0	0	0	394	0	0	855	1,538
41,950	42,000	0	0	375	1,058	0	314	1,519	2,201	45,150	45,200	0	0	0	384	0	0	845	1,527
42,000	42,050	0	0	365	1,047	0	306	1,508	2,191	45,200	45,250	0	0	0	373	0	0	834	1,517
42,050	42,100	0	0	354	1,037	0	298	1,498	2,180	45,250	45,300	0	0	0	363	0	0	824	1,506
42,100	42,150	0	0	343	1,026	0	290	1,487	2,170	45,300	45,350	0	0	0	352	0	0	813	1,496
42,150	42,200	0	0	333	1,015	0	282	1,477	2,159	45,350	45,400	0	0	0	342	0	0	803	1,485
42,200	42,250	0	0	322	1,005	0	274	1,466	2,148	45,400	45,450	0	0	0	331	0	0	792	1,475
42,250	42,300	0	0	312	994	0	266	1,455	2,138	45,450	45,500	0	0	0	320	0	0	782	1,464
42,300	42,350	0	0	301	984	0	258	1,445	2,127	45,500	45,550	0	0	0	310	0	0	771	1,453
42,350	42,400	0	0	291	973	0	250	1,434	2,117	45,550	45,600	0	0	0	299	0	0	760	1,443

- * If the amount you are looking up from the worksheet is at least \$43,750 but less than \$43,756, and you have two qualifying children, your credit is \$1. If the amount you are looking up from the worksheet is \$43,756 or more, and you have two qualifying children, you cannot take the credit.
- ** If the amount you are looking up from the worksheet is at least \$43,900 but less than \$43,941, and you have one qualifying child, your credit is \$3. If the amount you are looking up from the worksheet is \$43,941 or more, and you have one qualifying child, you cannot take the credit.

(Continued)

Earned Income Credit (EIC) Table - *Continued*

(Caution. This is **not** a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
45,600	45,650	0	0	0	289	0	0	750	1,432
45,650	45,700	0	0	0	278	0	0	739	1,422
45,700	45,750	0	0	0	268	0	0	729	1,411
45,750	45,800	0	0	0	257	0	0	718	1,401
45,800	45,850	0	0	0	247	0	0	708	1,390
45,850	45,900	0	0	0	236	0	0	697	1,380
45,900	45,950	0	0	0	226	0	0	687	1,369
45,950	46,000	0	0	0	215	0	0	676	1,359
46,000	46,050	0	0	0	205	0	0	666	1,348
46,050	46,100	0	0	0	194	0	0	655	1,338
46,100	46,150	0	0	0	184	0	0	645	1,327
46,150	46,200	0	0	0	173	0	0	634	1,317
46,200	46,250	0	0	0	163	0	0	624	1,306
46,250	46,300	0	0	0	152	0	0	613	1,296
46,300	46,350	0	0	0	141	0	0	603	1,285
46,350	46,400	0	0	0	131	0	0	592	1,274
46,400	46,450	0	0	0	120	0	0	581	1,264
46,450	46,500	0	0	0	110	0	0	571	1,253
46,500	46,550	0	0	0	99	0	0	560	1,243
46,550	46,600	0	0	0	89	0	0	550	1,232
46,600	46,650	0	0	0	78	0	0	539	1,222
46,650	46,700	0	0	0	68	0	0	529	1,211
46,700	46,750	0	0	0	57	0	0	518	1,201
46,750	46,800	0	0	0	47	0	0	508	1,190
46,800	46,850	0	0	0	36	0	0	497	1,180
46,850	46,900	0	0	0	26	0	0	487	1,169
46,900	46,950	0	0	0	15	0	0	476	1,159
46,950	47,000	0	0	0	*	0	0	466	1,148
47,000	47,050	0	0	0	0	0	0	455	1,138
47,050	47,100	0	0	0	0	0	0	445	1,127
47,100	47,150	0	0	0	0	0	0	434	1,117
47,150	47,200	0	0	0	0	0	0	424	1,106
47,200	47,250	0	0	0	0	0	0	413	1,095
47,250	47,300	0	0	0	0	0	0	402	1,085
47,300	47,350	0	0	0	0	0	0	392	1,074
47,350	47,400	0	0	0	0	0	0	381	1,064
47,400	47,450	0	0	0	0	0	0	371	1,053
47,450	47,500	0	0	0	0	0	0	360	1,043
47,500	47,550	0	0	0	0	0	0	350	1,032
47,550	47,600	0	0	0	0	0	0	339	1,022
47,600	47,650	0	0	0	0	0	0	329	1,011
47,650	47,700	0	0	0	0	0	0	318	1,001
47,700	47,750	0	0	0	0	0	0	308	990
47,750	47,800	0	0	0	0	0	0	297	980
47,800	47,850	0	0	0	0	0	0	287	969
47,850	47,900	0	0	0	0	0	0	276	959
47,900	47,950	0	0	0	0	0	0	266	948
47,950	48,000	0	0	0	0	0	0	255	938
48,000	48,050	0	0	0	0	0	0	244	927
48,050	48,100	0	0	0	0	0	0	234	916
48,100	48,150	0	0	0	0	0	0	223	906
48,150	48,200	0	0	0	0	0	0	213	895
48,200	48,250	0	0	0	0	0	0	202	885
48,250	48,300	0	0	0	0	0	0	192	874
48,300	48,350	0	0	0	0	0	0	181	864
48,350	48,400	0	0	0	0	0	0	171	853
48,400	48,450	0	0	0	0	0	0	160	843
48,450	48,500	0	0	0	0	0	0	150	832
48,500	48,550	0	0	0	0	0	0	139	822
48,550	48,600	0	0	0	0	0	0	129	811
48,600	48,650	0	0	0	0	0	0	118	801
48,650	48,700	0	0	0	0	0	0	108	790
48,700	48,750	0	0	0	0	0	0	97	780
48,750	48,800	0	0	0	0	0	0	87	769
48,800	48,850	0	0	0	0	0	0	76	759
48,850	48,900	0	0	0	0	0	0	65	748
48,900	48,950	0	0	0	0	0	0	55	737
48,950	49,000	0	0	0	0	0	0	44	727
49,000	49,050	0	0	0	0	0	0	34	716
49,050	49,100	0	0	0	0	0	0	23	706
49,100	49,150	0	0	0	0	0	0	13	695
49,150	49,200	0	0	0	0	0	0	**	685
49,200	49,250	0	0	0	0	0	0	0	674
49,250	49,300	0	0	0	0	0	0	0	664
49,300	49,350	0	0	0	0	0	0	0	653
49,350	49,400	0	0	0	0	0	0	0	643
49,400	49,450	0	0	0	0	0	0	0	632
49,450	49,500	0	0	0	0	0	0	0	622
49,500	49,550	0	0	0	0	0	0	0	611
49,550	49,600	0	0	0	0	0	0	0	601
49,600	49,650	0	0	0	0	0	0	0	590
49,650	49,700	0	0	0	0	0	0	0	580
49,700	49,750	0	0	0	0	0	0	0	569
49,750	49,800	0	0	0	0	0	0	0	558
49,800	49,850	0	0	0	0	0	0	0	548
49,850	49,900	0	0	0	0	0	0	0	537
49,900	49,950	0	0	0	0	0	0	0	527
49,950	50,000	0	0	0	0	0	0	0	516
50,000	50,050	0	0	0	0	0	0	0	506
50,050	50,100	0	0	0	0	0	0	0	495
50,100	50,150	0	0	0	0	0	0	0	485
50,150	50,200	0	0	0	0	0	0	0	474
50,200	50,250	0	0	0	0	0	0	0	464
50,250	50,300	0	0	0	0	0	0	0	453
50,300	50,350	0	0	0	0	0	0	0	443
50,350	50,400	0	0	0	0	0	0	0	432
50,400	50,450	0	0	0	0	0	0	0	422
50,450	50,500	0	0	0	0	0	0	0	411
50,500	50,550	0	0	0	0	0	0	0	400
50,550	50,600	0	0	0	0	0	0	0	390
50,600	50,650	0	0	0	0	0	0	0	379
50,650	50,700	0	0	0	0	0	0	0	369
50,700	50,750	0	0	0	0	0	0	0	358
50,750	50,800	0	0	0	0	0	0	0	348
50,800	50,850	0	0	0	0	0	0	0	337
50,850	50,900	0	0	0	0	0	0	0	327
50,900	50,950	0	0	0	0	0	0	0	316
50,950	51,000	0	0	0	0	0	0	0	306
51,000	51,050	0	0	0	0	0	0	0	295
51,050	51,100	0	0	0	0	0	0	0	285
51,100	51,150	0	0	0	0	0	0	0	274
51,150	51,200	0	0	0	0	0	0	0	264
51,200	51,250	0	0	0	0	0	0	0	253
51,250	51,300	0	0	0	0	0	0	0	243
51,300	51,350	0	0	0	0	0	0	0	232
51,350	51,400	0	0	0	0	0	0	0	221
51,400	51,450	0	0	0	0	0	0	0	211
51,450	51,500	0	0	0	0	0	0	0	200
51,500	51,550	0	0	0	0	0	0	0	190
51,550	51,600	0	0	0	0	0	0	0	179
51,600	51,650	0	0	0	0	0	0	0	169
51,650	51,700	0	0	0	0	0	0	0	158
51,700	51,750	0	0	0	0	0	0	0	148
51,750	51,800	0	0	0	0	0	0	0	137
51,800	51,850	0	0	0	0	0	0	0	127
51,850	51,900	0	0	0	0	0	0	0	116
51,900	51,950	0	0	0	0	0	0	0	106
51,950	52,000	0	0	0	0	0	0	0	95

- * If the amount you are looking up from the worksheet is at least \$46,950 but less than \$46,997, and you have three qualifying children, your credit is \$5.
If the amount you are looking up from the worksheet is \$46,997 or more, and you have three qualifying children, you cannot take the credit.
- ** If the amount you are looking up from the worksheet is at least \$49,150 but less than \$49,186, and you have two qualifying children, your credit is \$4.
If the amount you are looking up from the worksheet is \$49,186 or more, and you have two qualifying children, you cannot take the credit.

(Continued)

Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
52,000	52,050	0	0	0	0	0	0	0	85
52,050	52,100	0	0	0	0	0	0	0	74
52,100	52,150	0	0	0	0	0	0	0	64
52,150	52,200	0	0	0	0	0	0	0	53
52,200	52,250	0	0	0	0	0	0	0	42
52,250	52,300	0	0	0	0	0	0	0	32
52,300	52,350	0	0	0	0	0	0	0	21
52,350	52,400	0	0	0	0	0	0	0	11

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
52,400	52,427	0	0	0	0	0	0	0	3

Line 67**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child for the child tax credit (as defined in Steps 1, 2, and 3 of the instructions for line 6c). The additional child tax credit may give you a refund even if you do not owe any tax or did not have any tax withheld.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 52.

Step 2. Read the TIP at the end of your Child Tax Credit Worksheet. Use Schedule 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 68**American Opportunity Credit**

If you meet the requirements to claim an education credit (see the instructions for line 50), enter on line 68 the amount, if any, from Form 8863, line 8. You may be able to increase an education credit and reduce your total tax or increase your tax refund if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income. See Pub. 970 and the instructions for Form 8863 for more information.

Line 69**Net Premium Tax Credit**

You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Health Insurance Marketplace. The premium tax credit helps pay for this health insurance. Complete Form 8962 to determine the amount of your premium tax credit, if any. Enter the amount, if any, from Form 8962,

line 26. See Pub. 974 and the instructions for Form 8962 for more information.

Line 70**Amount Paid With Request for Extension To File**

If you got an automatic extension of time to file Form 1040 by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid by debit or credit card, do not include on line 70 the convenience fee you were charged. Also, include any amounts paid with Form 2350.



You may be able to deduct any credit or debit card convenience fees on your 2015 Schedule A.

Line 71**Excess Social Security and Tier 1 RRTA Tax Withheld**

If you, or your spouse if filing a joint return, had more than one employer for 2014 and total wages of more than \$117,000, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$7,254. But if any one employer withheld more than \$7,254, you cannot claim the excess on your return. The employer should adjust the tax for you. If the employer does not adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You cannot claim a refund for excess tier 2 RRTA tax on Form 1040. Instead, use Form 843.

For more details, see Pub. 505.

Line 72**Credit for Federal Tax on Fuels**

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an

off-highway business use). Attach Form 4136.

Line 73

Check the box on line 73 to report any credit from Form 2439.

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, include the credit on line 73. Check box d and enter "I.R.C. 1341" in the space next to that box. See Pub. 525 for details about this credit.

If you made a tax payment that does not belong on any other line, include the payment on line 73. Check box d and enter "Tax" in the space next to that box.

If you check more than one box, enter the total of the line 73 credits and payments.

Refund

Line 75**Amount Overpaid**

If line 75 is under \$1, we will send a refund only on written request.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income Tax Withholding and Estimated Tax Payments for 2015 under General Information, later.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 75 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find



If you file a joint return and check the box on line 76a and attach Form 8888 or fill in lines 76b through 76d, your spouse may get at least part of the refund.

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian will not accept a deposit for 2014). If you do not, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2014 return during 2015 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2015. If you designate your deposit to be for 2014, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2014. In that case, you must file an amended 2014 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



You and your spouse, if filing jointly, each may be able to contribute up to \$5,500 (\$6,500 if age 50 or older at the end of 2014) to a traditional IRA or Roth IRA for 2014. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your income. For more information on IRA contributions, see Pub. 590-A. If the limits on IRA contributions change for 2015, Pub. 590-A will have the new 2015 limits.

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to www.publicdebt.treas.gov/index1.htm.

out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

Injured Spouse

If you file a joint return and your spouse has not paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 75 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 or see Form 8379.

Lines 76a Through 76d

Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go phone app or go to IRS.gov and click on *Where's My Refund*. See *Refund Information*, later. Information about your return will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2014 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

Where's My Refund? will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.

Effect of refund on benefits. Any refund you receive cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local

benefit coordinator to find out if your refund will affect your benefits.

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs later.

If you want us to directly deposit the amount shown on line 76a to your checking or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 76b through 76d (if you want your refund deposited to only one account), or
- Check the box on line 76a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 76a. Draw a line through the boxes on lines 76b and 76d. We will send you a check instead.

Do not request a deposit of any part of your refund to an account that is not in your name. Do not allow your tax preparer to deposit any part of your refund into his or her account. The number of direct deposits to a single account or prepaid debit card is limited to three refunds a year. After this limit is exceeded, paper checks will be sent instead. Learn more at IRS.gov.

Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You do not need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

Line 76a

You cannot file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 76b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown here, the routing number is 250250025. Charles and Mary Ellen Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 76b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 76c

Check the appropriate box for the type of account. Do not check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the “Checking” or “Savings” box. You must check the correct box to ensure your deposit is accepted. For a TreasuryDirect® online account, check the “Savings” box.

Line 76d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes

Sample Check—Lines 76b Through 76d

CHARLES KEYS
MARY ELLEN KEYS
123 Pear Lane
Anyplace, MI 00000

PAY TO THE ORDER OF _____ \$ 1234.00
DOLLARS

ANYPLACE BANK
Anyplace, MI 00000

For _____

Routing number (line 76b): 250250025
Account number (line 76d): 20202086

Do not include the check number.



The routing and account numbers may be in different places on your check.

blank. On the sample check shown here, the account number is 20202086. Do not include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request May Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

- Any numbers or letters on lines 76b through 76d are crossed out or whited out.
- Your financial institution(s) may not allow a joint refund to be deposited to an individual account. The IRS is not responsible if a financial institution rejects a direct deposit.
- You file your 2014 return after December 31, 2015.
- Three direct deposits of tax refunds have already been made to your account or prepaid debit card.
- The name on your account does not match the name on the tax refund.



The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

Line 77

Applied to Your 2015 Estimated Tax

Enter on line 77 the amount, if any, of the overpayment on line 75 you want applied to your 2015 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2015 estimated tax cannot be changed later.

Amount You Owe

IRS e-file offers two electronic payment options. With Electronic Funds Withdrawal, you can pay your current year balance due and also make up to four estimated tax payments. If you file early, you can schedule your payment for withdrawal from your account on a future date, up to and including the due date of the return. Or you can pay using a debit or credit card. Visit www.irs.gov/payments for details on both options.

Line 78

Amount You Owe



To save interest and penalties, pay your taxes in full by April 15, 2015. You do not have to pay if line 78 is under \$1.

Include any estimated tax penalty from line 79 in the amount you enter on line 78.

You can pay online, by phone, or by check or money order. Do not include any estimated tax payment for 2015 in this payment. Instead, make the estimated tax payment separately.

Bad check or payment. The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This penalty also applies to other forms of payment if the IRS does not receive the funds. Use TeleTax topic 206.

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. You can pay using either of the following electronic payment methods.

- Direct transfer from your bank account. Go to IRS.gov. Click on “Pay Your Tax Bill” and then “Direct Pay.”

- Debit or credit card.

To pay your taxes online or for more information, go to www.irs.gov/payments. Also see the *e-file* information under *Amount You Owe*, earlier, for information about the Electronic Funds Withdrawal payment option offered when e-filing your return.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods.

- Direct transfer using Electronic Federal Tax Payment System (EFTPS).

- Debit or credit card.

Direct transfer. To use EFTPS, you must be enrolled. You can enroll online or have an enrollment form mailed to you. To make a payment using EFTPS, call 1-800-555-4477 (English) or

1-800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-733-4829. For more information about EFTPS, go to www.irs.gov/payments.

Debit or credit card. To pay using a debit or credit card, you can call one of the following service providers. There is a convenience fee charged by these providers that varies by provider, card type, and payment amount.

WorldPay US, Inc.
1-844-729-8298
(1-844-PAY-TAX-8™)
www.payUSAtax.com

Official Payments Corporation
1-888-UPAY-TAX™
(1-888-872-9829)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040™
(1-888-729-1040)
www.PAY1040.com

For the latest details on how to pay by phone, go to www.irs.gov/payments.

Pay by Check or Money Order

Make your check or money order payable to “United States Treasury” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2014 Form 1040” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter “\$ XXX—” or “\$ XXX^{xx/100}”).

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment.



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4P or W-4V, or (c) make estimated tax payments for 2015. See Income Tax Withholding and Estimated Tax Payments for 2015 under General Information, later.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 78 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if your request to pay in installments is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2015. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to IRS.gov and click on “Tools” and then “Online Payment Agreement.”

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by April 15, 2015. An extension generally will not be granted for more than 6 months. If you pay after April 15, 2015, you will be charged interest on the tax not paid by April 15, 2015. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

Line 79

Estimated Tax Penalty

You may owe this penalty if:

- Line 78 is at least \$1,000 and it is more than 10% of the tax shown on your return, or

- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the “tax shown on your return” is the amount on your 2014 Form 1040, line 63, minus the total of any amounts shown on lines 61, 66a, 67, 68, 69, and 72 and Forms 8828, 4137, 5329 (Parts III through VIII only), and 8919. Also subtract from line 63 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation, any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and any look-back interest due under section 167(g) or 460(b). When figuring the amount on line 63, include household employment taxes only if line 64 is more than zero or you would owe the penalty even if you did not include those taxes.

Exception. You will not owe the penalty if your 2013 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2013 return and you were a U.S. citizen or resident for all of 2013.

2. The total of lines 64, 65, and 71 on your 2014 return is at least 100% of the tax shown on your 2013 return (110% of that amount if you are not a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2013 return was more than \$150,000 (more than \$75,000 if married filing separately for 2014)). Your estimated tax payments for 2014 must have been made on time and for the required amount.

For most people, the “tax shown on your 2013 return” is the amount on your 2013 Form 1040, line 61, minus the total of any amounts shown on lines 64a, 65, 66, and 70 and Forms 8828, 4137, 5329 (Parts III through VIII only), 8885, and 8919. Also subtract from line 61 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation, any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, any look-back interest due under section 167(g) or 460(b), and any write-in tax included on line 60 from Form 8885. When figuring the amount

on line 61, include household employment taxes only if line 62 is more than zero or you would have owed the estimated tax penalty for 2013 even if you did not include those taxes.

Figuring the Penalty

If the *Exception* just described does not apply and you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 79. Add the penalty to any tax due and enter the total on line 78.

However, if you have an overpayment on line 75, subtract the penalty from the amount you would otherwise enter on line 76a or line 77. Lines 76a, 77, and 79 must equal line 75.

If the penalty is more than the overpayment on line 75, enter -0- on lines 76a and 77. Then subtract line 75 from line 79 and enter the result on line 78.

Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, you can leave line 79 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2014 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN).

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee’s authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2015 tax return. This is April 18, 2016, for most people.

Sign Your Return

Form 1040 is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer*, later.

Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040, sign your name for the individual and file Form 56.

Child's Return

If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

Daytime Phone Number

Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit or the credit for child and dependent care expenses. If you answer our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you can enter either your or your spouse's daytime phone number.



Electronic Return Signatures!

To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2013 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS. AGI is the amount shown on your 2013 Form 1040,

line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2013 income tax return, call the IRS at 1-800-908-9946 to get a free transcript of your return or visit IRS.gov and click on [Get Transcript of Your Tax Records](#) under "Tools." (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2013 return.) You will also be prompted to enter your date of birth (DOB).



You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2014.



If you cannot locate your prior year AGI or prior year PIN, use the Electronic Filing PIN Request. This can be found at IRS.gov. Click on [Request an Electronic Filing PIN](#). Or you can call 1-866-704-7388.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that cannot be electronically filed. For details, see Form 8453.

Identity Protection PIN

For 2014, if you received an Identity Protection Personal Identification Number (IP PIN) from the IRS, enter it in the IP PIN spaces provided below your daytime phone number. You must correctly enter all six numbers of your IP PIN. If you did not receive an IP PIN, leave these spaces blank.



New IP PINs are issued every year. Enter the latest IP PIN you received. IP PINs for 2014 tax returns generally were sent in December 2014.

If you are filing a joint return and both taxpayers receive an IP PIN, only the taxpayer whose social security number (SSN) appears first on the tax return should enter his or her IP PIN. However, if you are filing electronically, both taxpayers must enter their IP PINs.

If you need more information or answers to frequently asked questions on how to use the IP PIN, go to www.irs.gov/Individuals/Understanding-Your-CP01A-Notice. If you received an IP PIN but misplaced it, call 1-800-908-4490.

Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

Assemble Your Return

Assemble any schedules and forms behind Form 1040 in order of the "Attachment Sequence No." shown in the upper right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of Forms W-2 and 2439 to the front of Form 1040. If you received a Form W-2c (a corrected Form W-2), attach a copy of your original Forms W-2 and any Forms W-2c. Also attach Forms W-2G and 1099-R to the front of Form 1040 if tax was withheld.

2014 Tax Table



See the instructions for line 44 to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,891. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
Your tax is—					
25,200	25,250	3,330	2,876	3,330	3,136
25,250	25,300	3,338	2,884	3,338	3,144
25,300	25,350	3,345	2,891	3,345	3,151
25,350	25,400	3,353	2,899	3,353	3,159

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
0	5	0	0	0	0	1,000						2,000					
5	15	1	1	1	1	1,000	1,025	101	101	101	101	2,000	2,025	201	201	201	201
15	25	2	2	2	2	1,025	1,050	104	104	104	104	2,025	2,050	204	204	204	204
25	50	4	4	4	4	1,050	1,075	106	106	106	106	2,050	2,075	206	206	206	206
50	75	6	6	6	6	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
75	100	9	9	9	9	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
100	125	11	11	11	11	1,125	1,150	114	114	114	114	2,125	2,150	214	214	214	214
125	150	14	14	14	14	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
150	175	16	16	16	16	1,175	1,200	119	119	119	119	2,175	2,200	219	219	219	219
175	200	19	19	19	19	1,200	1,225	121	121	121	121	2,200	2,225	221	221	221	221
200	225	21	21	21	21	1,225	1,250	124	124	124	124	2,225	2,250	224	224	224	224
225	250	24	24	24	24	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
250	275	26	26	26	26	1,275	1,300	129	129	129	129	2,275	2,300	229	229	229	229
275	300	29	29	29	29	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
300	325	31	31	31	31	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
325	350	34	34	34	34	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
350	375	36	36	36	36	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
375	400	39	39	39	39	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
400	425	41	41	41	41	1,425	1,450	144	144	144	144	2,425	2,450	244	244	244	244
425	450	44	44	44	44	1,450	1,475	146	146	146	146	2,450	2,475	246	246	246	246
450	475	46	46	46	46	1,475	1,500	149	149	149	149	2,475	2,500	249	249	249	249
475	500	49	49	49	49	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
500	525	51	51	51	51	1,525	1,550	154	154	154	154	2,525	2,550	254	254	254	254
525	550	54	54	54	54	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
550	575	56	56	56	56	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
575	600	59	59	59	59	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
600	625	61	61	61	61	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
625	650	64	64	64	64	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
650	675	66	66	66	66	1,675	1,700	169	169	169	169	2,675	2,700	269	269	269	269
675	700	69	69	69	69	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
700	725	71	71	71	71	1,725	1,750	174	174	174	174	2,725	2,750	274	274	274	274
725	750	74	74	74	74	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
750	775	76	76	76	76	1,775	1,800	179	179	179	179	2,775	2,800	279	279	279	279
775	800	79	79	79	79	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
800	825	81	81	81	81	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
825	850	84	84	84	84	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
850	875	86	86	86	86	1,875	1,900	189	189	189	189	2,875	2,900	289	289	289	289
875	900	89	89	89	89	1,900	1,925	191	191	191	191	2,900	2,925	291	291	291	291
900	925	91	91	91	91	1,925	1,950	194	194	194	194	2,925	2,950	294	294	294	294
925	950	94	94	94	94	1,950	1,975	196	196	196	196	2,950	2,975	296	296	296	296
950	975	96	96	96	96	1,975	2,000	199	199	199	199	2,975	3,000	299	299	299	299
975	1,000	99	99	99	99												

(Continued)

* This column must also be used by a qualifying widow(er).

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
3,000							6,000							9,000						
3,000	3,050	303	303	303	303		6,000	6,050	603	603	603	603		9,000	9,050	903	903	903	903	
3,050	3,100	308	308	308	308		6,050	6,100	608	608	608	608		9,050	9,100	908	908	908	908	
3,100	3,150	313	313	313	313		6,100	6,150	613	613	613	613		9,100	9,150	915	913	915	915	
3,150	3,200	318	318	318	318		6,150	6,200	618	618	618	618		9,150	9,200	923	918	923	923	
3,200	3,250	323	323	323	323		6,200	6,250	623	623	623	623		9,200	9,250	930	923	930	930	
3,250	3,300	328	328	328	328		6,250	6,300	628	628	628	628		9,250	9,300	938	928	938	928	
3,300	3,350	333	333	333	333		6,300	6,350	633	633	633	633		9,300	9,350	945	933	945	933	
3,350	3,400	338	338	338	338		6,350	6,400	638	638	638	638		9,350	9,400	953	938	953	938	
3,400	3,450	343	343	343	343		6,400	6,450	643	643	643	643		9,400	9,450	960	943	960	943	
3,450	3,500	348	348	348	348		6,450	6,500	648	648	648	648		9,450	9,500	968	948	968	948	
3,500	3,550	353	353	353	353		6,500	6,550	653	653	653	653		9,500	9,550	975	953	975	953	
3,550	3,600	358	358	358	358		6,550	6,600	658	658	658	658		9,550	9,600	983	958	983	958	
3,600	3,650	363	363	363	363		6,600	6,650	663	663	663	663		9,600	9,650	990	963	990	963	
3,650	3,700	368	368	368	368		6,650	6,700	668	668	668	668		9,650	9,700	998	968	998	968	
3,700	3,750	373	373	373	373		6,700	6,750	673	673	673	673		9,700	9,750	1,005	973	1,005	973	
3,750	3,800	378	378	378	378		6,750	6,800	678	678	678	678		9,750	9,800	1,013	978	1,013	978	
3,800	3,850	383	383	383	383		6,800	6,850	683	683	683	683		9,800	9,850	1,020	983	1,020	983	
3,850	3,900	388	388	388	388		6,850	6,900	688	688	688	688		9,850	9,900	1,028	988	1,028	988	
3,900	3,950	393	393	393	393		6,900	6,950	693	693	693	693		9,900	9,950	1,035	993	1,035	993	
3,950	4,000	398	398	398	398		6,950	7,000	698	698	698	698		9,950	10,000	1,043	998	1,043	998	
4,000							7,000							10,000						
4,000	4,050	403	403	403	403		7,000	7,050	703	703	703	703		10,000	10,050	1,050	1,003	1,050	1,003	
4,050	4,100	408	408	408	408		7,050	7,100	708	708	708	708		10,050	10,100	1,058	1,008	1,058	1,008	
4,100	4,150	413	413	413	413		7,100	7,150	713	713	713	713		10,100	10,150	1,065	1,013	1,065	1,013	
4,150	4,200	418	418	418	418		7,150	7,200	718	718	718	718		10,150	10,200	1,073	1,018	1,073	1,018	
4,200	4,250	423	423	423	423		7,200	7,250	723	723	723	723		10,200	10,250	1,080	1,023	1,080	1,023	
4,250	4,300	428	428	428	428		7,250	7,300	728	728	728	728		10,250	10,300	1,088	1,028	1,088	1,028	
4,300	4,350	433	433	433	433		7,300	7,350	733	733	733	733		10,300	10,350	1,095	1,033	1,095	1,033	
4,350	4,400	438	438	438	438		7,350	7,400	738	738	738	738		10,350	10,400	1,103	1,038	1,103	1,038	
4,400	4,450	443	443	443	443		7,400	7,450	743	743	743	743		10,400	10,450	1,110	1,043	1,110	1,043	
4,450	4,500	448	448	448	448		7,450	7,500	748	748	748	748		10,450	10,500	1,118	1,048	1,118	1,048	
4,500	4,550	453	453	453	453		7,500	7,550	753	753	753	753		10,500	10,550	1,125	1,053	1,125	1,053	
4,550	4,600	458	458	458	458		7,550	7,600	758	758	758	758		10,550	10,600	1,133	1,058	1,133	1,058	
4,600	4,650	463	463	463	463		7,600	7,650	763	763	763	763		10,600	10,650	1,140	1,063	1,140	1,063	
4,650	4,700	468	468	468	468		7,650	7,700	768	768	768	768		10,650	10,700	1,148	1,068	1,148	1,068	
4,700	4,750	473	473	473	473		7,700	7,750	773	773	773	773		10,700	10,750	1,155	1,073	1,155	1,073	
4,750	4,800	478	478	478	478		7,750	7,800	778	778	778	778		10,750	10,800	1,163	1,078	1,163	1,078	
4,800	4,850	483	483	483	483		7,800	7,850	783	783	783	783		10,800	10,850	1,170	1,083	1,170	1,083	
4,850	4,900	488	488	488	488		7,850	7,900	788	788	788	788		10,850	10,900	1,178	1,088	1,178	1,088	
4,900	4,950	493	493	493	493		7,900	7,950	793	793	793	793		10,900	10,950	1,185	1,093	1,185	1,093	
4,950	5,000	498	498	498	498		7,950	8,000	798	798	798	798		10,950	11,000	1,193	1,098	1,193	1,098	
5,000							8,000							11,000						
5,000	5,050	503	503	503	503		8,000	8,050	803	803	803	803		11,000	11,050	1,200	1,103	1,200	1,103	
5,050	5,100	508	508	508	508		8,050	8,100	808	808	808	808		11,050	11,100	1,208	1,108	1,208	1,108	
5,100	5,150	513	513	513	513		8,100	8,150	813	813	813	813		11,100	11,150	1,215	1,113	1,215	1,113	
5,150	5,200	518	518	518	518		8,150	8,200	818	818	818	818		11,150	11,200	1,223	1,118	1,223	1,118	
5,200	5,250	523	523	523	523		8,200	8,250	823	823	823	823		11,200	11,250	1,230	1,123	1,230	1,123	
5,250	5,300	528	528	528	528		8,250	8,300	828	828	828	828		11,250	11,300	1,238	1,128	1,238	1,128	
5,300	5,350	533	533	533	533		8,300	8,350	833	833	833	833		11,300	11,350	1,245	1,133	1,245	1,133	
5,350	5,400	538	538	538	538		8,350	8,400	838	838	838	838		11,350	11,400	1,253	1,138	1,253	1,138	
5,400	5,450	543	543	543	543		8,400	8,450	843	843	843	843		11,400	11,450	1,260	1,143	1,260	1,143	
5,450	5,500	548	548	548	548		8,450	8,500	848	848	848	848		11,450	11,500	1,268	1,148	1,268	1,148	
5,500	5,550	553	553	553	553		8,500	8,550	853	853	853	853		11,500	11,550	1,275	1,153	1,275	1,153	
5,550	5,600	558	558	558	558		8,550	8,600	858	858	858	858		11,550	11,600	1,283	1,158	1,283	1,158	
5,600	5,650	563	563	563	563		8,600	8,650	863	863	863	863		11,600	11,650	1,290	1,163	1,290	1,163	
5,650	5,700	568	568	568	568		8,650	8,700	868	868	868	868		11,650	11,700	1,298	1,168	1,298	1,168	
5,700	5,750	573	573	573	573		8,700	8,750	873	873	873	873		11,700	11,750	1,305	1,173	1,305	1,173	
5,750	5,800	578	578	578	578		8,750	8,800	878	878	878	878		11,750	11,800	1,313	1,178	1,313	1,178	
5,800	5,850	583	583	583	583		8,800	8,850	883	883	883	883		11,800	11,850	1,320	1,183	1,320	1,183	
5,850	5,900	588	588	588	588		8,850	8,900	888	888	888	888		11,850	11,900	1,328	1,188	1,328	1,188	
5,900	5,950	593	593	593	593		8,900	8,950	893	893	893	893		11,900	11,950	1,335	1,193	1,335	1,193	
5,950	6,000	598	598	598	598		8,950	9,000	898	898	898	898		11,950	12,000	1,343	1,198	1,343	1,198	

* This column must also be used by a qualifying widow(er).

(Continued)

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household	
12,000							15,000							18,000						
12,000	12,050	1,350	1,203	1,350	1,203	15,000	15,050	1,800	1,503	1,800	1,606	18,000	18,050	2,250	1,803	2,250	2,056			
12,050	12,100	1,358	1,208	1,358	1,208	15,050	15,100	1,808	1,508	1,808	1,614	18,050	18,100	2,258	1,808	2,258	2,064			
12,100	12,150	1,365	1,213	1,365	1,213	15,100	15,150	1,815	1,513	1,815	1,621	18,100	18,150	2,265	1,813	2,265	2,071			
12,150	12,200	1,373	1,218	1,373	1,218	15,150	15,200	1,823	1,518	1,823	1,629	18,150	18,200	2,273	1,819	2,273	2,079			
12,200	12,250	1,380	1,223	1,380	1,223	15,200	15,250	1,830	1,523	1,830	1,636	18,200	18,250	2,280	1,826	2,280	2,086			
12,250	12,300	1,388	1,228	1,388	1,228	15,250	15,300	1,838	1,528	1,838	1,644	18,250	18,300	2,288	1,834	2,288	2,094			
12,300	12,350	1,395	1,233	1,395	1,233	15,300	15,350	1,845	1,533	1,845	1,651	18,300	18,350	2,295	1,841	2,295	2,101			
12,350	12,400	1,403	1,238	1,403	1,238	15,350	15,400	1,853	1,538	1,853	1,659	18,350	18,400	2,303	1,849	2,303	2,109			
12,400	12,450	1,410	1,243	1,410	1,243	15,400	15,450	1,860	1,543	1,860	1,666	18,400	18,450	2,310	1,856	2,310	2,116			
12,450	12,500	1,418	1,248	1,418	1,248	15,450	15,500	1,868	1,548	1,868	1,674	18,450	18,500	2,318	1,864	2,318	2,124			
12,500	12,550	1,425	1,253	1,425	1,253	15,500	15,550	1,875	1,553	1,875	1,681	18,500	18,550	2,325	1,871	2,325	2,131			
12,550	12,600	1,433	1,258	1,433	1,258	15,550	15,600	1,883	1,558	1,883	1,689	18,550	18,600	2,333	1,879	2,333	2,139			
12,600	12,650	1,440	1,263	1,440	1,263	15,600	15,650	1,890	1,563	1,890	1,696	18,600	18,650	2,340	1,886	2,340	2,146			
12,650	12,700	1,448	1,268	1,448	1,268	15,650	15,700	1,898	1,568	1,898	1,704	18,650	18,700	2,348	1,894	2,348	2,154			
12,700	12,750	1,455	1,273	1,455	1,273	15,700	15,750	1,905	1,573	1,905	1,711	18,700	18,750	2,355	1,901	2,355	2,161			
12,750	12,800	1,463	1,278	1,463	1,278	15,750	15,800	1,913	1,578	1,913	1,719	18,750	18,800	2,363	1,909	2,363	2,169			
12,800	12,850	1,470	1,283	1,470	1,283	15,800	15,850	1,920	1,583	1,920	1,726	18,800	18,850	2,370	1,916	2,370	2,176			
12,850	12,900	1,478	1,288	1,478	1,288	15,850	15,900	1,928	1,588	1,928	1,734	18,850	18,900	2,378	1,924	2,378	2,184			
12,900	12,950	1,485	1,293	1,485	1,293	15,900	15,950	1,935	1,593	1,935	1,741	18,900	18,950	2,385	1,931	2,385	2,191			
12,950	13,000	1,493	1,298	1,493	1,299	15,950	16,000	1,943	1,598	1,943	1,749	18,950	19,000	2,393	1,939	2,393	2,199			
13,000							16,000							19,000						
13,000	13,050	1,500	1,303	1,500	1,306	16,000	16,050	1,950	1,603	1,950	1,756	19,000	19,050	2,400	1,946	2,400	2,206			
13,050	13,100	1,508	1,308	1,508	1,314	16,050	16,100	1,958	1,608	1,958	1,764	19,050	19,100	2,408	1,954	2,408	2,214			
13,100	13,150	1,515	1,313	1,515	1,321	16,100	16,150	1,965	1,613	1,965	1,771	19,100	19,150	2,415	1,961	2,415	2,221			
13,150	13,200	1,523	1,318	1,523	1,329	16,150	16,200	1,973	1,618	1,973	1,779	19,150	19,200	2,423	1,969	2,423	2,229			
13,200	13,250	1,530	1,323	1,530	1,336	16,200	16,250	1,980	1,623	1,980	1,786	19,200	19,250	2,430	1,976	2,430	2,236			
13,250	13,300	1,538	1,328	1,538	1,344	16,250	16,300	1,988	1,628	1,988	1,794	19,250	19,300	2,438	1,984	2,438	2,244			
13,300	13,350	1,545	1,333	1,545	1,351	16,300	16,350	1,995	1,633	1,995	1,801	19,300	19,350	2,445	1,991	2,445	2,251			
13,350	13,400	1,553	1,338	1,553	1,359	16,350	16,400	2,003	1,638	2,003	1,809	19,350	19,400	2,453	1,999	2,453	2,259			
13,400	13,450	1,560	1,343	1,560	1,366	16,400	16,450	2,010	1,643	2,010	1,816	19,400	19,450	2,460	2,006	2,460	2,266			
13,450	13,500	1,568	1,348	1,568	1,374	16,450	16,500	2,018	1,648	2,018	1,824	19,450	19,500	2,468	2,014	2,468	2,274			
13,500	13,550	1,575	1,353	1,575	1,381	16,500	16,550	2,025	1,653	2,025	1,831	19,500	19,550	2,475	2,021	2,475	2,281			
13,550	13,600	1,583	1,358	1,583	1,389	16,550	16,600	2,033	1,658	2,033	1,839	19,550	19,600	2,483	2,029	2,483	2,289			
13,600	13,650	1,590	1,363	1,590	1,396	16,600	16,650	2,040	1,663	2,040	1,846	19,600	19,650	2,490	2,036	2,490	2,296			
13,650	13,700	1,598	1,368	1,598	1,404	16,650	16,700	2,048	1,668	2,048	1,854	19,650	19,700	2,498	2,044	2,498	2,304			
13,700	13,750	1,605	1,373	1,605	1,411	16,700	16,750	2,055	1,673	2,055	1,861	19,700	19,750	2,505	2,051	2,505	2,311			
13,750	13,800	1,613	1,378	1,613	1,419	16,750	16,800	2,063	1,678	2,063	1,869	19,750	19,800	2,513	2,059	2,513	2,319			
13,800	13,850	1,620	1,383	1,620	1,426	16,800	16,850	2,070	1,683	2,070	1,876	19,800	19,850	2,520	2,066	2,520	2,326			
13,850	13,900	1,628	1,388	1,628	1,434	16,850	16,900	2,078	1,688	2,078	1,884	19,850	19,900	2,528	2,074	2,528	2,334			
13,900	13,950	1,635	1,393	1,635	1,441	16,900	16,950	2,085	1,693	2,085	1,891	19,900	19,950	2,535	2,081	2,535	2,341			
13,950	14,000	1,643	1,398	1,643	1,449	16,950	17,000	2,093	1,698	2,093	1,899	19,950	20,000	2,543	2,089	2,543	2,349			
14,000							17,000							20,000						
14,000	14,050	1,650	1,403	1,650	1,456	17,000	17,050	2,100	1,703	2,100	1,906	20,000	20,050	2,550	2,096	2,550	2,356			
14,050	14,100	1,658	1,408	1,658	1,464	17,050	17,100	2,108	1,708	2,108	1,914	20,050	20,100	2,558	2,104	2,558	2,364			
14,100	14,150	1,665	1,413	1,665	1,471	17,100	17,150	2,115	1,713	2,115	1,921	20,100	20,150	2,565	2,111	2,565	2,371			
14,150	14,200	1,673	1,418	1,673	1,479	17,150	17,200	2,123	1,718	2,123	1,929	20,150	20,200	2,573	2,119	2,573	2,379			
14,200	14,250	1,680	1,423	1,680	1,486	17,200	17,250	2,130	1,723	2,130	1,936	20,200	20,250	2,580	2,126	2,580	2,386			
14,250	14,300	1,688	1,428	1,688	1,494	17,250	17,300	2,138	1,728	2,138	1,944	20,250	20,300	2,588	2,134	2,588	2,394			
14,300	14,350	1,695	1,433	1,695	1,501	17,300	17,350	2,145	1,733	2,145	1,951	20,300	20,350	2,595	2,141	2,595	2,401			
14,350	14,400	1,703	1,438	1,703	1,509	17,350	17,400	2,153	1,738	2,153	1,959	20,350	20,400	2,603	2,149	2,603	2,409			
14,400	14,450	1,710	1,443	1,710	1,516	17,400	17,450	2,160	1,743	2,160	1,966	20,400	20,450	2,610	2,156	2,610	2,416			
14,450	14,500	1,718	1,448	1,718	1,524	17,450	17,500	2,168	1,748	2,168	1,974	20,450	20,500	2,618	2,164	2,618	2,424			
14,500	14,550	1,725	1,453	1,725	1,531	17,500	17,550	2,175	1,753	2,175	1,981	20,500	20,550	2,625	2,171	2,625	2,431			
14,550	14,600	1,733	1,458	1,733	1,539	17,550	17,600	2,183	1,758	2,183	1,989	20,550	20,600	2,633	2,179	2,633	2,439			
14,600	14,650	1,740	1,463	1,740	1,546	17,600	17,650	2,190	1,763	2,190	1,996	20,600	20,650	2,640	2,186	2,640	2,446			
14,650	14,700	1,748	1,468	1,748	1,554	17,650	17,700	2,198	1,768	2,198	2,004	20,650	20,700	2,648	2,194	2,648	2,454			
14,700	14,750	1,755	1,473	1,755	1,561	17,700	17,750	2,205	1,773	2,205	2,011	20,700	20,750	2,655	2,201	2,655	2,461			
14,750	14,800	1,763	1,478	1,763	1,569	17,750	17,800	2,213	1,778	2,213	2,019	20,750	20,800	2,663	2,209	2,663	2,469			
14,800	14,850	1,770	1,483	1,770	1,576	17,800	17,850	2,220	1,783	2,220	2,026	20,800	20,850	2,670	2,216	2,670	2,476			
14,850	14,900	1,778	1,488	1,778	1,584	17,850	17,900	2,228	1,788	2,228	2,034	20,850	20,900	2,678	2,224	2,678	2,484			
14,900	14,950	1,785	1,493	1,785	1,591	17,900	17,950	2,235	1,793	2,235	2,041	20,900	20,950	2,685	2,231	2,685	2,491			
14,950	15,000	1,793	1,498	1,793	1,599	17,95														

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household	
21,000						24,000						27,000								
21,000	21,050	2,700	2,246	2,700	2,506	24,000	24,050	3,150	2,696	3,150	2,956	27,000	27,050	3,600	3,146	3,600	3,406			
21,050	21,100	2,708	2,254	2,708	2,514	24,050	24,100	3,158	2,704	3,158	2,964	27,050	27,100	3,608	3,154	3,608	3,414			
21,100	21,150	2,715	2,261	2,715	2,521	24,100	24,150	3,165	2,711	3,165	2,971	27,100	27,150	3,615	3,161	3,615	3,421			
21,150	21,200	2,723	2,269	2,723	2,529	24,150	24,200	3,173	2,719	3,173	2,979	27,150	27,200	3,623	3,169	3,623	3,429			
21,200	21,250	2,730	2,276	2,730	2,536	24,200	24,250	3,180	2,726	3,180	2,986	27,200	27,250	3,630	3,176	3,630	3,436			
21,250	21,300	2,738	2,284	2,738	2,544	24,250	24,300	3,188	2,734	3,188	2,994	27,250	27,300	3,638	3,184	3,638	3,444			
21,300	21,350	2,745	2,291	2,745	2,551	24,300	24,350	3,195	2,741	3,195	3,001	27,300	27,350	3,645	3,191	3,645	3,451			
21,350	21,400	2,753	2,299	2,753	2,559	24,350	24,400	3,203	2,749	3,203	3,009	27,350	27,400	3,653	3,199	3,653	3,459			
21,400	21,450	2,760	2,306	2,760	2,566	24,400	24,450	3,210	2,756	3,210	3,016	27,400	27,450	3,660	3,206	3,660	3,466			
21,450	21,500	2,768	2,314	2,768	2,574	24,450	24,500	3,218	2,764	3,218	3,024	27,450	27,500	3,668	3,214	3,668	3,474			
21,500	21,550	2,775	2,321	2,775	2,581	24,500	24,550	3,225	2,771	3,225	3,031	27,500	27,550	3,675	3,221	3,675	3,481			
21,550	21,600	2,783	2,329	2,783	2,589	24,550	24,600	3,233	2,779	3,233	3,039	27,550	27,600	3,683	3,229	3,683	3,489			
21,600	21,650	2,790	2,336	2,790	2,596	24,600	24,650	3,240	2,786	3,240	3,046	27,600	27,650	3,690	3,236	3,690	3,496			
21,650	21,700	2,798	2,344	2,798	2,604	24,650	24,700	3,248	2,794	3,248	3,054	27,650	27,700	3,698	3,244	3,698	3,504			
21,700	21,750	2,805	2,351	2,805	2,611	24,700	24,750	3,255	2,801	3,255	3,061	27,700	27,750	3,705	3,251	3,705	3,511			
21,750	21,800	2,813	2,359	2,813	2,619	24,750	24,800	3,263	2,809	3,263	3,069	27,750	27,800	3,713	3,259	3,713	3,519			
21,800	21,850	2,820	2,366	2,820	2,626	24,800	24,850	3,270	2,816	3,270	3,076	27,800	27,850	3,720	3,266	3,720	3,526			
21,850	21,900	2,828	2,374	2,828	2,634	24,850	24,900	3,278	2,824	3,278	3,084	27,850	27,900	3,728	3,274	3,728	3,534			
21,900	21,950	2,835	2,381	2,835	2,641	24,900	24,950	3,285	2,831	3,285	3,091	27,900	27,950	3,735	3,281	3,735	3,541			
21,950	22,000	2,843	2,389	2,843	2,649	24,950	25,000	3,293	2,839	3,293	3,099	27,950	28,000	3,743	3,289	3,743	3,549			
22,000						25,000						28,000								
22,000	22,050	2,850	2,396	2,850	2,656	25,000	25,050	3,300	2,846	3,300	3,106	28,000	28,050	3,750	3,296	3,750	3,556			
22,050	22,100	2,858	2,404	2,858	2,664	25,050	25,100	3,308	2,854	3,308	3,114	28,050	28,100	3,758	3,304	3,758	3,564			
22,100	22,150	2,865	2,411	2,865	2,671	25,100	25,150	3,315	2,861	3,315	3,121	28,100	28,150	3,765	3,311	3,765	3,571			
22,150	22,200	2,873	2,419	2,873	2,679	25,150	25,200	3,323	2,869	3,323	3,129	28,150	28,200	3,773	3,319	3,773	3,579			
22,200	22,250	2,880	2,426	2,880	2,686	25,200	25,250	3,330	2,876	3,330	3,136	28,200	28,250	3,780	3,326	3,780	3,586			
22,250	22,300	2,888	2,434	2,888	2,694	25,250	25,300	3,338	2,884	3,338	3,144	28,250	28,300	3,788	3,334	3,788	3,594			
22,300	22,350	2,895	2,441	2,895	2,701	25,300	25,350	3,345	2,891	3,345	3,151	28,300	28,350	3,795	3,341	3,795	3,601			
22,350	22,400	2,903	2,449	2,903	2,709	25,350	25,400	3,353	2,899	3,353	3,159	28,350	28,400	3,803	3,349	3,803	3,609			
22,400	22,450	2,910	2,456	2,910	2,716	25,400	25,450	3,360	2,906	3,360	3,166	28,400	28,450	3,810	3,356	3,810	3,616			
22,450	22,500	2,918	2,464	2,918	2,724	25,450	25,500	3,368	2,914	3,368	3,174	28,450	28,500	3,818	3,364	3,818	3,624			
22,500	22,550	2,925	2,471	2,925	2,731	25,500	25,550	3,375	2,921	3,375	3,181	28,500	28,550	3,825	3,371	3,825	3,631			
22,550	22,600	2,933	2,479	2,933	2,739	25,550	25,600	3,383	2,929	3,383	3,189	28,550	28,600	3,833	3,379	3,833	3,639			
22,600	22,650	2,940	2,486	2,940	2,746	25,600	25,650	3,390	2,936	3,390	3,196	28,600	28,650	3,840	3,386	3,840	3,646			
22,650	22,700	2,948	2,494	2,948	2,754	25,650	25,700	3,398	2,944	3,398	3,204	28,650	28,700	3,848	3,394	3,848	3,654			
22,700	22,750	2,955	2,501	2,955	2,761	25,700	25,750	3,405	2,951	3,405	3,211	28,700	28,750	3,855	3,401	3,855	3,661			
22,750	22,800	2,963	2,509	2,963	2,769	25,750	25,800	3,413	2,959	3,413	3,219	28,750	28,800	3,863	3,409	3,863	3,669			
22,800	22,850	2,970	2,516	2,970	2,776	25,800	25,850	3,420	2,966	3,420	3,226	28,800	28,850	3,870	3,416	3,870	3,676			
22,850	22,900	2,978	2,524	2,978	2,784	25,850	25,900	3,428	2,974	3,428	3,234	28,850	28,900	3,878	3,424	3,878	3,684			
22,900	22,950	2,985	2,531	2,985	2,791	25,900	25,950	3,435	2,981	3,435	3,241	28,900	28,950	3,885	3,431	3,885	3,691			
22,950	23,000	2,993	2,539	2,993	2,799	25,950	26,000	3,443	2,989	3,443	3,249	28,950	29,000	3,893	3,439	3,893	3,699			
23,000						26,000						29,000								
23,000	23,050	3,000	2,546	3,000	2,806	26,000	26,050	3,450	2,996	3,450	3,256	29,000	29,050	3,900	3,446	3,900	3,706			
23,050	23,100	3,008	2,554	3,008	2,814	26,050	26,100	3,458	3,004	3,458	3,264	29,050	29,100	3,908	3,454	3,908	3,714			
23,100	23,150	3,015	2,561	3,015	2,821	26,100	26,150	3,465	3,011	3,465	3,271	29,100	29,150	3,915	3,461	3,915	3,721			
23,150	23,200	3,023	2,569	3,023	2,829	26,150	26,200	3,473	3,019	3,473	3,279	29,150	29,200	3,923	3,469	3,923	3,729			
23,200	23,250	3,030	2,576	3,030	2,836	26,200	26,250	3,480	3,026	3,480	3,286	29,200	29,250	3,930	3,476	3,930	3,736			
23,250	23,300	3,038	2,584	3,038	2,844	26,250	26,300	3,488	3,034	3,488	3,294	29,250	29,300	3,938	3,484	3,938	3,744			
23,300	23,350	3,045	2,591	3,045	2,851	26,300	26,350	3,495	3,041	3,495	3,301	29,300	29,350	3,945	3,491	3,945	3,751			
23,350	23,400	3,053	2,599	3,053	2,859	26,350	26,400	3,503	3,049	3,503	3,309	29,350	29,400	3,953	3,499	3,953	3,759			
23,400	23,450	3,060	2,606	3,060	2,866	26,400	26,450	3,510	3,056	3,510	3,316	29,400	29,450	3,960	3,506	3,960	3,766			
23,450	23,500	3,068	2,614	3,068	2,874	26,450	26,500	3,518	3,064	3,518	3,324	29,450	29,500	3,968	3,514	3,968	3,774			
23,500	23,550	3,075	2,621	3,075	2,881	26,500	26,550	3,525	3,071	3,525	3,331	29,500	29,550	3,975	3,521	3,975	3,781			
23,550	23,600	3,083	2,629	3,083	2,889	26,550	26,600	3,533	3,079	3,533	3,339	29,550	29,600	3,983	3,529	3,983	3,789			
23,600	23,650	3,090	2,636	3,090	2,896	26,600	26,650	3,540	3,086	3,540	3,346	29,600	29,650	3,990	3,536	3,990	3,796			
23,650	23,700	3,098	2,644	3,098	2,904	26,650	26,700	3,548	3,094	3,548	3,354	29,650	29,700	3,998	3,544	3,998	3,804			
23,700	23,750	3,105	2,651	3,105	2,911	26,700	26,750	3,555	3,101	3,555	3,361	29,700	29,750	4,005	3,551	4,005	3,811			
23,750	23,800	3,113	2,659	3,113	2,919	26,750	26,800	3,563	3,109	3,563	3,369	29,750	29,800	4,013	3,559	4,013	3,819			
23,800	23,850	3,120	2,666	3,120	2,926	26,800	26,850	3,570	3,116	3,570	3,376	29,800	29,850	4,020	3,566	4,020	3,826			
23,850	23,900	3,128	2,674	3,128	2,934	26,850	26,900	3,578	3,124	3,578	3,384	29,850	29,900	4,028	3,574	4,028	3,834			
23,900	23,950	3,135	2,681	3,135	2,941	26,900	26,950	3,585	3,131	3,585	3,391	29,900	29,950	4,035	3,581	4,035	3,841			
23,950	24,000	3,143	2,689	3,143	2,949	26,950	27,000	3,593	3,139	3,593	3,399	29,950	30,000	4,043	3,589	4,043	3,849			

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household	
30,000						33,000						36,000								
30,000	30,050	4,050	3,596	4,050	3,856	33,000	33,050	4,500	4,046	4,500	4,306	36,000	36,050	4,950	4,496	4,950	4,756			
30,050	30,100	4,058	3,604	4,058	3,864	33,050	33,100	4,508	4,054	4,508	4,314	36,050	36,100	4,958	4,504	4,958	4,764			
30,100	30,150	4,065	3,611	4,065	3,871	33,100	33,150	4,515	4,061	4,515	4,321	36,100	36,150	4,965	4,511	4,965	4,771			
30,150	30,200	4,073	3,619	4,073	3,879	33,150	33,200	4,523	4,069	4,523	4,329	36,150	36,200	4,973	4,519	4,973	4,779			
30,200	30,250	4,080	3,626	4,080	3,886	33,200	33,250	4,530	4,076	4,530	4,336	36,200	36,250	4,980	4,526	4,980	4,786			
30,250	30,300	4,088	3,634	4,088	3,894	33,250	33,300	4,538	4,084	4,538	4,344	36,250	36,300	4,988	4,534	4,988	4,794			
30,300	30,350	4,095	3,641	4,095	3,901	33,300	33,350	4,545	4,091	4,545	4,351	36,300	36,350	4,995	4,541	4,995	4,801			
30,350	30,400	4,103	3,649	4,103	3,909	33,350	33,400	4,553	4,099	4,553	4,359	36,350	36,400	5,003	4,549	5,003	4,809			
30,400	30,450	4,110	3,656	4,110	3,916	33,400	33,450	4,560	4,106	4,560	4,366	36,400	36,450	5,010	4,556	5,010	4,816			
30,450	30,500	4,118	3,664	4,118	3,924	33,450	33,500	4,568	4,114	4,568	4,374	36,450	36,500	5,018	4,564	5,018	4,824			
30,500	30,550	4,125	3,671	4,125	3,931	33,500	33,550	4,575	4,121	4,575	4,381	36,500	36,550	5,025	4,571	5,025	4,831			
30,550	30,600	4,133	3,679	4,133	3,939	33,550	33,600	4,583	4,129	4,583	4,389	36,550	36,600	5,033	4,579	5,033	4,839			
30,600	30,650	4,140	3,686	4,140	3,946	33,600	33,650	4,590	4,136	4,590	4,396	36,600	36,650	5,040	4,586	5,040	4,846			
30,650	30,700	4,148	3,694	4,148	3,954	33,650	33,700	4,598	4,144	4,598	4,404	36,650	36,700	5,048	4,594	5,048	4,854			
30,700	30,750	4,155	3,701	4,155	3,961	33,700	33,750	4,605	4,151	4,605	4,411	36,700	36,750	5,055	4,601	5,055	4,861			
30,750	30,800	4,163	3,709	4,163	3,969	33,750	33,800	4,613	4,159	4,613	4,419	36,750	36,800	5,063	4,609	5,063	4,869			
30,800	30,850	4,170	3,716	4,170	3,976	33,800	33,850	4,620	4,166	4,620	4,426	36,800	36,850	5,070	4,616	5,070	4,876			
30,850	30,900	4,178	3,724	4,178	3,984	33,850	33,900	4,628	4,174	4,628	4,434	36,850	36,900	5,078	4,624	5,078	4,884			
30,900	30,950	4,185	3,731	4,185	3,991	33,900	33,950	4,635	4,181	4,635	4,441	36,900	36,950	5,086	4,631	5,086	4,891			
30,950	31,000	4,193	3,739	4,193	3,999	33,950	34,000	4,643	4,189	4,643	4,449	36,950	37,000	5,100	4,639	5,100	4,899			
31,000						34,000						37,000								
31,000	31,050	4,200	3,746	4,200	4,006	34,000	34,050	4,650	4,196	4,650	4,456	37,000	37,050	5,113	4,646	5,113	4,906			
31,050	31,100	4,208	3,754	4,208	4,014	34,050	34,100	4,658	4,204	4,658	4,464	37,050	37,100	5,125	4,654	5,125	4,914			
31,100	31,150	4,215	3,761	4,215	4,021	34,100	34,150	4,665	4,211	4,665	4,471	37,100	37,150	5,138	4,661	5,138	4,921			
31,150	31,200	4,223	3,769	4,223	4,029	34,150	34,200	4,673	4,219	4,673	4,479	37,150	37,200	5,150	4,669	5,150	4,929			
31,200	31,250	4,230	3,776	4,230	4,036	34,200	34,250	4,680	4,226	4,680	4,486	37,200	37,250	5,163	4,676	5,163	4,936			
31,250	31,300	4,238	3,784	4,238	4,044	34,250	34,300	4,688	4,234	4,688	4,494	37,250	37,300	5,175	4,684	5,175	4,944			
31,300	31,350	4,245	3,791	4,245	4,051	34,300	34,350	4,695	4,241	4,695	4,501	37,300	37,350	5,188	4,691	5,188	4,951			
31,350	31,400	4,253	3,799	4,253	4,059	34,350	34,400	4,703	4,249	4,703	4,509	37,350	37,400	5,200	4,699	5,200	4,959			
31,400	31,450	4,260	3,806	4,260	4,066	34,400	34,450	4,710	4,256	4,710	4,516	37,400	37,450	5,213	4,706	5,213	4,966			
31,450	31,500	4,268	3,814	4,268	4,074	34,450	34,500	4,718	4,264	4,718	4,524	37,450	37,500	5,225	4,714	5,225	4,974			
31,500	31,550	4,275	3,821	4,275	4,081	34,500	34,550	4,725	4,271	4,725	4,531	37,500	37,550	5,238	4,721	5,238	4,981			
31,550	31,600	4,283	3,829	4,283	4,089	34,550	34,600	4,733	4,279	4,733	4,539	37,550	37,600	5,250	4,729	5,250	4,989			
31,600	31,650	4,290	3,836	4,290	4,096	34,600	34,650	4,740	4,286	4,740	4,546	37,600	37,650	5,263	4,736	5,263	4,996			
31,650	31,700	4,298	3,844	4,298	4,104	34,650	34,700	4,748	4,294	4,748	4,554	37,650	37,700	5,275	4,744	5,275	5,004			
31,700	31,750	4,305	3,851	4,305	4,111	34,700	34,750	4,755	4,301	4,755	4,561	37,700	37,750	5,288	4,751	5,288	5,011			
31,750	31,800	4,313	3,859	4,313	4,119	34,750	34,800	4,763	4,309	4,763	4,569	37,750	37,800	5,300	4,759	5,300	5,019			
31,800	31,850	4,320	3,866	4,320	4,126	34,800	34,850	4,770	4,316	4,770	4,576	37,800	37,850	5,313	4,766	5,313	5,026			
31,850	31,900	4,328	3,874	4,328	4,134	34,850	34,900	4,778	4,324	4,778	4,584	37,850	37,900	5,325	4,774	5,325	5,034			
31,900	31,950	4,335	3,881	4,335	4,141	34,900	34,950	4,785	4,331	4,785	4,591	37,900	37,950	5,338	4,781	5,338	5,041			
31,950	32,000	4,343	3,889	4,343	4,149	34,950	35,000	4,793	4,339	4,793	4,599	37,950	38,000	5,350	4,789	5,350	5,049			
32,000						35,000						38,000								
32,000	32,050	4,350	3,896	4,350	4,156	35,000	35,050	4,800	4,346	4,800	4,606	38,000	38,050	5,363	4,796	5,363	5,056			
32,050	32,100	4,358	3,904	4,358	4,164	35,050	35,100	4,808	4,354	4,808	4,614	38,050	38,100	5,375	4,804	5,375	5,064			
32,100	32,150	4,365	3,911	4,365	4,171	35,100	35,150	4,815	4,361	4,815	4,621	38,100	38,150	5,388	4,811	5,388	5,071			
32,150	32,200	4,373	3,919	4,373	4,179	35,150	35,200	4,823	4,369	4,823	4,629	38,150	38,200	5,400	4,819	5,400	5,079			
32,200	32,250	4,380	3,926	4,380	4,186	35,200	35,250	4,830	4,376	4,830	4,636	38,200	38,250	5,413	4,826	5,413	5,086			
32,250	32,300	4,388	3,934	4,388	4,194	35,250	35,300	4,838	4,384	4,838	4,644	38,250	38,300	5,425	4,834	5,425	5,094			
32,300	32,350	4,395	3,941	4,395	4,201	35,300	35,350	4,845	4,391	4,845	4,651	38,300	38,350	5,438	4,841	5,438	5,101			
32,350	32,400	4,403	3,949	4,403	4,209	35,350	35,400	4,853	4,399	4,853	4,659	38,350	38,400	5,450	4,849	5,450	5,109			
32,400	32,450	4,410	3,956	4,410	4,216	35,400	35,450	4,860	4,406	4,860	4,666	38,400	38,450	5,463	4,856	5,463	5,116			
32,450	32,500	4,418	3,964	4,418	4,224	35,450	35,500	4,868	4,414	4,868	4,674	38,450	38,500	5,475	4,864	5,475	5,124			
32,500	32,550	4,425	3,971	4,425	4,231	35,500	35,550	4,875	4,421	4,875	4,681	38,500	38,550	5,488	4,871	5,488	5,131			
32,550	32,600	4,433	3,979	4,433	4,239	35,550	35,600	4,883	4,429	4,883	4,689	38,550	38,600	5,500	4,879	5,500	5,139			
32,600	32,650	4,440	3,986	4,440	4,246	35,600	35,650	4,890	4,436	4,890	4,696	38,600	38,650	5,513	4,886	5,513	5,146			
32,650	32,700	4,448	3,994	4,448	4,254	35,650	35,700	4,898	4,444	4,898	4,704	38,650	38,700	5,525	4,894	5,525	5,154			
32,700	32,750	4,455	4,001	4,455	4,261	35,700	35,750	4,905	4,451	4,905	4,711	38,700	38,750	5,538	4,901	5,538	5,161			
32,750	32,800	4,463	4,009	4,463	4,269	35,750	35,800	4,913	4,459	4,913	4,719	38,750	38,800	5,550	4,909	5,550	5,169			
32,800	32,850	4,470	4,016	4,470	4,276	35,800	35,850	4,920	4,466	4,920	4,726	38,800	38,850	5,563	4,916	5,563	5,176			
32,850	32,900	4,478	4,024	4,478	4,284	35,850	35,900	4,928	4,474	4,928	4,734	38,850	38,900	5,575	4,924	5,575	5,184			
32,900	32,950	4,485	4,031	4,485	4,291	35,900	35,950	4,935	4,481	4,935	4,741	38,900	38,950	5,588	4,931	5,588	5,191			
32,950	33,000	4,493	4,039	4,493	4,299	35,950	36,000	4,943	4,489	4,943	4,749	38,950	39,000	5,600	4,939	5,600	5,199			

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—																																							
		Single	Married filing jointly *	Married filing separately	Head of a household				At least	But less than	Single	Married filing jointly *				Married filing separately	Head of a household	At least	But less than		Single	Married filing jointly *	Married filing separately	Head of a household																																			
39,000						42,000						45,000																																															
39,000	39,050	5,613	4,946	5,613	5,206	42,000	42,050	6,363	5,396	6,363	5,656	45,000	45,050	7,113	5,846	7,113	6,106	45,050	45,100	7,125	5,854	7,125	6,114	45,100	45,150	7,138	5,861	7,138	6,121	45,150	45,200	7,150	5,869	7,150	6,129	45,200	45,250	7,163	5,876	7,163	6,136																		
40,000						43,000						46,000																																															
40,000	40,050	5,863	5,096	5,863	5,356	43,000	43,050	6,613	5,546	6,613	5,806	46,000	46,050	7,363	5,996	7,363	6,256	46,050	46,100	7,375	6,004	7,375	6,264	46,100	46,150	7,388	6,011	7,388	6,271	46,150	46,200	7,400	6,019	7,400	6,279	46,200	46,250	7,413	6,026	7,413	6,286																		
41,000						44,000						47,000																																															
41,000	41,050	6,113	5,246	6,113	5,506	44,000	44,050	6,863	5,696	6,863	5,956	47,000	47,050	7,613	6,146	7,613	6,406	47,050	47,100	7,625	6,154	7,625	6,414	47,100	47,150	7,638	6,161	7,638	6,421	47,150	47,200	7,650	6,169	7,650	6,429	47,200	47,250	7,663	6,176	7,663	6,436																		
42,000	42,050	6,363	5,396	6,363	5,656	42,050	42,100	6,375	5,404	6,375	5,664	42,100	42,150	6,388	5,411	6,388	5,671	42,150	42,200	6,400	5,419	6,400	5,679	42,200	42,250	6,413	5,426	6,413	5,686	42,250	42,300	6,425	5,434	6,425	5,694	42,300	42,350	6,438	5,441	6,438	5,701	42,350	42,400	6,450	5,449	6,450	5,709	42,400	42,450	6,463	5,456	6,463	5,716	42,450	42,500	6,475	5,464	6,475	5,724
43,000	43,050	6,613	5,546	6,613	5,806	43,050	43,100	6,625	5,554	6,625	5,814	43,100	43,150	6,638	5,561	6,638	5,821	43,150	43,200	6,650	5,569	6,650	5,829	43,200	43,250	6,663	5,576	6,663	5,836	43,250	43,300	6,675	5,584	6,675	5,844	43,300	43,350	6,688	5,591	6,688	5,851	43,350	43,400	6,700	5,599	6,700	5,859	43,400	43,450	6,713	5,606	6,713	5,866	43,450	43,500	6,725	5,614	6,725	5,874
44,000	44,050	6,863	5,696	6,863	5,956	44,050	44,100	6,875	5,704	6,875	5,964	44,100	44,150	6,888	5,711	6,888	5,971	44,150	44,200	6,900	5,719	6,900	5,979	44,200	44,250	6,913	5,726	6,913	5,986	44,250	44,300	6,925	5,734	6,925	5,994	44,300	44,350	6,938	5,741	6,938	6,001	44,350	44,400	6,950	5,749	6,950	6,009	44,400	44,450	6,963	5,756	6,963	6,016	44,450	44,500	6,975	5,764	6,975	6,024
45,000	45,050	7,113	5,846	7,113	6,106	45,050	45,100	7,125	5,854	7,125	6,114	45,100	45,150	7,138	5,861	7,138	6,121	45,150	45,200	7,150	5,869	7,150	6,129	45,200	45,250	7,163	5,876	7,163	6,136	45,250	45,300	7,175	5,884	7,175	6,144	45,300	45,350	7,188	5,891	7,188	6,151	45,350	45,400	7,200	5,899	7,200	6,159	45,400	45,450	7,213	5,906	7,213	6,166	45,450	45,500	7,225	5,914	7,225	6,174
46,000	46,050	7,363	5,996	7,363	6,256	46,050	46,100	7,375	6,004	7,375	6,264	46,100	46,150	7,388	6,011	7,388	6,271	46,150	46,200	7,400	6,019	7,400	6,279	46,200	46,250	7,413	6,026	7,413	6,286	46,250	46,300	7,425	6,034	7,425	6,294	46,300	46,350	7,438	6,041	7,438	6,301	46,350	46,400	7,450	6,049	7,450	6,309	46,400	46,450	7,463	6,056	7,463	6,316	46,450	46,500	7,475	6,064	7,475	6,324
47,000	47,050	7,613	6,146	7,613	6,406	47,050	47,100	7,625	6,154	7,625	6,414	47,100	47,150	7,638	6,161	7,638	6,421	47,150	47,200	7,650	6,169	7,650	6,429	47,200	47,250	7,663	6,176	7,663	6,436	47,250	47,300	7,675	6,184	7,675	6,444	47,300	47,350	7,688	6,191	7,688	6,451	47,350	47,400	7,700	6,199	7,700	6,459	47,400	47,450	7,713	6,206	7,713	6,466	47,450	47,500	7,725	6,214	7,725	6,474
48,000	48,050	7,863	6,396	7,863	6,506	48,050	48,100	7,875	6,404	7,875	6,514	48,100	48,150	7,888	6,411	7,888	6,521	48,150	48,200	7,900	6,419	7,900	6,529	48,200	48,250	7,913	6,426	7,913	6,536	48,250	48,300	7,925	6,434	7,925	6,544	48,300	48,350	7,938	6,441	7,938	6,551	48,350	48,400	7,950	6,449	7,950	6,559	48,400	48,450	7,963	6,456	7,963	6,566	48,450	48,500	7,975	6,464	7,975	6,574
49,000	49,050	8,113	6,646	8,113	6,706	49,050	49,100	8,125	6,654	8,125	6,714	49,100	49,150	8,138	6,661	8,138	6,721	49,150	49,200	8,150	6,669	8,150	6,729	49,200	49,250	8,163	6,676	8,163	6,736	49,250	49,300	8,175	6,684	8,175	6,744	49,300	49,350	8,188	6,691	8,188	6,751	49,350	49,400	8,200	6,699	8,200	6,759	49,400	49,450	8,213	6,706	8,213	6,766	49,450	49,500	8,225	6,714	8,225	6,774
50,000	50,050	8,363	6,896	8,363	6,806	50,050	50,100	8,375	6,904	8,375	6,814	50,100	50,150	8,388	6,911	8,388	6,821	50,150	50,200	8,400	6,919	8,400	6,829	50,200	50,250	8,413	6,926	8,413	6,836	50,250	50,300	8,425	6,934	8,425	6,844	50,300	50,350	8,438	6,941	8,438	6,851	50,350	50,400	8,450	6,949	8,450	6,859	50,400	50,450	8,463	6,956	8,463	6,866	50,450	50,500	8,475	6,964	8,475	6,874

(Continued)

* This column must also be used by a qualifying widow(er).

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—																											
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household																												
48,000						51,000						54,000																																			
48,000	48,050	7,863	6,296	7,863	6,556	51,000	51,050	8,613	6,746	8,613	7,169	54,000	54,050	9,363	7,196	9,363	7,919	54,050	54,100	9,375	7,204	9,375	7,931	54,100	54,150	9,388	7,211	9,388	7,944	54,150	54,200	9,400	7,219	9,400	7,956	54,200	54,250	9,413	7,226	9,413	7,969						
48,100	48,150	7,888	6,311	7,888	6,571	51,100	51,150	8,638	6,761	8,638	7,194	54,250	54,300	9,425	7,234	9,425	7,981	54,300	54,350	9,438	7,241	9,438	7,994	54,350	54,400	9,450	7,249	9,450	8,006	54,400	54,450	9,463	7,256	9,463	8,019	54,450	54,500	9,475	7,264	9,475	8,031						
48,200	48,250	7,913	6,326	7,913	6,586	51,200	51,250	8,663	6,776	8,663	7,219	54,500	54,550	9,488	7,271	9,488	8,044	54,550	54,600	9,500	7,279	9,500	8,056	54,600	54,650	9,513	7,286	9,513	8,069	54,650	54,700	9,525	7,294	9,525	8,081	54,700	54,750	9,538	7,301	9,538	8,094						
48,250	48,300	7,925	6,334	7,925	6,594	51,250	51,300	8,675	6,784	8,675	7,231	54,750	54,800	9,550	7,309	9,550	8,106	54,800	54,850	9,563	7,316	9,563	8,119	54,850	54,900	9,575	7,324	9,575	8,131	54,900	54,950	9,588	7,331	9,588	8,144	54,950	49,000	8,100	6,439	8,100	6,699						
48,300	48,350	7,938	6,341	7,938	6,601	51,300	51,350	8,688	6,791	8,688	7,244	54,950	55,000	9,600	7,339	9,600	8,156	55,000	55,050	9,613	7,346	9,613	8,169	55,050	55,100	9,625	7,354	9,625	8,181	55,100	55,150	9,638	7,361	9,638	8,194	55,150	55,200	9,650	7,369	9,650	8,206	55,200	55,250	9,663	7,376	9,663	8,219
48,350	48,400	7,950	6,349	7,950	6,609	51,350	51,400	8,700	6,799	8,700	7,256	55,250	55,300	9,675	7,384	9,675	8,231	55,300	55,350	9,688	7,391	9,688	8,244	55,350	55,400	9,700	7,399	9,700	8,256	55,400	55,450	9,713	7,406	9,713	8,269	55,450	55,500	9,725	7,414	9,725	8,281						
48,400	48,450	7,963	6,356	7,963	6,616	51,400	51,450	8,713	6,806	8,713	7,269	55,500	55,550	9,738	7,421	9,738	8,294	55,550	55,600	9,750	7,429	9,750	8,306	55,600	55,650	9,763	7,436	9,763	8,319	55,650	55,700	9,775	7,444	9,775	8,331	55,700	55,750	9,788	7,451	9,788	8,344						
48,450	48,500	7,975	6,364	7,975	6,624	51,450	51,500	8,725	6,814	8,725	7,281	55,750	55,800	9,800	7,459	9,800	8,356	55,800	55,850	9,813	7,466	9,813	8,369	55,850	55,900	9,825	7,474	9,825	8,381	55,900	55,950	9,838	7,481	9,838	8,394	55,950	56,000	9,850	7,489	9,850	8,406						
48,500	48,550	7,988	6,371	7,988	6,631	51,500	51,550	8,738	6,821	8,738	7,294	56,000	56,050	9,863	7,496	9,863	8,419	56,050	56,100	9,875	7,504	9,875	8,431	56,100	56,150	9,888	7,511	9,888	8,444	56,150	56,200	9,900	7,519	9,900	8,456	56,200	56,250	9,913	7,526	9,913	8,469						
48,550	48,600	8,000	6,379	8,000	6,639	51,550	51,600	8,750	6,829	8,750	7,306	56,250	56,300	9,925	7,534	9,925	8,481	56,300	56,350	9,938	7,541	9,938	8,494	56,350	56,400	9,950	7,549	9,950	8,506	56,400	56,450	9,963	7,556	9,963	8,519	56,450	56,500	9,975	7,564	9,975	8,531						
48,600	48,650	8,013	6,386	8,013	6,646	51,600	51,650	8,763	6,836	8,763	7,319	56,500	56,550	9,988	7,571	9,988	8,544	56,550	56,600	10,000	7,579	10,000	8,556	56,600	56,650	10,013	7,586	10,013	8,569	56,650	56,700	10,025	7,594	10,025	8,581	56,700	56,750	10,038	7,601	10,038	8,594						
48,650	48,700	8,025	6,394	8,025	6,654	51,650	51,700	8,775	6,844	8,775	7,331	56,750	56,800	10,050	7,609	10,050	8,606	56,800	56,850	10,063	7,616	10,063	8,619	56,850	56,900	10,075	7,624	10,075	8,631	56,900	56,950	10,088	7,631	10,088	8,644	56,950	57,000	10,100	7,639	10,100	8,656						
48,700	48,750	8,038	6,401	8,038	6,661	51,700	51,750	8,788	6,851	8,788	7,344	57,000	57,050	10,113	7,646	10,113	8,669	57,050	57,100	10,125	7,654	10,125	8,681	57,100	57,150	10,138	7,661	10,138	8,694	57,150	57,200	10,150	7,669	10,150	8,706	57,200	57,250	10,163	7,676	10,163	8,719						
48,750	48,800	8,050	6,409	8,050	6,669	51,750	51,800	8,800	6,859	8,800	7,356	57,250	57,300	10,175	7,654	10,175	8,731	57,300	57,350	10,188	7,661	10,188	8,744	57,350	57,400	10,200	7,669	10,200	8,756	57,400	57,450	10,213	7,676	10,213	8,769	57,450	57,500	10,225	7,684	10,225	8,781						
48,800	48,850	8,063	6,416	8,063	6,676	51,800	51,850	8,813	6,866	8,813	7,369	57,500	57,550	10,238	7,661	10,238	8,794	57,550	57,600	10,250	7,669	10,250	8,806	57,600	57,650	10,263	7,676	10,263	8,819	57,650	57,700	10,275	7,684	10,275	8,831	57,700	57,750	10,288	7,691	10,288	8,844						
48,850	48,900	8,075	6,424	8,075	6,684	51,850	51,900	8,825	6,874	8,825	7,381	57,750	57,800	10,300	7,684	10,300	8,856	57,800	57,850	10,313	7,691	10,313	8,869	57,850	57,900	10,325	7,691	10,325	8,881	57,900	57,950	10,338	7,698	10,338	8,894	57,950	58,000	10,350	7,706	10,350	8,906						
48,900	48,950	8,088	6,431	8,088	6,691	51,900	51,950	8,838	6,881	8,838	7,394	58,000	58,050	10,363	7,691	10,363	8,919	58,050	58,100	10,375	7,698	10,375	8,931	58,100	58,150	10,388	7,706	10,388	8,944	58,150	58,200	10,400	7,714	10,400	8,956	58,200	58,250	10,413	7,721	10,413	8,969						
48,950	49,000	8,100	6,439	8,100	6,699	51,950	52,000	8,850	6,889	8,850	7,406	58,250	58,300	10,425	7,721	10,425	8,981	58,300	58,350	10,438	7,729	10,438	8,994	58,350	58,400	10,450	7,736	10,450	9,006	58,400	58,450	10,463	7,744	10,463	9,019	58,450	58,500	10,475	7,751	10,475	9,031						
49,000						52,000						55,000																																			
49,000	49,050	8,113	6,446	8,113	6,706	52,000	52,050	8,863	6,896	8,863	7,419	55,000	55,050	9,613	7,346	9,613	8,169	55,050	55,100	9,625	7,354	9,625	8,181	55,100	55,150	9,638	7,361	9,638	8,194	55,150	55,200	9,650	7,369	9,650	8,206	55,200	55,250	9,663	7,376	9,663	8,219						
49,050	49,100	8,125	6,454	8,125	6,714	52,050	52,100	8,875	6,904	8,875	7,431	55,250	55,300	9,675	7,384	9,675	8,231	55,300	55,350	9,688	7,391	9,688	8,244	55,350	55,400	9,700	7,399	9,700	8,256	55,400	55,450	9,713	7,406	9,713	8,269	55,450	55,500	9,725	7,414	9,725	8,281						
49,100	49,150	8,138	6,461	8,138	6,721	52,100	52,150	8,888	6,911	8,888	7,444	55,500	55,550	9,738	7,421	9,738	8,294	55,550	55,600	9,750	7,429	9,750	8,306	55,600	55,650	9,763	7,436	9,763	8,319	55,650	55,700	9,775	7,444	9,775	8,331	55,700	55,750	9,788	7,451	9,788	8,344						
49,150	49,200	8,150	6,469	8,150	6,729	52,150	52,200	8,900	6,919	8,900	7,456	55,750	55,800	9,800	7,459	9,800	8,356	55,800	55,850	9,813	7,466	9,813	8,369	55,850	55,900	9,825	7,474	9,825	8,381	55,900	55,950	9,838	7,481	9,838	8,394	55,950	56,000	9,850	7,489	9,850	8,406						
49,200	49,250	8,163	6,476	8,163	6,736	52,200	52,250	8,913	6,926	8,913	7,469	56,000	56,050	9,863	7,496	9,863	8,419	56,050	56,100	9,875	7,504	9,875	8,431	56,100	56,150	9,888	7,511	9,888	8,444	56,150	56,200	9,900	7,519	9,900	8,456	56,200	56,250	9,913	7,526	9,913	8,469						
49,250	49,300	8,175	6,484	8,175	6,744	52,250	52,300	8,925	6,934	8,925	7,481	56,250	56,300	9,925	7,534	9,925	8,481	56,300	56,350	9,938	7,541	9,938	8,494	56,350	56,400	9,950	7,549	9,950	8,506	56,400	56,450	9,963	7,556	9,963	8,519	56,450	56,500	9,975	7,564	9,975	8,531						
49,300	49,350	8,188	6,491	8,188	6,751	52,300	52,350	8,938	6,941	8,938	7,494	56,500	56,550	9,988	7,571	9,988	8,544	56,550	56,600	10,000	7,579	10,000	8,556	56,600	56,650	10,013	7,586	10,013	8,569	56,650	56,700	10,025	7,594	10,025	8,581	56,700	56,750	10,038	7,601	10,038	8,594						
49,350	49,400	8,200	6,499	8,200	6,759	52,350	52,400	8,950	6,949	8,950	7,506	56,750	56,800	10,050	7,609	10,050	8,606	56,800	56,850	10,063	7,616	10,063	8,619	56,850	56,900	10,075	7,624	10,075	8,631	56,900	56,950	10,088	7,631	10,088	8,644	56,950	57,000	10,100	7,639	10,100	8,656						
49,400	49,450																																														

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
57,000							60,000							63,000						
57,000	57,050	10,113	7,646	10,113	8,669	60,000	60,050	10,863	8,096	10,863	9,419	63,000	63,050	11,613	8,546	11,613	10,169			
57,050	57,100	10,125	7,654	10,125	8,681	60,050	60,100	10,875	8,104	10,875	9,431	63,050	63,100	11,625	8,554	11,625	10,181			
57,100	57,150	10,138	7,661	10,138	8,694	60,100	60,150	10,888	8,111	10,888	9,444	63,100	63,150	11,638	8,561	11,638	10,194			
57,150	57,200	10,150	7,669	10,150	8,706	60,150	60,200	10,900	8,119	10,900	9,456	63,150	63,200	11,650	8,569	11,650	10,206			
57,200	57,250	10,163	7,676	10,163	8,719	60,200	60,250	10,913	8,126	10,913	9,469	63,200	63,250	11,663	8,576	11,663	10,219			
57,250	57,300	10,175	7,684	10,175	8,731	60,250	60,300	10,925	8,134	10,925	9,481	63,250	63,300	11,675	8,584	11,675	10,231			
57,300	57,350	10,188	7,691	10,188	8,744	60,300	60,350	10,938	8,141	10,938	9,494	63,300	63,350	11,688	8,591	11,688	10,244			
57,350	57,400	10,200	7,699	10,200	8,756	60,350	60,400	10,950	8,149	10,950	9,506	63,350	63,400	11,700	8,599	11,700	10,256			
57,400	57,450	10,213	7,706	10,213	8,769	60,400	60,450	10,963	8,156	10,963	9,519	63,400	63,450	11,713	8,606	11,713	10,269			
57,450	57,500	10,225	7,714	10,225	8,781	60,450	60,500	10,975	8,164	10,975	9,531	63,450	63,500	11,725	8,614	11,725	10,281			
57,500	57,550	10,238	7,721	10,238	8,794	60,500	60,550	10,988	8,171	10,988	9,544	63,500	63,550	11,738	8,621	11,738	10,294			
57,550	57,600	10,250	7,729	10,250	8,806	60,550	60,600	11,000	8,179	11,000	9,556	63,550	63,600	11,750	8,629	11,750	10,306			
57,600	57,650	10,263	7,736	10,263	8,819	60,600	60,650	11,013	8,186	11,013	9,569	63,600	63,650	11,763	8,636	11,763	10,319			
57,650	57,700	10,275	7,744	10,275	8,831	60,650	60,700	11,025	8,194	11,025	9,581	63,650	63,700	11,775	8,644	11,775	10,331			
57,700	57,750	10,288	7,751	10,288	8,844	60,700	60,750	11,038	8,201	11,038	9,594	63,700	63,750	11,788	8,651	11,788	10,344			
57,750	57,800	10,300	7,759	10,300	8,856	60,750	60,800	11,050	8,209	11,050	9,606	63,750	63,800	11,800	8,659	11,800	10,356			
57,800	57,850	10,313	7,766	10,313	8,869	60,800	60,850	11,063	8,216	11,063	9,619	63,800	63,850	11,813	8,666	11,813	10,369			
57,850	57,900	10,325	7,774	10,325	8,881	60,850	60,900	11,075	8,224	11,075	9,631	63,850	63,900	11,825	8,674	11,825	10,381			
57,900	57,950	10,338	7,781	10,338	8,894	60,900	60,950	11,088	8,231	11,088	9,644	63,900	63,950	11,838	8,681	11,838	10,394			
57,950	58,000	10,350	7,789	10,350	8,906	60,950	61,000	11,100	8,239	11,100	9,656	63,950	64,000	11,850	8,689	11,850	10,406			
58,000							61,000							64,000						
58,000	58,050	10,363	7,796	10,363	8,919	61,000	61,050	11,113	8,246	11,113	9,669	64,000	64,050	11,863	8,696	11,863	10,419			
58,050	58,100	10,375	7,804	10,375	8,931	61,050	61,100	11,125	8,254	11,125	9,681	64,050	64,100	11,875	8,704	11,875	10,431			
58,100	58,150	10,388	7,811	10,388	8,944	61,100	61,150	11,138	8,261	11,138	9,694	64,100	64,150	11,888	8,711	11,888	10,444			
58,150	58,200	10,400	7,819	10,400	8,956	61,150	61,200	11,150	8,269	11,150	9,706	64,150	64,200	11,900	8,719	11,900	10,456			
58,200	58,250	10,413	7,826	10,413	8,969	61,200	61,250	11,163	8,276	11,163	9,719	64,200	64,250	11,913	8,726	11,913	10,469			
58,250	58,300	10,425	7,834	10,425	8,981	61,250	61,300	11,175	8,284	11,175	9,731	64,250	64,300	11,925	8,734	11,925	10,481			
58,300	58,350	10,438	7,841	10,438	8,994	61,300	61,350	11,188	8,291	11,188	9,744	64,300	64,350	11,938	8,741	11,938	10,494			
58,350	58,400	10,450	7,849	10,450	9,006	61,350	61,400	11,200	8,299	11,200	9,756	64,350	64,400	11,950	8,749	11,950	10,506			
58,400	58,450	10,463	7,856	10,463	9,019	61,400	61,450	11,213	8,306	11,213	9,769	64,400	64,450	11,963	8,756	11,963	10,519			
58,450	58,500	10,475	7,864	10,475	9,031	61,450	61,500	11,225	8,314	11,225	9,781	64,450	64,500	11,975	8,764	11,975	10,531			
58,500	58,550	10,488	7,871	10,488	9,044	61,500	61,550	11,238	8,321	11,238	9,794	64,500	64,550	11,988	8,771	11,988	10,544			
58,550	58,600	10,500	7,879	10,500	9,056	61,550	61,600	11,250	8,329	11,250	9,806	64,550	64,600	12,000	8,779	12,000	10,556			
58,600	58,650	10,513	7,886	10,513	9,069	61,600	61,650	11,263	8,336	11,263	9,819	64,600	64,650	12,013	8,786	12,013	10,569			
58,650	58,700	10,525	7,894	10,525	9,081	61,650	61,700	11,275	8,344	11,275	9,831	64,650	64,700	12,025	8,794	12,025	10,581			
58,700	58,750	10,538	7,901	10,538	9,094	61,700	61,750	11,288	8,351	11,288	9,844	64,700	64,750	12,038	8,801	12,038	10,594			
58,750	58,800	10,550	7,909	10,550	9,106	61,750	61,800	11,300	8,359	11,300	9,856	64,750	64,800	12,050	8,809	12,050	10,606			
58,800	58,850	10,563	7,916	10,563	9,119	61,800	61,850	11,313	8,366	11,313	9,869	64,800	64,850	12,063	8,816	12,063	10,619			
58,850	58,900	10,575	7,924	10,575	9,131	61,850	61,900	11,325	8,374	11,325	9,881	64,850	64,900	12,075	8,824	12,075	10,631			
58,900	58,950	10,588	7,931	10,588	9,144	61,900	61,950	11,338	8,381	11,338	9,894	64,900	64,950	12,088	8,831	12,088	10,644			
58,950	59,000	10,600	7,939	10,600	9,156	61,950	62,000	11,350	8,389	11,350	9,906	64,950	65,000	12,100	8,839	12,100	10,656			
59,000							62,000							65,000						
59,000	59,050	10,613	7,946	10,613	9,169	62,000	62,050	11,363	8,396	11,363	9,919	65,000	65,050	12,113	8,846	12,113	10,669			
59,050	59,100	10,625	7,954	10,625	9,181	62,050	62,100	11,375	8,404	11,375	9,931	65,050	65,100	12,125	8,854	12,125	10,681			
59,100	59,150	10,638	7,961	10,638	9,194	62,100	62,150	11,388	8,411	11,388	9,944	65,100	65,150	12,138	8,861	12,138	10,694			
59,150	59,200	10,650	7,969	10,650	9,206	62,150	62,200	11,400	8,419	11,400	9,956	65,150	65,200	12,150	8,869	12,150	10,706			
59,200	59,250	10,663	7,976	10,663	9,219	62,200	62,250	11,413	8,426	11,413	9,969	65,200	65,250	12,163	8,876	12,163	10,719			
59,250	59,300	10,675	7,984	10,675	9,231	62,250	62,300	11,425	8,434	11,425	9,981	65,250	65,300	12,175	8,884	12,175	10,731			
59,300	59,350	10,688	7,991	10,688	9,244	62,300	62,350	11,438	8,441	11,438	9,994	65,300	65,350	12,188	8,891	12,188	10,744			
59,350	59,400	10,700	7,999	10,700	9,256	62,350	62,400	11,450	8,449	11,450	10,006	65,350	65,400	12,200	8,899	12,200	10,756			
59,400	59,450	10,713	8,006	10,713	9,269	62,400	62,450	11,463	8,456	11,463	10,019	65,400	65,450	12,213	8,906	12,213	10,769			
59,450	59,500	10,725	8,014	10,725	9,281	62,450	62,500	11,475	8,464	11,475	10,031	65,450	65,500	12,225	8,914	12,225	10,781			
59,500	59,550	10,738	8,021	10,738	9,294	62,500	62,550	11,488	8,471	11,488	10,044	65,500	65,550	12,238	8,921	12,238	10,794			
59,550	59,600	10,750	8,029	10,750	9,306	62,550	62,600	11,500	8,479	11,500	10,056	65,550	65,600	12,250	8,929	12,250	10,806			
59,600	59,650	10,763	8,036	10,763	9,319	62,600	62,650	11,513	8,486	11,513	10,069	65,600	65,650	12,263	8,936	12,263	10,819			
59,650	59,700	10,775	8,044	10,775	9,331	62,650	62,700	11,525	8,494	11,525	10,081	65,650	65,700	12,275	8,944	12,275	10,831			
59,700	59,750	10,788	8,051	10,788	9,344	62,700	62,750	11,538	8,501	11,538	10,094	65,700	65,750	12,288	8,951	12,288	10,844			
59,750	59,800	10,800	8,059	10,800	9,356	62,750	62,800	11,550	8,509	11,550	10,106	65,750	65,800	12,300	8,959	12,300	10,856			
59,800	59,850	10,813	8,066	10,813	9,369	62,800	62,850	11,563	8,516	11,563	10,119	65,800	65,850	12,313	8,966	12,313	10,869			
59,850	59,900	10,825	8,074	10,825	9,381	62,850	62,900	11,575	8,524	11,575	10,131	65,850	65,900	12,325	8,97					

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—																					
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household																						
66,000						69,000						72,000																													
66,000	66,050	12,363	8,996	12,363	10,919	69,000	69,050	13,113	9,446	13,113	11,669	72,000	72,050	13,863	9,896	13,863	12,419	72,050	72,100	13,875	9,904	13,875	12,431	72,100	72,150	13,888	9,911	13,888	12,444	72,150	72,200	13,900	9,919	13,900	12,456	72,200	72,250	13,913	9,926	13,913	12,469
66,100	66,150	12,388	9,011	12,388	10,944	69,100	69,150	13,138	9,461	13,138	11,694	72,250	72,300	13,925	9,934	13,925	12,481	72,300	72,350	13,938	9,941	13,938	12,494	72,350	72,400	13,950	9,949	13,950	12,506	72,400	72,450	13,963	9,956	13,963	12,519	72,450	72,500	13,975	9,964	13,975	12,531
66,200	66,250	12,413	9,026	12,413	10,969	69,200	69,250	13,163	9,476	13,163	11,719	72,500	72,550	13,988	9,971	13,988	12,544	72,550	72,600	14,000	9,979	14,000	12,556	72,600	72,650	14,013	9,986	14,013	12,569	72,650	72,700	14,025	9,994	14,025	12,581	72,700	72,750	14,038	10,001	14,038	12,594
66,250	66,300	12,425	9,034	12,425	10,981	69,250	69,300	13,175	9,484	13,175	11,731	72,750	72,800	14,050	10,009	14,050	12,606	72,800	72,850	14,063	10,016	14,063	12,619	72,850	72,900	14,075	10,024	14,075	12,631	72,900	72,950	14,088	10,031	14,088	12,644	72,950	73,000	14,100	10,039	14,100	12,656
66,300	66,350	12,438	9,041	12,438	10,994	69,300	69,350	13,188	9,491	13,188	11,744	72,950	73,000	14,113	10,046	14,113	12,669	73,000	73,050	14,125	10,054	14,125	12,681	73,050	73,100	14,138	10,061	14,138	12,694	73,100	73,150	14,150	10,069	14,150	12,706	73,150	73,200	14,163	10,076	14,163	12,719
66,400	66,450	12,463	9,056	12,463	11,019	69,350	69,400	13,200	9,499	13,200	11,756	73,200	73,250	14,175	10,084	14,175	12,731	73,250	73,300	14,188	10,091	14,188	12,744	73,300	73,350	14,200	10,099	14,200	12,756	73,350	73,400	14,213	10,106	14,213	12,769	73,400	73,450	14,225	10,114	14,225	12,781
66,450	66,500	12,475	9,064	12,475	11,031	69,400	69,450	13,213	9,506	13,213	11,769	73,450	73,500	14,238	10,121	14,238	12,794	73,500	73,550	14,250	10,129	14,250	12,806	73,550	73,600	14,263	10,136	14,263	12,819	73,600	73,650	14,275	10,144	14,275	12,831	73,650	73,700	14,288	10,151	14,288	12,844
66,500	66,550	12,488	9,071	12,488	11,044	69,450	69,500	13,225	9,514	13,225	11,781	73,700	73,750	14,300	10,159	14,300	12,856	73,750	73,800	14,313	10,169	14,313	12,869	73,800	73,850	14,325	10,181	14,325	12,881	73,850	73,900	14,338	10,194	14,338	12,894	73,900	73,950	14,350	10,206	14,350	12,906
66,550	66,600	12,500	9,079	12,500	11,056	69,500	69,550	13,238	9,521	13,238	11,794	73,950	74,000	14,363	10,219	14,363	12,919	74,000	74,050	14,375	10,231	14,375	12,931	74,050	74,100	14,388	10,244	14,388	12,944	74,100	74,150	14,400	10,256	14,400	12,956	74,150	74,200	14,413	10,269	14,413	12,969
66,600	66,650	12,513	9,086	12,513	11,069	69,550	69,600	13,250	9,529	13,250	11,806	74,200	74,250	14,425	10,281	14,425	12,981	74,250	74,300	14,438	10,294	14,438	12,994	74,300	74,350	14,450	10,306	14,450	13,006	74,350	74,400	14,463	10,319	14,463	13,019	74,400	74,450	14,475	10,331	14,475	13,031
66,650	66,700	12,525	9,094	12,525	11,081	69,600	69,650	13,263	9,536	13,263	11,819	74,450	74,500	14,488	10,344	14,488	13,044	74,500	74,550	14,500	10,356	14,500	13,056	74,550	74,600	14,513	10,369	14,513	13,069	74,600	74,650	14,525	10,381	14,525	13,081	74,650	74,700	14,538	10,394	14,538	13,094
66,700	66,750	12,538	9,101	12,538	11,094	69,650	69,700	13,275	9,544	13,275	11,831	74,700	74,750	14,550	10,406	14,550	13,106	74,750	74,800	14,563	10,419	14,563	13,119	74,800	74,850	14,575	10,431	14,575	13,131	74,850	74,900	14,588	10,444	14,588	13,144	74,900	74,950	14,600	10,456	14,600	13,156
66,750	66,800	12,550	9,109	12,550	11,106	69,700	69,750	13,288	9,551	13,288	11,844	74,950	75,000	14,613	10,469	14,613	13,169	75,000	75,050	14,625	10,481	14,625	13,181	75,050	75,100	14,638	10,494	14,638	13,194	75,100	75,150	14,650	10,506	14,650	13,206	75,150	75,200	14,663	10,519	14,663	13,219
66,800	66,850	12,563	9,116	12,563	11,119	69,750	69,800	13,300	9,559	13,300	11,856	75,200	75,250	14,675	10,531	14,675	13,231	75,250	75,300	14,688	10,544	14,688	13,244	75,300	75,350	14,700	10,556	14,700	13,256	75,350	75,400	14,713	10,569	14,713	13,269	75,400	75,450	14,725	10,581	14,725	13,281
66,850	66,900	12,575	9,124	12,575	11,131	69,800	69,850	13,313	9,566	13,313	11,869	75,450	75,500	14,738	10,594	14,738	13,294	75,500	75,550	14,750	10,606	14,750	13,306	75,550	75,600	14,763	10,619	14,763	13,319	75,600	75,650	14,775	10,631	14,775	13,331	75,650	75,700	14,788	10,644	14,788	13,344
66,900	66,950	12,588	9,131	12,588	11,144	69,850	69,900	13,325	9,574	13,325	11,881	75,700	75,750	14,800	10,659	14,800	13,356	75,750	75,800	14,813	10,671	14,813	13,369	75,800	75,850	14,825	10,684	14,825	13,381	75,850	75,900	14,838	10,694	14,838	13,394	75,900	75,950	14,850	10,706	14,850	13,406
66,950	67,000	12,600	9,139	12,600	11,156	69,900	69,950	13,338	9,581	13,338	11,894	75,950	76,000	14,863	10,719	14,863	13,419	76,000	76,050	14,875	10,731	14,875	13,431	76,050	76,100	14,888	10,744	14,888	13,444	76,100	76,150	14,900	10,756	14,900	13,456	76,150	76,200	14,913	10,769	14,913	13,469
67,000						70,000						73,000																													
67,000	67,050	12,613	9,146	12,613	11,169	70,000	70,050	13,363	9,596	13,363	11,919	73,000	73,050	14,925	10,781	14,925	13,481	73,050	73,100	14,938	10,794	14,938	13,494	73,100	73,150	14,950	10,806	14,950	13,506	73,150	73,200	14,963	10,819	14,963	13,519	73,200	73,250	14,975	10,831	14,975	13,531
67,050	67,100	12,625	9,154	12,625	11,181	70,050	70,100	13,375	9,604	13,375	11,931	73,250	73,300	14,988	10,844	14,988	13,544	73,300	73,350	14,994	10,856	14,994	13,556	73,350	73,400	15,000	10,869	15,000	13,569	73,400	73,450	15,013	10,881	15,013	13,581	73,450	73,500	15,025	10,894	15,025	13,594
67,100	67,150	12,638	9,161	12,638	11,194	70,100	70,150	13,388	9,611	13,388	11,944	73,500	73,550	15,038	10,906	15,038	13,606	73,550	73,600	15,050	10,919	15,050	13,619	73,600	73,650	15,063	10,931	15,063	13,631	73,650	73,700	15,075	10,944	15,075	13,644	73,700	73,750	15,088	10,956	15,088	13,656
67,150	67,200	12,650	9,169	12,650	11,206	70,150	70,200	13,400	9,619	13,400	11,956	73,750	73,800	15,100	10,969	15,100	13,669	73,800	73,850	15,113	10,981	15,113	13,681	73,850	73,900	15,125	10,994	15,125	13,694	73,900	73,950	15,138	11,006	15,138	13,706	73,950	74,000	15,150	11,019	15,150	13,719
67,200	67,250	12,663	9,176	12,663	11,219	70,200	70,250	13,413	9,626	13,413	11,969	74,000	74,050	15,163	11,031	15,163	13,731	74,050	74,100	15,175	11,044	15,175	13,744	74,100	74,150	15,188	11,056	15,188	13,756	74,150	74,200	15,200	11,069	15,200	13,769	74,200	74,250	15,213	11,081	15,213	13,781
67,250	67,300	12,675	9,184	12,675	11,231	70,250	70,300	13,425	9,634	13,425	11,981	74,250	74,300	15,225	11,094	15,225	13,794	74,300	74,350	15,238	11,106	15,238	13,806	74,350	74,400	15,250	11,119	15,250	13,819	74,400	74,450	15,263	11,131	15,263	13,831	74,450	74,500	15,275	11,144	15,275	13,844
67,300	67,350	12,688	9,191	12,688	11,244	70,300	70,350	13,438	9,641	13,438	11,994	74,500	74,550	15,288	11,156	15,288	13,856	74,550	74,600	15,300	11,169	15,300	13,869	74,600	74,650	15,313	11,181	15,313	13,881	74,650	74,700	15,325	11,194	15,325	13,894	74,700	74,750	15,338	11,206	15,338	13,906
67,350	67,400	12,700	9,199	12,700	11,256	70,350	70,400	13,450	9,649	13,450	12,006	74,750	74,800	15,350	11,219	15,350	13,919	74,800	74,850	15,363	11,231	15,363	13,931	74,850	74,900	15,375	11,244	15,375	13,944	74,900	74,950	15,388	11,256	15,388	13,956	74,950	75,000	15,400	11,269	15,400	13,969
67,400																																									

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
75,000						78,000						81,000								
75,000	75,050	14,613	10,469	14,631	13,169	78,000	78,050	15,363	11,219	15,471	13,919	81,000	81,050	16,113	11,969	16,311	14,669			
75,050	75,100	14,625	10,481	14,645	13,181	78,050	78,100	15,375	11,231	15,485	13,931	81,050	81,100	16,125	11,981	16,325	14,681			
75,100	75,150	14,638	10,494	14,659	13,194	78,100	78,150	15,388	11,244	15,499	13,944	81,100	81,150	16,138	11,994	16,339	14,694			
75,150	75,200	14,650	10,506	14,673	13,206	78,150	78,200	15,400	11,256	15,513	13,956	81,150	81,200	16,150	12,006	16,353	14,706			
75,200	75,250	14,663	10,519	14,687	13,219	78,200	78,250	15,413	11,269	15,527	13,969	81,200	81,250	16,163	12,019	16,367	14,719			
75,250	75,300	14,675	10,531	14,701	13,231	78,250	78,300	15,425	11,281	15,541	13,981	81,250	81,300	16,175	12,031	16,381	14,731			
75,300	75,350	14,688	10,544	14,715	13,244	78,300	78,350	15,438	11,294	15,555	13,994	81,300	81,350	16,188	12,044	16,395	14,744			
75,350	75,400	14,700	10,556	14,729	13,256	78,350	78,400	15,450	11,306	15,569	14,006	81,350	81,400	16,200	12,056	16,409	14,756			
75,400	75,450	14,713	10,569	14,743	13,269	78,400	78,450	15,463	11,319	15,583	14,019	81,400	81,450	16,213	12,069	16,423	14,769			
75,450	75,500	14,725	10,581	14,757	13,281	78,450	78,500	15,475	11,331	15,597	14,031	81,450	81,500	16,225	12,081	16,437	14,781			
75,500	75,550	14,738	10,594	14,771	13,294	78,500	78,550	15,488	11,344	15,611	14,044	81,500	81,550	16,238	12,094	16,451	14,794			
75,550	75,600	14,750	10,606	14,785	13,306	78,550	78,600	15,500	11,356	15,625	14,056	81,550	81,600	16,250	12,106	16,465	14,806			
75,600	75,650	14,763	10,619	14,799	13,319	78,600	78,650	15,513	11,369	15,639	14,069	81,600	81,650	16,263	12,119	16,479	14,819			
75,650	75,700	14,775	10,631	14,813	13,331	78,650	78,700	15,525	11,381	15,653	14,081	81,650	81,700	16,275	12,131	16,493	14,831			
75,700	75,750	14,788	10,644	14,827	13,344	78,700	78,750	15,538	11,394	15,667	14,094	81,700	81,750	16,288	12,144	16,507	14,844			
75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856			
75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869			
75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881			
75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894			
75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906			
76,000						79,000						82,000								
76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919			
76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931			
76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944			
76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956			
76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969			
76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981			
76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994			
76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006			
76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019			
76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031			
76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044			
76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056			
76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069			
76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081			
76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094			
76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106			
76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119			
76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131			
76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144			
76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156			
77,000						80,000						83,000								
77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169			
77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181			
77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194			
77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206			
77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219			
77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231			
77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244			
77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256			
77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269			
77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281			
77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294			
77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306			
77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319			
77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331			
77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344			
77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356			
77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619									

If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—	If line 43 (taxable income) is—		And you are—				Your tax is—																					
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household																	
84,000						87,000						90,000																													
84,000	84,050	16,863	12,719	17,151	15,419	87,000	87,050	17,613	13,469	17,991	16,169	90,000	90,050	18,383	14,219	18,831	16,919	90,050	90,100	18,397	14,231	18,845	16,931	90,100	90,150	18,411	14,244	18,859	16,944	90,150	90,200	18,425	14,256	18,873	16,956	90,200	90,250	18,439	14,269	18,887	16,969
84,050	84,100	16,875	12,731	17,165	15,431	87,050	87,100	17,625	13,481	18,005	16,181	90,250	90,300	18,443	14,271	18,901	16,981	90,300	90,350	18,457	14,284	18,915	16,994	90,350	90,400	18,471	14,297	18,929	17,006	90,400	90,450	18,485	14,310	18,943	17,019	90,450	90,500	18,499	14,323	18,957	17,031
84,100	84,150	16,888	12,744	17,179	15,444	87,100	87,150	17,638	13,494	18,019	16,194	90,500	90,550	18,523	14,344	18,971	17,044	90,550	90,600	18,537	14,356	18,985	17,056	90,600	90,650	18,551	14,369	18,999	17,069	90,650	90,700	18,565	14,381	19,013	17,081	90,700	90,750	18,579	14,394	19,027	17,094
84,150	84,200	16,900	12,756	17,193	15,456	87,150	87,200	17,650	13,506	18,033	16,206	90,750	90,800	18,593	14,406	19,041	17,106	90,800	90,850	18,607	14,419	19,055	17,119	90,850	90,900	18,621	14,431	19,069	17,131	90,900	90,950	18,635	14,444	19,083	17,144	90,950	91,000	18,649	14,456	19,097	17,156
84,200	84,250	16,913	12,769	17,207	15,469	87,200	87,250	17,663	13,519	18,047	16,219	91,000	91,050	18,663	14,469	19,111	17,169	91,050	91,100	18,677	14,481	19,125	17,181	91,100	91,150	18,691	14,494	19,139	17,194	91,150	91,200	18,705	14,506	19,153	17,206	91,200	91,250	18,719	14,519	19,167	17,219
84,250	84,300	16,925	12,781	17,221	15,481	87,250	87,300	17,675	13,531	18,061	16,231	91,250	91,300	18,733	14,531	19,181	17,231	91,300	91,350	18,747	14,544	19,195	17,244	91,350	91,400	18,761	14,556	19,209	17,256	91,400	91,450	18,775	14,569	19,223	17,269	91,450	91,500	18,789	14,581	19,237	17,281
84,300	84,350	16,938	12,794	17,235	15,494	87,300	87,350	17,688	13,544	18,075	16,244	91,500	91,550	18,803	14,594	19,251	17,294	91,550	91,600	18,817	14,606	19,265	17,306	91,600	91,650	18,831	14,619	19,279	17,319	91,650	91,700	18,845	14,631	19,293	17,331	91,700	91,750	18,859	14,644	19,307	17,344
84,350	84,400	16,950	12,806	17,249	15,506	87,350	87,400	17,700	13,556	18,089	16,256	91,750	91,800	18,873	14,656	19,321	17,356	91,800	91,850	18,887	14,669	19,335	17,369	91,850	91,900	18,901	14,681	19,349	17,381	91,900	91,950	18,915	14,694	19,363	17,394	91,950	92,000	18,929	14,706	19,377	17,406
84,400	84,450	16,963	12,819	17,263	15,519	87,400	87,450	17,713	13,569	18,103	16,269	92,000	92,050	18,943	14,719	19,391	17,419	92,050	92,100	18,957	14,731	19,405	17,431	92,100	92,150	18,971	14,744	19,419	17,444	92,150	92,200	18,985	14,756	19,433	17,456	92,200	92,250	18,999	14,769	19,447	17,469
84,450	84,500	16,975	12,831	17,277	15,531	87,450	87,500	17,725	13,581	18,117	16,281	92,250	92,300	18,999	14,781	19,461	17,481	92,300	92,350	19,027	14,794	19,475	17,494	92,350	92,400	19,041	14,806	19,489	17,506	92,400	92,450	19,055	14,819	19,503	17,519	92,450	92,500	19,069	14,831	19,517	17,531
84,500	84,550	16,988	12,844	17,291	15,544	87,500	87,550	17,738	13,594	18,131	16,294	92,500	92,550	19,083	14,844	19,531	17,544	92,550	92,600	19,097	14,856	19,545	17,556	92,600	92,650	19,111	14,869	19,559	17,569	92,650	92,700	19,125	14,881	19,573	17,581	92,700	92,750	19,139	14,894	19,587	17,594
84,550	84,600	17,000	12,856	17,305	15,556	87,550	87,600	17,750	13,606	18,145	16,306	92,750	92,800	19,153	14,906	19,601	17,606	92,800	92,850	19,167	14,919	19,615	17,619	92,850	92,900	19,181	14,931	19,629	17,631	92,900	92,950	19,195	14,944	19,643	17,644	92,950	93,000	19,209	14,956	19,657	17,656
84,600	84,650	17,013	12,869	17,319	15,569	87,600	87,650	17,763	13,619	18,159	16,319	93,000	93,050	19,223	14,969	19,671	17,671	93,050	93,100	19,237	14,981	19,685	17,685	93,100	93,150	19,251	14,994	19,699	17,699	93,150	93,200	19,265	15,006	19,713	17,713	93,200	93,250	19,279	15,019	19,727	17,727
84,650	84,700	17,025	12,881	17,333	15,581	87,650	87,700	17,775	13,631	18,173	16,331	93,250	93,300	19,293	15,031	19,741	17,741	93,300	93,350	19,307	15,044	19,755	17,755	93,350	93,400	19,321	15,056	19,769	17,769	93,400	93,450	19,335	15,069	19,783	17,783	93,450	93,500	19,349	15,081	19,797	17,797
84,700	84,750	17,038	12,894	17,347	15,594	87,700	87,750	17,788	13,644	18,187	16,344	93,500	93,550	19,363	15,094	19,807	17,807	93,550	93,600	19,377	15,106	19,821	17,821	93,600	93,650	19,391	15,119	19,835	17,835	93,650	93,700	19,405	15,131	19,849	17,849	93,700	93,750	19,419	15,144	19,863	17,863
84,750	84,800	17,050	12,906	17,361	15,606	87,750	87,800	17,800	13,656	18,201	16,356	93,750	93,800	19,433	15,156	19,877	17,877	93,800	93,850	19,447	15,169	19,891	17,891	93,850	93,900	19,461	15,181	19,905	17,905	93,900	93,950	19,475	15,194	19,919	17,919	93,950	94,000	19,489	15,206	19,933	17,933
84,800	84,850	17,063	12,919	17,375	15,619	87,800	87,850	17,813	13,669	18,215	16,369	94,000	94,050	19,503	15,219	19,933	17,933	94,050	94,100	19,517	15,231	19,947	17,947	94,100	94,150	19,531	15,244	19,961	17,961	94,150	94,200	19,545	15,256	19,975	17,975	94,200	94,250	19,559	15,269	19,989	17,989
84,850	84,900	17,075	12,931	17,389	15,631	87,850	87,900	17,825	13,681	18,229	16,381	94,250	94,300	19,569	15,281	19,993	17,993	94,300	94,350	19,583	15,294	20,007	17,993	94,350	94,400	19,597	15,306	20,017	18,007	94,400	94,450	19,611	15,319	20,031	18,021	94,450	94,500	19,625	15,331	20,045	18,035
84,900	84,950	17,088	12,944	17,403	15,644	87,900	87,950	17,838	13,694	18,243	16,394	94,500	94,550	19,635	15,344	20,049	18,035	94,550	94,600	19,649	15,356	20,063	18,049	94,600	94,650	19,663	15,369	20,077	18,063	94,650	94,700	19,677	15,381	20,091	18,077	94,700	94,750	19,691	15,394	20,105	18,091
84,950	85,000	17,100	12,956	17,417	15,656	87,950	88,000	17,850	13,706	18,257	16,406	94,750	94,800	19,706	15,406	20,119	18,106	94,800	94,850	19,720	15,419	20,133	18,120	94,850	94,900	19,734	15,431	20,147	18,134	94,900	94,950	19,748	15,444	20,161	18,148	94,950	95,000	19,762	15,456	20,175	18,162
85,000						88,000						91,000																													
85,000	85,050	17,113	12,969	17,431	15,669	88,000	88,050	17,863	13,719	18,271	16,419	91,000	91,050	18,663	14,469	19,111	17,169	91,050	91,100	18,677	14,481	19,125	17,181	91,100	91,150	18,691	14,494	19,139	17,194	91,150	91,200	18,705	14,506	19,153	17,206	91,200	91,250	18,719	14,519	19,167	17,219
85,050	85,100	17,125	12,981	17,445	15,681	88,050	88,100	17,875	13,731	18,285	16,431	91,250	91,300	18,733	14,531	19,181	17,231	91,300	91,350	18,747	14,544	19,195	17,244	91,350	91,400	18,761	14,556	19,209	17,256	91,400	91,450	18,775	14,569	19,223	17,269	91,450	91,500	18,789	14,581	19,237	17,281
85,100	85,150	17,138	12,994	17,459	15,694	88,100	88,150	17,888	13,744	18,299	16,444	91,500	91,550	18,803	14,594	19,251	17,294	91,550	91,600	18,817	14,606	19,265	17,306	91,600	91,650	18,831	14,619	19,279	17,319	91,650	91,700	18,845	14,631	19,293	17,331	91,700	91,750	18,859	14,644	19,307	17,344
85,150	85,200	17,150	13,006	17,473	15,706	88,150	88,200	17,900	13,756	18,313	16,456	91,750	91,800	18,873	14,656	19,321	17,356	91,800	91,850	18,887	14,669	19,335	17,369	91,850	91,900	18,901	14,681	19,349	17,381	91,900	91,950	18,915	14,694	19,363	17,394	91,950	92,000	18,929	14,706	19,377	17,406
85,200	85,250	17,163	13,019	17,487	15,719	88,200	88,250	17,913	13,769	18,327	16,469	92,000	92,050	18,943	14,719	19,391	17,419	92,050	92,100	18,957	14,731	19,405	17,431	92,100	92,150	18,971	14,744	19,419	17,444	92,150	92,200	18,985	14,756	19,433	17,456						

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
93,000					
93,000	93,050	19,223	14,969	19,671	17,669
93,050	93,100	19,237	14,981	19,685	17,681
93,100	93,150	19,251	14,994	19,699	17,694
93,150	93,200	19,265	15,006	19,713	17,706
93,200	93,250	19,279	15,019	19,727	17,719
93,250	93,300	19,293	15,031	19,741	17,731
93,300	93,350	19,307	15,044	19,755	17,744
93,350	93,400	19,321	15,056	19,769	17,756
93,400	93,450	19,335	15,069	19,783	17,769
93,450	93,500	19,349	15,081	19,797	17,781
93,500	93,550	19,363	15,094	19,811	17,794
93,550	93,600	19,377	15,106	19,825	17,806
93,600	93,650	19,391	15,119	19,839	17,819
93,650	93,700	19,405	15,131	19,853	17,831
93,700	93,750	19,419	15,144	19,867	17,844
93,750	93,800	19,433	15,156	19,881	17,856
93,800	93,850	19,447	15,169	19,895	17,869
93,850	93,900	19,461	15,181	19,909	17,881
93,900	93,950	19,475	15,194	19,923	17,894
93,950	94,000	19,489	15,206	19,937	17,906
94,000					
94,000	94,050	19,503	15,219	19,951	17,919
94,050	94,100	19,517	15,231	19,965	17,931
94,100	94,150	19,531	15,244	19,979	17,944
94,150	94,200	19,545	15,256	19,993	17,956
94,200	94,250	19,559	15,269	20,007	17,969
94,250	94,300	19,573	15,281	20,021	17,981
94,300	94,350	19,587	15,294	20,035	17,994
94,350	94,400	19,601	15,306	20,049	18,006
94,400	94,450	19,615	15,319	20,063	18,019
94,450	94,500	19,629	15,331	20,077	18,031
94,500	94,550	19,643	15,344	20,091	18,044
94,550	94,600	19,657	15,356	20,105	18,056
94,600	94,650	19,671	15,369	20,119	18,069
94,650	94,700	19,685	15,381	20,133	18,081
94,700	94,750	19,699	15,394	20,147	18,094
94,750	94,800	19,713	15,406	20,161	18,106
94,800	94,850	19,727	15,419	20,175	18,119
94,850	94,900	19,741	15,431	20,189	18,131
94,900	94,950	19,755	15,444	20,203	18,144
94,950	95,000	19,769	15,456	20,217	18,156
95,000					
95,000	95,050	19,783	15,469	20,231	18,169
95,050	95,100	19,797	15,481	20,245	18,181
95,100	95,150	19,811	15,494	20,259	18,194
95,150	95,200	19,825	15,506	20,273	18,206
95,200	95,250	19,839	15,519	20,287	18,219
95,250	95,300	19,853	15,531	20,301	18,231
95,300	95,350	19,867	15,544	20,315	18,244
95,350	95,400	19,881	15,556	20,329	18,256
95,400	95,450	19,895	15,569	20,343	18,269
95,450	95,500	19,909	15,581	20,357	18,281
95,500	95,550	19,923	15,594	20,371	18,294
95,550	95,600	19,937	15,606	20,385	18,306
95,600	95,650	19,951	15,619	20,399	18,319
95,650	95,700	19,965	15,631	20,413	18,331
95,700	95,750	19,979	15,644	20,427	18,344
95,750	95,800	19,993	15,656	20,441	18,356
95,800	95,850	20,007	15,669	20,455	18,369
95,850	95,900	20,021	15,681	20,469	18,381
95,900	95,950	20,035	15,694	20,483	18,394
95,950	96,000	20,049	15,706	20,497	18,406

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
96,000					
96,000	96,050	20,063	15,719	20,511	18,419
96,050	96,100	20,077	15,731	20,525	18,431
96,100	96,150	20,091	15,744	20,539	18,444
96,150	96,200	20,105	15,756	20,553	18,456
96,200	96,250	20,119	15,769	20,567	18,469
96,250	96,300	20,133	15,781	20,581	18,481
96,300	96,350	20,147	15,794	20,595	18,494
96,350	96,400	20,161	15,806	20,609	18,506
96,400	96,450	20,175	15,819	20,623	18,519
96,450	96,500	20,189	15,831	20,637	18,531
96,500	96,550	20,203	15,844	20,651	18,544
96,550	96,600	20,217	15,856	20,665	18,556
96,600	96,650	20,231	15,869	20,679	18,569
96,650	96,700	20,245	15,881	20,693	18,581
96,700	96,750	20,259	15,894	20,707	18,594
96,750	96,800	20,273	15,906	20,721	18,606
96,800	96,850	20,287	15,919	20,735	18,619
96,850	96,900	20,301	15,931	20,749	18,631
96,900	96,950	20,315	15,944	20,763	18,644
96,950	97,000	20,329	15,956	20,777	18,656
97,000					
97,000	97,050	20,343	15,969	20,791	18,669
97,050	97,100	20,357	15,981	20,805	18,681
97,100	97,150	20,371	15,994	20,819	18,694
97,150	97,200	20,385	16,006	20,833	18,706
97,200	97,250	20,399	16,019	20,847	18,719
97,250	97,300	20,413	16,031	20,861	18,731
97,300	97,350	20,427	16,044	20,875	18,744
97,350	97,400	20,441	16,056	20,889	18,756
97,400	97,450	20,455	16,069	20,903	18,769
97,450	97,500	20,469	16,081	20,917	18,781
97,500	97,550	20,483	16,094	20,931	18,794
97,550	97,600	20,497	16,106	20,945	18,806
97,600	97,650	20,511	16,119	20,959	18,819
97,650	97,700	20,525	16,131	20,973	18,831
97,700	97,750	20,539	16,144	20,987	18,844
97,750	97,800	20,553	16,156	21,001	18,856
97,800	97,850	20,567	16,169	21,015	18,869
97,850	97,900	20,581	16,181	21,029	18,881
97,900	97,950	20,595	16,194	21,043	18,894
97,950	98,000	20,609	16,206	21,057	18,906
98,000					
98,000	98,050	20,623	16,219	21,071	18,919
98,050	98,100	20,637	16,231	21,085	18,931
98,100	98,150	20,651	16,244	21,099	18,944
98,150	98,200	20,665	16,256	21,113	18,956
98,200	98,250	20,679	16,269	21,127	18,969
98,250	98,300	20,693	16,281	21,141	18,981
98,300	98,350	20,707	16,294	21,155	18,994
98,350	98,400	20,721	16,306	21,169	19,006
98,400	98,450	20,735	16,319	21,183	19,019
98,450	98,500	20,749	16,331	21,197	19,031
98,500	98,550	20,763	16,344	21,211	19,044
98,550	98,600	20,777	16,356	21,225	19,056
98,600	98,650	20,791	16,369	21,239	19,069
98,650	98,700	20,805	16,381	21,253	19,081
98,700	98,750	20,819	16,394	21,267	19,094
98,750	98,800	20,833	16,406	21,281	19,106
98,800	98,850	20,847	16,419	21,295	19,119
98,850	98,900	20,861	16,431	21,309	19,131
98,900	98,950	20,875	16,444	21,323	19,144
98,950	99,000	20,889	16,456	21,337	19,156

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
99,000					
99,000	99,050	20,903	16,469	21,351	19,169
99,050	99,100	20,917	16,481	21,365	19,181
99,100	99,150	20,931	16,494	21,379	19,194
99,150	99,200	20,945	16,506	21,393	19,206
99,200	99,250	20,959	16,519	21,407	19,219
99,250	99,300	20,973	16,531	21,421	19,231
99,300	99,350	20,987	16,544	21,435	19,244
99,350	99,400	21,001	16,556	21,449	19,256
99,400	99,450	21,015	16,569	21,463	19,269
99,450	99,500	21,029	16,581	21,477	19,281
99,500	99,550	21,043	16,594	21,491	19,294
99,550	99,600	21,057	16,606	21,505	19,306
99,600	99,650	21,071	16,619	21,519	19,319
99,650	99,700	21,085	16,631	21,533	19,331
99,700	99,750	21,099	16,644	21,547	19,344
99,750	99,800	21,113	16,656	21,561	19,356
99,800	99,850	21,127	16,669	21,575	19,369
99,850	99,900	21,141	16,681	21,589	19,381
99,900	99,950	21,155	16,694	21,603	19,394
99,950	100,000	21,169	16,706	21,617	19,406
\$100,000 or over use the Tax Computation Worksheet					

* This column must also be used by a qualifying widow(er).

2014 Tax Computation Worksheet—Line 44



See the instructions for line 44 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$186,350	\$	× 28% (.28)	\$	\$ 6,824.25	\$
Over \$186,350 but not over \$405,100	\$	× 33% (.33)	\$	\$ 16,141.75	\$
Over \$405,100 but not over \$406,750	\$	× 35% (.35)	\$	\$ 24,243.75	\$
Over \$406,750	\$	× 39.6% (.396)	\$	\$ 42,954.25	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying widow(er)**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$148,850	\$	× 25% (.25)	\$	\$ 8,287.50	\$
Over \$148,850 but not over \$226,850	\$	× 28% (.28)	\$	\$ 12,753.00	\$
Over \$226,850 but not over \$405,100	\$	× 33% (.33)	\$	\$ 24,095.50	\$
Over \$405,100 but not over \$457,600	\$	× 35% (.35)	\$	\$ 32,197.50	\$
Over \$457,600	\$	× 39.6% (.396)	\$	\$ 53,247.10	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$113,425	\$	× 28% (.28)	\$	\$ 6,376.50	\$
Over \$113,425 but not over \$202,550	\$	× 33% (.33)	\$	\$ 12,047.75	\$
Over \$202,550 but not over \$228,800	\$	× 35% (.35)	\$	\$ 16,098.75	\$
Over \$228,800	\$	× 39.6% (.396)	\$	\$ 26,623.55	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$127,550	\$	× 25% (.25)	\$	\$ 5,587.50	\$
Over \$127,550 but not over \$206,600	\$	× 28% (.28)	\$	\$ 9,414.00	\$
Over \$206,600 but not over \$405,100	\$	× 33% (.33)	\$	\$ 19,744.00	\$
Over \$405,100 but not over \$432,200	\$	× 35% (.35)	\$	\$ 27,846.00	\$
Over \$432,200	\$	× 39.6% (.396)	\$	\$ 47,727.20	\$

General Information

The IRS Mission. Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to use IRS *e-file*. Tax software does the math for you and will help you avoid mistakes. Combining *e-file* with direct deposit is the fastest way to get your refund.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you checked the box in line 6c, column (4).

- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, deduction for exemptions, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

- Be sure you used the correct method to figure your tax. See the instructions for line 44.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.

- If you live in an apartment, be sure to include your apartment number in your address.

- If you are taking the standard deduction, see the instructions for line 40 to be sure you entered the correct amount.

- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040 and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 78 for details.

- Do not file more than one original return for the same year, even if you have not gotten your refund or have not heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.

Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but did not file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Do not file Form 8857 with

your Form 1040. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-855-851-2009.

Income Tax Withholding and Estimated Tax Payments for 2015

If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2015 pay. For details on how to complete Form W-4, see Pub. 505. If you have pension or annuity income, use Form W-4P. If you receive certain government payments (such as unemployment compensation or social security benefits), you can have tax withheld from those payments by giving the payer Form W-4V.



You can use the IRS Withholding Calculator at www.irs.gov/Individuals/IRS-Withholding-Calculator

[instead of Pub. 505 or the worksheets included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.](#)

In general, you do not have to make estimated tax payments if you expect that your 2015 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2015 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or oth-

er crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 4535.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit www.irs.gov/identitytheft to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 1-877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service available at www.gsa.gov/fedrelay.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request detailed personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll-free at 1-800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-877-8339. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-866-653-4261.

Visit IRS.gov and enter “identity theft” in the search box to learn more about identity theft and how to reduce your risk.

How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, make a check payable to “Bureau of the Fiscal Service.” You can send it to: Bureau of the Fiscal Service, Attn: Dept G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Do not add your gift to any tax you may owe. See the instructions for line 78 for details on how to pay any tax you owe. Go to www.publicdebt.treas.gov/index1.htm for information on how to make this type of gift online.



You may be able to deduct this gift on your 2015 tax return.

How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was

paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

Amended Return

File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

Use the [Where's My Amended Return](#) application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and generally are used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax preparation. To get a free transcript:

- Visit IRS.gov and click on “Get Transcript of Your Tax Records” under “Tools,”
- Use Form 4506-T or 4506T-EZ, or
- Call us at 1-800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Death of a Taxpayer

If a taxpayer died before filing a return for 2014, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to

file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter “Deceased,” the deceased taxpayer’s name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2014 and you did not remarry in 2014, or if your spouse died in 2015 before filing a return for 2014, you can file a joint return. A joint return should show your spouse’s 2014 income before death and your income for all of 2014. Enter “Filing as surviving spouse” in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer’s death. This will ensure the proper reporting of income earned by the taxpayer’s estate or heirs. A deceased taxpayer’s social security number should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a Refund for a Deceased Taxpayer

If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer’s refund must file the return and attach Form 1310.

For more details, use TeleTax topic 356 or see Pub. 559.

Past Due Returns

If you or someone you know needs to file past due tax returns, use TeleTax topic 153 or go to www.irs.gov/individuals for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 instructions. For example, if you are filing a 2011 return in 2015, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

Do you need help with a tax issue or preparing your tax return, or do you need a free publication or form?

Preparing and filing your tax return. Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

- Go to IRS.gov and click on the Filing tab to see your options.
- Enter “Free File” in the search box to use brand name software to prepare and *e-file* your federal tax return for free.
- Enter “VITA” in the search box, download the free IRS2Go app, or call 1-800-906-9887 to find the nearest Volunteer Income Tax Assistance or Tax Counseling for the Elderly (TCE) location for free tax preparation.
- Enter “TCE” in the search box, download the free IRS2Go app, or call 1-888-227-7669 to find the nearest Tax Counseling for the Elderly location for free tax preparation.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

Getting answers to your tax law questions. IRS.gov and IRS2Go are ready when you are—24 hours a day, 7 days a week.

- Enter “ITA” in the search box on IRS.gov for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response.
- Enter “Tax Map” or “Tax Trails” in the search box for detailed information by tax topic.
- Enter “Pub 17” in the search box to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2014 tax changes, and thousands of interactive

links to help you find answers to your questions.

- Call TeleTax at 1-800-829-4477 for recorded information on a variety of tax topics. See *What Is TeleTax*, later, for a list of the topics covered.
- Access tax law information in your electronic filing software.
- Go to IRS.gov and click on the Help & Resources tab for more information.

Tax forms and publications. You can download or print all of the forms and publications you may need on www.irs.gov/formspubs. Otherwise, you can:

- Go to www.irs.gov/orderforms to place an order and have forms mailed to you.
- Call 1-800-829-3676 to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years). You should receive your order within 10 business days.

Where to file your tax return.

- Remember, there are many ways to file your return electronically. It’s safe, quick and easy. See *Preparing and filing your tax return*, earlier, for more information.
- See *Where Do You File?* at the end of these instructions to determine where to mail your completed paper tax return.

Getting a transcript or copy of a return.

- Go to IRS.gov and click on “Get Transcript of Your Tax Records” under “Tools.”
- Download the free IRS2Go app to your smart phone and use it to order transcripts of your tax returns or tax account.
- Call the transcript toll-free line at 1-800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

Using online tools to help prepare your return. Go to IRS.gov and click on the Tools bar to use these and other self-service options.

- The [Earned Income Tax Credit Assistant](#) determines if you are eligible for the EIC.
- The [First Time Homebuyer Credit Account Look-up](#) tool provides information on your repayments and account balance.

- The [Alternative Minimum Tax \(AMT\) Assistant](#) determines whether you may be subject to AMT.

- The [Online EIN Application](#) helps you get an Employer Identification Number.

- The [IRS Withholding Calculator](#) estimates the amount you should have withheld from your paycheck for federal income tax purposes.

- The [Electronic Filing PIN Request](#) helps to verify your identity when you do not have your prior year AGI or prior year self-selected PIN available.

Understanding identity theft issues.

- Go to www.irs.gov/uac/Identity-Protection for information and videos.

- See *Secure Your Tax Records from Identity Theft* under *General Information*, earlier.

Checking on the status of a refund.

- Go to www.irs.gov/refunds.

- Download the free IRS2Go app to your smart phone and use it to check your refund status.

- Call the automated refund hotline at 1-800-829-1954. See *Refund Information*, later.

Making a tax payment. You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. It's easy and secure and much quicker than mailing in a check or money order. Go to IRS.gov and click on the Payments tab or the "Pay Your Tax Bill" icon to make a payment using the following options.

- [Direct Pay](#) (only if you have a checking or savings account).

- Debit or credit card.

- Electronic Federal Tax Payment System.

- Check or money order.

What if I can't pay now? Click on the Payments tab or the "Pay Your Tax Bill" icon on IRS.gov to find more information about these additional options.

- An [online payment agreement](#) determines if you are eligible to apply for an installment agreement if you cannot pay your taxes in full today. With the needed information, you can complete the application in about 30 minutes, and get immediate approval.

- An offer in compromise allows you to settle your tax debt for less than the full amount you owe. Use the [Offer in Compromise Pre-Qualifier](#) to confirm your eligibility.

Checking the status of an amended return.

- Go to IRS.gov and click on the Tools tab and then [Where's My Amended Return?](#)

Understanding an IRS notice or letter.

- Enter "Understanding your notice" in the search box on IRS.gov to find additional information about your IRS notice or letter.

Visiting the IRS. Locate the nearest Taxpayer Assistance Center using the Office Locator tool on IRS.gov. Enter "office locator" in the search box. Or choose the "Contact Us" option on the IRS2Go app and search Local Offices. Before you visit, use the Locator tool to check hours and services available.

Watching IRS videos. The IRS Video portal www.irsvideos.gov contains video and audio presentations on topics of interest to individuals, small businesses, and tax professionals. You'll find video clips of tax topics, archived versions of live panel discussions and Webinars, and audio archives of tax practitioner phone forums.

Getting tax information in other languages. For taxpayers whose native language is not English, we have the following resources available.

- Taxpayers can find information on IRS.gov in the following languages.

- [Spanish](#).

- [Chinese](#).

- [Vietnamese](#).

- [Korean](#).

- [Russian](#).

- The IRS Taxpayer Assistance Centers provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

Interest and Penalties

You do not have to figure the amount of any interest or penalties you may owe. Because figuring these amounts can be complicated, we will do it for you if you want. We will send you a bill for any amount due.

If you include interest or penalties (other than the estimated tax penalty)

with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 78.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$135 (adjusted for inflation) or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at www.irs.gov/irb/2010-17_IRB/ar13.html.

Other. Other penalties can be imposed for negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous re-

fund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See

Pub. 17 for details on some of these penalties.

Taxpayer Bill of Rights

All taxpayers have fundamental rights they should be aware of when dealing with the IRS. The Taxpayer Bill of Rights, which the IRS adopted in June of 2014, takes existing rights in the tax code and groups them into the following 10 broad categories, making them easier to understand. Explore your rights and our obligations to protect them.

The right to be informed. Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

The right to quality service. Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

The right to pay no more than the correct amount of tax. Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

The right to challenge the IRS's position and be heard. Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

The right to appeal an IRS decision in an independent forum. Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

The right to finality. Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

The right to privacy. Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections and will provide, where applicable, a collection due process hearing.

The right to confidentiality. Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

The right to retain representation. Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a [Low Income Taxpayer Clinic](#) if they cannot afford representation.

The right to a fair and just tax system. Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the [Taxpayer Advocate Service](#) if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at www.irs.gov/taxpayerrights.

Refund Information

where's my refund? Visit IRS.gov and click on *Where's My Refund?* 24 hours a day, 7 days a week. Information about your return will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.



To use *Where's My Refund?* have a copy of your tax return handy. You will need to enter the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

Where's My Refund? will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day - usually at night.



If you do not have Internet access, many services are available by phone:

- You can check the status of your refund on the free IRS2Go phone app.
- You can call 1-800-829-1954 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

Where's My Refund? does not track refunds that are claimed on an amended tax return.

Refund information also is available in Spanish at www.irs.gov/Spanish and 1-800-829-1954.

What Is TeleTax?

Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the

number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

Topics by Internet

TeleTax topics are also available at www.irs.gov/taxtopics.

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
IRS Help Available	
101	IRS services—Volunteer tax assistance, outreach programs, and identity theft
102	Tax assistance for individuals with disabilities
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Your voice at the IRS
105	Armed Forces tax information
107	Tax relief in disaster situations
IRS Procedures	
151	Your appeal rights
152	Refund information
153	What to do if you haven't filed your tax return
154	Form W-2 and Form 1099-R (What to do if incorrect or not received)
155	Forms and publications—How to order
156	Copy or transcript of your tax return—How to get one
157	Change your address—How to notify the IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2 (How to get a copy)
161	Returning an erroneous refund—Paper check or direct deposit
Collection	
201	The balance due collection process
202	Tax payment options
203	Refund offsets for unpaid child support, certain federal and state debts, and unemployment compensation debts
204	Offers in compromise
205	Innocent spouse relief (Including separation of liability and equitable relief)
206	Dishonored payments
Alternative Filing Methods	
253	Substitute tax forms

Topic No.	Subject
254	How to choose a tax return preparer
255	Self-select PIN signature method
General Information	
301	When, how, and where to file
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
Which Forms to File	
352	Which form—1040, 1040A, or 1040EZ?
356	Decedents
Types of Income	
401	Wages and salaries
403	Interest received
404	Dividends
407	Business income
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and losses
420	Bartering income
421	Scholarships, fellowship grants, and other grants
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits

Topic No.	Subject
427	Stock options
429	Traders in securities (information for Form 1040 filers)
430	Receipt of stock in a demutualization
431	Canceled debt—Is it taxable or not?
432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)
Adjustments to Income	
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
Itemized Deductions	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Charitable contributions
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses (including federally declared disaster areas)
Tax Computation	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income (Kiddie tax)
554	Self-employment tax
556	Alternative minimum tax
557	Additional tax on early distributions from traditional and Roth IRAs

TeleTax Topics*(Continued)*

Topic No.	Subject
558	Additional tax on early distributions from retirement plan, other than IRAs
559	Net Investment Income Tax
560	Additional Medicare Tax
561	Individual shared responsibility provision
Tax Credits	
601	Earned income credit
602	Child and dependent care credit
607	Adoption credit and adoption assistance programs
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
611	Repayment of the first-time homebuyer credit
612	The premium tax credit
IRS Notices	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
654	Understanding your CP75 Notice Request for Supporting Documentation
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales

Topic No.	Subject
Employer Tax Information	
751	Social security and Medicare withholding rates
752	Forms W-2 and W-3—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements
760	Reporting and deposit requirements for agricultural employers
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
763	The Affordable Care Act
Electronic Media Filers—1099 Series and Related Information Returns	
801	Who must file information returns electronically
802	Applications, form, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns

Topic No.	Subject
Tax Information for U.S. Resident Aliens and Citizens Living Abroad	
851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)
858	Alien tax clearance
Tax Information for Residents of Puerto Rico	
901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
903	Federal employment tax in Puerto Rico
904	Tax assistance for residents of Puerto Rico

Topic numbers are effective January 1, 2015.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher

or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy

to hear from you. You can send us comments from www.irs.gov/formspubs/. Click on "More Information" and then on "Give us feedback." Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see the addresses at the end of these instructions.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of November 2014, for taxpayers filing a 2014 Form 1040, 1040A, or 1040EZ tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax preparation software costs. While these estimates do not include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and do not necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040, 1040A, or 1040EZ is 13 hours, with an average cost of \$200 per return. This average includes all associated forms and schedules, across all preparation methods and taxpayer activities. The average burden for taxpayers filing Form 1040 is about 16 hours and \$260; the average burden for taxpayers filing Form 1040A is about 8 hours and \$80;

and the average for Form 1040EZ filers is about 5 hours and \$40.

Within each of these estimates there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$110, while business

taxpayers are expected to have an average burden of about 24 hours and \$410. Similarly, tax preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional

preparer used, and the geographic location.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

Estimated Average Taxpayer Burden for Individuals by Activity

Primary Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)					Average Cost (Dollars)**
		Total Time*	Record Keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100	13	6	2	4	1	\$200
Primary forms filed							
1040	69	16	8	2	5	1	260
1040A	19	8	2	1	3	1	80
1040EZ	12	5	1	***	2	1	40
Type of taxpayer							
Nonbusiness****	68	8	3	1	3	1	110
Business****	32	24	13	3	6	2	410

*Detail may not add to total time due to rounding.

**Dollars rounded to the nearest \$10.

***Rounds to less than 1 hour.

****You are considered a “business” filer if you file one or more of the following with Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are considered a “nonbusiness” filer if you do not file any of those schedules or forms with Form 1040 or if you file Form 1040A or 1040EZ.

Order Form for Forms and Publications



You can view and download the tax forms and publications you need at www.irs.gov/formspubs. You can also place an order for forms at www.irs.gov/orderforms to avoid having to complete and mail the order form.

The most frequently ordered forms and publications are listed on the order form. You will receive two copies of each form, one copy of the instructions, and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.

How To Use the Order Form

Circle the items you need on the order form. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided on the

order form to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown next. You should receive your order within 10 business days after we receive your request.

Do not send your tax return to the address shown here. Instead, see the addresses at the end of these instructions.

Mail Your Order Form To:

Internal Revenue Service
1201 N. Mitsubishi Motorway
Bloomington, IL 61705-6613

▲ Cut here ▲

Save Money and Time by Going Online!
Download or order these and other forms and publications at www.irs.gov/formspubs

Order Form

Please print.

Name							
Postal mailing address						Apt./Suite/Room	
City				State		ZIP code	
Foreign country						International postal code	
Daytime phone number							
()							

Circle the forms and publications you need. The instructions for any form you order will be included.

Use the blank spaces to order items not listed.



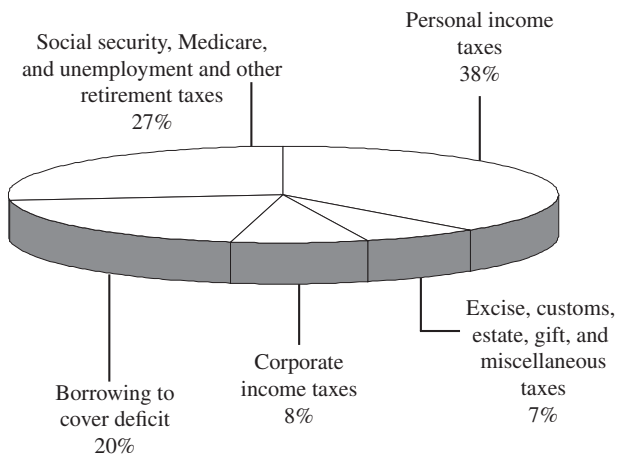
Use your QR Reader app on your smartphone to scan this code and get connected to the IRS Forms and Publications homepage.

1040	Schedule F (1040)	1040-V	4868	8959	Pub. 505	Pub. 551	Pub. 946
Schedule A (1040)	Schedule H (1040)	1040X	5405	8960	Pub. 523	Pub. 554	Pub. 970
Schedule B (1040A or 1040)	Schedule J (1040)	2106	6251	8962	Pub. 525	Pub. 575	Pub. 972
Schedule C (1040)	Schedule R (1040A or 1040)	2441	8283	8965	Pub. 526	Pub. 583	Pub. 4681
Schedule C-EZ (1040)	Schedule SE (1040)	3903	8606	Pub. 1	Pub. 527	Pub. 587	
Schedule D (1040)	Schedule 8812 (1040A or 1040)	4506	8822	Pub. 334	Pub. 529	Pub. 590-A	
Form 8949	1040A	4506-T	8829	Pub. 463	Pub. 535	Pub. 590-B	
Schedule E (1040)	1040EZ	4562	8863	Pub. 501	Pub. 547	Pub. 596	
Schedule EIC (1040A or 1040)	1040-ES (2015)	4684	8917	Pub. 502	Pub. 550	Pub. 915	

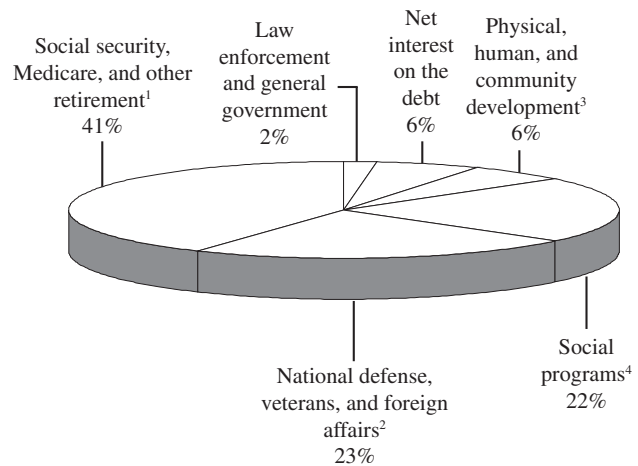
Major Categories of Federal Income and Outlays for Fiscal Year 2013

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2013.

Income



Outlays



On or before the first Monday in February of each year the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2013 (which began on October 1, 2012, and ended on September

30, 2013), Federal income was \$2.775 trillion and outlays were \$3.455 trillion, leaving a deficit of \$680 billion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

2. **National defense, veterans, and foreign affairs:** About 18% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 4% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs:** About 15% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$93 billion in fiscal year 2013. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

2014 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Do not use them to figure your tax. Instead, see the instructions for line 44.

Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,075	----- 10%	\$0
9,075	36,900	\$907.50 + 15%	9,075
36,900	89,350	5,081.25 + 25%	36,900
89,350	186,350	18,193.75 + 28%	89,350
186,350	405,100	45,353.75 + 33%	186,350
405,100	406,750	117,541.25 + 35%	405,100
406,750	-----	118,118.75 + 39.6%	406,750

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$18,150	----- 10%	\$0
18,150	73,800	\$1,815.00 + 15%	18,150
73,800	148,850	10,162.50 + 25%	73,800
148,850	226,850	28,925.00 + 28%	148,850
226,850	405,100	50,765.00 + 33%	226,850
405,100	457,600	109,587.50 + 35%	405,100
457,600	-----	127,962.50 + 39.6%	457,600

Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,075	----- 10%	\$0
9,075	36,900	\$907.50 + 15%	9,075
36,900	74,425	5,081.25 + 25%	36,900
74,425	113,425	14,462.50 + 28%	74,425
113,425	202,550	25,382.50 + 33%	113,425
202,550	228,800	54,793.75 + 35%	202,550
228,800	-----	63,981.25 + 39.6%	228,800

Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$12,950	----- 10%	\$0
12,950	49,400	\$1,295.00 + 15%	12,950
49,400	127,550	6,762.50 + 25%	49,400
127,550	206,600	26,300.00 + 28%	127,550
206,600	405,100	48,434.00 + 33%	206,600
405,100	432,200	113,939.00 + 35%	405,100
432,200	-----	123,424.00 + 39.6%	432,200

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Where Do You File?

Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Alabama, Georgia, Kentucky, New Jersey, North Carolina, South Carolina, Tennessee, Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.