

• **Recovery rebate credit.** This credit is reduced by any economic impact payments you received.

2020 Changes

• Charitable contributions. You can claim a deduction for charitable contributions if you don't itemize your deductions on Schedule A (Form 1040). For details on these and other changes, see *What's New* in these instructions.

#### **Future Developments**

See **IRS.gov** and **IRS.gov/Forms**, and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to **IRS.gov/Form1040**.

**freefile**) Free File is the fast, safe, and free way to prepare and *e-file* your taxes. See **IRS.gov/FreeFile**.

Pay Online. It's fast, simple, and secure. Go to IRS.gov/Payments.

Department of the Treasury Internal Revenue Service www.irs.gov



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#### Department of the Treasury

Internal Revenue Service

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# Form 1040 and 1040-SR IRS Helpful Hints

For 2020, you will use Form 1040 or, if you were born before January 2, 1956, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you *e-file* your return, you generally won't notice much of a change and the software you use will generally determine which schedules you need.

IF YOU	THEN USE
Have additional income, such as business or farm income or loss, unemployment compensation, prize or award money, or gambling winnings.	Schedule 1, Part I
Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe AMT or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit other than the child tax credit or the credit for other dependents, such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
Can claim a refundable credit other than the earned income credit, American opportunity credit, or additional child tax credit, such as the net premium tax credit, health coverage tax credit, or qualified sick and family leave credits from Schedule H or Schedule SE.	Schedule 3, Part II
Have other payments, such as an amount paid with a request for an extension to file, excess social security tax withheld, or want to defer the payment of some household employment or self-employment tax you may owe (for certain Schedule H and Schedule SE filers).	

#### 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. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the <u>Taxpayer Bill of Rights</u>.

#### What can TAS do for you?

TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing a 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 to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

#### How can you reach TAS?

We have offices in every state, the District of Columbia, and Puerto Rico. To find your advocate's number:

• Go to *TaxpayerAdvocate.IRS.gov/contact-us*;

• Download Publication 1546, Taxpayer Advocate Service - We Are Here to Help You, available at *IRS.gov/Forms-Pubs*. If you do not have internet access, you can call the IRS toll-free at 800-829-3676 and ask for a copy of Publication 1546;

- Check your local directory; or
- Call TAS toll-free at 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. The TAS Tax Toolkit at *TaxpayerAdvocate.IRS.gov* can help you understand what these rights mean to you and how they apply. These are *your* rights. Know 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 TAS at *IRS.gov/SAMS*. Be sure not to include any personal taxpayer information.

#### Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LITC near you, see the LITC page at *TaxpayerAdvocate.IRS.gov/LITCMap* or IRS *Publication 4134, Low Income Taxpayer Clinic List*. This publication is available online at *IRS.gov/Forms-Pubs* or by calling the IRS toll-free at 800-829-3676.

#### Suggestions for Improving the IRS

#### **Taxpayer Advocacy Panel**

Taxpayers have an opportunity to provide direct feedback to the Internal Revenue Service (IRS) through the Taxpayer Advocacy Panel (TAP). The TAP is a Federal Advisory Committee comprised of an independent panel of citizen volunteers who listen to taxpayers, identify taxpayers' systemic issues, and make suggestions for improving IRS customer service. Contact TAP at *ImproveIRS.org*.

# Affordable Care Act—What You Need To Know

## **Requirement To Reconcile Advance Payments of the Premium Tax Credit**

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send Form 1095-A by January 31, 2021, listing the advance payments and other information you need to complete Form 8962.

- 1. You will need Form 1095-A from the Marketplace.
- 2. Complete Form 8962 to claim the credit and to reconcile your advance credit payments.
- 3. Include Form 8962 with your Form 1040, Form 1040-SR, or Form 1040-NR. (Don't include Form 1095-A.)

## Health Coverage Reporting

If you or someone in your family was an employee in 2020, the employer may be required to send you **Form 1095-C. Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2021**. This information may be relevant if you purchased health insurance coverage for 2020 through the Health Insurance Marketplace and wish to claim the premium tax credit on **Schedule 3**, **line 8**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2020, you don't need the information in **Part II** of **Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

**Reminder: Health care coverage.** If you need health care coverage, go to *www.HealthCare.gov* to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

# What's New

**Postponed filing deadline.** The deadline to file your 2020 Form 1040 or 1040-SR and pay any tax due on your 2020 return is postponed until May 17, 2021. The extended deadline also applies to making contributions to individual retirement arrangements and health savings accounts. Estimated tax payment due dates are not changed, and the first estimated tax payment is due on April 15, 2021.

Unemployment compensation exclusion. These instructions have been revised and are being rereleased to reflect the provision in the American Rescue Plan of 2021, excluding up to \$10,200 of unemployment compensation paid in 2020. Up to \$10,200 of unemployment compensation paid in 2020 is excluded from income if your modified adjusted gross income is less than \$150,000. The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly. If you are filing a joint return, up to \$10,200 of unemployment compensation paid to each spouse is excluded. See the instructions for Schedule 1, line 7, and the Unemployment Compensation Exclusion Worksheet, later, for more information.

When figuring the following deductions or exclusions from income, you need to figure your adjusted gross income unreduced by the amount of unemployment compensation exclusion.

• Taxable social security benefits. See the Social Security Benefits Worksheet—Lines 6a and 6b, later.

• IRA deduction. See the IRA Deduction Worksheet—Line 19, later.

• Student loan interest deduction. See the Student Loan Interest Deduction Worksheet—Line 20, later.

• Nontaxable amount of the value of Olympic or Paralympic medals and USOC prize money. See the instructions for Schedule 1, line 8, later.

• Exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989. See Form 8815.

• Exclusion of employer-provided adoption benefits. See Form 8939.

For information about any additional changes to the 2020 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to <u>IRS.gov/</u> Form1040.

• Tuition and fees deduction. See Form 8917.

• Deduction of up to \$25,000 for active participation in a passive rental real estate activity. See Form 8582.

**Suspension of excess advanced premium tax credit (APTC) repayments.** The American Rescue Plan Act of 2021 suspended the repayment of excess APTC amounts for 2020.

If you have already filed your return, you don't need to take any action at this time; don't file an amended return. See *IRS.gov/Form8962* for more information.

Economic impact payments—EIP 1 and EIP 2. Any economic impact payments you received are not taxable for federal income tax purposes, but they reduce your recovery rebate credit.

**Recovery rebate credit.** This credit is figured like last year's economic impact payment, except eligibility and the amount of the credit are based on your tax year 2020 information. See the instructions for line 30 and the Recovery Rebate Credit Worksheet to figure your credit amount.

**Other taxpayer relief.** Recent legislation provided certain tax-related benefits, including the following.

• Election to use your 2019 earned income to figure your 2020 earned income credit. See the instructions for line 27 for more information on this election.

• Election to use your 2019 earned income to figure your 2020 additional child tax credit. See the instructions for line 28 and the Instructions for Schedule 8812 for more information on this election.

• Educator expenses include amounts paid or incurred after March 12, 2020, for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus. See the instructions for Schedule 1, line 10, later.

• If you were impacted by certain federally declared disasters, special rules may apply to distributions from your

IRA, profit-sharing plan, or retirement plan. See Pubs. 590-B and 575 for details.

**Form 1040-NR revision.** Form 1040-NR has been revised to more closely follow the format of Forms 1040 and 1040-SR. Beginning in 2020, Form 1040-NR will use Schedules 1, 2, and 3.

Estimated tax payments now reported on line 26. In 2019, estimated tax payments and any amount applied from your previous year's return were reported on Schedule 3, line 8. In 2020, these payments will be reported on Form 1040 or 1040-SR, line 26.

**Charitable contributions.** If you don't itemize your deductions on Schedule A (Form 1040), you may qualify to take a deduction for charitable contributions on line 10b. See the instructions for line 10b for more information and to find out how much of a deduction you can take.

**Standard deduction amount increased.** For 2020, the standard deduction amount has been increased for all filers. The amounts are:

• Single or Married filing separately—\$12,400.

• Married filing jointly or Qualifying widow(er)—\$24,800.

• Head of household—\$18,650.

**Virtual currency.** If, in 2020, you engaged in a transaction involving virtual currency, you will need to answer the question on page 1 of Form 1040 or 1040-SR. See *Virtual Currency*, later. In 2019, this question was on Schedule 1.

**Deductible IRA contributions.** You no longer need to be younger than age  $70^{1/2}$  to take a deduction for your contributions to an IRA. See the instructions for Schedule 1, line 19.

**Coronavirus tax relief for certain individuals.** The Coronavirus Aid, Relief, and Economic Security (CARES) Act permits certain individuals who file Schedule SE or Schedule H to defer the payment of 50% of the social security tax imposed for the period beginning on March 27, 2020, and ending December 31, 2020. For more information, see the instructions for Schedule SE or Schedule H. For information on reporting the deferral, see the instructions for Schedule 3, line 12e.

Credits for sick and family leave for certain self-employed individuals. The Families First Coronavirus Response Act (FFCRA) helps self-employed individuals affected by coronavirus by providing paid sick leave and paid family leave credits equivalent to those that employers are required to provide their employees for qualified sick leave wages and qualified family leave wages paid during the period beginning April 1, 2020, and ending December 31, 2020. For more information, see the instructions for Form 7202 and Schedule 3, line 12b.

**Form 1040-X, Amended U.S. Individual Income Tax Return.** The IRS has started to accept electronically filed Forms 1040-X. Currently, only tax year 2019 Forms 1040 and 1040-SR can be amended electronically. Additional improvements are planned for the future. You can still file a paper Form 1040-X and should follow the instructions for preparing and submitting the paper form. For more information, see *IRS.gov/Form1040X*. Schedule LEP (Form 1040), Request for Change in Language Preference. Schedule LEP is a new form that allows taxpayers to state a preference to receive written communications from the IRS in a language other than English. For more information, including what languages are available and how to file, see Schedule LEP.

**Schedule D Tax Worksheet.** If you are filing Form 4952 and you have an amount on line 4e or 4g, you must use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure your tax, even if you don't need to file Schedule D. See the instructions for line 16 later and the Instructions for Schedule D.

# Free Software Options for Doing Your Taxes

#### Why have 49 million Americans used Free File?

- Security-Free File uses the latest encryption technology to safeguard your information.
- Flexible Payments—File early; pay by April 15, 2021 (for most people).
- 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 IRS.gov/FreeFile.
- *Faster Refunds*—Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

# **freefile** Do Your Taxes for Free

If your adjusted gross income was \$72,000 or less in 2020, 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 a dozen brand name commercial software products and *e-file* available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit *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 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 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.

#### Free Tax Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low-to-moderate income (generally under \$57,000 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!

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

# 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 doesn't store the bank account number you use to submit your payment. 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 *IRS.gov/Payments* to see all your electronic payment options.

# Filing Requirements

# **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 *Tax Topic* 901 to see if they must file.

Even if you do not otherwise TIP

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.
- Health coverage tax credit.
- *Recovery rebate credit.*
- Credits for sick and family leave.

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).

Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2020 and advance payments of the premium tax credit were made for this coverage, you must file a 2020 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2020 return, you do not have to attach Form 8962.

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.

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 2020 or was a full-time student under age 24 at the end of 2020. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use Tax Topic 553 or see Form 8814.

A child born on January 1, 1997, is considered to be age 24 at the end of 2020. 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 2020.

• 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. CAUTION nonresident alien. or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. 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 or 1040-SR by April 15, **2021.** 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.

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions



The chart at the end of these in-**TIP** structions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2021. The address for returns filed after 2021 may be different. See IRS.gov/Form1040 for any updates.

#### What if You Can't 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. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



An automatic 6-month extension to file doesn't extend the CAUTION time to pay your tax. If you don't 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, 2021, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

#### **Private Delivery Services**

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the "timely mailing treated as timely filing/ paying" rule for tax returns and payments. These private delivery services include only the following.

• UPS Next Day Air Early A.M., 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.

• FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy. • DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

To check for any updates to the list of designated private delivery services, go to <u>IRS.gov/PDS</u>. For the IRS mailing address to use if you're using a private delivery service, go to <u>IRS.gov/PDSStreetAddresses</u>.

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

IF your filing status is	AND at the end of 2020 you were*	THEN file a return if your gross income** was at least
Single	under 65 65 or older	\$12,400 14,050
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$24,800 26,100 27,400
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$18,650 20,300
Qualifying widow(er)	under 65 65 or older	\$24,800 26,100

#### Chart A—For Most People

\*If you were born on January 1, 1956, you are considered to be age 65 at the end of 2020. (If your spouse died in 2020 or if you are preparing a return for someone who died in 2020, see Pub. 501.)

**\*\*Gross income** means all income you received in the form of money, goods, property, and services that isn't 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). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2020, 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 6a and 6b 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, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\*If you didn't live with your spouse at the end of 2020 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

#### Chart B—For Children and Other Dependents (See Who Qualifies as Your Dependent, later.)

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 \$1,100. • Your earned income was over \$12,400. • Your gross income was more than the larger of-• \$1,100, or • Your earned income (up to \$12,050) plus \$350. Yes. You must file a return if any of the following apply. • Your unearned income was over \$2,750 (\$4,400 if 65 or older and blind). • Your earned income was over \$14,050 (\$15,700 if 65 or older and blind). • Your gross income was more than the larger of-• \$2,750 (\$4,400 if 65 or older and blind), or • Your earned income (up to \$12,050) plus \$2,000 (\$3,650 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 \$1,100. • Your earned income was over \$12,400. • 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-• \$1.100. or • Your earned income (up to \$12,050) plus \$350.

**Yes.** You must file a return if **any** of the following apply.

- Your unearned income was over \$2,400 (\$3,700 if 65 or older and blind).
- Your earned income was over \$13,700 (\$15,000 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—
  - \$2,400 (\$3,700 if 65 or older and blind), or
  - Your earned income (up to \$12,050) plus \$1,650 (\$2,950 if 65 or older and blind).

#### Chart C—Other Situations When You Must File

You must file a return if any of the seven conditions below apply for 2020.

- 1. You owe any special taxes, including any of the following.
  - **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 didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
  - e. 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 Schedule 2, line 8.
  - f. Recapture taxes. See the instructions for line 16 and Schedule 2, lines 7b and 8.
- 2. You (or your spouse, if filing jointly) received health savings account, 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 Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
- 6. Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.

7. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

# Line Instructions for Forms 1040 and 1040-SR

# **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).

For information about marital status, see Pub. 501.

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

lowest tax.

#### Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2020.

• 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 2020, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.

# CAUTION

Also see the instructions for Schedule 1 through Schedule 3 that follow the Form 1040 and 1040-SR instructions.

Free File makes available free brand-name software and free *e-file*. Visit <u>IRS.gov/</u> <u>FreeFile</u> for details and to see if you are eligible.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1956.

**Fiscal year filers.** If you are a fiscal year filer using a tax year other than January 1 through December 31, 2020, write "Tax Year" and the beginning and ending months of your fiscal year in the top margin of page 1 of Form 1040 or 1040-SR.

Write-in information. If you need to write a word, code, and/or dollar amount on Form 1040 or 1040-SR to explain an item of income or deduction, but don't have enough space to enter the word, code, and/or dollar amount, you can put an asterisk next to the applicable line number and put a footnote at the bottom of page 2 of your tax return indicating the line number and the word, code, and/or dollar amount you need to enter.

For example, if you received wages as a household employee and didn't receive a W-2 because you were paid only \$2,000, the instructions for line 1 state that you must enter "HSH" and the amount of the wages next to line 1. You may instead put an asterisk next to line 1 and in the white space at the bottom of page 2 of Form 1040 or 1040-SR, enter "\*Line 1: HSH \$2,000."

Section references are to the Internal Revenue Code.

• You were widowed before January 1, 2020, and didn't remarry before the end of 2020. But if you have a child, you may be able to use the qualifying widow(er) filing status. See the instructions for *Qualifying Widow(er)*, later.

#### **Married Filing Jointly**

You can check the "Married filing jointly" box at the top of Form 1040 or 1040-SR if any of the following apply.

• You were married at the end of 2020, even if you didn't live with your spouse at the end of 2020.

• Your spouse died in 2020 and you didn't remarry in 2020.

• You were married at the end of 2020 and your spouse died in 2021 before filing a 2020 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 didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't 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 doesn't pay the tax due, the other may have to. Or, if one spouse doesn't 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 isn't reporting all of his or her income, or

• You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

See the instructions for *Married Filing* Separately. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status aliens. Generally, a married couple can't 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 2020, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

#### Married Filing Separately

Check the "Married filing separately" box at the top of Form 1040 or 1040-SR if you are married and file a separate return. Enter your spouse's name in the entry space below the filing status checkboxes. Be sure to enter your spouse's SSN or ITIN in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA."

If you are married and file a separate return, you generally report only your own income, 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 can't take the student loan interest deduction, the tuition and fees deduction, the education credits, or the earned income credit. You also can't take the standard deduction if your spouse itemizes deductions.

You may be able to file as head **TIP** of household if you had a child *living with you and you lived* apart from your spouse during the last 6

months of 2020. See Married persons who live apart, later.

#### Head of Household

You can check the "Head of household" box at the top of Form 1040 or 1040-SR if you are unmarried and 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 2020. But if, at the end of 2020, your divorce wasn't final (an interlocutory decree), you are considered married.

• You are married but lived apart from your spouse for the last 6 months of 2020 and you meet the other rules under Married persons who live apart, later.

• You are married to a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made

Check the "Head of household" box 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 2020 of your parent whom you can claim as a dependent, except under a multiple support agreement (see Who Qualifies as Your Dependent, later). Your parent didn't 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 of the year (if half or less, see Exception to time lived with you, later).

1. Any person whom you can claim as a dependent. But don't include:

a. Your child whom you claim as your dependent because of the rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, later,

b. Any person who is your dependent only because he or she lived with you for all of 2020, or

c. Any person you claimed as a dependent under a multiple support agreement. See Who Qualifies as Your Dependent, later.

2. Your unmarried qualifying child who isn't your dependent.

3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2020 return.

4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for Children of divorced or separated parents under Who Qualifies as Your De*pendent*, later.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't 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 under Who Oualifies as Your Dependent. later.

Dependent. To find out if someone is your dependent, see Who Qualifies as Your Dependent, later.

The dependents you claim are TIP those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

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, later, under Who Qualifies as Your Dependent, if applicable.

If the person for whom you kept up a home was born or died in 2020, 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.

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2020, you are considered unmarried if all of the following apply.

• You lived apart from your spouse for the last 6 months of 2020. 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 2020.

• Your home was the main home of your child, stepchild, or foster child for more than half of 2020 (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 under Who Qualifies as Your Dependent, later.

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.

#### Qualifying Widow(er)

You can check the "Qualifying widow(er)" box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2020 if all of the following apply.

1. Your spouse died in 2018 or 2019 and you didn't remarry before the end of 2020.

2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2020:

a. The child had gross income of \$4,300 or more,

b. The child filed a joint return, or

c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2020. If the child didn't 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 didn't actually do so.

If your spouse died in 2020, you can't file as qualifying widow(er). Instead, see the instructions for *Married Filing Jointly*, earlier.

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 *Who Qualifies as Your Dependent*, 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 lived in the home. Also see *Kidnapped child*, later, under *Who Qualifies as Your Dependent*, if applicable.

A child is considered to have lived with you for all of 2020 if the child was born or died in 2020 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.

# 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 in the entry space below the filing status checkboxes instead of below your name.

If you filed a joint return for 2019 and you are filing a joint return for 2020 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2019 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 doesn't deliver mail to your home.

#### **Foreign Address**

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but also complete the spaces below that line. Don't 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 <u>SSA.gov</u>, from your local SSA office, or by calling the SSA at 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 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR 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 don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN.

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

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once in the last 3 years, or if your ITIN has the middle digits 88 (9NN-88-NNNN) or if your ITIN has the middle digits 90, 91, 92, 94, 95, 96, 97, 98, or 99 and was assigned before 2013, it expired at the end of 2020 and must be renewed if you need to file a federal tax return in 2021. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at *IRS.gov/ITIN*.



ITINs with middle digits 70 **TIP** through 87 have expired and *must also be renewed if you* need to file a tax return in 2021 and haven't already renewed the ITIN.

An ITIN is for tax use only. It doesn't entitle you to social security benefits or change your employment or immigration status under U.S. law.

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at IRS.gov/ITIN.

#### 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, or

• Your spouse is filing a separate return.

# **Standard Deduction**



If you are filing Form 1040-SR, you can find a Standard De*duction Chart on the last page* of that form that can calculate the amount of your standard deduction in most situations.

Don't file the Standard Deduction Chart with your return.

#### Single and Married Filing Jointly

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box in the Standard Deduction section.

If you were a dual-status alien, check the "Spouse itemizes on a separate return or you were a dual-status alien" box. 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 2020 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box.

#### Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1956, or were blind at the end of 2020, check the appropriate boxes on the line labeled "Age/Blindness."

Don't check any boxes for your spouse if your filing status is head of household.

Death of spouse in 2020. If your spouse was born before January 2, 1956, but died in 2020 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1956."

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, 1955, and died on February 13, 2020. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2020, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2020. If you are preparing a return for someone who died in 2020, see Pub. 501 before completing the standard deduction information.

#### Blindness

If you weren't totally blind as of December 31, 2020, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

• You can't 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 isn't 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.

#### Married Filing Separately

If your filing status is married filing separately and your spouse itemizes deductions on his or her return, check the "Spouse itemizes on a separate return or you were a dual-status alien" box.

If your filing status is married filing separately and your spouse was born before January 2, 1956, or was blind at the end of 2020, you can check the appropriate box(es) on the line labeled "Age/ Blindness" if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's 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 won't change.

#### Virtual Currency

Virtual currency is a digital representation of value, other than a representation of the U.S. dollar or a foreign currency ("real currency"), that functions as a unit of account, a store of value, or a medium of exchange. Some virtual currencies are convertible, which means that they have an equivalent value in real currency or act as a substitute for real currency. The IRS uses the term "virtual currency" to describe the various types of convertible virtual currency that are used as a medium of exchange, such as digital currency and cryptocurrency. Regardless of the label applied, if a particular asset has the characteristics of virtual currency, it will be treated as virtual currency for Federal income tax purposes.

If, in 2020, you engaged in any transaction involving virtual currency, check the "Yes" box next to the question on virtual currency on page 1 of Form 1040 or 1040-SR. A transaction involving virtual currency includes, but is not limited to:

• The receipt or transfer of virtual currency for free (without providing any consideration), including from an air-drop or hard fork;

• An exchange of virtual currency for goods or services;

• A sale of virtual currency;

• An exchange of virtual currency for other property, including for another virtual currency; and

• A disposition of a financial interest in virtual currency.

A transaction involving virtual currency does not include the holding of virtual currency in a wallet or account, or the transfer of virtual currency from one wallet or account you own or control to another that you own or control. If you disposed of any virtual currency that was held as a capital asset through a sale, exchange, or transfer, use Form 8949 to figure your capital gain or loss and report it on Schedule D (Form 1040).

If you received any virtual currency as compensation for services or disposed of any virtual currency that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1, or inventory or services from Schedule C on Schedule 1).

For more information, go to <u>*IRS.gov/</u>* <u>*virtualcurrencyfaqs*</u>.</u>

# Who Qualifies as Your Dependent

#### Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps below to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information required in columns (1) through (4).



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

**Before you begin.** See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2020 return (including extensions). If an ITIN is applied for on or before the due date of a 2020 return (including extensions) and the IRS issues an ITIN as result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

# 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)



Who didn't provide over half of his or her own support for 2020 (see Pub. 501)



Who isn't filing a joint return for 2020 or is filing a joint return for 2020 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)



Who lived with you for more than half of 2020. If the child didn't 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 2020, see Qualifying child of more than one person, *later*.

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

 $\Box$  Yes. Go to Step 2.  $\Box$  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 You can't claim this child as a dependent.
- 2. Was the child married? □ **Yes.** See *Married* 
  - person, later.
- 3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2020 tax return? See Steps 1, 2, and 4.
  - You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.
- □ No. You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

□ **No.** Continue

# Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit or Credit for Other Dependents?

1. Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)

 □ Yes. Continue You can't claim the child tax credit or the credit for other dependents for this child.

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.)



🗆 NO. (STOP

You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2020?



□ No. You can claim the credit for other dependents for this child. Check the "credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

- 4. Did this child have an SSN valid for employment issued before the due date of your 2020 return (including extensions)? (See *Social Security Number*, later.)
  - □ Yes. You can claim the child tax credit for this person. Check the "child tax credit" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person. Store the section of the person. Store the section of the person the person the section of the person the person the person the section of the person the person

You can claim the credit for other dependents for this child. Check the "credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

## 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 didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.



Who wasn't a qualifying child (see Step 1) of any taxpayer for 2020. For this purpose, a person isn't a taxpayer if he or she isn't required to file a U.S. income tax return **and** either doesn't 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.



Who had gross income of less than \$4,300 in 2020. If the person was permanently and totally disabled, see *Exception to gross income test*, later.



For whom you provided over half of his or her support in 2020. 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?

 $\Box$  Yes. Continue  $\Box$  No. (50)

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 You can't claim this person as a dependent.

3. Was your qualifying relative married?

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

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2020 tax return? See Steps 1, 2, and 4.

STOP **No.** You can claim this person as a dependent. You can't claim any Complete columns (1) dependents. Complete through (3) of the the rest of Form 1040 or Dependents section on 1040-SR and any page 1 of Form 1040 or applicable schedules. 1040-SR. Then, go to Step 5.

## Step 5 Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2020 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)



2. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or a U.S. resident alien. If your qualifying

relative was adopted, see *Exception to citizenship test*, later.)

□ **Yes.** You can claim the credit for other dependents for this dependent. Check the "credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

□ NO. (STOP)

You can't claim the credit for other dependents for this qualifying relative.

## **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 don't 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 isn't 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 2020 (whether or not they are or were married).

2. The child received over half of his or her support for 2020 from the parents (and the rules on *Multiple support agreements*, later, don't 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 2020.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she won't claim the child as a dependent for 2020, 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 2020.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this

doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, the earned income credit, or the health coverage tax credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. 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 2020. 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 won't 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 can't 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 certain tax benefits 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 certain tax benefits revoked.** A custodial parent who has revoked his or her previous release of a claim to certain tax benefits 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; Step 4, question 2; and Step 5, 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 2020, the person is considered to have lived with you for more than half of 2020 if your home was this person's home for more than half the time he or she was alive in 2020.

Any other person is considered to have lived with you for all of 2020 if the person was born or died in 2020 and your home was this person's home for the entire time he or she was alive in 2020.

**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 isn't 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 child tax credit, the credit for other dependents, 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 can't claim that person as your dependent. However, if the person is married but doesn't 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 2020, the person can't 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.

**Public assistance payments.** If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see Pub. 501.

**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. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).

2. Head of household filing status.

3. Credit for child and dependent care expenses (Schedule 3, line 2).

4. Exclusion for dependent care benefits (Form 2441, Part III).

5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the 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 don't 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 2020. 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 2020.

• 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 2020.

• 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 2020, 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 doesn't 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 five tax benefits just listed for which you otherwise qualify. Your mother can't claim any of those five tax benefits based on your daughter. 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 can't 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 reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't 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 won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the Social Security Administration before the due date of your 2020 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2020 and you do not have an SSN for the child, enter "Died" in column (2) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you, or your spouse if filing jointly, didn't have an SSN (or ITIN) issued on or before the due date of your 2020 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2020 return.

If you apply for an ITIN on or before the due date of your 2020 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

**Student.** A student is a child who during any part of 5 calendar months of 2020 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 doesn't 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 and the Schedule 1 instructions, especially the instructions for lines 1 through 7 and Schedule 1, lines 1 through 8. 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.

**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 Rev. Proc. 2014-55, 2014-44 I.R.B. 753, available at <u>IRS.gov/irb/</u> <u>2014-44\_IRB#RP2014-55</u>, to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 5a and 5b.

**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.

**Foreign financial assets.** If you had foreign financial assets in 2020, 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, don't 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

<u>IRS.gov/irb/</u>

<u>2006-40\_IRB#NOT-2006-83</u>.

#### **Community Property States**

Community property states include 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 must generally 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.

If you are entering amounts that include cents, make sure to include the decimal point. There is no cents column on the form.

The lines on Forms 1040 and 1040-SR are the same. References to lines in the following instructions refer to the line on either form.

#### Line 1

#### 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 1.

• All wages received as a household employee. An employer isn't required to provide a Form W-2 to you if he or she paid you wages of less than \$2,200 in 2020. If you received wages as a household employee and you didn't receive a Form W-2 because an employer paid you less than \$2,200 in 2020, enter "HSH" and the amount not reported to you on a Form W-2 in the space to the left of line 1. For information on employment taxes for household employees, see *Tax Topic 756*.

• Any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you didn't receive a Form W-2 reporting these payments. See the instructions for Schedule 1, line 8.

• Tip income you didn't 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 aren't 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 don't report these noncash tips to your employer, you must report them on line 1.



You may owe social security and Medicare or railroad re-CAUTION tirement (RRTA) tax on unreported tips. See the instructions for Schedule 2, line 5.

• 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 2020.

• Scholarship and fellowship grants not reported on Form W-2. Also enter "SCH" and the amount on the dotted line next to line 1. However, if you were a degree candidate, include on line 1 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 1.

• Excess elective 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 2020 under all plans was more than \$19,500 (excluding catch-up contributions as explained later), include the excess on line 1. This limit is (a) \$13,500 if you have only SIMPLE plans, or (b) \$22,500 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, don't include the excess attributable to such contributions on line 1. 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 2020, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,500 (\$3,000 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.

You can't deduct the amount deferred. It isn't included as in-CAUTION come in box 1 of your Form *W*-2.

• Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your emplover. But see Insurance Premiums for Retired Public Safety Officers in the instructions for lines 5a and 5b. 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 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.

• Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA\* on line 1. Instead, report distributions from an IRA on lines 4a and 4b.

• 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, certain traveling salespeople, and certain homeworkers. Statutory employees report the amount shown in box 1 of Form W-2 on a Schedule C along with any related business expenses.

#### **Missing or Incorrect Form W-2?**

Your employer is required to provide or send Form W-2 to you no later than February 1, 2021. If you don't receive it by early February, use Tax Topic 154 to find out what to do. Even if you don't get a Form W-2, you must still report your earnings on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

#### Line 2a

#### Tax-Exempt Interest

If you received any tax-exempt interest (including any tax-exempt original issue discount (OID)), such as from municipal bonds, each payer should send you a Form 1099-INT or a Form 1099-OID. In general, your tax-exempt stated interest should be shown in box 8 of Form 1099-INT or, for a tax-exempt OID bond, in box 2 of Form 1099-OID and your tax-exempt OID should be shown in box 11 of Form 1099-OID. Enter the total on line 2a. However, if you acquired a tax-exempt bond at a premium, only report the net amount of tax-exempt interest on line 2a (that is, the excess of the tax-exempt interest received during the year over the amortized bond premium for the year). Also, if you acquired a tax-exempt OID bond at an acquisition premium, only report the net amount of tax-exempt OID on line 2a (that is, the excess of tax-exempt OID for the year over the amortized acquisition premium for the year). See Pub. 550 for more information about OID, bond premium, and acquisition premium.

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 11 of Form 1099-DIV.

Don't include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

### Line 2b **Taxable Interest**

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on

line 2b. 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 applies to you.

For more details about reporting taxable interest, including market discount on bonds and adjustments for amortizable bond premium or acquisition premium, see Pub. 550.

Interest credited in 2020 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2020 income. For details, see Pub. 550.

TIP

If you get a 2020 Form 1099-INT for U.S. savings bond interest that includes amounts vou reported before 2020, see Pub. 550.

#### Line 3a

#### Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. 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 aren't 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 isn't 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 can't 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 can't 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 subject 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 aren't qualified dividends.

• Dividends from a corporation that first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation that is treated as a domestic corporation under section 7874(b).

*Example 1.* You bought 5,000 shares of XYZ Corp. common stock on July 8, 2020. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2020. 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, 2020. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2020, through August 11, 2020). The 121-day period began on May 17, 2020 (60 days before the ex-dividend date), and ended on September 14, 2020. 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, 2020 (the day before the ex-dividend date), and you sold the stock on September 16, 2020. You held the stock for 63 days (from July 16, 2020, through September 16, 2020). 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, 2020, through September 14, 2020).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2020. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2020. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a 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, 2020. 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 TIP and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. See the instructions for line 16 for details.

#### Line 3b

#### **Ordinary Dividends**

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 3b. 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 won't 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. Don't report them as dividends. Include them in income on Schedule 1, line 8, only if they exceed the total of all net premiums you paid for the contract.

#### Lines 4a and 4b

#### **IRA** Distributions

Special rules may apply if you TIP received a coronavirus-related *distribution from your individu*al retirement arrangement (IRA) on or after January 1, 2020, and before December 31, 2020. See Pub. 590-B for details.

Special rules may apply if you TIP received a distribution from your IRA and your main home was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution on certain dates to buy or construct a main home in one of the federally declared disaster areas eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 590-B for details.

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 4a and 4b 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 4a blank and enter the total distribution (from Form 1099-R, box 1) on line 4b.

**Exception 1.** Enter the total distribution on line 4a if you rolled over part or all of the distribution from one:

• Roth IRA to another Roth IRA, or

• IRA (other than a Roth IRA) to a qualified plan or another IRA (other than a Roth IRA).

Also enter "Rollover" next to line 4b. If the total distribution was rolled over, enter -0- on line 4b. If the total distribution wasn't rolled over, enter the part not rolled over on line 4b unless *Exception 2* applies to the part not rolled over. Generally, a 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 or you made the rollover in 2021, include a statement explaining what you did.

**Exception 2.** If any of the following apply, enter the total distribution on line 4a and see Form 8606 and its instructions to figure the amount to enter on line 4b.

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 2020 or an earlier year. If you made nondeductible contributions to these IRAs for 2020, 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 4b; you don't 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 2014 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 2020.

4. You had a 2019 or 2020 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 2020.

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

Exception 3. If all or part of the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 4a. If the total amount distributed is a QCD, enter -0- on line 4b. If only part of the distribution is a QCD, enter the part that is not a OCD on line 4b unless *Exception 2* applies to that part. Enter "OCD" next to line 4b.

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 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't 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-B for details.



You can't claim a charitable contribution deduction for any CAUTION OCD not included in your in-

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

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 can generally elect to exclude an HFD from your income once in your lifetime. You can't 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 vou can contribute CAUTION 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 4b. For example: "Line 4b -\$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 4b. Enter the total amount of those distributions on line 4a.



You may have to pay an additional tax if you received an CAUTION early distribution from your

IRA and the total wasn't rolled over or wasn't coronavirus related. See the instructions for Schedule 2, line 6, for details.

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

### Lines 5a and 5b

#### **Pensions and Annuities**



Special rules may apply if you **TIP** received a coronavirus-related distribution from a profit-sharing plan or retirement plan on or after January 1, 2020, and before December

31, 2020. See Pub. 575 for details.



Special rules may apply if you received a distribution from a profit-sharing plan or retirement plan and your main home was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution on certain dates to buy or construct a main home in one of the federally declared disaster areas

eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 575 for details.

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. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1.

• Disability pensions received before you reach the minimum retirement age set by your employer.

• Corrective distributions (including any earnings) of excess elective deferrals or other 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 TIP Form 1040 or 1040-SR if any federal income tax was withheld.

#### **Fully Taxable Pensions and** Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see Cost, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2020. 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 5b; don't make an entry on line 5a.

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 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. 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 5b. 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 doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Enter "PSO" next to line 5b.

If you are retired on disability and reporting your disability pension on line 1, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 1.

#### **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

#### **Annuity Starting Date**

instructions.

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 doesn't include pre-tax contributions. Your net investment may be shown in box 9b of Form 1099-R.

#### Rollovers

Generally, a 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 rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 5a 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 rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also enter "Rollover" next to line 5b.

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 wasn't rolled over. For details, see the instructions for Schedule 2, line 6. Enter the total distribution on line 5a and the taxable part on line 5b. 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.

#### Lines 6a and 6b

#### **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 2020. 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 2020 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 2020 and your total repayments (box 4) were more than your total benefits for 2020 (box 3). None of your benefits are taxable for 2020. Also, if your total repayments in 2020 exceed your total benefits received in 2020 by more than \$3,000, 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 income in an earlier year. For more details, see Pub. 915.

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

#### Simplified Method Worksheet—Lines 5a and 5b

Be			bloyee who died <b>before</b> August 21, 1996, include		
the	<b>total of the taxable parts on Form 1040 or 1040-SR</b> , lin 10-SR, line 5a.				
1.	Enter the total pension or annuity payments from Form 1040-SR, line 5a				
2.	Enter your cost in the plan at the annuity starting date <b>Note.</b> If you completed this worksheet last year, skip l of last year's worksheet on line 4 below (even if the ar changed). Otherwise, go to line 3.	ine 3 and enter the amount from line 4	. 2		
	Enter the appropriate number from <b>Table 1</b> below. <b>Bu</b> 1997 <b>and</b> the payments are for your life and that of yo number from <b>Table 2</b> below	ur beneficiary, enter the appropriate	. 3		
4.	Divide line 2 by the number on line 3 $\ldots$ .		. 4		
5.	Multiply line 4 by the number of months for which thi annuity starting date was <b>before</b> 1987, skip lines 6 and Otherwise, go to line 6	17 and enter this amount on line 8.	. 5.		
6.	Enter the amount, if any, recovered tax free in years af worksheet last year, enter the amount from line 10 of 1	•	. 6.		
7.	Subtract line 6 from line 2				
	Enter the <b>smaller</b> of line 5 or line 7				
	<b>Taxable amount.</b> Subtract line 8 from line 1. Enter th 1040 or 1040-SR, line 5b. If your Form 1099-R shows amount from Form 1099-R. If you are a retired public <i>Safety Officers</i> before entering an amount on line 5b. Was your annuity starting date before 1987?	a larger amount, use the amount on this safety officer, see <i>Insurance Premiums</i>	s line instead of the for Retired Public		
10.	<b>Yes. STOP</b> Do not complete the rest of this work				
	<b>No.</b> Add lines 6 and 8. This is the <b>amount you I</b> number if you need to fill out this workshee				
11.	<b>Balance of cost to be recovered.</b> Subtract line 10 worksheet next year. The payments you receive next				
		Table 1 for Line 3 Above			
			starting date was—		
	IF the age at annuity starting	<b>before</b> November 19, 1996,	after November 18, 1996,		
	date was	enter on line 3	enter on line 3		
	55 or under	300	360		
	56-60	260	310		
	61–65 66–70	240 170	260 210		
	71 or older	120	160		
		120	100		
		Table 2 for Line 3 Above			
	IF the combined ages at annuity starting date were	THEN	enter on line 3		
	110 or under	IHEN	410		
	111–120		360		
	121–130 310				
	131–140 260				
	141 or older		210		

**Benefits for earlier year received in 2020?** If any of your benefits are taxable for 2020 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.

**Social security information.** Social security beneficiaries can now get a variety of information from the SSA website with a *my Social Security* account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to *SSA.gov/myaccount*.

Disability payments (including Social Security Disability Insurance (SSDI) payments) are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack directed against the United States or its allies. If these payments are incorrectly reported as taxable on Form W-2 or Form 1099-R, contact the company or agency making the disability payments to get a corrected Form W-2 or Form 1099-R. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920.

**Form RRB-1099.** If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to <u>www.rrb.gov</u>.

## Line 7

#### **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 don't have to file Form 8949 or Schedule D if you aren't deferring any capital gain by investing in a qualified opportunity zone fund and 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); and 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 don't have to file Form 8949 if *Exception 1* doesn't apply, you aren't deferring any capital gain by investing in a qualified opportunity zone fund or terminating deferral from an investment in a qualified opportunity zone, and your only capital gains and losses are:

• Capital gain distributions;

• A capital loss carryover from 2019;

• 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, the QOF box in box 3 isn't checked, and you don't 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 7 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 7 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 don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet in the line 16 instructions to figure your tax.

# Total Income and Adjusted Gross Income

#### Lines 10a, 10b, and 10c

# Adjustments to Income

#### Line 10a

Enter any adjustments to income from Schedule 1, line 22, on line 10a.

#### Line 10b

If you don't itemize deductions on Schedule A (Form 1040), you (or you and your spouse if filing jointly) may be able to take a charitable deduction for cash contributions made in 2020.

Enter the total amount of your contributions on line 10b. Don't enter more than:

• \$300 if single, head of household, or qualifying widow(er);

- \$300 if married filing jointly; or
- \$150 if married filing separately.

The contributions must be made to organizations that are religious, charitable, educational, scientific, or literary in purpose. See Pub. 526 for more information on the types of organizations that qualify. A deduction can't be taken for a contribution to an organization described in I.R.C. 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor-advised fund. Also, contributions of noncash property and contributions carried forward from prior years don't qualify for this deduction. See the Instructions for Schedule A and Pub. 526 for more information on those types of contributions.

# **Tax and Credits**

### Line 12

# 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.

#### Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records

Bef	<ul> <li>If you are excluding unemployment compensation from your income, completing Compensation Exclusion Worksheet—Schedule 1, line 8, before completing Figure any write-in adjustments to be entered on the dotted line next to Schedin structions for Schedule 1, line 22).</li> <li>If you are married filing separately and you lived apart from your spouse for the right of the word "benefits" on line 6a. If you don't, you may get a math Be sure you have read the <i>Exception</i> in the line 6a and 6b instructions to see worksheet instead of a publication to find out if any of your benefits are taxa</li> </ul>	this w dule 1, all of error n if you	orksheet. line 22 (see the 2020, enter "D" to otice from the IRS.
1.	Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>RRB-1099.</b> Also enter this amount on Form 1040 or 1040-SR, line 6a 1.		
2.	Multiply line 1 by 50% (0.50)	2.	
3.	• If you are not excluding unemployment compensation from income, combine the amounts		
	<ul> <li>from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, and 8.</li> <li>If you are excluding unemployment compensation from income, combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, Schedule 1, lines 1 through 7, and line 3 of the Unemployment Compensation Exclusion Worksheet</li> </ul>	3.	
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a		
5.	Combine lines 2, 3, and 4	5.	
6.	Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22	6.	
7.	Is the amount on line 6 less than the amount on line 5?		
	<b>No.</b> STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.		
	Yes. Subtract line 6 from line 5	7.	
8.	<ul> <li>If you are:</li> <li>Married filing jointly, enter \$32,000</li> <li>Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2020, enter \$25,000</li> <li>Married filing separately and you lived with your spouse at any time in 2020, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17</li> </ul>	8.	
9.	Is the amount on line 8 less than the amount on line 7?		
	No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2020, be sure you entered "D" to the right of the word "benefits" on line 6a.		
	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 <b>lived apart</b> from your spouse for all of 2020	10	
11.	of 2020 Subtract line 10 from line 9. If zero or less, enter -0-		
12.	Enter the <b>smaller</b> of line 9 or line 10		
13.	Enter one-half of line 12		
14.	Enter the <b>smaller</b> of line 2 or line 13		
15.	Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0	15.	
16.	Add lines 14 and 15	16.	
17.	Multiply line 1 by 85% (0.85)	17.	
18.	<b>Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b	18.	
	If any of your benefits are taxable for 2020 <b>and</b> they include a lump-sum benefit payment that year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for	t was fo detail:	or an earlier s.

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#### **Itemized Deductions**

To figure your itemized deductions, fill in Schedule A.

#### Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 12. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

Exception **1—Dependent.** If vou checked the "Someone can claim you as a dependent" box, or if you're filing jointly and you checked the "Someone can claim your spouse as a dependent" box, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.



Someone claims you or your **TIP** spouse as a dependent if they *list your or your spouse's name* and SSN in the Dependents section of their return.

Exception 2—Born before January 2, 1956, or blind. If you checked any of the following boxes, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1956, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

• You were born before January 2, 1956.

• You are blind.

• Spouse was born before January 2, 1956.

• Spouse is blind.

Exception 3-Separate return or dual-status alien. If you checked the box labeled "Spouse itemizes on separate return or you were dual-status alien" on the Spouse standard deduction line, your standard deduction is zero, even if you were born before January 2, 1956, or were blind.

Exception 4-Increased standard deduction for net qualified disaster loss. If you had a net qualified disaster loss and you elect to increase your standard deduction by the amount of your net qualified disaster loss, use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A, line 16, for more information.

#### Line 13

#### **Qualified Business Income** Deduction (Section 199A Deduction)

To figure your Qualified Business Income Deduction, use Form 8995 or Form 8995-A as applicable.

Use Form 8995 if:

· You have qualified business income, qualified REIT dividends, or qualified PTP income (loss),

• Your 2020 taxable income before the qualified business income deduction is less than or equal to \$163,300 (\$326,600 if married filing jointly), and

• You aren't a patron in a specified agricultural or horticultural cooperative.

If you don't meet these requirements, use Form 8995-A, Qualified Business Income Deduction. Attach whichever form you use (Form 8995 or 8995-A) to your return. See the instructions for Forms 8995 and 8995-A for more information for figuring and reporting your qualified business income deduction.

# Line 16

#### Tax

Include in the total on the entry space on line 16 all of the following taxes that apply.

• Tax on your taxable income. Figure the tax using one of the methods described later.

• 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). Reduce the amount of tax by any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 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 2020 for the student. See Form 8863 for more details. Check box 3 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 3 and enter the amount of the tax and "1291TAX" in the space next to that box.

• Repayment of any excess advance payments of the health coverage tax credit from Form 8885. Check box 3 and enter the amount of the repayment and "HCTC" in the space next to that box.

• Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and "Form 8978" in the space next to that box. If the amount on Form 8978, line 14, is negative, report it on Schedule 3 (Form 1040), line 6c.

• Net tax liability deferred under section 965(i). If you had a net 965 inclusion and made an election to defer your net 965 tax liability under section 965(i), check box 3 and enter (as a negative number) the amount of the deferred net 965 tax liability and "965" on the line next to that box.

• Triggering event under section 965(i). If you had a triggering event under section 965(i) during the year and did not enter into a transfer agreement, check box 3 and enter the amount of the triggered deferred net 965 tax liability and enter "965INC" on the line next to the box

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

□ **Yes.** See chapter 13 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 didn't pay enough, we will send you a bill.

 $\Box$  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

#### Standard Deduction Worksheet for Dependents—Line 12

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

030 1	The worksheet only it some	one can claim you, or your spo	buse in ming jointry, as a dep	Schuent:	
1.	<ul><li>You are blind.</li><li>Spouse was born</li><li>Spouse is blind.</li></ul>	efore January 2, 1956. before January 2, 1956.	Total number of boxes checked	1.	
2.	Is your earned income* more the system of th	han \$750? rned income. Enter the total.	}	2.	
3.	<ul> <li>Enter the amount shown below</li> <li>Single or married filing separ</li> <li>Married filing jointly—\$24,8</li> <li>Head of household—\$18,650</li> </ul>	ately—\$12,400 00	}	3.	
	amount on Form 1040 or 1040- If born before January 2, 1956,	ne 3. If born after January 1, 1956, a SR, line 12. Otherwise, go to line 4b or blind, multiply the number on lin	e 1 by \$1,300 (\$1,650 if single or	4a r head of	
* <b>Ear</b> taxabl	Add lines 4a and 4b. Enter the to ned income includes wages, salaries	otal here and on Form 1040 or 1040 , tips, professional fees, and other comp enerally, your earned income is the tota	-SR, line 12	<b>4c.</b>	,
Stand	lard Deduction Chart for Peon	le Who Were Born Before Januar	v 2 1956 or Were Blind		
		aim you, or your spouse if filing join	·	the worksheet above	
Y III	You were born before January 2, 1 pouse was born before January 2	956. <b>Vou are blind</b> .			
	<u> </u>	ed	····· ►		
	ur filing s is	AND the nun the box abov		THEN your standard deduction is	
Singl	e	1 2		\$14,050 15,700	
Marri	ed filing jointly	1 2 3 4		\$26,100 27,400 28,700 30,000	
Quali	fying widow(er)	1 2		\$26,100 27,400	
Marri	ed filing separately*	1 2 3 4		\$13,700 15,000 16,300 17,600	
111	-fhh-1d	1		\$20,300	

\* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

2

Head of household

21,950

\$100,000 or more, use the Tax Computation Worksheet right after the Tax Table.

However, don't use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

**Form 8615.** Form 8615 must generally be used to figure the tax on your unearned income over \$2,200 if you are under age 18, and in certain situations if you are older.

You must file Form 8615 if you meet all of the following conditions.

1. You had more than \$2,200 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).

2. You are required to file a tax return.

3. You were either:

a. Under age 18 at the end of 2020,

b. Age 18 at the end of 2020 and didn't have earned income that was more than half of your support, or

c. A full-time student at least age 19 but under age 24 at the end of 2020 and didn't have earned income that was more than half of your support.

4. At least one of your parents was alive at the end of 2020.

5. You don't file a joint return in 2020.

A child born on January 1, 2003, is considered to be age 18 at the end of 2020; a child born on January 1, 2002, is considered to be age 19 at the end of 2020; and a child born on January 1, 1997, is considered to be age 24 at the end of 2020.

**Schedule D Tax Worksheet.** Use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040 or 1040-SR, line 16, if:

• You have to file Schedule D, and line 18 or 19 of Schedule D is more than zero; or

• You have to file Form 4952 and you have an amount on line 4e or 4g, even if you don't need to file Schedule D.

But if you are filing Form 2555, 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 don't have to use the Schedule D Tax Worksheet and if any of the following applies.

• You reported qualified dividends on Form 1040 or 1040-SR, line 3a.

• You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7.

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

But if you are filing Form 2555, 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, you must figure your tax using the Foreign Earned Income Tax Worksheet.

#### Foreign Earned Income Tax Worksheet—Line 16

CAUTIO	If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.		
1.	Enter the amount from Form 1040 or 1040-SR, line 15	1.	
2a.	Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50	2a.	
b.	Enter the total amount of any itemized deductions or exclusions you couldn't 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.	<b>Figure the tax on the amount on line 3</b> . 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 Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.)	4.	
5.	<b>Figure the tax on the amount on line 2c</b> . 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 the entry space on Form 1040 or 1040-SR, line 16	6.	
* En	ter the amount from line 3 above on line 1 of the Qualified Dividends and Canital Gain Tax Worksheet or Schedu	la D	Tax Worksheet if

\* 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 4 (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 or 1040-SR, line 15, from line 4 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 don't 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 16

Keep for Your Records

Befo	<ul> <li>See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.</li> <li>Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.</li> <li>If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.</li> </ul>
1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet
2.	Enter the amount from Form 1040 or 1040-SR, line 3a* <b>2.</b>
3.	Are you filing Schedule D?*
	<ul> <li>Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0</li> <li>No. Enter the amount from Form 1040 or</li> </ul>
	1040-SR, line 7.
4.	Add lines 2 and 3 4.
5.	Subtract line 4 from line 1. If zero or less, enter -0 5.
6.	Enter: \$40,000 if single or married filing separately, \$80,000 if married filing jointly or qualifying widow(er), \$53,600 if head of household. Enter the smaller of line 1 or line 6
7.	Enter the smaller of line 1 or line 6
8.	Enter the smaller of line 5 or line 7
9.	Subtract line 8 from line 7. This amount is taxed at 0% 9.
10.	Enter the smaller of line 1 or line 4 10.
11.	Enter the amount from line 9 11.
12.	Subtract line 11 from line 10 12.
13.	Enter: \$441,450 if single, \$248,300 if married filing separately, \$496,600 if married filing jointly or qualifying widow(er), \$469,050 if head of household. 13.
14.	Enter the smaller of line 1 or line 13 14.
15.	Add lines 5 and 9 15.
16.	Subtract line 15 from line 14. If zero or less, enter -0 16.
17.	Enter the smaller of line 12 or line 16
18.	Multiply line 17 by 15% (0.15)       18.
19.	Add lines 9 and 17 19.
20.	Subtract line 19 from line 10
21.	Multiply line 20 by 20% (0.20)       21.
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet
23.	Add lines 18, 21, and 22
24.	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       24.
25.	Tax on all taxable income. Enter the smaller of line 23 or 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet         25.
* If yo	u are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.
## Line 19

# Child Tax Credit and Credit for Other Dependents

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit or additional child tax credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return. Don't file Form 8862 if you filed Form 8862 for 2019 and the child tax credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.

If you take the child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently took either credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.

If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2020 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.

# 2020 Child Tax Credit and Credit for Other Dependents Worksheet—Line 19



- 1. To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2020, and meet all the conditions in Steps 1 through 3 under *Who Qualifies as Your Dependent*. Make sure you checked the "child tax credit" box in column (4) of the *Dependents* section on Form 1040 or 1040-SR for each qualifying child.
- 2. If you don't have a qualifying child, you can't claim the child tax credit; but you may be able to claim the credit for other dependents for that child. See Step 3 under *Who Qualifies as Your Dependent*.
- **3.** To see if your qualifying relative qualifies you to take the credit for other dependents, see Step 5 under *Who Qualifies as Your Dependent*.
- 4. Be sure to see Social security number under Who Qualifies as Your Dependent.
- 5. 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<sup>\*</sup>;

- b. You are excluding income from Puerto Rico; or
- c. You are filing Form 2555 or 4563.
- \* If applicable.

Part 1	1. Number of qualifying children under age 17 with the required social security number:	]
	<ul> <li>2. Number of other dependents, including qualifying children without the required social security number: × \$500. Enter the result.</li> <li>Caution. Don't include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, don't include anyone you included on line 1.</li> </ul>	
:	3. Add lines 1 and 2.	3
	4. Enter the amount from Form 1040 or 1040-SR, line 11.	
:	5. Enter the amount shown below for your filing status.	
	<ul> <li>Married filing jointly — \$400,000</li> <li>All other filing statuses — \$200,000</li> </ul>	
	<ul> <li>6. Is the amount on line 4 more than the amount on line 5?</li> <li>No. Leave line 6 blank. Enter -0- on line 7, and go to line 8.</li> <li>Yes. Subtract line 5 from line 4.</li> <li>If the result isn't 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.</li> </ul>	]
,	7. Multiply the amount on line 6 by $5\%$ (0.05). Enter the result.	7
:	<b>3.</b> Is the amount on line 3 more than the amount on line 7?	
	<ul> <li>No. Stop</li> <li>You can't take the child tax credit or credit for other dependents on Form 1040 or 1040-SR, line 19. You also can't take the additional child tax credit on Form 1040 or 1040-SR, line 28. Complete the rest of your Form 1040 or 1040-SR.</li> <li>Yes. Subtract line 7 from line 3. Enter the result. <i>Go to Part 2.</i></li> </ul>	8

# 2020 Child Tax Credit and Credit for Other Dependents

Worksheet—Continued

Keep for Your Records

Before you begin Part	2: √ Figure the amount of any credits you are claiming on Schedule 3; Form Form 8910; Form 8936; or Schedule R.	5695, Part II*;
Part 2 9.	Enter the amount from Form 1040 or 1040-SR, line 18.	9
10.	Add any amounts from:	-
	Schedule 3, line 1	
	Schedule 3, line 2 +	
	Schedule 3, line 3 +	
	Schedule 3, line 4 +	
	Form 5695, line 30* +	
	Form 8910, line 15* +	
	Form 8936, line 23 +	
	Schedule R, line 22 +	
	Enter the total.	
11		
11.	$\sim$	
	Yes. STOP You can't take this credit because there is no tax to reduce. However, you may be able to take the <b>additional child tax</b> <b>credit</b> if line 1 is more than zero. See the <b>TIP</b> below.	
	<b>No.</b> Subtract line 10 from line 9.	11
12	Is the amount on line 8 more than the amount on line 11?	
	<b>Yes.</b> Enter the amount from line 11.	
	Also, you may be able to take the additional abilit for a transfer of the tax. This is your child tax	12
	additional child tax credit if line 1 is more than zero. See the <b>TIP</b> below.	Enter this amount on
	<b>No.</b> Enter the amount from line 8.	Form 1040 or 1040-SR, line 19.
	You may be able to take the <b>additional child tax credit</b> on Form 1040 or 1040-SR, line 28, if you answered "Yes" on line 11 <b>or</b> line 12 above.	1040 or 1040-SR
	<ul> <li>First, complete your Form 1040 or 1040-SR through line 27 (also complete Schedule 3, line 10).</li> </ul>	
	<ul> <li>Then, use Schedule 8812 to figure any additional child tax credit.</li> </ul>	
	If your child tax credit or additional child tax credit for a year after 2015 was reduced or disallowed, see Form 8862, who must file to find out if you must file Form 8862 to take the credit for 2020.	
	*If applicable.	

# Payments

# Line 25 Federal Income Tax Withheld

## Line 25a—Form(s) W-2

Add the amounts shown as federal income tax withheld on your Form(s) W-2. Enter the total on line 25a. The amount withheld should be shown in box 2 of Form W-2. Attach your Form(s) W-2 to your return.

## Line 25b—Form(s) 1099

Include on line 25b any federal income tax withheld on your Form(s) 1099-R. The amount withheld should be shown in box 4. Attach your Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2020 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 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

## Line 25c—Other Forms

Include on line 25c any federal income tax withheld on your Form(s) W-2G. The amount withheld should be shown in box 4. Attach Form(s) W-2G to the front of your return if federal income tax was withheld.

If you had Additional Medicare Tax withheld, include the amount shown on Form 8959, line 24, in the total on line 25c. Attach Form 8959.

Include on line 25c any federal income tax withheld that is shown on a Schedule K-1.

Also include on line 25c any tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. You should attach the form to your return to claim a credit for the withholding.

## Line 26

#### **2020 Estimated Tax Payments**

Enter any estimated federal income tax payments you made for 2020. Include any overpayment that you applied to your 2020 estimated tax from:

• Your 2019 return, or

• An amended return (Form 1040-X).

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 can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2020. For more information, see Pub. 505. 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 2020 or in 2021 before filing a 2020 return.

**Divorced taxpayers.** If you got divorced in 2020 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 or 1040-SR. If you were divorced and remarried in 2020, enter your present spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. Also, on the dotted line next to line 26, enter your former spouse's SSN, followed by "DIV."

Name change. If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2020 and the name(s) and SSN(s) under which you made them.

# Line 27— 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 don't owe any tax or didn't have any tax withheld.



You may elect to use your 2019 earned income to figure your EIC if your 2019 earned income is more than your 2020 earned income. For details, see Pub. 596.

If you make the election to use your 2019 earned income to figure your EIC, enter "PYEI" and the amount of your earned income on the dotted line next to line 27.

## 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 IRS.gov/EITC and click on "EITC Assistant." This service is available in English and Spanish.



If you take the EIC even though you aren't eligible and it is determined that your error is due to reckless or in-CAUTION tentional disregard of the EIC rules, you won't be al-

lowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you won't be allowed to take the credit for 10 years. See Form 8862, who must file, later. You may also have to pay penalties.



Refunds for returns claiming the earned income credit can't be issued before mid-February 2021. This delay applies to the entire refund, not just the portion associated with the earned income credit.

# Step 1 All Filers

- 1. If, in 2020:
  - 3 or more children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$50,954 (\$56,844 if married filing jointly)?
  - 2 children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$47,440 (\$53,330 if married filing jointly)?
  - 1 child lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$41,756 (\$47,646 if married filing jointly)?
  - No children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$15,820 (\$21,710 if married filing jointly)?

NO. STOP

□ Yes. Continue -

You can't take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of

your 2020 return (including extensions) that allows you to work and is valid for EIC purposes (explained later under Definitions and Special Rules)?



3. Is your filing status married filing separately?



4. Are you filing Form 2555 (relating to foreign earned income)?

□ Yes. STOP □ **No.** Continue You can't take the credit.

- 5. Were you or your spouse a nonresident alien for any part of 2020?
  - □ **Yes.** See *Nonresident*  $\Box$  **No.** Go to Step 2. *aliens*, later, under Definitions and Special Rules.

# Step 2 Investment Income

Add the amounts from 1. Form 1040 or 1040-SR:



- 2. Is your investment income more than \$3,650?



3. Are you filing Form 4797 (relating to sales of business property)?

□ **Yes.** See *Form* 4797 *filers,* later, under Definitions and Special Rules.

4. Do any of the following apply for 2020? You are filing Schedule E.

**NO.** ISTOP

You can't take the credit.

- You are reporting income from the rental of personal property not used in a trade or business.
- You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
- You have income or loss from a passive activity.
  - □ **Yes.** Use Worksheet 1 □ **No.** Go to Step 3. in Pub. 596 to see if you can take the credit.

## 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)



was ...

Under age 19 at the end of 2020 and younger than you (or your spouse, if filing jointly)

[

Under age 24 at the end of 2020, a student (defined later), and younger than you (or your spouse, if filing jointly)

or Any age and permanently and totally disabled (defined later)



Who isn't filing a joint return for 2020 or is filing a joint return for 2020 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 2020.



**CAUTTON** You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The IRS may ask you for documents to show you lived with each qualifying child. Documents you might want to keep for this purpose include school and child care records and other records that show your child's address.



If the child didn't live with you for more than half of 2020 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.



**CAUTION** 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 2020, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

- 1. Are you claiming at least one child who meets the conditions to be your qualifying child and, unless the child was born and died in 2020, has a valid SSN as defined later?
  - $\Box$  Yes. Continue **\mathbf{Y}**

□ No. Skip questions 2 and 3; go to Step 4.

- 2. Are you filing a joint return for 2020?
  - $\Box$  Yes. Skip question 3  $\Box$  No. Continue and Step 4; go to Step 5.
- 3. Could you be a qualifying child of another person for 2020? (Check "No" if the other person isn't required to file, and isn't filing, a 2020 tax return or is filing a 2020 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

You can't take the credit. Enter "No" on the dotted line next to line 27.

□ No. Skip Step 4; go to Step 5.

Step 4 Filers Without a Qualifying Child

1. Is the amount on Form 1040 or 1040-SR, line 11, less than \$15,820 (\$21,710 if married filing jointly)?

□ Yes. Continue Voc. 500

You can't take the credit.

 Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2020? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1955, and before January 2, 1996.) If your spouse died in 2020 or if you are preparing a return for someone who died in 2020, see Pub. 596 before you answer.

□ Yes. Continue **NO.** (STOP) You can't 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 2020? Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

**Yes.** Continue **NO.** (STOP) You can't take the credit. Enter "No" on the dotted line next to line 27.

4. Are you filing a joint return for 2020?

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

5. Could you be a qualifying child of another person for 2020? (Check "No" if the other person isn't required to file, and isn't filing, a 2020 tax return or is filing a 2020 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

You can't take the credit. Enter "No" on the dotted line next to line 27.

6. Can you be claimed as a dependent on someone else's 2020 tax return?

□ Yes. (STOP)

 $\Box$  **No.** Go to Step 5.

🗆 No. Continue 🛰

You can't take the credit.

# 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 or 1040-SR, line 1
- Enter any amount included on Form 1040 or 1040-SR, line 1, that is a taxable scholarship or fellowship grant not reported on a Form W-2
- **3.** Enter any amount included on Form 1040 or 1040-SR, line 1, 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 or 1040-SR, line 1.)
- 4. Enter any amount included on Form 1040 or 1040-SR, line 1, 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 or 1040-SR, line 1.) 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
- 5. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a Medicaid waiver payment you exclude from income (see the instructions for Schedule 1, line 8), unless you choose to include this amount in earned income, in which case enter zero

6. Add lines 2, 3, 4, and 5

- 7. Subtract line 6 from line 1
- 8. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter "NCP" and the amount of your nontaxable combat pay on the dotted line next to line 27 on Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later



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.

9. Add lines 7 and 8. This is your earned income\*

\*You may elect to use your 2019 earned income to figure your EIC if your 2019 earned income is more than your 2020 earned income. For details, see Pub. 596. If you make this election, skip question 2 and go to question 3.



*Electing to use your 2019 earned income may increase or decrease your EIC. Figure the credit using your 2020 earned income. Then, figure the credit using your 2019 earned income. Compare the amounts before making the election.* 



EAUTION If you are using your 2019 earned income to figure your 2020 EIC and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on the dotted line next to line 27.

2. Were you self-employed at any time in 2020, 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 as a statutory employee?

□ **Yes.** Skip question 3 □ **No.** Continue and Step 6; go to Worksheet B.

- 3. If you have:
  - 3 or more qualifying children, is your earned income less than \$50,954 (\$56,844 if married filing jointly)?
  - 2 qualifying children, is your earned income less than \$47,440 (\$53,330 if married filing jointly)?
  - 1 qualifying child, is your earned income less than \$41,756 (\$47,646 if married filing jointly)?
  - No qualifying children, is your earned income less than \$15,820 (\$21,710 if married filing jointly)?
  - □ Yes. Go to Step 6. □ No. (stop)

You can't take the credit.

# Step 6 How To Figure the Credit

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

## **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 or 1040-SR, line 1, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1). 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 or 1040-SR, line 1, do the following.

1. Enter "Clergy" on the dotted line next to line 27.

2. Determine how much of the amount on Form 1040 or 1040-SR, line 1, was also reported on Schedule SE, Part I, line 2.

3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1).

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 doesn't have to.



If you are using your 2019 earned income to figure your 2020 EIC and you elected to include nontaxable CAUTION combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on the dotted line next to line 27.



If you elect to use your nontaxable combat pay in figuring your EIC, enter "NCP" and the amount on the AUTION dotted line next to line 27.

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

1. Enter "EIC" on the dotted line next to line 27.

2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering "NCP" and the amount on the dotted line next to line 27. 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 under Who Qualifies as Your Dependent, earlier, and Members of the military, later. A child is considered to have lived with you for more than half of 2020 if the child was born or died in 2020 and your home was this child's home for more than half the time he or she was alive in 2020.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 7, 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 can't 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 don't 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 hasn't 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 wasn't your qualifying child.

Also, don't 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 2020 is a qualifying child only if (a) you can claim him or her as your dependent, or (b) you could have claimed him or her as your dependent except for the special rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, earlier.

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 don't serve more than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 27.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2020, the person couldn't 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 under Who Qualifies as Your Dependent, earlier, applies.

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).

2. Head of household filing status.

3. Credit for child and dependent care expenses (Schedule 3, line 2).

4. Exclusion for dependent care benefits (Form 2441, Part III).

5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the 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 don't 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 2020. 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 2020.

• 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 2020.

• 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 2020, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.



If, under these rules, you can't claim a child as a qualifying child for the EIC, you may be able to claim the EIC under the rules for a taxpayer without a qualifying child. For more information, see Pub. 596.

*Example.* Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't 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 five

tax benefits listed here for which you otherwise qualify. Your mother can't claim any of the five tax benefits listed here based on your daughter. However, if your mother's AGI is higher than yours and you don't 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 won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 27. 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 won't have an SSN by the date your return is due, see What if You Can't File on Time?

If you didn't have an SSN issued on or before the due date of your 2020 return (including extensions), you can't claim the EIC on your original or an amended 2020 return. Also, if a child didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the EIC on your original or an amended 2020 return.

Student. A student is a child who during any part of 5 calendar months of 2020 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 doesn't 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 can't 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 (formerly food stamps). In addition, when determining eligibility, the refund can't 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.

**Before you begin:**  $\sqrt{}$  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	<ol> <li>Enter your earned income from Step 5.</li> <li>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. If line 2 is zero, Toy You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.</li> <li>Enter the amount from Form 1040 or 1040-SR, line 11.</li> <li>Are the amounts on lines 3 and 1 the same?</li> <li>Yes. Skip line 5; enter the amount from line 2 on line 6.</li> <li>No. Go to line 5.</li> </ol>
Part 2 Filers Who Answered "No" on Line 4	<ul> <li>5. If you have:</li> <li>No qualifying children, is the amount on line 3 less than \$8,800 (\$14,700 if married filing jointly)?</li> <li>1 or more qualifying children, is the amount on line 3 less than \$19,350 (\$25,250 if married filing jointly)?</li> <li>Yes. Leave line 5 blank; enter the amount from line 2 on line 6.</li> <li>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. Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.</li> </ul>
Part 3 Your Earned Income Credit	<ul> <li>6. This is your earned income credit.</li> <li>6 Enter this amount on Form 1040 or 1040-SR, line 27.</li> <li>7 If you have a qualifying child, complete and attach Schedule EIC.</li> <li>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 2020.</li> </ul>

# Worksheet **B**-2020 EIC-Line 27

## Use this worksheet if you answered "Yes" to Step 5, question 2.

- $\checkmark$  Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- $\sqrt{}$  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.

Part 1		1a
	1a. Enter the amount from Schedule SE, Part I, line 3.	1a
Self-Employed, Members of the	<b>b.</b> Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+ 1b
Clergy, and	c. Combine lines 1a and 1b.	= 1c
People With Church Employee	d. Enter the amount from Schedule SE, Part I, line 13.	- 1d
Income Filing Schedule SE	e. Subtract line 1d from line 1c.	= 1e
Part 2	2. Don't include on these lines any statutory employee income, any net profit from notary public, any amount exempt from self-employment tax as the result of the fil 4029 or Form 4361, or any other amounts exempt from self-employment tax.	
Self-Employed NOT Required	<b>a.</b> 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*.	2a
To File Schedule SE	<ul><li>b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.</li></ul>	+ 2b
For example, your net earnings from self-employment	c. Combine lines 2a and 2b.	= 2c
were less than \$400.	*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Reduce the Schedule K-1 amounts as described in the Partner's Instructions for your name and social security number on Schedule SE and attach it to your re	or Schedule K-1. Enter
Part 3 Statutory Employees Filing Schedule C	<b>3.</b> Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.	3
Part 4	<b>4a.</b> Enter your earned income from Step 5.	4a
All Filers Using Worksheet B	<b>b.</b> Combine lines 1e, 2c, 3, and 4a. <b>This is your total earned income.</b>	4b
Note. If line 4b includes income on which you should have paid self- employment tax but didn't, we may reduce your credit by the amount of self-employment tax not paid.	<ul> <li>If line 4b is zero or less, Yop You can't take the credit. Enter "No" on the do or 1040-SR, line 27.</li> <li>5. If you have: <ul> <li>3 or more qualifying children, is line 4b less than \$50,954 (\$56,844 if m</li> <li>2 qualifying children, is line 4b less than \$47,440 (\$53,330 if married fill</li> <li>1 qualifying children, is line 4b less than \$41,756 (\$47,646 if married filing</li> <li>No qualifying children, is line 4b less than \$15,820 (\$21,710 if married filing</li> <li>If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i>, figure the credit yourself, enter the amount from line 4b on line 6 of this work</li> </ul> </li> <li>No. Stop You can't take the credit. Enter "No" on the dotted line next to 1040-SR, line 27.</li> </ul>	arried filing jointly)? ing jointly)? jointly)? filing jointly)? earlier. If you want to csheet.

# Worksheet B-2020 EIC-Line 27-Continued

Part 5 All Filers Using Worksheet B	<ul> <li>6. Enter your total earned income from Part 4, line 4b.</li> <li>6</li> <li>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.</li> <li>If line 7 is zero, STOP You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.</li> <li>8. Enter the amount from Form 1040 or 1040-SR, line 27.</li> <li>9. Are the amounts on lines 8 and 6 the same?</li> <li>Yes. Skip line 10; enter the amount from line 7 on line 11.</li> <li>No. Go to line 10.</li> </ul>
Part 6 Filers Who Answered "No" on Line 9	<ul> <li>10. If you have:</li> <li>No qualifying children, is the amount on line 8 less than \$8,800 (\$14,700 if married filing jointly)?</li> <li>1 or more qualifying children, is the amount on line 8 less than \$19,350 (\$25,250 if married filing jointly)?</li> <li>Yes. Leave line 10 blank; enter the amount from line 7 on line 11.</li> <li>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. Look at the amounts on lines 10 and 7. Then, enter the smaller amount on line 11.</li> </ul>
Part 7 Your Earned Income Credit	<ul> <li>11. This is your earned income credit.</li> <li>Reminder—</li> <li>✓ If you have a qualifying child, complete and attach Schedule EIC.</li> <li>If your EIC for a year after 1996 was reduced or disallowed, see</li> </ul>
	Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2020.

# 2020 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.



And your filing status is If the amount you are looking up from the worksheet is – Single, head of household, or qualifying widow(er) and the number of children you have is— К 1 2 2 3 0 But less At least Your credit is-2,400 2,450 825 1,091 186 970 2,450 2,500) 842 1,114 189 990

				And	your fili	ing statu	ıs is-							And	your fil	ing statu	s is-		-
If the amou are looking the worksh	up from		head of ifying w u have-			Marrie have-	d filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	, head of lifying w ou have-			Married have-	d filing jo	ointly an	d you
At least	But less	0	1 Your cre	2 edit is-	3	0	1 Your ci	2 redit is-	3	At least	But less	0	1 Your cre	2 edit is-	3	0	1 Your cr	2 edit is-	3
\$1 50	than \$50 100	\$2 6	\$9 26	\$10	\$11	\$2 6	\$9	\$10	\$11	3,200	than 3,250	247	1,097	1,290	1,451	247	1,097	1,290	1,451
50 100 150	150 200	6 10 13	26 43 60	30 50 70	34 56 79	6 10 13	\$9 26 43 60	30 50 70	34 56 79	3,250 3,300 3,350	3,300 3,350 3,400	247 251 254 258	1,114 1,131 1,148	1,310 1,330 1,350	1,474 1,496 1,519	251 254 258	1,114 1,131 1,148	1,310 1,330 1,350	1,474 1,496 1,519
200	250	17	77	90	101	17	77	90	101	3,400	3,450	262	1,165	1,370	1,541	262	1,165	1,370	1,541
250	300	21	94	110	124	21	94	110	124	3,450	3,500	266	1,182	1,390	1,564	266	1,182	1,390	1,564
300	350	25	111	130	146	25	111	130	146	3,500	3,550	270	1,199	1,410	1,586	270	1,199	1,410	1,586
350	400	29	128	150	169	29	128	150	169	3,550	3,600	273	1,216	1,430	1,609	273	1,216	1,430	1,609
400	450	33	145	170	191	33	145	170	191	3,600	3,650	277	1,233	1,450	1,631	277	1,233	1,450	1,631
450	500	36	162	190	214	36	162	190	214	3,650	3,700	281	1,250	1,470	1,654	281	1,250	1,470	1,654
500	550	40	179	210	236	40	179	210	236	3,700	3,750	285	1,267	1,490	1,676	285	1,267	1,490	1,676
550	600	44	196	230	259	44	196	230	259	3,750	3,800	289	1,284	1,510	1,699	289	1,284	1,510	1,699
600	650	48	213	250	281	48	213	250	281	3,800	3,850	293	1,301	1,530	1,721	293	1,301	1,530	1,721
650	700	52	230	270	304	52	230	270	304	3,850	3,900	296	1,318	1,550	1,744	296	1,318	1,550	1,744
700	750	55	247	290	326	55	247	290	326	3,900	3,950	300	1,335	1,570	1,766	300	1,335	1,570	1,766
750	800	59	264	310	349	59	264	310	349	3,950	4,000	304	1,352	1,590	1,789	304	1,352	1,590	1,789
800	850	63	281	330	371	63	281	330	371	4,000	4,050	308	1,369	1,610	1,811	308	1,369	1,610	1,811
850	900	67	298	350	394	67	298	350	394	4,050	4,100	312	1,386	1,630	1,834	312	1,386	1,630	1,834
900	950	71	315	370	416	71	315	370	416	4,100	4,150	316	1,403	1,650	1,856	316	1,403	1,650	1,856
950	1,000	75	332	390	439	75	332	390	439	4,150	4,200	319	1,420	1,670	1,879	319	1,420	1,670	1,879
1,000	1,050	78	349	410	461	78	349	410	461	4,200	4,250	323	1,437	1,690	1,901	323	1,437	1,690	1,901
1,050	1,100	82	366	430	484	82	366	430	484	4,250	4,300	327	1,454	1,710	1,924	327	1,454	1,710	1,924
1,100	1,150	86	383	450	506	86	383	450	506	4,300	4,350	331	1,471	1,730	1,946	331	1,471	1,730	1,946
1,150	1,200	90	400	470	529	90	400	470	529	4,350	4,400	335	1,488	1,750	1,969	335	1,488	1,750	1,969
1,200	1,250	94	417	490	551	94	417	490	551	4,400	4,450	339	1,505	1,770	1,991	339	1,505	1,770	1,991
1,250	1,300	98	434	510	574	98	434	510	574	4,450	4,500	342	1,522	1,790	2,014	342	1,522	1,790	2,014
1,300	1,350	101	451	530	596	101	451	530	596	4,500	4,550	346	1,539	1,810	2,036	346	1,539	1,810	2,036
1,350	1,400	105	468	550	619	105	468	550	619	4,550	4,600	350	1,556	1,830	2,059	350	1,556	1,830	2,059
1,400	1,450	109	485	570	641	109	485	570	641	4,600	4,650	354	1,573	1,850	2,081	354	1,573	1,850	2,081
1,450	1,500	113	502	590	664	113	502	590	664	4,650	4,700	358	1,590	1,870	2,104	358	1,590	1,870	2,104
1,500	1,550	117	519	610	686	117	519	610	686	4,700	4,750	361	1,607	1,890	2,126	361	1,607	1,890	2,126
1,550	1,600	120	536	630	709	120	536	630	709	4,750	4,800	365	1,624	1,910	2,149	365	1,624	1,910	2,149
1,600	1,650	124	553	650	731	124	553	650	731	4,800	4,850	369	1,641	1,930	2,171	369	1,641	1,930	2,171
1,650	1,700	128	570	670	754	128	570	670	754	4,850	4,900	373	1,658	1,950	2,194	373	1,658	1,950	2,194
1,700	1,750	132	587	690	776	132	587	690	776	4,900	4,950	377	1,675	1,970	2,216	377	1,675	1,970	2,216
1,750	1,800	136	604	710	799	136	604	710	799	4,950	5,000	381	1,692	1,990	2,239	381	1,692	1,990	2,239
1,800	1,850	140	621	730	821	140	621	730	821	5,000	5,050	384	1,709	2,010	2,261	384	1,709	2,010	2,261
1,850	1,900	143	638	750	844	143	638	750	844	5,050	5,100	388	1,726	2,030	2,284	388	1,726	2,030	2,284
1,900	1,950	147	655	770	866	147	655	770	866	5,100	5,150	392	1,743	2,050	2,306	392	1,743	2,050	2,306
1,950	2,000	151	672	790	889	151	672	790	889	5,150	5,200	396	1,760	2,070	2,329	396	1,760	2,070	2,329
2,000	2,050	155	689	810	911	155	689	810	911	5,200	5,250	400	1,777	2,090	2,351	400	1,777	2,090	2,351
2,050	2,100	159	706	830	934	159	706	830	934	5,250	5,300	404	1,794	2,110	2,374	404	1,794	2,110	2,374
2,100	2,150	163	723	850	956	163	723	850	956	5,300	5,350	407	1,811	2,130	2,396	407	1,811	2,130	2,396
2,150	2,200	166	740	870	979	166	740	870	979	5,350	5,400	411	1,828	2,150	2,419	411	1,828	2,150	2,419
2,200	2,250	170	757	890	1,001	170	757	890	1,001	5,400	5,450	415	1,845	2,170	2,441	415	1,845	2,170	2,441
2,250	2,300	174	774	910	1,024	174	774	910	1,024	5,450	5,500	419	1,862	2,190	2,464	419	1,862	2,190	2,464
2,300	2,350	178	791	930	1,046	178	791	930	1,046	5,500	5,550	423	1,879	2,210	2,486	423	1,879	2,210	2,486
2,350	2,400	182	808	950	1,069	182	808	950	1,069	5,550	5,600	426	1,896	2,230	2,509	426	1,896	2,230	2,509
2,400	2,450	186	825	970	1,091	186	825	970	1,091	5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531
2,450	2,500	189	842	990	1,114	189	842	990	1,114	5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136	5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159	5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181	5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204	5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226	5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249	5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689
2,800	2,850	216	961	1,130	1,271	216	961	1,130	1,271	6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711
2,850	2,900	220	978	1,150	1,294	220	978	1,150	1,294	6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734
2,900	2,950	224	995	1,170	1,316	224	995	1,170	1,316	6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756
2,950	3,000	228	1,012	1,190	1,339	228	1,012	1,190	1,339	6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779
3,000	3,050	231	1,029	1,210	1,361	231	1,029	1,210	1,361	6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801
3,050	3,100	235	1,046	1,230	1,384	235	1,046	1,230	1,384	6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824
3,100	3,150	239	1,063	1,250	1,406	239	1,063	1,250	1,406	6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846
3,150	3,200	243	1,080	1,270	1,429	243	1,080	1,270	1,429	6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869

(Caution. This is not a tax table.)

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If the amou are looking the worksh	up from	or qual		f housef idow(er		Marrie have-	d filing j	ointly a	nd you	If the amou are looking the worksh	up from	or qua		f housel vidow(er		Marrie have-	d filing jo	ointly ar	ıd you
At least	But less	0	1 Your cre	2 edit is-	3	0	1 Your cr	2 redit is-	3	At least	But less	0	1 Your cr	2 edit is-	3	0	1 Your cr	2 edit is-	3
6,400	than 6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	10,400	than 10,450	413	3,545	4,170	4,691	538	3,545	4,170	4,691
6,450 6,500 6,550	6,500 6,550 6,600	495 499 503	2,202 2,219 2,236	2,590 2,610 2,630	2,914 2,936 2,959	495 499 503	2,202 2,219 2,236	2,590 2,610 2,630	2,914 2,936 2,959	10,450 10,500 10,550	10,500 10,550 10,600	409 405 401	3,562 3,584 3,584	4,190 4,210 4,230	4,714 4,736 4,759	538 538 538	3,562 3,584 3,584	4,190 4,210 4,230	4,714 4,736 4,759
6,600 6,650 6,700 6,750	6,650 6,700 6,750 6,800	507 511 514 518	2,253 2,270 2,287 2,304	2,650 2,670 2,690 2,710	2,981 3,004 3,026 3,049	507 511 514 518	2,253 2,270 2,287 2,304	2,650 2,670 2,690 2,710	2,981 3,004 3,026 3,049	10,600 10,650 10,700 10,750	10,650 10,700 10,750 10,800	397 394 390 386	3,584 3,584 3,584 3,584 3,584	4,250 4,270 4,290 4,310	4,781 4,804 4,826 4,849	538 538 538 538	3,584 3,584 3,584 3,584	4,250 4,270 4,290 4,310	4,781 4,804 4,826 4,849
6,800 6,850 6,900 6,950	6,850 6,900 6,950 7,000	522 526 530 534	2,321 2,338 2,355 2,372	2,730 2,750 2,770 2,790	3,071 3,094 3,116 3,139	522 526 530 534	2,321 2,338 2,355 2,372	2,730 2,750 2,770 2,790	3,071 3,094 3,116 3,139	10,800 10,850 10,900 10,950	10,850 10,900 10,950 11,000	382 378 374 371	3,584 3,584 3,584 3,584	4,330 4,350 4,370 4,390	4,871 4,894 4,916 4,939	538 538 538 538	3,584 3,584 3,584 3,584	4,330 4,350 4,370 4,390	4,871 4,894 4,916 4,939
7,000 7,050 7,100 7,150	7,050 7,100 7,150 7,200	538 538 538 538	2,389 2,406 2,423 2,440	2,810 2,830 2,850 2,870	3,161 3,184 3,206 3,229	538 538 538 538 538	2,389 2,406 2,423 2,440	2,810 2,830 2,850 2,870	3,161 3,184 3,206 3,229	11,000 11,050 11,100 11,150	11,050 11,100 11,150 11,200	367 363 359 355	3,584 3,584 3,584 3,584 3,584	4,410 4,430 4,450 4,470	4,961 4,984 5,006 5,029	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,410 4,430 4,450 4,470	4,961 4,984 5,006 5,029
7,200 7,250 7,300 7,350	7,250 7,300 7,350 7,400	538 538 538 538 538	2,457 2,474 2,491 2,508	2,890 2,910 2,930 2,950	3,251 3,274 3,296 3,319	538 538 538 538 538	2,457 2,474 2,491 2,508	2,890 2,910 2,930 2,950	3,251 3,274 3,296 3,319	11,200 11,250 11,300 11,350	11,250 11,300 11,350 11,400	352 348 344 340	3,584 3,584 3,584 3,584	4,490 4,510 4,530 4,550	5,051 5,074 5,096 5,119	538 538 538 538 538	3,584 3,584 3,584 3,584	4,490 4,510 4,530 4,550	5,051 5,074 5,096 5,119
7,400 7,450 7,500 7,550	7,450 7,500 7,550 7,600	538 538 538 538 538	2,525 2,542 2,559 2,576	2,970 2,990 3,010 3,030	3,341 3,364 3,386 3,409	538 538 538 538 538	2,525 2,542 2,559 2,576	2,970 2,990 3,010 3,030	3,341 3,364 3,386 3,409	11,400 11,450 11,500 11,550	11,450 11,500 11,550 11,600	336 332 329 325	3,584 3,584 3,584 3,584 3,584	4,570 4,590 4,610 4,630	5,141 5,164 5,186 5,209	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,570 4,590 4,610 4,630	5,141 5,164 5,186 5,209
7,600 7,650 7,700 7,750	7,650 7,700 7,750 7,800	538 538 538 538 538	2,593 2,610 2,627 2,644	3,050 3,070 3,090 3,110	3,431 3,454 3,476 3,499	538 538 538 538 538	2,593 2,610 2,627 2,644	3,050 3,070 3,090 3,110	3,431 3,454 3,476 3,499	11,600 11,650 11,700 11,750	11,650 11,700 11,750 11,800	321 317 313 309	3,584 3,584 3,584 3,584 3,584	4,650 4,670 4,690 4,710	5,231 5,254 5,276 5,299	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,650 4,670 4,690 4,710	5,231 5,254 5,276 5,299
7,800 7,850 7,900 7,950	7,850 7,900 7,950 8,000	538 538 538 538 538	2,661 2,678 2,695 2,712	3,130 3,150 3,170 3,170 3,190	3,521 3,544 3,566 3,589	538 538 538 538 538	2,661 2,678 2,695 2,712	3,130 3,150 3,170 3,190	3,521 3,544 3,566 3,589	11,800 11,850 11,900 11,950	11,850 11,900 11,950 12,000	306 302 298 294	3,584 3,584 3,584 3,584 3,584	4,730 4,750 4,770 4,790	5,321 5,344 5,366 5,389	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,730 4,750 4,770 4,790	5,321 5,344 5,366 5,389
8,000 8,050 8,100 8,150	8,050 8,100 8,150 8,200	538 538 538 538 538	2,729 2,746 2,763 2,780	3,210 3,230 3,250 3,270	3,611 3,634 3,656 3,679	538 538 538 538 538	2,729 2,746 2,763 2,780	3,210 3,230 3,250 3,270	3,611 3,634 3,656 3,679	12,000 12,050 12,100 12,150	12,050 12,100 12,150 12,200	290 286 283 279	3,584 3,584 3,584 3,584 3,584	4,810 4,830 4,850 4,870	5,411 5,434 5,456 5,479	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,810 4,830 4,850 4,870	5,411 5,434 5,456 5,479
8,200 8,250 8,300 8,350	8,250 8,300 8,350 8,400	538 538 538 538 538	2,797 2,814 2,831 2,848	3,290 3,310 3,330 3,350	3,701 3,724 3,746 3,769	538 538 538 538 538	2,797 2,814 2,831 2,848	3,290 3,310 3,330 3,350	3,701 3,724 3,746 3,769	12,200 12,250 12,300 12,350	12,250 12,300 12,350 12,400	275 271 267 264	3,584 3,584 3,584 3,584 3,584	4,890 4,910 4,930 4,950	5,501 5,524 5,546 5,569	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	4,890 4,910 4,930 4,950	5,501 5,524 5,546 5,569
8,400 8,450 8,500 8,550	8,450 8,500 8,550 8,600	538 538 538 538 538	2,865 2,882 2,899 2,916	3,370 3,390 3,410 3,430	3,791 3,814 3,836 3,859	538 538 538 538 538	2,865 2,882 2,899 2,916	3,370 3,390 3,410 3,430	3,791 3,814 3,836 3,859	12,400 12,450 12,500 12,550	12,450 12,500 12,550 12,600	260 256 252 248	3,584 3,584 3,584 3,584	4,970 4,990 5,010 5,030	5,591 5,614 5,636 5,659	538 538 538 538 538	3,584 3,584 3,584 3,584	4,970 4,990 5,010 5,030	5,591 5,614 5,636 5,659
8,600 8,650 8,700 8,750	8,650 8,700 8,750 8,800	538 538 538 538 538	2,933 2,950 2,967 2,984	3,450 3,470 3,490 3,510	3,881 3,904 3,926 3,949	538 538 538 538 538	2,933 2,950 2,967 2,984	3,450 3,470 3,490 3,510	3,881 3,904 3,926 3,949	12,600 12,650 12,700 12,750	12,650 12,700 12,750 12,800	244 241 237 233	3,584 3,584 3,584 3,584 3,584	5,050 5,070 5,090 5,110	5,681 5,704 5,726 5,749	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,050 5,070 5,090 5,110	5,681 5,704 5,726 5,749
8,800 8,850 8,900 8,950	8,850 8,900 8,950 9,000	535 531 527 524	3,001 3,018 3,035 3,052	3,530 3,550 3,570 3,590	3,971 3,994 4,016 4,039	538 538 538 538	3,001 3,018 3,035 3,052	3,530 3,550 3,570 3,590	3,971 3,994 4,016 4,039	12,800 12,850 12,900 12,950	12,850 12,900 12,950 13,000	229 225 221 218	3,584 3,584 3,584 3,584	5,130 5,150 5,170 5,190	5,771 5,794 5,816 5,839	538 538 538 538	3,584 3,584 3,584 3,584	5,130 5,150 5,170 5,190	5,771 5,794 5,816 5,839
9,000 9,050 9,100 9,150	9,050 9,100 9,150 9,200	520 516 512 508	3,069 3,086 3,103 3,120	3,610 3,630 3,650 3,670	4,061 4,084 4,106 4,129	538 538 538 538 538	3,069 3,086 3,103 3,120	3,610 3,630 3,650 3,670	4,061 4,084 4,106 4,129	13,000 13,050 13,100 13,150	13,050 13,100 13,150 13,200	214 210 206 202	3,584 3,584 3,584 3,584 3,584	5,210 5,230 5,250 5,270	5,861 5,884 5,906 5,929	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,210 5,230 5,250 5,270	5,861 5,884 5,906 5,929
9,200 9,250 9,300 9,350	9,250 9,300 9,350 9,400	505 501 497 493	3,137 3,154 3,171 3,188	3,690 3,710 3,730 3,750	4,151 4,174 4,196 4,219	538 538 538 538 538	3,137 3,154 3,171 3,188	3,690 3,710 3,730 3,750	4,151 4,174 4,196 4,219	13,200 13,250 13,300 13,350	13,250 13,300 13,350 13,400	199 195 191 187	3,584 3,584 3,584 3,584 3,584	5,290 5,310 5,330 5,350	5,951 5,974 5,996 6,019	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,290 5,310 5,330 5,350	5,951 5,974 5,996 6,019
9,400 9,450 9,500 9,550	9,450 9,500 9,550 9,600	489 485 482 478	3,205 3,222 3,239 3,256	3,770 3,790 3,810 3,830	4,241 4,264 4,286 4,309	538 538 538 538 538	3,205 3,222 3,239 3,256	3,770 3,790 3,810 3,830	4,241 4,264 4,286 4,309	13,400 13,450 13,500 13,550	13,450 13,500 13,550 13,600	183 179 176 172	3,584 3,584 3,584 3,584 3,584	5,370 5,390 5,410 5,430	6,041 6,064 6,086 6,109	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,370 5,390 5,410 5,430	6,041 6,064 6,086 6,109
9,600 9,650 9,700 9,750	9,650 9,700 9,750 9,800	474 470 466 462	3,273 3,290 3,307 3,324	3,850 3,870 3,890 3,910	4,331 4,354 4,376 4,399	538 538 538 538	3,273 3,290 3,307 3,324	3,850 3,870 3,890 3,910	4,331 4,354 4,376 4,399	13,600 13,650 13,700 13,750	13,650 13,700 13,750 13,800	168 164 160 156	3,584 3,584 3,584 3,584 3,584	5,450 5,470 5,490 5,510	6,131 6,154 6,176 6,199	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,450 5,470 5,490 5,510	6,131 6,154 6,176 6,199
9,800 9,850 9,900 9,950	9,850 9,900 9,950 10,000	459 455 451 447	3,341 3,358 3,375 3,392	3,930 3,950 3,970 3,990	4,421 4,444 4,466 4,489	538 538 538 538 538	3,341 3,358 3,375 3,392	3,930 3,950 3,970 3,990	4,421 4,444 4,466 4,489	13,800 13,850 13,900 13,950	13,850 13,900 13,950 14,000	153 149 145 141	3,584 3,584 3,584 3,584 3,584	5,530 5,550 5,570 5,590	6,221 6,244 6,266 6,289	538 538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,530 5,550 5,570 5,590	6,221 6,244 6,266 6,289
10,000 10,050 10,100 10,150	10,050 10,100 10,150 10,200	443 439 436 432	3,409 3,426 3,443 3,460	4,010 4,030 4,050 4,070	4,511 4,534 4,556 4,579	538 538 538 538	3,409 3,426 3,443 3,460	4,010 4,030 4,050 4,070	4,511 4,534 4,556 4,579	14,000 14,050 14,100 14,150	14,050 14,100 14,150 14,200	137 133 130 126	3,584 3,584 3,584 3,584 3,584	5,610 5,630 5,650 5,670	6,311 6,334 6,356 6,379	538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,610 5,630 5,650 5,670	6,311 6,334 6,356 6,379
10,200 10,250 10,300 10,350	10,250 10,300 10,350 10,400	428 424 420 417	3,477 3,494 3,511 3,528	4,090 4,110 4,130 4,150	4,601 4,624 4,646 4,669	538 538 538 538	3,477 3,494 3,511 3,528	4,090 4,110 4,130 4,150	4,601 4,624 4,646 4,669	14,200 14,250 14,300 14,350	14,250 14,300 14,350 14,400	122 118 114 111	3,584 3,584 3,584 3,584 3,584	5,690 5,710 5,730 5,750	6,401 6,424 6,446 6,469	538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,690 5,710 5,730 5,750	6,401 6,424 6,446 6,469

(Caution. This is not a tax table.)

				And y	/our fil	ing statu	s is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual	head of ifying w u have-			Married	d filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	, head of lifying w ou have-			Married have-	l filing j	ointly an	d you
		0	1	2	3	0	1	2	3		1	0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cr	edit is-			Your cr	edit is-	
14,400 14,450 14,500 14,550	14,450 14,500 14,550 14,600	107 103 99 95	3,584 3,584 3,584 3,584 3,584	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	538 538 538 538	3,584 3,584 3,584 3,584 3,584	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	18,000 18,050 18,100 18,150	18,050 18,100 18,150 18,200	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	282 278 274 270	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
14,600 14,650 14,700 14,750	14,650 14,700 14,750 14,800	91 88 84 80	3,584 3,584 3,584 3,584 3,584	5,850 5,870 5,890 5,910	6,581 6,604 6,626 6,649	538 538 534 531	3,584 3,584 3,584 3,584 3,584	5,850 5,870 5,890 5,910	6,581 6,604 6,626 6,649	18,200 18,250 18,300 18,350	18,250 18,300 18,350 18,400	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	267 263 259 255	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
14,800 14,850 14,900 14,950	14,850 14,900 14,950 15,000	76 72 68 65	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	527 523 519 515	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	18,400 18,450 18,500 18,550	18,450 18,500 18,550 18,600	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	251 247 244 240	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
15,000 15,050 15,100 15,150	15,050 15,100 15,150 15,200	61 57 53 49	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	511 508 504 500	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	18,600 18,650 18,700 18,750	18,650 18,700 18,750 18,800	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	236 232 228 225	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
15,200 15,250 15,300 15,350	15,250 15,300 15,350 15,400	46 42 38 34	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	496 492 488 485	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	18,800 18,850 18,900 18,950	18,850 18,900 18,950 19,000	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	221 217 213 209	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
15,400 15,450 15,500 15,550	15,450 15,500 15,550 15,600	30 26 23 19	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	481 477 473 469	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,000 19,050 19,100 19,150	19,050 19,100 19,150 19,200	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	205 202 198 194	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
15,600 15,650 15,700 15,750	15,650 15,700 15,750 15,800	15 11 7 3	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	466 462 458 454	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,200 19,250 19,300 19,350	19,250 19,300 19,350 19,400	0 0 0 0	3,584 3,584 3,584 3,576	5,920 5,920 5,920 5,911	6,660 6,660 6,660 6,651	190 186 182 179	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
15,800 15,850 15,900 15,950	15,850 15,900 15,950 16,000	* 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	450 446 443 439	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,400 19,450 19,500 19,550	19,450 19,500 19,550 19,600	0 0 0 0	3,568 3,560 3,552 3,544	5,900 5,889 5,879 5,868	6,640 6,629 6,619 6,608	175 171 167 163	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,000 16,050 16,100 16,150	16,050 16,100 16,150 16,200	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	435 431 427 423	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,600 19,650 19,700 19,750	19,650 19,700 19,750 19,800	0 0 0 0	3,536 3,528 3,520 3,512	5,858 5,847 5,837 5,826	6,598 6,587 6,577 6,566	160 156 152 148	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,200 16,250 16,300 16,350	16,250 16,300 16,350 16,400	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	420 416 412 408	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,800 19,850 19,900 19,950	19,850 19,900 19,950 20,000	0 0 0 0	3,504 3,497 3,489 3,481	5,816 5,805 5,795 5,784	6,556 6,545 6,535 6,524	144 140 137 133	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,400 16,450 16,500 16,550	16,450 16,500 16,550 16,600	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	404 400 397 393	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,000 20,050 20,100 20,150	20,050 20,100 20,150 20,200	0 0 0 0	3,473 3,465 3,457 3,449	5,774 5,763 5,753 5,742	6,514 6,503 6,493 6,482	129 125 121 117	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,600 16,650 16,700 16,750	16,650 16,700 16,750 16,800	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	389 385 381 378	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,200 20,250 20,300 20,350	20,250 20,300 20,350 20,400	0 0 0 0	3,441 3,433 3,425 3,417	5,732 5,721 5,710 5,700	6,472 6,461 6,450 6,440	114 110 106 102	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,800 16,850 16,900 16,950	16,850 16,900 16,950 17,000	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	374 370 366 362	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,400 20,450 20,500 20,550	20,450 20,500 20,550 20,600	0 0 0 0	3,409 3,401 3,393 3,385	5,689 5,679 5,668 5,658	6,429 6,419 6,408 6,398	98 94 91 87	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,000 17,050 17,100 17,150	17,050 17,100 17,150 17,200	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	358 355 351 347	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,600 20,650 20,700 20,750	20,650 20,700 20,750 20,800	0 0 0 0	3,377 3,369 3,361 3,353	5,647 5,637 5,626 5,616	6,387 6,377 6,366 6,356	83 79 75 72	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,200 17,250 17,300 17,350	17,250 17,300 17,350 17,400	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	343 339 335 332	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,800 20,850 20,900 20,950	20,850 20,900 20,950 21,000	0 0 0 0	3,345 3,337 3,329 3,321	5,605 5,595 5,584 5,574	6,345 6,335 6,324 6,314	68 64 60 56	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,400 17,450 17,500 17,550	17,450 17,500 17,550 17,600	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	328 324 320 316	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	21,000 21,050 21,100 21,150	21,050 21,100 21,150 21,200	0 0 0 0	3,313 3,305 3,297 3,289	5,563 5,553 5,542 5,531	6,303 6,293 6,282 6,271	52 49 45 41	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,600 17,650 17,700 17,750	17,650 17,700 17,750 17,800	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	313 309 305 301	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	21,200 21,250 21,300 21,350	21,250 21,300 21,350 21,400	0 0 0 0	3,281 3,273 3,265 3,257	5,521 5,510 5,500 5,489	6,261 6,250 6,240 6,229	37 33 29 26	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,800 17,850 17,900 17,950	17,850 17,900 17,950 18,000	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	297 293 290 286	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	21,400 21,450 21,500 21,550	21,450 21,500 21,550 21,600	0 0 0 0	3,249 3,241 3,233 3,225	5,479 5,468 5,458 5,447	6,219 6,208 6,198 6,187	22 18 14 10	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660

\* If the amount you are looking up from the worksheet is at least \$15,800 but less than \$15,820, and you have no qualifying children, your credit is \$1. If the amount you are looking up from the worksheet is \$15,820 or more, and you have no qualifying children, you can't take the credit.

(Caution. This is not a tax table.)

				And y	/our fili	ing statu	ıs is-							And y	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qua	, head of lifying w ou have-			Married have-	d filing j	ointly ar	nd you	If the amou are looking the works	g up from	or qua	, head o lifying w ou have-	vidow(er		Married have-	l filing j	ointly an	d you
		0	1	2	3	0	1	2	3		1	0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cr	edit is-			Your cr	edit is-	
21,600 21,650 21,700 21,750	21,650 21,700 21,750 21,800	0 0 0	3,217 3,209 3,201 3,193	5,437 5,426 5,416 5,405	6,177 6,166 6,156 6,145	7 3 1	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,200 25,250 25,300 25,350	25,250 25,300 25,350 25,400	0 0 0 0	2,642 2,634 2,626 2,618	4,679 4,668 4,657 4,647	5,419 5,408 5,397 5,387	0 0 0 0	3,584 3,575 3,567 3,559	5,920 5,908 5,898 5,887	6,660 6,648 6,638 6,627
21,800 21,850 21,900 21,950	21,850 21,900 21,950 22,000	0000	3,185 3,177 3,169 3,161	5,395 5,384 5,373 5,363	6,135 6,124 6,113 6,103	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,400 25,450 25,500 25,550	25,450 25,500 25,550 25,600	0 0 0 0	2,610 2,602 2,594 2,586	4,636 4,626 4,615 4,605	5,376 5,366 5,355 5,345	0 0 0 0	3,551 3,543 3,535 3,527	5,877 5,866 5,856 5,845	6,617 6,606 6,596 6,585
22,000 22,050 22,100 22,150	22,050 22,100 22,150 22,200	0 0 0	3,153 3,145 3,137 3,129	5,352 5,342 5,331 5,321	6,092 6,082 6,071 6,061	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,600 25,650 25,700 25,750	25,650 25,700 25,750 25,800	0 0 0	2,578 2,570 2,562 2,554	4,594 4,584 4,573 4,563	5,334 5,324 5,313 5,303	0 0 0 0	3,519 3,511 3,503 3,495	5,835 5,824 5,814 5,803	6,575 6,564 6,554 6,543
22,200 22,250 22,300 22,350	22,250 22,300 22,350 22,400	0000	3,121 3,113 3,105 3,097	5,310 5,300 5,289 5,279	6,050 6,040 6,029 6,019	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,800 25,850 25,900 25,950	25,850 25,900 25,950 26,000	0 0 0 0	2,546 2,538 2,530 2,522	4,552 4,542 4,531 4,521	5,292 5,282 5,271 5,261	0 0 0 0	3,487 3,479 3,471 3,463	5,793 5,782 5,772 5,761	6,533 6,522 6,512 6,501
22,400 22,450 22,500 22,550	22,450 22,500 22,550 22,600	0 0 0	3,089 3,081 3,073 3,065	5,268 5,258 5,247 5,237	6,008 5,998 5,987 5,977	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,000 26,050 26,100 26,150	26,050 26,100 26,150 26,200	0 0 0 0	2,514 2,506 2,498 2,490	4,510 4,500 4,489 4,478	5,250 5,240 5,229 5,218	0 0 0 0	3,455 3,447 3,439 3,431	5,750 5,740 5,729 5,719	6,490 6,480 6,469 6,459
22,600 22,650 22,700 22,750	22,650 22,700 22,750 22,800	0000	3,057 3,049 3,041 3,033	5,226 5,216 5,205 5,194	5,966 5,956 5,945 5,934	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,200 26,250 26,300 26,350	26,250 26,300 26,350 26,400	0 0 0 0	2,482 2,474 2,466 2,458	4,468 4,457 4,447 4,436	5,208 5,197 5,187 5,176	0 0 0 0	3,423 3,415 3,407 3,399	5,708 5,698 5,687 5,677	6,448 6,438 6,427 6,417
22,800 22,850 22,900 22,950	22,850 22,900 22,950 23,000	0 0 0	3,025 3,017 3,009 3,001	5,184 5,173 5,163 5,152	5,924 5,913 5,903 5,892	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,400 26,450 26,500 26,550	26,450 26,500 26,550 26,600	0 0 0 0	2,450 2,442 2,434 2,426	4,426 4,415 4,405 4,394	5,166 5,155 5,145 5,134	0 0 0 0	3,391 3,383 3,375 3,367	5,666 5,656 5,645 5,635	6,406 6,396 6,385 6,375
23,000 23,050 23,100 23,150	23,050 23,100 23,150 23,200	0000	2,993 2,985 2,977 2,969	5,142 5,131 5,121 5,110	5,882 5,871 5,861 5,850	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,600 26,650 26,700 26,750	26,650 26,700 26,750 26,800	0 0 0 0	2,418 2,410 2,402 2,394	4,384 4,373 4,363 4,352	5,124 5,113 5,103 5,092	0 0 0 0	3,359 3,351 3,343 3,335	5,624 5,614 5,603 5,593	6,364 6,354 6,343 6,333
23,200 23,250 23,300 23,350	23,250 23,300 23,350 23,400	0 0 0	2,961 2,953 2,945 2,937	5,100 5,089 5,079 5,068	5,840 5,829 5,819 5,808	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,800 26,850 26,900 26,950	26,850 26,900 26,950 27,000	0 0 0 0	2,386 2,378 2,370 2,362	4,342 4,331 4,320 4,310	5,082 5,071 5,060 5,050	0 0 0 0	3,327 3,319 3,311 3,303	5,582 5,571 5,561 5,550	6,322 6,311 6,301 6,290
23,400 23,450 23,500 23,550	23,450 23,500 23,550 23,600	0 0 0 0	2,929 2,921 2,913 2,905	5,058 5,047 5,037 5,026	5,798 5,787 5,777 5,766	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,000 27,050 27,100 27,150	27,050 27,100 27,150 27,200	000000000000000000000000000000000000000	2,354 2,346 2,338 2,330	4,299 4,289 4,278 4,268	5,039 5,029 5,018 5,008	0 0 0 0	3,295 3,287 3,279 3,271	5,540 5,529 5,519 5,508	6,280 6,269 6,259 6,248
23,600 23,650 23,700 23,750	23,650 23,700 23,750 23,800	0 0 0 0	2,897 2,889 2,881 2,873	5,015 5,005 4,994 4,984	5,755 5,745 5,734 5,724	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,200 27,250 27,300 27,350	27,250 27,300 27,350 27,400	0 0 0 0	2,322 2,314 2,306 2,298	4,257 4,247 4,236 4,226	4,997 4,987 4,976 4,966	0 0 0 0	3,263 3,255 3,247 3,239	5,498 5,487 5,477 5,466	6,238 6,227 6,217 6,206
23,800 23,850 23,900 23,950	23,850 23,900 23,950 24,000	0 0 0 0	2,865 2,857 2,849 2,841	4,973 4,963 4,952 4,942	5,713 5,703 5,692 5,682	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,400 27,450 27,500 27,550	27,450 27,500 27,550 27,600	0 0 0 0	2,290 2,282 2,274 2,266	4,215 4,205 4,194 4,184	4,955 4,945 4,934 4,924	0 0 0 0	3,231 3,223 3,215 3,207	5,456 5,445 5,435 5,424	6,196 6,185 6,175 6,164
24,000 24,050 24,100 24,150	24,050 24,100 24,150 24,200	0 0 0 0	2,833 2,825 2,817 2,809	4,931 4,921 4,910 4,900	5,671 5,661 5,650 5,640	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,600 27,650 27,700 27,750	27,650 27,700 27,750 27,800	0 0 0 0	2,258 2,250 2,242 2,234	4,173 4,163 4,152 4,141	4,913 4,903 4,892 4,881	0 0 0 0	3,199 3,191 3,183 3,175	5,414 5,403 5,392 5,382	6,154 6,143 6,132 6,122
24,200 24,250 24,300 24,350	24,250 24,300 24,350 24,400	0 0 0 0	2,801 2,793 2,785 2,777	4,889 4,879 4,868 4,858	5,629 5,619 5,608 5,598	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,800 27,850 27,900 27,950	27,850 27,900 27,950 28,000	0 0 0 0	2,226 2,218 2,210 2,202	4,131 4,120 4,110 4,099	4,871 4,860 4,850 4,839	0 0 0 0	3,167 3,159 3,151 3,143	5,371 5,361 5,350 5,340	6,111 6,101 6,090 6,080
24,400 24,450 24,500 24,550	24,450 24,500 24,550 24,600	0 0 0 0	2,769 2,761 2,753 2,745	4,847 4,836 4,826 4,815	5,587 5,576 5,566 5,555	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,000 28,050 28,100 28,150	28,050 28,100 28,150 28,200	0 0 0 0	2,194 2,186 2,178 2,170	4,089 4,078 4,068 4,057	4,829 4,818 4,808 4,797	0 0 0 0	3,135 3,127 3,119 3,111	5,329 5,319 5,308 5,298	6,069 6,059 6,048 6,038
24,600 24,650 24,700 24,750	24,650 24,700 24,750 24,800	0 0 0 0	2,737 2,729 2,721 2,713	4,805 4,794 4,784 4,773	5,545 5,534 5,524 5,513	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,200 28,250 28,300 28,350	28,250 28,300 28,350 28,400	0 0 0 0	2,162 2,154 2,146 2,138	4,047 4,036 4,026 4,015	4,787 4,776 4,766 4,755	0 0 0 0	3,103 3,095 3,087 3,079	5,287 5,277 5,266 5,256	6,027 6,017 6,006 5,996
24,800 24,850 24,900 24,950	24,850 24,900 24,950 25,000	0 0 0 0	2,705 2,698 2,690 2,682	4,763 4,752 4,742 4,731	5,503 5,492 5,482 5,471	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,400 28,450 28,500 28,550	28,450 28,500 28,550 28,600	0 0 0 0	2,130 2,122 2,114 2,106	4,005 3,994 3,984 3,973	4,745 4,734 4,724 4,713	0 0 0 0	3,071 3,063 3,055 3,047	5,245 5,234 5,224 5,213	5,985 5,974 5,964 5,953
25,000 25,050 25,100 25,150	25,050 25,100 25,150 25,200	0 0 0 0	2,674 2,666 2,658 2,650	4,721 4,710 4,700 4,689	5,461 5,450 5,440 5,429	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,600 28,650 28,700 28,750	28,650 28,700 28,750 28,800	0 0 0 0	2,098 2,090 2,082 2,074	3,962 3,952 3,941 3,931	4,702 4,692 4,681 4,671	0 0 0 0	3,039 3,031 3,024 3,016	5,203 5,192 5,182 5,171	5,943 5,932 5,922 5,911

\* If the amount you are looking up from the worksheet is at least \$21,700 but less than \$21,710, and you have no qualifying children, your credit is \$0. If the amount you are looking up from the worksheet is \$21,710 or more, and you have no qualifying children, you can't take the credit.

(Caution. This is not a tax table.)

				And y	our fili	ing stat	us is-							And y	/our fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual		househ idow(er		Marrie have-	d filing j	ointly a	nd you	If the amou are looking the worksh	g up from	or qua		f househ vidow(er		Married have-	d filing jo	ointly ar	nd you
Atleast	But less	0	1	2	3	0	1	2 redit is-	3	At least	Putloss	0	1	2	3	0	1 Your cr	2	3
	than		Your cre							At least	But less than		Your cr						
28,800 28,850 28,900 28,950	28,850 28,900 28,950 29,000	0 0 0	2,066 2,058 2,050 2,042	3,920 3,910 3,899 3,889	4,660 4,650 4,639 4,629	0 0 0 0	3,008 3,000 2,992 2,984	5,161 5,150 5,140 5,129	5,901 5,890 5,880 5,869	32,800 32,850 32,900 32,950	32,850 32,900 32,950 33,000	0 0 0 0	1,427 1,419 1,411 1,403	3,078 3,067 3,057 3,046	3,818 3,807 3,797 3,786	0 0 0	2,368 2,360 2,352 2,344	4,318 4,308 4,297 4,287	5,058 5,048 5,037 5,027
29,000	29,050	0	2,034	3,878	4,618	0	2,976	5,119	5,859	33,000	33,050	0	1,395	3,036	3,776	0	2,336	4,276	5,016
29,050	29,100	0	2,026	3,868	4,608	0	2,968	5,108	5,848	33,050	33,100	0	1,387	3,025	3,765	0	2,328	4,266	5,006
29,100	29,150	0	2,018	3,857	4,597	0	2,960	5,098	5,838	33,100	33,150	0	1,379	3,015	3,755	0	2,320	4,255	4,995
29,150	29,200	0	2,010	3,847	4,587	0	2,952	5,087	5,827	33,150	33,200	0	1,371	3,004	3,744	0	2,312	4,245	4,985
29,200 29,250 29,300 29,350	29,250 29,300 29,350 29,400	0 0 0 0	2,002 1,994 1,986 1,978	3,836 3,826 3,815 3,805	4,576 4,566 4,555 4,545	0 0 0	2,944 2,936 2,928 2,920	5,077 5,066 5,055 5,045	5,817 5,806 5,795 5,785	33,200 33,250 33,300 33,350	33,250 33,300 33,350 33,400	0 0 0	1,363 1,355 1,347 1,339	2,994 2,983 2,973 2,962	3,734 3,723 3,713 3,702	0 0 0 0	2,304 2,296 2,288 2,280	4,234 4,224 4,213 4,203	4,974 4,964 4,953 4,943
29,400 29,450 29,500 29,550	29,450 29,500 29,550 29,600	0 0 0 0	1,970 1,962 1,954 1,946	3,794 3,783 3,773 3,762	4,534 4,523 4,513 4,502	0 0 0	2,912 2,904 2,896 2,888	5,034 5,024 5,013 5,003	5,774 5,764 5,753 5,743	33,400 33,450 33,500 33,550	33,450 33,500 33,550 33,600	0 0 0	1,331 1,323 1,315 1,307	2,952 2,941 2,931 2,920	3,692 3,681 3,671 3,660	0 0 0 0	2,272 2,264 2,256 2,248	4,192 4,181 4,171 4,160	4,932 4,921 4,911 4,900
29,600	29,650	0	1,938	3,752	4,492	0	2,880	4,992	5,732	33,600	33,650	0	1,299	2,909	3,649	0	2,240	4,150	4,890
29,650	29,700	0	1,930	3,741	4,481	0	2,872	4,982	5,722	33,650	33,700	0	1,291	2,899	3,639	0	2,232	4,139	4,879
29,700	29,750	0	1,922	3,731	4,471	0	2,864	4,971	5,711	33,700	33,750	0	1,283	2,888	3,628	0	2,225	4,129	4,869
29,750	29,800	0	1,914	3,720	4,460	0	2,856	4,961	5,701	33,750	33,800	0	1,275	2,878	3,618	0	2,217	4,118	4,858
29,800	29,850	0	1,906	3,710	4,450	0	2,848	4,950	5,690	33,800	33,850	0	1,267	2,867	3,607	0	2,209	4,108	4,848
29,850	29,900	0	1,899	3,699	4,439	0	2,840	4,940	5,680	33,850	33,900	0	1,259	2,857	3,597	0	2,201	4,097	4,837
29,900	29,950	0	1,891	3,689	4,429	0	2,832	4,929	5,669	33,900	33,950	0	1,251	2,846	3,586	0	2,193	4,087	4,827
29,950	30,000	0	1,883	3,678	4,418	0	2,824	4,919	5,659	33,950	34,000	0	1,243	2,836	3,576	0	2,185	4,076	4,816
30,000	30,050	0	1,875	3,668	4,408	0	2,816	4,908	5,648	34,000	34,050	0	1,235	2,825	3,565	0	2,177	4,066	4,806
30,050	30,100	0	1,867	3,657	4,397	0	2,808	4,898	5,638	34,050	34,100	0	1,227	2,815	3,555	0	2,169	4,055	4,795
30,100	30,150	0	1,859	3,647	4,387	0	2,800	4,887	5,627	34,100	34,150	0	1,219	2,804	3,544	0	2,161	4,045	4,785
30,150	30,200	0	1,851	3,636	4,376	0	2,792	4,876	5,616	34,150	34,200	0	1,211	2,794	3,534	0	2,153	4,034	4,774
30,200	30,250	0	1,843	3,626	4,366	0	2,784	4,866	5,606	34,200	34,250	0	1,203	2,783	3,523	0	2,145	4,024	4,764
30,250	30,300	0	1,835	3,615	4,355	0	2,776	4,855	5,595	34,250	34,300	0	1,195	2,773	3,513	0	2,137	4,013	4,753
30,300	30,350	0	1,827	3,604	4,344	0	2,768	4,845	5,585	34,300	34,350	0	1,187	2,762	3,502	0	2,129	4,002	4,742
30,350	30,400	0	1,819	3,594	4,334	0	2,760	4,834	5,574	34,350	34,400	0	1,179	2,752	3,492	0	2,121	3,992	4,732
30,400	30,450	0	1,811	3,583	4,323	0	2,752	4,824	5,564	34,400	34,450	0	1,171	2,741	3,481	0	2,113	3,981	4,721
30,450	30,500	0	1,803	3,573	4,313	0	2,744	4,813	5,553	34,450	34,500	0	1,163	2,730	3,470	0	2,105	3,971	4,711
30,500	30,550	0	1,795	3,562	4,302	0	2,736	4,803	5,543	34,500	34,550	0	1,155	2,720	3,460	0	2,097	3,960	4,700
30,550	30,600	0	1,787	3,552	4,292	0	2,728	4,792	5,532	34,550	34,600	0	1,147	2,709	3,449	0	2,089	3,950	4,690
30,600	30,650	0	1,779	3,541	4,281	0	2,720	4,782	5,522	34,600	34,650	0	1,139	2,699	3,439	0	2,081	3,939	4,679
30,650	30,700	0	1,771	3,531	4,271	0	2,712	4,771	5,511	34,650	34,700	0	1,131	2,688	3,428	0	2,073	3,929	4,669
30,700	30,750	0	1,763	3,520	4,260	0	2,704	4,761	5,501	34,700	34,750	0	1,123	2,678	3,418	0	2,065	3,918	4,658
30,750	30,800	0	1,755	3,510	4,250	0	2,696	4,750	5,490	34,750	34,800	0	1,115	2,667	3,407	0	2,057	3,908	4,648
30,800	30,850	0	1,747	3,499	4,239	0	2,688	4,740	5,480	34,800	34,850	0	1,107	2,657	3,397	0	2,049	3,897	4,637
30,850	30,900	0	1,739	3,489	4,229	0	2,680	4,729	5,469	34,850	34,900	0	1,100	2,646	3,386	0	2,041	3,887	4,627
30,900	30,950	0	1,731	3,478	4,218	0	2,672	4,719	5,459	34,900	34,950	0	1,092	2,636	3,376	0	2,033	3,876	4,616
30,950	31,000	0	1,723	3,468	4,208	0	2,664	4,708	5,448	34,950	35,000	0	1,084	2,625	3,365	0	2,025	3,866	4,606
31,000	31,050	0	1,715	3,457	4,197	0	2,656	4,697	5,437	35,000	35,050	0	1,076	2,615	3,355	0	2,017	3,855	4,595
31,050	31,100	0	1,707	3,447	4,187	0	2,648	4,687	5,427	35,050	35,100	0	1,068	2,604	3,344	0	2,009	3,845	4,585
31,100	31,150	0	1,699	3,436	4,176	0	2,640	4,676	5,416	35,100	35,150	0	1,060	2,594	3,334	0	2,001	3,834	4,574
31,150	31,200	0	1,691	3,425	4,165	0	2,632	4,666	5,406	35,150	35,200	0	1,052	2,583	3,323	0	1,993	3,823	4,563
31,200	31,250	0	1,683	3,415	4,155	0	2,624	4,655	5,395	35,200	35,250	0	1,044	2,573	3,313	0	1,985	3,813	4,553
31,250	31,300	0	1,675	3,404	4,144	0	2,616	4,645	5,385	35,250	35,300	0	1,036	2,562	3,302	0	1,977	3,802	4,542
31,300	31,350	0	1,667	3,394	4,134	0	2,608	4,634	5,374	35,300	35,350	0	1,028	2,551	3,291	0	1,969	3,792	4,532
31,350	31,400	0	1,659	3,383	4,123	0	2,600	4,624	5,364	35,350	35,400	0	1,020	2,541	3,281	0	1,961	3,781	4,521
31,400	31,450	0	1,651	3,373	4,113	0	2,592	4,613	5,353	35,400	35,450	0	1,012	2,530	3,270	0	1,953	3,771	4,511
31,450	31,500	0	1,643	3,362	4,102	0	2,584	4,603	5,343	35,450	35,500	0	1,004	2,520	3,260	0	1,945	3,760	4,500
31,500	31,550	0	1,635	3,352	4,092	0	2,576	4,592	5,332	35,500	35,550	0	996	2,509	3,249	0	1,937	3,750	4,490
31,550	31,600	0	1,627	3,341	4,081	0	2,568	4,582	5,322	35,550	35,600	0	988	2,499	3,239	0	1,929	3,739	4,479
31,600	31,650	0	1,619	3,331	4,071	0	2,560	4,571	5,311	35,600	35,650	0	980	2,488	3,228	0	1,921	3,729	4,469
31,650	31,700	0	1,611	3,320	4,060	0	2,552	4,561	5,301	35,650	35,700	0	972	2,478	3,218	0	1,913	3,718	4,458
31,700	31,750	0	1,603	3,310	4,050	0	2,544	4,550	5,290	35,700	35,750	0	964	2,467	3,207	0	1,905	3,708	4,448
31,750	31,800	0	1,595	3,299	4,039	0	2,536	4,540	5,280	35,750	35,800	0	956	2,457	3,197	0	1,897	3,697	4,437
31,800	31,850	0	1,587	3,289	4,029	0	2,528	4,529	5,269	35,800	35,850	0	948	2,446	3,186	0	1,889	3,687	4,427
31,850	31,900	0	1,579	3,278	4,018	0	2,520	4,518	5,258	35,850	35,900	0	940	2,436	3,176	0	1,881	3,676	4,416
31,900	31,950	0	1,571	3,267	4,007	0	2,512	4,508	5,248	35,900	35,950	0	932	2,425	3,165	0	1,873	3,666	4,406
31,950	32,000	0	1,563	3,257	3,997	0	2,504	4,497	5,237	35,950	36,000	0	924	2,415	3,155	0	1,865	3,655	4,395
32,000 32,050 32,100 32,150	32,050 32,100 32,150 32,200	0 0 0	1,555 1,547 1,539 1,531	3,246 3,236 3,225 3,215	3,986 3,976 3,965 3,955	0 0 0 0	2,496 2,488 2,480 2,472	4,487 4,476 4,466 4,455	5,227 5,216 5,206 5,195	36,000 36,050 36,100 36,150	36,050 36,100 36,150 36,200	0 0 0 0	916 908 900 892	2,404 2,394 2,383 2,372	3,144 3,134 3,123 3,112	0 0 0	1,857 1,849 1,841 1,833	3,644 3,634 3,623 3,613	4,384 4,374 4,363 4,353
32,200 32,250 32,300 32,350	32,250 32,300 32,350 32,400	0 0 0	1,523 1,515 1,507 1,499	3,204 3,194 3,183 3,173	3,944 3,934 3,923 3,913	0 0 0 0	2,464 2,456 2,448 2,440	4,445 4,434 4,424 4,413	5,185 5,174 5,164 5,153	36,200 36,250 36,300 36,350	36,250 36,300 36,350 36,400	0 0 0 0	884 876 868 860	2,362 2,351 2,341 2,330	3,102 3,091 3,081 3,070	0 0 0	1,825 1,817 1,809 1,801	3,602 3,592 3,581 3,571	4,342 4,332 4,321 4,311
32,400	32,450	0	1,491	3,162	3,902	0	2,432	4,403	5,143	36,400	36,450	0	852	2,320	3,060	0	1,793	3,560	4,300
32,450	32,500	0	1,483	3,152	3,892	0	2,424	4,392	5,132	36,450	36,500	0	844	2,309	3,049	0	1,785	3,550	4,290
32,500	32,550	0	1,475	3,141	3,881	0	2,416	4,382	5,122	36,500	36,550	0	836	2,299	3,039	0	1,777	3,539	4,279
32,550	32,600	0	1,467	3,131	3,871	0	2,408	4,371	5,111	36,550	36,600	0	828	2,288	3,028	0	1,769	3,529	4,269
32,600 32,650 32,700 32,750	32,650 32,700 32,750 32,800	0 0 0	1,459 1,451 1,443 1,435	3,120 3,110 3,099 3,088	3,860 3,850 3,839 3,828	0 0 0 0	2,400 2,392 2,384 2,376	4,361 4,350 4,339 4,329	5,101 5,090 5,079 5,069	36,600 36,650 36,700 36,750	36,650 36,700 36,750 36,800	0 0 0 0	820 812 804 796	2,278 2,267 2,257 2,246	3,018 3,007 2,997 2,986	0 0 0	1,761 1,753 1,745 1,737	3,518 3,508 3,497 3,487	4,258 4,248 4,237 4,227

(Caution. This is not a tax table.)

				And y	our fili	ing statu	us is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qua	, head of lifying w u have-			Marrie have-	d filing j	ointly ar	nd you	If the amou are looking the works	g up from	or qual		f housel idow(er		Marriec have-	l filing j	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
36,800 36,850 36,900 36,950	36,850 36,900 36,950 37,000	0 0 0	788 780 772 764	2,236 2,225 2,214 2,204	2,976 2,965 2,954 2,944	0 0 0 0	1,729 1,721 1,713 1,705	3,476 3,465 3,455 3,444	4,216 4,205 4,195 4,184	40,400 40,450 40,500 40,550	40,450 40,500 40,550 40,600	0 0 0 0	213 205 197 189	1,477 1,467 1,456 1,446	2,217 2,207 2,196 2,186	0 0 0 0	1,154 1,146 1,138 1,130	2,718 2,707 2,697 2,686	3,458 3,447 3,437 3,426
37,000 37,050 37,100 37,150	37,050 37,100 37,150 37,200	0 0 0	756 748 740 732	2,193 2,183 2,172 2,162	2,933 2,923 2,912 2,902	0 0 0 0	1,697 1,689 1,681 1,673	3,434 3,423 3,413 3,402	4,174 4,163 4,153 4,142	40,600 40,650 40,700 40,750	40,650 40,700 40,750 40,800	0 0 0 0	181 173 165 157	1,435 1,425 1,414 1,404	2,175 2,165 2,154 2,144	0 0 0 0	1,122 1,114 1,106 1,098	2,676 2,665 2,655 2,644	3,416 3,405 3,395 3,384
37,200 37,250 37,300 37,350	37,250 37,300 37,350 37,400	0 0 0	724 716 708 700	2,151 2,141 2,130 2,120	2,891 2,881 2,870 2,860	0 0 0 0	1,665 1,657 1,649 1,641	3,392 3,381 3,371 3,360	4,132 4,121 4,111 4,100	40,800 40,850 40,900 40,950	40,850 40,900 40,950 41,000	0 0 0 0	149 141 133 125	1,393 1,383 1,372 1,362	2,133 2,123 2,112 2,102	0 0 0 0	1,090 1,082 1,074 1,066	2,634 2,623 2,613 2,602	3,374 3,363 3,353 3,342
37,400 37,450 37,500 37,550	37,450 37,500 37,550 37,600	0 0 0	692 684 676 668	2,109 2,099 2,088 2,078	2,849 2,839 2,828 2,818	0 0 0 0	1,633 1,625 1,617 1,609	3,350 3,339 3,329 3,318	4,090 4,079 4,069 4,058	41,000 41,050 41,100 41,150	41,050 41,100 41,150 41,200	0 0 0 0	117 109 101 93	1,351 1,341 1,330 1,319	2,091 2,081 2,070 2,059	0 0 0 0	1,058 1,050 1,042 1,034	2,591 2,581 2,570 2,560	3,331 3,321 3,310 3,300
37,600 37,650 37,700 37,750	37,650 37,700 37,750 37,800	0 0 0 0	660 652 644 636	2,067 2,057 2,046 2,035	2,807 2,797 2,786 2,775	0 0 0 0	1,601 1,593 1,585 1,577	3,308 3,297 3,286 3,276	4,048 4,037 4,026 4,016	41,200 41,250 41,300 41,350	41,250 41,300 41,350 41,400	0 0 0 0	85 77 69 61	1,309 1,298 1,288 1,277	2,049 2,038 2,028 2,017	0 0 0 0	1,026 1,018 1,010 1,002	2,549 2,539 2,528 2,518	3,289 3,279 3,268 3,258
37,800 37,850 37,900 37,950	37,850 37,900 37,950 38,000	0 0 0 0	628 620 612 604	2,025 2,014 2,004 1,993	2,765 2,754 2,744 2,733	0 0 0 0	1,569 1,561 1,553 1,545	3,265 3,255 3,244 3,234	4,005 3,995 3,984 3,974	41,400 41,450 41,500 41,550	41,450 41,500 41,550 41,600	0 0 0 0	53 45 37 29	1,267 1,256 1,246 1,235	2,007 1,996 1,986 1,975	0 0 0 0	994 986 978 970	2,507 2,497 2,486 2,476	3,247 3,237 3,226 3,216
38,000 38,050 38,100 38,150	38,050 38,100 38,150 38,200	0 0 0 0	596 588 580 572	1,983 1,972 1,962 1,951	2,723 2,712 2,702 2,691	0 0 0 0	1,537 1,529 1,521 1,513	3,223 3,213 3,202 3,192	3,963 3,953 3,942 3,932	41,600 41,650 41,700 41,750	41,650 41,700 41,750 41,800	0 0 0 0	21 13 5	1,225 1,214 1,204 1,193	1,965 1,954 1,944 1,933	0 0 0 0	962 954 946 938	2,465 2,455 2,444 2,434	3,205 3,195 3,184 3,174
38,200 38,250 38,300 38,350	38,250 38,300 38,350 38,400	0 0 0 0	564 556 548 540	1,941 1,930 1,920 1,909	2,681 2,670 2,660 2,649	0 0 0 0	1,505 1,497 1,489 1,481	3,181 3,171 3,160 3,150	3,921 3,911 3,900 3,890	41,800 41,850 41,900 41,950	41,850 41,900 41,950 42,000	0 0 0 0	0 0 0 0	1,183 1,172 1,161 1,151	1,923 1,912 1,901 1,891	0 0 0 0	930 922 914 906	2,423 2,412 2,402 2,391	3,163 3,152 3,142 3,131
38,400 38,450 38,500 38,550	38,450 38,500 38,550 38,600	0 0 0	532 524 516 508	1,899 1,888 1,878 1,867	2,639 2,628 2,618 2,607	0 0 0 0	1,473 1,465 1,457 1,449	3,139 3,128 3,118 3,107	3,879 3,868 3,858 3,847	42,000 42,050 42,100 42,150	42,050 42,100 42,150 42,200	0 0 0 0	0 0 0 0	1,140 1,130 1,119 1,109	1,880 1,870 1,859 1,849	0 0 0 0	898 890 882 874	2,381 2,370 2,360 2,349	3,121 3,110 3,100 3,089
38,600 38,650 38,700 38,750	38,650 38,700 38,750 38,800	0 0 0 0	500 492 484 476	1,856 1,846 1,835 1,825	2,596 2,586 2,575 2,565	0 0 0 0	1,441 1,433 1,426 1,418	3,097 3,086 3,076 3,065	3,837 3,826 3,816 3,805	42,200 42,250 42,300 42,350	42,250 42,300 42,350 42,400	0 0 0 0	0 0 0 0	1,098 1,088 1,077 1,067	1,838 1,828 1,817 1,807	0 0 0 0	866 858 850 842	2,339 2,328 2,318 2,307	3,079 3,068 3,058 3,047
38,800 38,850 38,900 38,950	38,850 38,900 38,950 39,000	0 0 0 0	468 460 452 444	1,814 1,804 1,793 1,783	2,554 2,544 2,533 2,523	0 0 0 0	1,410 1,402 1,394 1,386	3,055 3,044 3,034 3,023	3,795 3,784 3,774 3,763	42,400 42,450 42,500 42,550	42,450 42,500 42,550 42,600	0 0 0 0	0 0 0 0	1,056 1,046 1,035 1,025	1,796 1,786 1,775 1,765	0 0 0 0	834 826 818 810	2,297 2,286 2,276 2,265	3,037 3,026 3,016 3,005
39,000 39,050 39,100 39,150	39,050 39,100 39,150 39,200	0 0 0	436 428 420 412	1,772 1,762 1,751 1,741	2,512 2,502 2,491 2,481	0 0 0 0	1,378 1,370 1,362 1,354	3,013 3,002 2,992 2,981	3,753 3,742 3,732 3,721	42,600 42,650 42,700 42,750	42,650 42,700 42,750 42,800	0 0 0 0	0 0 0 0	1,014 1,004 993 982	1,754 1,744 1,733 1,722	0 0 0 0	802 794 786 778	2,255 2,244 2,233 2,223	2,995 2,984 2,973 2,963
39,200 39,250 39,300 39,350	39,250 39,300 39,350 39,400	0 0 0	404 396 388 380	1,730 1,720 1,709 1,699	2,470 2,460 2,449 2,439	0 0 0 0	1,346 1,338 1,330 1,322	2,971 2,960 2,949 2,939	3,711 3,700 3,689 3,679	42,800 42,850 42,900 42,950	42,850 42,900 42,950 43,000	0 0 0 0	0 0 0 0	972 961 951 940	1,712 1,701 1,691 1,680	0 0 0 0	770 762 754 746	2,212 2,202 2,191 2,181	2,952 2,942 2,931 2,921
39,400 39,450 39,500 39,550	39,450 39,500 39,550 39,600	0 0 0 0	372 364 356 348	1,688 1,677 1,667 1,656	2,428 2,417 2,407 2,396	0 0 0 0	1,314 1,306 1,298 1,290	2,928 2,918 2,907 2,897	3,668 3,658 3,647 3,637	43,000 43,050 43,100 43,150	43,050 43,100 43,150 43,200	0 0 0 0	0 0 0 0	930 919 909 898	1,670 1,659 1,649 1,638	0 0 0 0	738 730 722 714	2,170 2,160 2,149 2,139	2,910 2,900 2,889 2,879
39,600 39,650 39,700 39,750	39,650 39,700 39,750 39,800	0 0 0	340 332 324 316	1,646 1,635 1,625 1,614	2,386 2,375 2,365 2,354	0 0 0 0	1,282 1,274 1,266 1,258	2,886 2,876 2,865 2,855	3,626 3,616 3,605 3,595	43,200 43,250 43,300 43,350	43,250 43,300 43,350 43,400	0 0 0 0	0 0 0 0	888 877 867 856	1,628 1,617 1,607 1,596	0 0 0 0	706 698 690 682	2,128 2,118 2,107 2,097	2,868 2,858 2,847 2,837
39,800 39,850 39,900 39,950	39,850 39,900 39,950 40,000	0 0 0	308 301 293 285	1,604 1,593 1,583 1,572	2,344 2,333 2,323 2,312	0 0 0 0	1,250 1,242 1,234 1,226	2,844 2,834 2,823 2,813	3,584 3,574 3,563 3,553	43,400 43,450 43,500 43,550	43,450 43,500 43,550 43,600	0 0 0 0	0 0 0 0	846 835 825 814	1,586 1,575 1,565 1,554	0 0 0 0	674 666 658 650	2,086 2,075 2,065 2,054	2,826 2,815 2,805 2,794
40,000 40,050 40,100 40,150	40,050 40,100 40,150 40,200	0 0 0	277 269 261 253	1,562 1,551 1,541 1,530	2,302 2,291 2,281 2,270	0 0 0 0	1,218 1,210 1,202 1,194	2,802 2,792 2,781 2,770	3,542 3,532 3,521 3,510	43,600 43,650 43,700 43,750	43,650 43,700 43,750 43,800	0 0 0 0	0 0 0 0	803 793 782 772	1,543 1,533 1,522 1,512	0 0 0 0	642 634 627 619	2,044 2,033 2,023 2,012	2,784 2,773 2,763 2,752
40,200 40,250 40,300 40,350	40,250 40,300 40,350 40,400	0 0 0 0	245 237 229 221	1,520 1,509 1,498 1,488	2,260 2,249 2,238 2,228	0 0 0 0	1,186 1,178 1,170 1,162	2,760 2,749 2,739 2,728	3,500 3,489 3,479 3,468	43,800 43,850 43,900 43,950	43,850 43,900 43,950 44,000	0 0 0 0	0 0 0 0	761 751 740 730	1,501 1,491 1,480 1,470	0 0 0 0	611 603 595 587	2,002 1,991 1,981 1,970	2,742 2,731 2,721 2,710

\* If the amount you are looking up from the worksheet is at least \$41,750 but less than \$41,756, and you have one qualifying child, your credit is \$0. If the amount you are looking up from the worksheet is \$41,756 or more, and you have one qualifying child, you can't take the credit.

#### (Caution. This is not a tax table.)

				And y	our fil	ing statu	ıs is-							And yo	our fil	ing status	is-		
If the amou are looking the worksh	up from	or qua	e, head of alifying w ou have-			Marrie have-	d filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	Single, he or qualify and you h	ing wido		old,	Married have-	filing jo	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than	Yo	ur credi	t is-		۲	our cr	edit is-	
44,000 44,050 44,100 44,150	44,050 44,100 44,150 44,200	0 0 0 0	0 0 0 0	719 709 698 688	1,459 1,449 1,438 1,428	0 0 0 0	579 571 563 555	1,960 1,949 1,939 1,928	2,700 2,689 2,679 2,668	47,600 47,650 47,700 47,750	47,650 47,700 47,750 47,800	0 0 0 0	0 0 0 0	0 0 0 0	701 691 680 669	0 0 0	** 0 0 0	1,202 1,191 1,180 1,170	1,942 1,931 1,920 1,910
44,200 44,250 44,300 44,350	44,250 44,300 44,350 44,400	0 0 0 0	0 0	677 667 656 646	1,417 1,407 1,396 1,386	0 0 0 0	547 539 531 523	1,918 1,907 1,896 1,886	2,658 2,647 2,636 2,626	47,800 47,850 47,900 47,950	47,850 47,900 47,950 48,000	0 0 0 0	0 0 0 0	0 0 0 0	659 648 638 627	0 0 0 0	0 0 0 0	1,159 1,149 1,138 1,128	1,899 1,889 1,878 1,868
44,400 44,450 44,500 44,550	44,450 44,500 44,550 44,600	0 0 0	0 0 0	635 624 614 603	1,375 1,364 1,354 1,343	0 0 0 0	515 507 499 491	1,875 1,865 1,854 1,844	2,615 2,605 2,594 2,584	48,000 48,050 48,100 48,150	48,050 48,100 48,150 48,200	0 0 0 0	0 0 0	0 0 0	617 606 596 585	0 0 0	0 0 0	1,117 1,107 1,096 1,086	1,857 1,847 1,836 1,826
44,600 44,650 44,700 44,750	44,650 44,700 44,750 44,800	0 0 0	0	593 582 572 561	1,333 1,322 1,312 1,301	0 0 0 0	483 475 467 459	1,833 1,823 1,812 1,802	2,573 2,563 2,552 2,542	48,200 48,250 48,300 48,350	48,250 48,300 48,350 48,400	0 0 0 0	0 0 0	0 0 0	575 564 554 543	0 0 0	0 0 0	1,075 1,065 1,054 1,044	1,815 1,805 1,794 1,784
44,800 44,850 44,900 44,950	44,850 44,900 44,950 45,000	0 0 0 0	0 0 0 0	551 540 530 519	1,291 1,280 1,270 1,259	0 0 0 0	451 443 435 427	1,791 1,781 1,770 1,760	2,531 2,521 2,510 2,500	48,400 48,450 48,500 48,550	48,450 48,500 48,550 48,600	0 0 0 0	0 0 0 0	0 0 0 0	533 522 512 501	0 0 0 0	0 0 0 0	1,033 1,022 1,012 1,001	1,773 1,762 1,752 1,741
45,000 45,050 45,100 45,150	45,050 45,100 45,150 45,200	0 0 0 0	0	509 498 488 477	1,249 1,238 1,228 1,217	0 0 0 0	419 411 403 395	1,749 1,739 1,728 1,717	2,489 2,479 2,468 2,457	48,600 48,650 48,700 48,750	48,650 48,700 48,750 48,800	0 0 0 0	0 0 0 0	0 0 0 0	490 480 469 459	0 0 0 0	0 0 0 0	991 980 970 959	1,731 1,720 1,710 1,699
45,200 45,250 45,300 45,350	45,250 45,300 45,350 45,400	0 0 0 0	0 0 0 0	467 456 445 435	1,207 1,196 1,185 1,175	0 0 0 0	387 379 371 363	1,707 1,696 1,686 1,675	2,447 2,436 2,426 2,415	48,800 48,850 48,900 48,950	48,850 48,900 48,950 49,000	0 0 0 0	0 0 0 0	0 0 0 0	448 438 427 417	0 0 0 0	0 0 0	949 938 928 917	1,689 1,678 1,668 1,657
45,400 45,450 45,500 45,550	45,450 45,500 45,550 45,600	0 0 0 0	0	424 414 403 393	1,164 1,154 1,143 1,133	0 0 0 0	355 347 339 331	1,665 1,654 1,644 1,633	2,405 2,394 2,384 2,373	49,000 49,050 49,100 49,150	49,050 49,100 49,150 49,200	0 0 0 0	0 0 0 0	0 0 0 0	406 396 385 375	0 0 0 0	0 0 0	907 896 886 875	1,647 1,636 1,626 1,615
45,600 45,650 45,700 45,750	45,650 45,700 45,750 45,800	0 0 0 0	0 0 0	382 372 361 351	1,122 1,112 1,101 1,091	0 0 0 0	323 315 307 299	1,623 1,612 1,602 1,591	2,363 2,352 2,342 2,331	49,200 49,250 49,300 49,350	49,250 49,300 49,350 49,400	0 0 0 0	0 0 0 0	0 0 0 0	364 354 343 333	0 0 0	0 0 0 0	865 854 843 833	1,605 1,594 1,583 1,573
45,800 45,850 45,900 45,950	45,850 45,900 45,950 46,000	0 0 0 0	0	340 330 319 309	1,080 1,070 1,059 1,049	0 0 0 0	291 283 275 267	1,581 1,570 1,560 1,549	2,321 2,310 2,300 2,289	49,400 49,450 49,500 49,550	49,450 49,500 49,550 49,600	0 0 0 0	0 0 0 0	0 0 0 0	322 311 301 290	0 0 0 0	0 0 0 0	822 812 801 791	1,562 1,552 1,541 1,531
46,000 46,050 46,100 46,150	46,050 46,100 46,150 46,200	0 0 0 0	0 0 0 0	298 288 277 266	1,038 1,028 1,017 1,006	0 0 0 0	259 251 243 235	1,538 1,528 1,517 1,507	2,278 2,268 2,257 2,247	49,600 49,650 49,700 49,750	49,650 49,700 49,750 49,800	0 0 0 0	0 0 0 0	0 0 0 0	280 269 259 248	0 0 0 0	0 0 0 0	780 770 759 749	1,520 1,510 1,499 1,489
46,200 46,250 46,300 46,350	46,250 46,300 46,350 46,400	0 0 0 0	0	256 245 235 224	996 985 975 964	0 0 0 0	227 219 211 203	1,496 1,486 1,475 1,465	2,236 2,226 2,215 2,205	49,800 49,850 49,900 49,950	49,850 49,900 49,950 50,000	0 0 0 0	0 0 0 0	0 0 0 0	238 227 217 206	0 0 0 0	0 0 0 0	738 728 717 707	1,478 1,468 1,457 1,447
46,400 46,450 46,500 46,550	46,450 46,500 46,550 46,600	0 0 0 0	0 0 0 0	214 203 193 182	954 943 933 922	0 0 0 0	195 187 179 171	1,454 1,444 1,433 1,423	2,194 2,184 2,173 2,163	50,000 50,050 50,100 50,150	50,050 50,100 50,150 50,200	0 0 0 0	0 0 0 0	0 0 0 0	196 185 175 164	0 0 0	0 0 0	696 686 675 664	1,436 1,426 1,415 1,404
46,600 46,650 46,700 46,750	46,650 46,700 46,750 46,800	0 0 0 0		172 161 151 140	912 901 891 880	0 0 0 0	163 155 147 139	1,412 1,402 1,391 1,381	2,152 2,142 2,131 2,121	50,200 50,250 50,300 50,350	50,250 50,300 50,350 50,400	0 0 0 0	0 0 0 0	0 0 0 0	154 143 132 122	0 0 0 0	0 0 0	654 643 633 622	1,394 1,383 1,373 1,362
46,800 46,850 46,900 46,950	46,850 46,900 46,950 47,000	0 0 0 0	0 0 0 0	130 119 108 98	870 859 848 838	0 0 0 0	131 123 115 107	1,370 1,359 1,349 1,338	2,110 2,099 2,089 2,078	50,400 50,450 50,500 50,550	50,450 50,500 50,550 50,600	0 0 0 0	0 0 0 0	0 0 0 0	111 101 90 80	0 0 0 0	0 0 0	612 601 591 580	1,352 1,341 1,331 1,320
47,000 47,050 47,100 47,150	47,050 47,100 47,150 47,200	0 0 0 0	0	87 77 66 56	827 817 806 796	0 0 0 0	99 91 83 75	1,328 1,317 1,307 1,296	2,068 2,057 2,047 2,036	50,600 50,650 50,700 50,750	50,650 50,700 50,750 50,800	0 0 0 0	0 0 0 0	0 0 0 0	69 59 48 38	0 0 0 0	0 0 0 0	570 559 549 538	1,310 1,299 1,289 1,278
47,200 47,250 47,300 47,350	47,250 47,300 47,350 47,400	0 0 0 0	0 0	45 35 24 14	785 775 764 754	0 0 0 0	67 59 51 43	1,286 1,275 1,265 1,254	2,026 2,015 2,005 1,994	50,800 50,850 50,900 50,950	50,850 50,900 50,950 51,000	0 0 0 0	0 0 0 0	0 0 0 0	27 17 6 ***	0 0 0 0	0 0 0 0	528 517 507 496	1,268 1,257 1,247 1,236
47,400 47,450 47,500 47,550	47,450 47,500 47,550 47,600	0 0 0 0	0	* 0 0 0	743 733 722 712	0 0 0 0	35 27 19 11	1,244 1,233 1,223 1,212	1,984 1,973 1,963 1,952	51,000 51,050 51,100 51,150	51,050 51,100 51,150 51,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	485 475 464 454	1,225 1,215 1,204 1,194

If the amount you are looking up from the worksheet is at least \$47,400 but less than \$47,440, and you have two qualifying children, your credit is \$4. If the amount you are looking up from the worksheet is \$47,440 or more, and you have two qualifying children, you can't take the credit.

\*\* If the amount you are looking up from the worksheet is at least \$47,600 but less than \$47,646, and you have one qualifying child, your credit is \$4. If the amount you are looking up from the worksheet is \$47,646 or more, and you have one qualifying child, you can't take the credit.

\*\*\* If the amount you are looking up from the worksheet is at least \$50,950 but less than \$50,954, and you have three qualifying children, your credit is \$0.

If the amount you are looking up from the worksheet is \$50,954 or more, and you have three qualifying children, you can't take the credit.

#### (Caution. This is not a tax table.)

				And	your fili	ing stat	us is-							And	your fil	ing stat	us is-		
If the amou are looking the worksh	up from	or qua and yo	, head of lifying wi bu have-	dow(er	)	have-	d filing	jointly a	-	If the amou are looking the works	g up from	or qua and yo			)	have-	d filing j	-	
At least	But less	0	1 Your cre	2 dit is-	3	0	1 Your o	2 credit is-	3	At least	But less	0	1 Your cr	2 edit is-	3	0	1 Your cr	2 edit is-	3
51,200 51,250 51,300 51,350	than 51,250 51,300 51,350 51,400	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	422	1,183 1,173 1,162 1,152	54,400 54,450 54,500 54,550	than 54,450 54,500 54,550 54,600	0 0 0 0	509 499 488 478						
51,400 51,450 51,500 51,550	51,450 51,500 51,550 51,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	380	1,141 1,131 1,120 1,110	54,600 54,650 54,700 54,750	54,650 54,700 54,750 54,800	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	467 457 446 436
51,600 51,650 51,700 51,750	51,650 51,700 51,750 51,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	349 338	1,099 1,089 1,078 1,068	54,800 54,850 54,900 54,950	54,850 54,900 54,950 55,000	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	425 415 404 394
51,800 51,850 51,900 51,950	51,850 51,900 51,950 52,000	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	306 296	1,057 1,046 1,036 1,025	55,000 55,050 55,100 55,150	55,050 55,100 55,150 55,200	0 0 0 0	383 373 362 351						
52,000 52,050 52,100 52,150	52,050 52,100 52,150 52,200	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	275 264 254 243	1,015 1,004 994 983	55,200 55,250 55,300 55,350	55,250 55,300 55,350 55,400	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	341 330 320 309
52,200 52,250 52,300 52,350	52,250 52,300 52,350 52,400	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	212	973 962 952 941	55,400 55,450 55,500 55,550	55,450 55,500 55,550 55,600	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	299 288 278 267
52,400 52,450 52,500 52,550	52,450 52,500 52,550 52,600	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	180 170	931 920 910 899	55,600 55,650 55,700 55,750	55,650 55,700 55,750 55,800	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	257 246 236 225
52,600 52,650 52,700 52,750	52,650 52,700 52,750 52,800	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	127	889 878 867 857	55,800 55,850 55,900 55,950	55,850 55,900 55,950 56,000	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	215 204 194 183
52,800 52,850 52,900 52,950	52,850 52,900 52,950 53,000	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	85	846 836 825 815	56,000 56,050 56,100 56,150	56,050 56,100 56,150 56,200	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	172 162 151 141
53,000 53,050 53,100 53,150	53,050 53,100 53,150 53,200	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	43	804 794 783 773	56,200 56,250 56,300 56,350	56,250 56,300 56,350 56,400	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	130 120 109 99
53,200 53,250 53,300 53,350	53,250 53,300 53,350 53,400	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	12	762 752 741 731	56,400 56,450 56,500 56,550	56,450 56,500 56,550 56,600	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	88 78 67 57
53,400 53,450 53,500 53,550	53,450 53,500 53,550 53,600	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0	720 709 699 688	56,600 56,650 56,700 56,750	56,650 56,700 56,750 56,800	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	46 36 25 15
53,600 53,650 53,700 53,750	53,650 53,700 53,750 53,800	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	678 667 657 646	56,800	56,844	0	0	0	0	0	0	0	**
53,800 53,850 53,900 53,950	53,850 53,900 53,950 54,000	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		636 625 615 604										
54,000 54,050 54,100 54,150	54,050 54,100 54,150 54,200	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0	594 583 573 562										
54,200 54,250 54,300 54,350	54,250 54,300 54,350 54,400	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0		552 541 530 520										

\* If the amount you are looking up from the worksheet is at least \$53,300 but less than \$53,330, and you have two qualifying children, your credit is \$3. If the amount you are looking up from the worksheet is \$53,330 or more, and you have two qualifying children, you can't take the credit.

\*\* If the amount you are looking up from the worksheet is at least \$56,800 but less than \$56,844, and you have three qualifying children, your credit is \$5.

If the amount you are looking up from the worksheet is \$56,844 or more, and you have three qualifying children, you can't take the credit.

## Line 28

## Additional Child Tax Credit



You may elect to use your 2019 earned income to figure your *additional child tax credit if* your 2019 earned income is more than your 2020 earned income. For details, see the Instructions for Schedule 8812.

If you make the election to use your 2019 earned income to figure your additional child tax credit, enter "PYEI" and the amount of vour 2019 earned income on the dotted line next to line 28.



If you are using your 2019 earned income to figure your CAUTION 2020 additional child tax credit and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount



If your qualifying child didn't have an SSN valid for employ-CAUTION ment issued before the due date of your 2020 return (including extensions), you can't claim the additional child tax credit for that child on your original or an amended return.

on the dotted line next to line 28.

#### 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 in the Who Qualifies as Your Dependent section, earlier). The additional child tax credit may give you a refund even if you don't owe any tax or didn't 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 and credit for other dependents. See the instructions for line 19.

Step 2. Read the TIP at the end of your Child Tax Credit and Credit for Other Dependents 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.

Form 8862, who must file. You must file Form 8862 if your child tax credit or additional child tax credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return to claim the credit for 2020. Don't file Form 8862 if you filed Form 8862 for 2019 and the child tax credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.

If you take the additional child tax credit even though you CAUTION aren't eligible and it is determined that your error is due to reckless or intentional disregard of the additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if vou're otherwise eligible to do so. If you take the additional child tax credit even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.



Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2021. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

## Line 29 American Opportunity Credit

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 29 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.

Form 8862 required. You must file Form 8862 if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return to claim the credit for 2020. Don't file Form 8862 if you filed Form 8862 for 2019 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the American opportunity credit even though CAUTION you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the American opportunity credit rules, you won't be allowed to take the credit for 2 years even if you're otherwise eligible to do so. If you take the American opportunity credit even though you aren't eligible and it is determined that you fraudulently took the credit, you won't be allowed to take the credit for 10 years. You may also have to pay penalties.

## Line 30

## **Recovery Rebate Credit**

The recovery rebate credit was paid out to eligible individuals in two rounds of advance payments called economic impact payments. The economic impact payments were based on your 2018 or 2019 tax year information. The recovery rebate credit is figured like the economic impact payments except that the credit eligibility and the credit amount are based on your 2020 tax year information. If you didn't receive the full amount of the recovery rebate credit as economic impact payments, you may be able to claim the recovery rebate credit on your 2020 Form 1040 or 1040-SR.

Generally, you are eligible to claim the recovery rebate credit if in 2020 you were a U.S. citizen or U.S. resident alien, weren't a dependent of another taxpayer, and have a valid social security number. This includes someone who died in 2020, if you are preparing a return for that person. Use the Recovery Rebate Credit Worksheet to figure the credit, if any, you can claim. For more information on the recovery rebate credit, go to IRS.gov/RRC.

**Note.** If you are preparing a return for someone who died in 2020, if that person was otherwise eligible to receive the RRC, you can claim the RRC for that person on their return.

Economic impact payments—EIP 1 and EIP 2. The first round of economic impact payments (EIP 1) was sent out beginning in April 2020, and the second round of economic impact payments (EIP 2) was sent out beginning in late December 2020. You may have received one or both of these payments.

**Notice 1444 and Notice 1444-B.** You should have received a Notice 1444 from the IRS that shows how much EIP 1 you were issued and a Notice 1444-B that shows how much EIP 2 you were issued (it will take several weeks to receive Notice 1444-B after your EIP 2 has been issued). Have these notices available when you complete the Recovery Rebate Credit Worksheet. If you haven't received Notice 1444 or Notice 1444-B, or you can't locate your notice, you can also go to *IRS.gov/Account* for the amount(s) to enter on the worksheet.

You may be able to claim the recovery rebate credit only if your economic impact payments are less than your credit. This happens when:

• You are eligible but were not issued an EIP 1, an EIP 2, or neither an EIP 1 or EIP 2, or

• Your EIP 1 was less than \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020; or

• Your EIP 2 was less than \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child you had in 2020.

You don't qualify for the recovery rebate credit if, for EIP 1:

• You received \$1,200 plus \$500 for each qualifying child you had in 2020, or

• You're filing a joint return for 2020 and together you and your spouse received \$2,400 plus \$500 for each qualifying child you had in 2020.

And for EIP 2:

• You received \$600 plus \$600 for each qualifying child you had in 2020, or

• You're filing a joint return for 2020 and together you and your spouse

received \$1,200 plus \$600 for each qualifying child you had in 2020.

#### Married filing jointly.

• If your EIP 1 or EIP 2 was based on a joint return, you and your spouse are each treated as having received half the payment that was issued.

• If only one of you has a valid social security number, and neither you nor your spouse was a member of the U.S. Armed Forces at any time during 2020, your credit amount will be limited.

• If applicable, include your spouse's EIP 1 as shown on your spouse's Notice 1444 on line 16. If applicable, include your spouse's EIP 2 as shown on your spouse's Notice 1444-B on line 19.

**Valid social security number.** A valid social security number is one that is valid for employment in the United States and is issued before the due date of your 2020 return (including extensions).

If you reside in a U.S. territory, don't enter an amount on line 30 and do not complete the Recovery Rebate Credit Worksheet. In general, the tax authorities in American Samoa, Guam, Puerto Rico, the U.S. Virgin Islands, and the Northern Mariana Islands will provide the recovery rebate credit to eligible residents. Territory residents should direct questions about EIP 1 or EIP 2 or the recovery rebate credit to the tax authorities in the territories where they reside.

# Refund

# Line 34

## **Amount Overpaid**

If line 34 is under \$1, we will send a refund only on written request.

#### **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 34 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 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 hasn't 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 34 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 *Tax Topic 203* or see Form 8379.

## Lines 35a Through 35d

## Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to *IRS.gov/Refunds*. See *Refund Information*, later. Information about your refund 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 2020 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 a 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 can't 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. This includes any part of your refund due to the recovery rebate credit or any economic impact payments you received in 2020. These programs include Temporary Assistance for Needy

## Recovery Rebate Credit Worksheet—Line 30

Befor	<b>re you begin:</b> $$ See the instructions for line 30 to find out if you can take this credit and for definitions and ot	her information
	needed to fill out this worksheet. If you received Notice 1444 and Notice 1444-B, have them available.	
	Don't include on line 16 or 19 any amount you received but later returned to the IRS.	
1.	Can you be claimed as a dependent on another person's 2020 return? If filing a joint return, go to line 2.	
	$\square$ No. Go to line 2.	
	Yes. (STOP) You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
2.	Does your 2020 return include a valid social security number (defined under <i>Valid social security number</i> , earlier)	
	for you and, if filing a joint return, your spouse?	
	Yes. Skip lines 3 and 4, and go to line 5.	
	<b>No.</b> If you are filing a joint return, go to line 3.	
	If you aren't filing a joint return, you can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
3.	Was at least one of you a member of the U.S. Armed Forces at any time during 2020, and does at least one of you have a valid social security number (defined under <i>Valid social security number</i> , earlier)?	
	$\bigvee$ Yes. Your credit is not limited. Go to line 5.	
	$\square$ No. Go to line 4.	
4.	Does one of you have a valid social security number (defined under <i>Valid social security number</i> , earlier)?	
	Yes. Your credit is limited. Go to line 5.	
	<b>No.</b> You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
5.	If your EIP 1 was \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020,	
	<ul> <li>skip lines 5 and 6, enter zero on lines 7 and 16, and go to line 8. Otherwise, enter:</li> <li>\$1,200 if single, head of household, married filing separately, qualifying widow(er), or if married filing</li> </ul>	
	jointly and you answered "Yes" to question 4, or • \$2,400 if married filing jointly and you answered "Yes" to question 2 or 3	5
6.		5
0.	Multiply \$500 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an	(
7.	adoption taxpayer identification number         Add lines 5 and 6	
8.	If your EIP 2 was \$600 (\$1 200 if married filing jointly) plus \$600 for each qualifying child you had in 2020 skip	/•
	<ul> <li>lines 8 and 9, enter zero on lines 10 and 19, and go to line 11. Otherwise, enter:</li> <li>\$600 if single, head of household, married filing separately, qualifying widow(er), or if married filing jointly and you answered "Yes" to question 4, or</li> <li>\$1,200 if married filing jointly and you answered "Yes" to question 2 or 3.</li> </ul>	
9.		
	Multiply \$600 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an adoption taxpayer identification number	
10.	Add lines 8 and 9	
11.	Enter the amount from line 11 of Form 1040 or 1040-SR	11
12.	Enter the amount shown below for your filing status:	
	<ul> <li>\$150,000 if married filing jointly or qualifying widow(er)</li> <li>\$112,500 if head of household</li> <li>\$75,000 if single or married filing separately</li> </ul>	12
13.	Is the amount on line 11 more than the amount on line 12?	
	<b>No.</b> Skip line 14. Enter the amount from line 7 on line 15 and the amount from line 10 on line 18.	
	<b>Yes.</b> Subtract line 12 from line 11.	13
14.	Multiply line 13 by 5% (0.05)	
15.	Subtract line 14 from line 7. If zero or less, enter -0-	15
16.	Enter the amount, if any, of EIP 1 that was issued to you (before offset for any past-due child support payment). You may refer to Notice 1444 or your tax account information at <u>IRS.gov/Account</u> for the amount to enter here	16
17.	Subtract line 16 from line 15. If zero or less, enter -0 If line 16 is more than line 15, you don't have to pay back the difference	17
18.	Subtract line 14 from line 10. If zero or less, enter -0-	18
19.	Enter the amount, if any, of EIP 2 that was issued to you. You may refer to Notice 1444-B or your tax account information at <u>IRS.gov/Account</u> for the amount to enter here	10
20.	Subtract line 19 from line 18 If zero or less enter -0- If line 19 is more than line 18 you don't have to pay back	
	the difference	20
21.	<b>Recovery rebate credit.</b> Add lines 17 and 20. Enter the result here and, if more than zero, on line 30 of Form 1040 or 1040-SR	21

Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't 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! Join the eight in 10 taxpayers who 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 35a 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 35b through 35d (if you want your refund deposited to only one account), or

• Check the box on line 35a 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 don't want your refund directly deposited to your account, don't check the box on line 35a. Draw a line through the boxes on lines 35b and 35d. We will send you a check instead.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your name, such as your tax return preparer's account. Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. After this limit is reached, paper checks will be sent instead. Learn more at <u>IRS.gov/DepositLimit</u>.

#### 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 don't 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.

• It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.

If you file a joint return and check the box on line 35a and attach Form 8888 or fill in lines 35b through 35d, 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 won't accept a deposit for 2020). If you don't, 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 2020 return during 2021 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2021. If you designate your deposit to be for 2020, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2020. In that case, you must file an amended 2020 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 \$6,000 (\$7,000) if age 50 or older at the end of 2020) to a traditional IRA or Roth IRA for 2020. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.

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

**TreasuryDirect**<sup>®</sup>. You can request a deposit of your refund (or part of it) to a TreasuryDirect<sup>®</sup> online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to <u>go.usa.gov/3KvcP</u>.

**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 don't need a TreasuryDirect<sup>®</sup> account to do this. For more information, see the Form 8888 instructions.

#### Line 35a

You can't 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 35b

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 35b 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 doesn't 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 35c

Check the appropriate box for the type of account. Don't 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. If your deposit is to a TreasuryDirect<sup>®</sup> online account, check the "Savings" box.

#### Line 35d

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 blank. On the sample check shown here, the account number is 20202086. Don't 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 Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

• You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.

• The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.

• Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.

• You haven't given a valid account number.

• You file your 2020 return after November 30, 2021.

• Any numbers or letters on lines 35b through 35d are crossed out or whited out.







The IRS isn't 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 36 Applied to Your 2021

# Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2021 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 2021 estimated tax can't be changed later.

# Amount You Owe

To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 15, 2021, for most taxpayers. You don't have to pay if line 37 is under \$1.

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2021 in this payment. Instead, make the estimated 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 also applies to other forms of payment if the IRS doesn't receive the funds. Use <u>Tax Topic</u> <u>206</u>.

## Line 37

## Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to <u>IRS.gov/Payments</u> for payment options. Tax payments you deferred from Schedule H or Schedule SE are not reported on line 37 and the amount on line 37 may not represent all of the taxes you owe for 2020. See Schedule 3, line 12e, and its instructions for details.

#### **Pay Online**

The IRS offers an electronic payment option that is right for you. Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to <u>IRS.gov/</u><u>Payments</u>. You can pay using any of the following methods.

• **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to *IRS.gov/Payments*.

• **Pay by Card.** To pay by debit or credit card, go to *IRS.gov/Payments*. A convenience fee is charged by these service providers.

• Electronic Funds Withdrawal (EFW) is an integrated *e-file/e-pay* option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional, or the IRS at <u>IRS.gov/</u><u>Payments</u>.

• Online Payment Agreement. If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at *IRS.gov/Payments*. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

• **IRS2Go** is the mobile application of the IRS; you can access Direct Pay or Pay By Card by downloading the application.

#### Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the debit or credit card service providers, or (2) use the Electronic Federal Tax Payment System (EFTPS).

**Debit or credit card.** Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

WorldPay US, Inc. 844-729-8298 (844-PAY-TAX-8<sup>TM</sup>) *www.payUSAtax.com* 

Official Payments 888-UPAY-TAX<sup>™</sup> (888-872-9829) www.officialpayments.com

Link2Gov Corporation 888-PAY-1040<sup>TM</sup> (888-729-1040) <u>www.PAY1040.com</u>

EFTPS. To use EFTPS, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS. call 800-555-4477 (English) or 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 800-733-4829. For more information about EFTPS, go to IRS.gov/Payments or www.EFTPS.gov.

#### Pay by Mobile Device

To pay through your mobile device, download the IRS2Go app.

## Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at <u>www.officialpayments.com/fed</u>, our Official Payment provider.

#### Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, make your check or money order payable to "United States Treasury" for the full amount due. Don't send cash. Don't attach the payment to your return. Write "2020 Form 1040" or "2020 Form 1040-SR" and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to <u>*IRS.gov/Form1040V</u></u>. If you are filing a joint return, enter the SSN shown first on your tax return.</u>* 

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Don't use dashes or lines (for example, don't enter "\$ XXX-" or "\$ XXX<sup>xx</sup>/100").

Mail your 2020 tax return, payment, and Form 1040-V to the address shown on the form that applies to you.

*Notice to taxpayers presenting checks.* When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

*No checks of \$100 million or more accepted.* The IRS can't accept a single check (including a cashier's check) for amounts of \$100,000,000 (\$100 million) or more. If you are sending \$100 million or more by check, you'll need to spread the payment over 2 or more checks with each check made out for an amount less than \$100 million. This limit doesn't apply to other methods of payment (such as electronic payments). Please consider a method of payment other than check if the amount of the payment is over \$100 million.

#### What if You Can't Pay?

If you can't pay the full amount shown on line 37 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 an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 15, 2021, for most people. 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 Apply for an Online Payment Plan.

**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 the due date of your return (not counting extensions)—April 15, 2021, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2021. You must pay the tax before the extension runs out. Penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to *IRS.gov/Form1127*.

## Line 38

## **Estimated Tax Penalty**

You may owe this penalty if:

• Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or

• You didn't 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 2020 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, 29, and 30; Schedule 3, lines 8 and 11; and Forms 7202 (lines 24 and 35), 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 24 any:

• Tax on an excess parachute payment.

· Excise tax on insider stock compensation of an expatriated corporation,

• Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and

· Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

**Exception.** You won't owe the penalty if your 2019 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 2019 return and you were a U.S. citizen or resident for all of 2019.

2. The total of lines 25d, 26, and Schedule 3, line 10, on your 2020 return is at least 100% of the tax shown on your 2019 return (110% of that amount if you aren't a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2019 return was more than \$150,000 (more than \$75,000 if married filing separately for 2020)). Your estimated tax payments for 2020 must have been made on time and for the required amount.

For most people, the "tax shown on your 2019 return" is the amount on your 2019 Form 1040 or 1040-SR, line 16, minus the total of any amounts shown on lines 18a, 18b, and 18c; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 16 any:

• Tax on an excess parachute payment,

· Excise tax on insider stock compensation of an expatriated corporation,

• Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and

· Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 16, include household employment taxes only if line 17 is more than zero or you would have owed the estimated tax penalty for 2019 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

#### **Figuring the Penalty**

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't 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 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the *vear, the annualized income installment* method may reduce the amount of your penalty. But you must file Form 2210 because the IRS can't figure your penal-

## Third Party Designee

tv under this method.

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2020 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 aren't authorizing the designee to receive any refund check, bind you to anything (including any additional tax

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liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2021 tax return. This is April 15, 2022, for most people.

# Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't 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 Taxpaver, later.

## **Court-Appointed** Conservator, Guardian, or **Other Fiduciarv**

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

## **Child's Return**

If your child can't sign his or her return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

## **Requirements for a Paper** Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040 or 1040-SR filed on paper.

## Requirements for an Electronic Return

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and providing the information described below. 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. For 2020, if we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

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.

Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2019 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include vour spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable in order to be considered validly signed. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2019 Form 1040 or 1040-SR, line 8b. If you don't have your 2019 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit IRS.gov/Transcript. (If you filed electronically last year, you, and your

spouse if filing jointly, 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 2019 return.)

You can't use the Self-Select PIN method if you are a CAUTION first-time filer under age 16 at *the end of 2020.* 

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN, if applicable in order to be considered validly signed. 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 can't be electronically filed. See Form 8453.

# **Identity Protection** PIN

For 2020, if you received an Identity Protection Personal Identification Number (IP PIN) from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be CAUTION sent out by mid-January 2021. Use this IP PIN on your 2020 return as well as any prior-year returns you file in 2021.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, go to IRS.gov/IPPIN. If you received an IP PIN but misplaced it, call 800-908-4490.

## Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

You can report a phone scam to the Treasury Inspector General for Tax Administration at <u>IRS Impersonation Scam</u> <u>Reporting</u> or the FTC using the <u>FTC</u> <u>Complaint Assistant</u> at FTC.gov. Add "IRS Telephone Scam" in the notes.

You can report an unsolicited email claiming to be from the IRS, or an IRS-related component like Electronic Federal Tax Payment System, to the IRS at *phishing@irs.gov*.

For more information, go to <u>IRS.gov/</u> <u>Phishing</u> and <u>IRS.gov/newsroom/how-</u> <u>to-know-its-really-the-irs-calling-or-</u> <u>knocking-on-your-door</u>.

# 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 doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then he or she should check the "self-employed" checkbox.

# Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR 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. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

## 2020 **Tax Table**



See the instructions for line 16 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 15, 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 \$2,644. This is the tax amount they should enter in the entry space Extract of tax table to illustrate example. on Form 1040, line 16.

#### Sample Table

At But Least Less Thar		Married filing jointly*	Married filing sepa- rately	Head of a house- hold
25,250 25 25,300 25	<b>250</b> 2,830 300 2,836 350 2,842 400 2,848	2,632 2,638	2,830 2,836	2,745 2,751 2,757 2,763

If line 1 (taxable income	9		And yo	u are—		If line 15 (taxable income)	•		And yo	ou are—		If line (taxa incor			And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
05	5 15	0	0	0	0	1	,000,						2,000	)			
15	25	2	2	2	2	-			101				-		001		
25	50	4	4	4	4	1,000	1,025 1,050	101 104	101 104	101 104	101 104	2,0		201 204	201 204	201 204	201 204
50	75	6	6	6	6	1,020	1,075	104	104	104	104	2,0		204	204	204	204
75	100	9	9	9	9	1,075	1,100	109	109	109	109	2,0	75 2,100	209	209	209	209
100	125 150	11 14	11 14	11 14	11 14	1,100	1,125	111	111	111	111	2,1	00 2,125	211	211	211	211
150	175	16	16	16	16	1,125	1,150	114	114	114	114	2,1		214	214	214	214
175	200	19	19	19	19	1,150	1,175	116	116	116	116	2,1		216	216	216	216
200	225	21	21	21	21	1,175	1,200 1,225	119 121	119 121	119 121	119 121	2,1		219 221	219 221	219 221	219 221
225	250	24	24	24	24	1,200	1,225	121	121	121	121	2,2		224	221	224	221
250	275	26	26	26	26	1,250	1,275	126	126	126	126	2,2		226	226	226	226
275	300 325	29 31	29 31	29 31	29 31	1,275	1,300	120	120	120	120	2,2		229	220	229	220
						1,300	1,325	131	131	131	131	2,3	00 2,325	231	231	231	231
325 350	350 375	34 36	34 36	34 36	34 36	1,325	1,350	134	134	134	134	2,3		234	234	234	234
375	400	39	39	39	39	1,350	1,375	136	136	136	136	2,3		236	236	236	236
400	425	41	41	41	41	1,375	1,400	139	139	139	139	2,3		239	239	239	239
425	450	44	44	44	44	1,400	1,425 1,450	141 144	141 144	141 144	141 144	2,4		241 244	241 244	241 244	241 244
450	475	46	46	46	46	1,420	1,475	146	146	146	146	2,4		246	246	246	246
475	500	49	49	49	49	1,475	1,500	149	149	149	149	2,4		249	249	249	249
500 525	525 550	51 54	51 54	51 54	51 54	1,500	1,525	151	151	151	151	2,5	00 2,525	251	251	251	251
525	550	54 56	54 56	54 56	54 56	1,525	1,550	154	154	154	154	2,5		254	254	254	254
575	600	59	59	59		1,550	1,575	156	156	156	156	2,5		256	256	256	256
600	600	59 61	59 61	59 61	59 61	1,575	1,600 1,625	159 161	159 161	159 161	159 161	2,5		259 261	259 261	259 261	259 261
625	650	64	64	64	64	· ·	,										
650	675	66	66	66	66	1,625	1,650 1,675	164 166	164 166	164 166	164 166	2,6		264 266	264 266	264 266	264 266
675	700	69	69	69	69	1,675	1,700	169	169	169	169	2,6		269	269	269	269
700	725	71	71	71	71	1,700	1,725	171	171	171	171	2,7	00 2,725	271	271	271	271
725	750	74	74	74	74	1,725	1,750	174	174	174	174	2,7	25 2,750	274	274	274	274
750	775 800	76 79	76 79	76 79	76 79	1,750	1,775	176	176	176	176	2,7		276	276	276	276
800	800	79 81	81	81	79 81	1,775	1,800	179	179	179	179	2,7		279	279	279	279
825	850	84	84	84	84	1,800 1,825	1,825 1,850	181 184	181 184	181 184	181 184	2,8		281 284	281 284	281 284	281 284
850	875	86	86	86	86	1,850	1,875	186	186	186	186	2,0		286	286	286	286
875	900	89	89	89	89	1,875	1,900	189	189	189	189	2,8	,	289	289	289	289
900	925	91	91	91	91	1,875	1,900	109	109	109	109	2,0		209	209	209	209
925	950	94	94	94	94	1,925	1,950	194	194	194	194	2,9		294	294	294	294
950	975	96	96	96	96	1,950	1,975	196	196	196	196	2,9		296	296	296	296
975	1,000	99	99	99	99	1,975	2,000	199	199	199	199	2,9	75 3,000	299	299	299	299

\* This column must also be used by a qualifying widow(er).

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	1		And yo	u are—		If line (taxab incom	e		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—	1				Your t	ax is—	1				Your t	ax is—	1
3	,000					6	,000						9,000	)			
3,000 3,050 3,100 3,150 3,200	3,050 3,100 3,150 3,200 3,250	303 308 313 318 323	303 308 313 318 323	303 308 313 318 323	303 308 313 318 323	6,000 6,050 6,100 6,150 6,200	6,050 6,100 6,150 6,200 6,250	603 608 613 618 623	603 608 613 618 623	603 608 613 618 623	603 608 613 618 623	9,000 9,050 9,100 9,150 9,200	) 9,100 ) 9,150 ) 9,200	903 908 913 918 923	903 908 913 918 923	903 908 913 918 923	903 908 913 918 923
3,250 3,300 3,350 3,400 3,450	3,300 3,350 3,400 3,450 3,500	328 333 338 343 343 348	328 333 338 343 343 348	328 333 338 343 343 348	328 333 338 343 348	6,250 6,300 6,350 6,400 6,450	6,300 6,350 6,400 6,450 6,500	628 633 638 643 643 648	628 633 638 643 643 648	628 633 638 643 643	628 633 638 643 648	9,250 9,300 9,350 9,400 9,400	9,350 9,400 9,450 9,500	928 933 938 943 948	928 933 938 943 943 948	928 933 938 943 948	928 933 938 943 948
3,500 3,550 3,600 3,650 3,700 3,750	3,550 3,600 3,650 3,700 3,750 3,800	353 358 363 368 373 373	353 358 363 368 373 378	353 358 363 368 373 378	353 358 363 368 373 378	6,500 6,550 6,600 6,650 6,700 6,750	6,550 6,600 6,650 6,700 6,750 6,800	653 658 663 668 673 673	653 658 663 668 673 673	653 658 663 668 673 678	653 658 663 668 673 678	9,500 9,550 9,600 9,650 9,700 9,700	) 9,600 9,650 9,700 9,750	953 958 963 968 973 973	953 958 963 968 973 973	953 958 963 968 973 973	953 958 963 968 973 978
3,800 3,850 3,900 3,950	3,850 3,900 3,950 4,000	383 388 393 398	383 388 393 398	383 388 393 398	383 388 393 398	6,800 6,850 6,900 6,950	6,850 6,900 6,950 7,000	683 688 693 698	683 688 693 698	683 688 693 698	683 688 693 698	9,800 9,850 9,900 9,900 9,950	9,850 9,900 9,950 10,000	983 988 994 1,000	983 988 993 998	983 988 994 1,000	983 988 993 998
4	,000					7	,000						10,00	0			
4,000 4,050 4,100 4,150 4,200	4,050 4,100 4,150 4,200 4,250	403 408 413 418 423	403 408 413 418 423	403 408 413 418 423	403 408 413 418 423	7,000 7,050 7,100 7,150 7,200	7,050 7,100 7,150 7,200 7,250	703 708 713 718 723	703 708 713 718 723	703 708 713 718 723	703 708 713 718 723	10,000 10,050 10,100 10,150 10,200	) 10,100 ) 10,150 ) 10,200	1,006 1,012 1,018 1,024 1,030	1,003 1,008 1,013 1,018 1,023	1,006 1,012 1,018 1,024 1,030	1,003 1,008 1,013 1,018 1,023
4,250 4,300 4,350 4,400 4,450	4,300 4,350 4,400 4,450 4,500	428 433 438 443 448	428 433 438 443 443	428 433 438 443 443	428 433 438 443 443	7,250 7,300 7,350 7,400 7,450	7,300 7,350 7,400 7,450 7,500	728 733 738 743 748	728 733 738 743 748	728 733 738 743 748	728 733 738 743 748	10,250 10,300 10,350 10,400 10,450	) 10,350 ) 10,400 ) 10,450	1,036 1,042 1,048 1,054 1,060	1,028 1,033 1,038 1,043 1,048	1,036 1,042 1,048 1,054 1,060	1,028 1,033 1,038 1,043 1,048
4,500 4,550 4,600 4,650 4,700	4,550 4,600 4,650 4,700 4,750	453 458 463 468 473	453 458 463 468 473	453 458 463 468 473	453 458 463 468 473	7,500 7,550 7,600 7,650 7,700	7,550 7,600 7,650 7,700 7,750	753 758 763 768 773	753 758 763 768 773	753 758 763 768 773	753 758 763 768 773	10,500 10,550 10,600 10,650 10,700	) 10,600 ) 10,650 ) 10,700 ) 10,750	1,066 1,072 1,078 1,084 1,090	1,053 1,058 1,063 1,068 1,073	1,066 1,072 1,078 1,084 1,090	1,053 1,058 1,063 1,068 1,073
4,750 4,800 4,850 4,900 4,950	4,800 4,850 4,900 4,950 5,000	478 483 488 493 498	478 483 488 493 498	478 483 488 493 498	478 483 488 493 498	7,750 7,800 7,850 7,900 7,950	7,800 7,850 7,900 7,950 8,000	778 783 788 793 798	778 783 788 793 798	778 783 788 793 798	778 783 788 793 798	10,75( 10,80( 10,85( 10,90( 10,95(	) 10,850 ) 10,900 ) 10,950 ) 11,000	1,096 1,102 1,108 1,114 1,120	1,078 1,083 1,088 1,093 1,098	1,096 1,102 1,108 1,114 1,120	1,078 1,083 1,088 1,093 1,098
5	,000					8	,000						11,00	0			
5,000 5,050 5,100 5,150 5,200 5,250	5,050 5,100 5,150 5,200 5,250 5,300	503 508 513 518 523 528	503 508 513 518 523 528	503 508 513 518 523 528	503 508 513 518 523 528	8,000 8,050 8,100 8,150 8,200 8,250	8,050 8,100 8,150 8,200 8,250 8,300	803 808 813 818 823 823	803 808 813 818 823 828	803 808 813 818 823 828	803 808 813 818 823 828	11,000 11,050 11,100 11,150 11,200 11,250	<ul> <li>11,100</li> <li>11,150</li> <li>11,200</li> <li>11,250</li> <li>11,300</li> </ul>	1,126 1,132 1,138 1,144 1,150 1,156	1,103 1,108 1,113 1,118 1,123 1,128	1,126 1,132 1,138 1,144 1,150 1,156	1,103 1,108 1,113 1,118 1,123 1,128
5,300 5,350 5,400 5,450 5,500	5,350 5,400 5,450 5,500 5,550	533 538 543 548 553	533 538 543 548 553	533 538 543 548 553	533 538 543 548 553	8,300 8,350 8,400 8,450 8,500	8,350 8,400 8,450 8,500 8,550	833 838 843 848 853	833 838 843 848 853	833 838 843 848 853	833 838 843 848 853	11,300 11,350 11,400 11,450 11,500	<ul> <li>11,350</li> <li>11,400</li> <li>11,450</li> <li>11,500</li> <li>11,550</li> </ul>	1,162 1,168 1,174 1,180 1,186	1,133 1,138 1,143 1,143 1,148 1,153	1,162 1,168 1,174 1,180 1,186	1,133 1,138 1,143 1,148 1,148 1,153
5,550 5,600 5,650 5,700 5,750	5,600 5,650 5,700 5,750 5,800	558 563 568 573 578	558 563 568 573 578	558 563 568 573 578	558 563 568 573 578	8,550 8,600 8,650 8,700 8,750	8,600 8,650 8,700 8,750 8,800	858 863 868 873 878	858 863 868 873 878	858 863 868 873 878	858 863 868 873 878	11,550 11,600 11,650 11,700 11,750	) 11,600 ) 11,650 ) 11,700 ) 11,750	1,192 1,198 1,204 1,210 1,216	1,158 1,163 1,168 1,173 1,178	1,192 1,198 1,204 1,210 1,216	1,158 1,163 1,168 1,173 1,178
5,730 5,800 5,850 5,900 5,950	5,800 5,850 5,900 5,950 6,000	578 583 588 593 598	578 583 588 593 598	583 588 593 598	578 583 588 593 598	8,800 8,850 8,900 8,950	8,850 8,900 8,950 9,000	883 888 893 898	883 888 893 898	883 888 893 898	883 888 893 898	11,800 11,800 11,850 11,900 11,950	) 11,850 ) 11,900 ) 11,950	1,222 1,228 1,234 1,240	1,178 1,183 1,188 1,193 1,198	1,210 1,222 1,228 1,234 1,240	1,173 1,183 1,188 1,193 1,198

\* This column must also be used by a qualifying widow(er).

If line 15 (taxable			And vo	ou are—		If line 15 (taxable			And vo	ou are—		If line (taxab			And vo	ou are—	
income)			And yo	u ale—		income)			And yo	u ale—		incom			And yo	u ale—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
1	2,00	0				1	5,00	0					18,00	0			
12,000	12,050	1,246	1,203	1,246	1,203	15,000	15,050	1,606	1,503	1,606	1,521	18,00		1,966	1,803	1,966	1,881
12,050 12,100 12,150 12,200	12,100 12,150 12,200 12,250	1,252 1,258 1,264 1,270	1,208 1,213 1,218 1,223	1,252 1,258 1,264 1,270	1,208 1,213 1,218 1,223	15,050 15,100 15,150 15,200	15,100 15,150 15,200 15,250	1,612 1,618 1,624 1,630	1,508 1,513 1,518 1,523	1,612 1,618 1,624 1,630	1,527 1,533 1,539 1,545	18,05 18,10 18,15 18,20	) 18,150 ) 18,200	1,972 1,978 1,984 1,990	1,808 1,813 1,818 1,823	1,972 1,978 1,984 1,990	1,887 1,893 1,899 1,905
12,250 12,300	12,300 12,350	1,276 1,282	1,228 1,233	1,276 1,282	1,228 1,233	15,250 15,300	15,300 15,350	1,636 1,642	1,528 1,533	1,636 1,642	1,551 1,557	18,25		1,996 2,002	1,828 1,833	1,996 2,002	1,911 1,917
12,350	12,400 12,450	1,288 1,294	1,238 1,243	1,288	1,238 1,243	15,350	15,400 15,450	1,648 1,654	1,538 1,543	1,648 1,654	1,563 1,569	18,35	18,400	2,002 2,008 2,014	1,838 1,843	2,002 2,008 2,014	1,923 1,929
12,450	12,500	1,300	1,248	1,300	1,248	15,450	15,500	1,660	1,548	1,660	1,575	18,45	18,500	2,020	1,848	2,020	1,935
12,500 12,550	12,550 12,600	1,306 1,312	1,253 1,258	1,306 1,312	1,253 1,258	15,500 15,550	15,550 15,600	1,666 1,672	1,553 1,558	1,666 1,672	1,581 1,587	18,50 18,55	18,600	2,026 2,032	1,853 1,858	2,026 2,032	1,941 1,947
12,600 12,650	12,650 12,700	1,318 1,324	1,263 1,268	1,318 1,324	1,263 1,268	15,600 15,650	15,650 15,700	1,678 1,684	1,563 1,568	1,678 1,684	1,593 1,599	18,60	) 18,650	2,038 2,044	1,863 1,868	2,038 2,044	1,953 1,959
12,700	12,750	1,330	1,273	1,330	1,273	15,700	15,750	1,690	1,573	1,690	1,605	18,70	18,750	2,050	1,873	2,050	1,965
12,750	12,800 12,850	1,336 1,342	1,278 1,283	1,336 1,342	1,278 1,283	15,750	15,800 15,850	1,696 1,702	1,578 1,583	1,696 1,702	1,611 1,617	18,75	18,850	2,056 2,062	1,878 1,883	2,056 2,062	1,971 1,977
12,850 12,900	12,900 12,950	1,348 1,354	1,288 1,293	1,348 1,354	1,288 1,293	15,850 15,900	15,900 15,950	1,708 1,714	1,588 1,593	1,708 1,714	1,623 1,629	18,85 18,90	18,950	2,068 2,074	1,888 1,893	2,068 2,074	1,983 1,989
12,950	13,000	1,360	1,298	1,360	1,298	15,950	16,000	1,720	1,598	1,720	1,635	18,95		2,080	1,898	2,080	1,995
	3,00						6,00						19,00				
13,000 13,050	13,050 13,100	1,366 1,372	1,303 1,308	1,366 1,372	1,303 1,308	16,000 16,050	16,050 16,100	1,726 1,732	1,603 1,608	1,726 1,732	1,641 1,647	19,00	) 19,100	2,086 2,092	1,903 1,908	2,086 2,092	2,001 2,007
13,100 13,150	13,150 13,200	1,378 1,384	1,313 1,318	1,378 1,384	1,313 1,318	16,100 16,150	16,150 16,200	1,738 1,744	1,613 1,618	1,738 1,744	1,653 1,659	19,10 19,15	19,200	2,098 2,104	1,913 1,918	2,098 2,104	2,013 2,019
13,200 13,250	13,250 13,300	1,390 1,396	1,323 1,328	1,390 1,396	1,323 1,328	16,200	16,250 16,300	1,750 1,756	1,623 1,628	1,750 1,756	1,665 1,671	19,20		2,110 2,116	1,923 1,928	2,110 2,116	2,025 2,031
13,300 13,350	13,350 13,400	1,402 1,408	1,333	1,402 1,408	1,333 1,338	16,300 16,350	16,350 16,400	1,762 1,768	1,633 1,638	1,762 1,768	1,677 1,683	19,30 19,35	) 19,350	2,122 2,128	1,933 1,938	2,122 2,128	2,037 2,043
13,400 13,450	13,450 13,500	1,414 1,420	1,343 1,348	1,414 1,420	1,343 1,348	16,400	16,450 16,500	1,774 1,780	1,643 1,648	1,774	1,689 1,695	19,40	) 19,450	2,134 2,140	1,943 1,948	2,134 2,140	2,049 2,055
13,500	13,550	1,426	1,353	1,426	1,353	16,500	16,550	1,786	1,653	1,786	1,701	19,50	19,550	2,140	1,948	2,140	2,061
13,550 13,600	13,600 13,650	1,432 1,438	1,358 1,363	1,432 1,438	1,358 1,363	16,550 16,600	16,600 16,650	1,792 1,798	1,658 1,663	1,792 1,798	1,707 1,713	19,55		2,152 2,158	1,958 1,963	2,152 2,158	2,067 2,073
13,650 13,700	13,700 13,750	1,444 1,450	1,368 1,373	1,444 1,450	1,368 1,373	16,650 16,700	16,700 16,750	1,804 1,810	1,668 1,673	1,804 1,810	1,719 1,725	19,65		2,164 2,170	1,968 1,973	2,164 2,170	2,079 2,085
13,750	13,800	1,456	1,378	1,456	1,378	16,750	16,800	1,816	1,678	1,816	1,731	19,75	19,800	2,176	1,978	2,176	2,091
13,800 13,850	13,850 13,900	1,462 1,468	1,383 1,388	1,462 1,468	1,383 1,388	16,800 16,850	16,850 16,900	1,822 1,828	1,683 1,688	1,822 1,828	1,737 1,743	19,80 19,85	) 19,900	2,182 2,188	1,984 1,990	2,182 2,188	2,097 2,103
13,900 13,950	13,950 14,000	1,474 1,480	1,393 1,398	1,474 1,480	1,393 1,398	16,900 16,950	16,950 17,000	1,834 1,840	1,693 1,698	1,834 1,840	1,749 1,755	19,90 19,95		2,194 2,200	1,996 2,002	2,194 2,200	2,109 2,115
1	4,00	0				1	7,00	0					20,00	0			
14,000	14,050	1,486	1,403	1,486	1,403	17,000	17,050	1,846	1,703	1,846	1,761	20,00		2,206	2,008	2,206	2,121
14,050 14,100	14,100 14,150	1,492 1,498	1,408 1,413	1,492 1,498	1,408 1,413	17,050 17,100	17,100 17,150	1,852 1,858	1,708 1,713	1,852 1,858	1,767 1,773	20,05 20,10	20,150	2,212 2,218	2,014 2,020	2,212 2,218	2,127 2,133
14,150 14,200	14,200 14,250	1,504 1,510	1,418 1,423	1,504 1,510	1,419 1,425	17,150 17,200	17,200 17,250	1,864 1,870	1,718 1,723	1,864 1,870	1,779 1,785	20,15		2,224 2,230	2,026 2,032	2,224 2,230	2,139 2,145
14,250 14,300	14,300 14,350	1,516 1,522	1,428 1,433	1,516 1,522	1,431 1,437	17,250 17,300	17,300 17,350	1,876 1,882	1,728 1,733	1,876 1,882	1,791 1,797	20,25 20,30		2,236 2,242	2,038 2,044	2,236 2,242	2,151 2,157
14,350	14,400	1,528	1,438	1,528	1,443 1,449	17,350	17,400 17,450	1,888 1,894	1,738	1,888 1,894	1,803	20,35	20,400	2,242 2,248 2,254	2,050	2,248	2,163
14,400 14,450	14,450 14,500	1,534 1,540	1,443 1,448	1,534 1,540	1,455	17,400 17,450	17,500	1,900	1,743 1,748	1,900	1,809 1,815	20,40	20,500	2,260	2,056 2,062	2,254 2,260	2,169 2,175
14,500 14,550	14,550 14,600	1,546 1,552	1,453 1,458	1,546 1,552	1,461 1,467	17,500 17,550	17,550 17,600	1,906 1,912	1,753 1,758	1,906 1,912	1,821 1,827	20,50 20,55		2,266 2,272	2,068 2,074	2,266 2,272	2,181 2,187
14,600 14,650	14,650 14,700	1,558 1,564	1,463 1,468	1,558 1,564	1,473 1,479	17,600 17,650	17,650 17,700	1,918 1,924	1,763 1,768	1,918 1,924	1,833 1,839	20,60 20,65	20,650	2,278 2,284	2,080 2,086	2,278 2,284	2,193 2,199
14,700	14,750	1,570	1,473	1,570	1,485	17,700	17,750	1,930	1,773	1,930	1,845	20,70	20,750	2,290	2,092	2,290	2,205
14,750 14,800	14,800 14,850	1,576 1,582	1,478 1,483	1,576 1,582	1,491 1,497	17,750 17,800	17,800 17,850	1,936 1,942	1,778 1,783	1,936 1,942	1,851 1,857	20,75 20,80	20,850	2,296 2,302	2,098 2,104	2,296 2,302	2,211 2,217
14,850 14,900	14,900 14,950	1,588 1,594	1,488 1,493	1,588 1,594	1,503 1,509	17,850 17,900	17,900 17,950	1,948 1,954	1,788 1,793	1,948 1,954	1,863 1,869	20,85 20,90	20,950	2,308 2,314	2,110 2,116	2,308 2,314	2,223 2,229
14,950	15,000	1,600	1,498	1,600	1,515	17,950	18,000	1,960	1,798	1,960	1,875	20,95		2,320	2,122	2,320	2,235

\* This column must also be used by a qualifying widow(er).

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)			And yo	u are—		If line (taxab incom	le		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
2	1,00	0				2	4,00	0					27,00	0			
21,000 21,050 21,100 21,150 21,200	21,050 21,100 21,150 21,200 21,250	2,326 2,332 2,338 2,344 2,350	2,128 2,134 2,140 2,146 2,152	2,326 2,332 2,338 2,344 2,350	2,241 2,247 2,253 2,259 2,265	24,000 24,050 24,100 24,150 24,200	24,050 24,100 24,150 24,200 24,250	2,686 2,692 2,698 2,704 2,710	2,488 2,494 2,500 2,506 2,512	2,686 2,692 2,698 2,704 2,710	2,601 2,607 2,613 2,619 2,625	27,00 27,05 27,10 27,15 27,20	27,100 27,150 27,200	3,046 3,052 3,058 3,064 3,070	2,848 2,854 2,860 2,866 2,872	3,046 3,052 3,058 3,064 3,070	2,961 2,967 2,973 2,979 2,985
21,250 21,300 21,350 21,400 21,450	21,300 21,350 21,400 21,450 21,500	2,356 2,362 2,368 2,374 2,380	2,158 2,164 2,170 2,176 2,182	2,356 2,362 2,368 2,374 2,380	2,271 2,277 2,283 2,289 2,295	24,250 24,300 24,350 24,400 24,450	24,300 24,350 24,400 24,450 24,500	2,716 2,722 2,728 2,734 2,740	2,518 2,524 2,530 2,536 2,542	2,716 2,722 2,728 2,734 2,740	2,631 2,637 2,643 2,649 2,655	27,25 27,30 27,35 27,40 27,45	27,350           27,400           27,450           27,500	3,076 3,082 3,088 3,094 3,100	2,878 2,884 2,890 2,896 2,902	3,076 3,082 3,088 3,094 3,100	2,991 2,997 3,003 3,009 3,015
21,500 21,550 21,600 21,650 21,700 21,700	21,550 21,600 21,650 21,700 21,750	2,386 2,392 2,398 2,404 2,410 2,416	2,188 2,194 2,200 2,206 2,212 2,218	2,386 2,392 2,398 2,404 2,410	2,301 2,307 2,313 2,319 2,325 2,321	24,500 24,550 24,600 24,650 24,700 24,700	24,550 24,600 24,650 24,700 24,750 24,800	2,746 2,752 2,758 2,764 2,770	2,548 2,554 2,560 2,566 2,572 2,572	2,746 2,752 2,758 2,764 2,770 2,776	2,661 2,667 2,673 2,679 2,685 2,685	27,50 27,55 27,60 27,65 27,70	27,600 27,650 27,700 27,700 27,750	3,106 3,112 3,118 3,124 3,130 3,130	2,908 2,914 2,920 2,926 2,932	3,106 3,112 3,118 3,124 3,130 3,130	3,021 3,027 3,033 3,039 3,045
21,750 21,800 21,850 21,900 21,950	21,800 21,850 21,900 21,950 22,000	2,416 2,422 2,428 2,434 2,434 2,440	2,218 2,224 2,230 2,236 2,242	2,416 2,422 2,428 2,434 2,434 2,440	2,331 2,337 2,343 2,349 2,355	24,750 24,800 24,850 24,900 24,950	24,800 24,850 24,900 24,950 25,000	2,776 2,782 2,788 2,794 2,800	2,578 2,584 2,590 2,596 2,602	2,776 2,782 2,788 2,794 2,800	2,691 2,697 2,703 2,709 2,715	27,75 27,80 27,85 27,90 27,95	27,850         27,900         27,950         27,950         28,000	3,136 3,142 3,148 3,154 3,160	2,938 2,944 2,950 2,956 2,962	3,136 3,142 3,148 3,154 3,160	3,051 3,057 3,063 3,069 3,075
2	2,00	0				2	5,00	U					28,00	0			
22,000 22,050 22,100 22,150 22,200	22,050 22,100 22,150 22,200 22,250	2,446 2,452 2,458 2,464 2,470	2,248 2,254 2,260 2,266 2,272	2,446 2,452 2,458 2,464 2,470	2,361 2,367 2,373 2,379 2,385	25,000 25,050 25,100 25,150 25,200	25,050 25,100 25,150 25,200 25,250	2,806 2,812 2,818 2,824 2,830	2,608 2,614 2,620 2,626 2,632	2,806 2,812 2,818 2,824 2,830	2,721 2,727 2,733 2,739 2,745	28,00 28,05 28,10 28,15 28,20	28,100 28,150 28,200	3,166 3,172 3,178 3,184 3,190	2,968 2,974 2,980 2,986 2,992	3,166 3,172 3,178 3,184 3,190	3,081 3,087 3,093 3,099 3,105
22,250 22,300 22,350 22,400 22,450	22,300 22,350 22,400 22,450 22,500	2,476 2,482 2,488 2,494 2,500	2,278 2,284 2,290 2,296 2,302	2,476 2,482 2,488 2,494 2,500	2,391 2,397 2,403 2,409 2,415	25,250 25,300 25,350 25,400 25,450	25,300 25,350 25,400 25,450 25,500	2,836 2,842 2,848 2,854 2,860	2,638 2,644 2,650 2,656 2,662	2,836 2,842 2,848 2,854 2,860	2,751 2,757 2,763 2,769 2,775	28,25 28,30 28,35 28,40 28,45	28,350           28,400           28,450           28,450           28,500	3,196 3,202 3,208 3,214 3,220	2,998 3,004 3,010 3,016 3,022	3,196 3,202 3,208 3,214 3,220	3,111 3,117 3,123 3,129 3,135
22,500 22,550 22,600 22,650 22,700	22,550 22,600 22,650 22,700 22,750	2,506 2,512 2,518 2,524 2,530	2,308 2,314 2,320 2,326 2,332	2,506 2,512 2,518 2,524 2,530	2,421 2,427 2,433 2,439 2,445	25,500 25,550 25,600 25,650 25,700	25,550 25,600 25,650 25,700 25,750	2,866 2,872 2,878 2,884 2,890	2,668 2,674 2,680 2,686 2,692	2,866 2,872 2,878 2,884 2,890	2,781 2,787 2,793 2,799 2,805	28,50 28,55 28,60 28,65 28,70	28,600 28,650 28,700 28,700 28,750	3,226 3,232 3,238 3,244 3,250	3,028 3,034 3,040 3,046 3,052	3,226 3,232 3,238 3,244 3,250	3,141 3,147 3,153 3,159 3,165
22,750 22,800 22,850 22,900 22,950	22,800 22,850 22,900 22,950 23,000	2,536 2,542 2,548 2,554 2,554 2,560	2,338 2,344 2,350 2,356 2,362	2,536 2,542 2,548 2,554 2,554 2,560	2,451 2,457 2,463 2,469 2,475	25,750 25,800 25,850 25,900 25,950	25,800 25,850 25,900 25,950 26,000	2,896 2,902 2,908 2,914 2,920	2,698 2,704 2,710 2,716 2,722	2,896 2,902 2,908 2,914 2,920	2,811 2,817 2,823 2,829 2,835	28,75 28,80 28,85 28,90 28,95	28,850           28,900           28,950           28,950           29,000	3,256 3,262 3,268 3,274 3,280	3,058 3,064 3,070 3,076 3,082	3,256 3,262 3,268 3,274 3,280	3,171 3,177 3,183 3,189 3,195
2	3,00	0				2	6,00	0					29,00	0			
23,000 23,050 23,100 23,150 23,200	23,050 23,100 23,150 23,200 23,250	2,566 2,572 2,578 2,584 2,590	2,368 2,374 2,380 2,386 2,392	2,566 2,572 2,578 2,584 2,590	2,481 2,487 2,493 2,499 2,505	26,000 26,050 26,100 26,150 26,200	26,050 26,100 26,150 26,200 26,250	2,926 2,932 2,938 2,944 2,950	2,728 2,734 2,740 2,746 2,752	2,926 2,932 2,938 2,944 2,950	2,841 2,847 2,853 2,859 2,865	29,00 29,05 29,10 29,15 29,20	29,100 29,150 29,200	3,286 3,292 3,298 3,304 3,310	3,088 3,094 3,100 3,106 3,112	3,286 3,292 3,298 3,304 3,310	3,201 3,207 3,213 3,219 3,225
23,250 23,300 23,350 23,400 23,450	23,300 23,350 23,400 23,450 23,500	2,596 2,602 2,608 2,614 2,620	2,398 2,404 2,410 2,416 2,422	2,596 2,602 2,608 2,614 2,620	2,511 2,517 2,523 2,529 2,535	26,250 26,300 26,350 26,400 26,450	26,300 26,350 26,400 26,450 26,500	2,956 2,962 2,968 2,974 2,980	2,758 2,764 2,770 2,776 2,782	2,956 2,962 2,968 2,974 2,980	2,871 2,877 2,883 2,889 2,895	29,25 29,30 29,35 29,40 29,45	29,35029,40029,45029,500	3,316 3,322 3,328 3,334 3,340	3,118 3,124 3,130 3,136 3,142	3,316 3,322 3,328 3,334 3,340	3,231 3,237 3,243 3,249 3,255
23,500 23,550 23,600 23,650 23,700	23,550 23,600 23,650 23,700 23,750	2,626 2,632 2,638 2,644 2,650	2,428 2,434 2,440 2,446 2,452	2,626 2,632 2,638 2,644 2,650	2,541 2,547 2,553 2,559 2,565	26,500 26,550 26,600 26,650 26,700	26,550 26,600 26,650 26,700 26,750	2,986 2,992 2,998 3,004 3,010	2,788 2,794 2,800 2,806 2,812	2,986 2,992 2,998 3,004 3,010	2,901 2,907 2,913 2,919 2,925	29,50 29,55 29,60 29,65 29,70	29,600           29,650           29,700           29,750	3,346 3,352 3,358 3,364 3,370	3,148 3,154 3,160 3,166 3,172	3,346 3,352 3,358 3,364 3,370	3,261 3,267 3,273 3,279 3,285
23,750 23,800 23,850 23,900 23,950	23,800 23,850 23,900 23,950 24,000	2,656 2,662 2,668 2,674 2,680	2,458 2,464 2,470 2,476 2,482	2,656 2,662 2,668 2,674 2,680	2,571 2,577 2,583 2,589 2,595	26,750 26,800 26,850 26,900 26,950	26,800 26,850 26,900 26,950 27,000	3,016 3,022 3,028 3,034 3,040	2,818 2,824 2,830 2,836 2,842	3,016 3,022 3,028 3,034 3,040	2,931 2,937 2,943 2,949 2,955	29,75 29,80 29,85 29,90 29,95	29,850 29,900 29,950	3,376 3,382 3,388 3,394 3,400	3,178 3,184 3,190 3,196 3,202	3,376 3,382 3,388 3,394 3,400	3,291 3,297 3,303 3,309 3,315

\* This column must also be used by a qualifying widow(er).

If line 1						If line 1						If line					
(taxable income)			And yo	ou are—		(taxable income)			And yo	ou are—		(taxab incom			And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
3	0,00	0				3	3,00	0					36,00	0			
30,000 30,050 30,100 30,150 30,200	30,050 30,100 30,150 30,200 30,250	3,406 3,412 3,418 3,424 3,430	3,208 3,214 3,220 3,226 3,232	3,406 3,412 3,418 3,424 3,430	3,321 3,327 3,333 3,339 3,345	33,000 33,050 33,100 33,150 33,200	33,050 33,100 33,150 33,200 33,250	3,766 3,772 3,778 3,784 3,790	3,568 3,574 3,580 3,586 3,592	3,766 3,772 3,778 3,784 3,790	3,681 3,687 3,693 3,699 3,705	36,00 36,05 36,10 36,15 36,20	) 36,100 ) 36,150 ) 36,200	4,126 4,132 4,138 4,144 4,150	3,928 3,934 3,940 3,946 3,952	4,126 4,132 4,138 4,144 4,150	4,041 4,047 4,053 4,059 4,065
30,250 30,300 30,350 30,400 30,450	30,300 30,350 30,400 30,450 30,500	3,436 3,442 3,448 3,454 3,460	3,238 3,244 3,250 3,256 3,262	3,436 3,442 3,448 3,454 3,460	3,351 3,357 3,363 3,369 3,375	33,250 33,300 33,350 33,400 33,450	33,300 33,350 33,400 33,450 33,500	3,796 3,802 3,808 3,814 3,820	3,598 3,604 3,610 3,616 3,622	3,796 3,802 3,808 3,814 3,820	3,711 3,717 3,723 3,729 3,735	36,25 36,30 36,35 36,40 36,45	36,350           36,400           36,450           36,450           36,500	4,156 4,162 4,168 4,174 4,180	3,958 3,964 3,970 3,976 3,982	4,156 4,162 4,168 4,174 4,180	4,071 4,077 4,083 4,089 4,095
30,500 30,550 30,600 30,650 30,700 30,750	30,550 30,600 30,650 30,700 30,750 30,800	3,466 3,472 3,478 3,484 3,490 3,496	3,268 3,274 3,280 3,286 3,292 3,298	3,466 3,472 3,478 3,484 3,490 3,496	3,381 3,387 3,393 3,399 3,405 3,411	33,500 33,550 33,600 33,650 33,700 33,750	33,550 33,600 33,650 33,700 33,750 33,800	3,826 3,832 3,838 3,844 3,850 3,856	3,628 3,634 3,640 3,646 3,652 3,658	3,826 3,832 3,838 3,844 3,850 3,856	3,741 3,747 3,753 3,759 3,765 3,771	36,50 36,55 36,60 36,65 36,70 36,75	36,600           36,650           36,700           36,750	4,186 4,192 4,198 4,204 4,210 4,216	3,988 3,994 4,000 4,006 4,012 4,018	4,186 4,192 4,198 4,204 4,210 4,210	4,101 4,107 4,113 4,119 4,125 4,131
30,800 30,850 30,900 30,950	30,850 30,900 30,950 31,000	3,502 3,508 3,514 3,520	3,304 3,310 3,316 3,322	3,502 3,508 3,514 3,520	3,417 3,423 3,429 3,435	33,800 33,850 33,900 33,950	33,850 33,900 33,950 34,000	3,862 3,868 3,874 3,880	3,650 3,664 3,670 3,676 3,682	3,862 3,868 3,874 3,880	3,777 3,783 3,789 3,795	36,80 36,85 36,90 36,95	36,850           36,900           36,950           36,950           37,000	4,222 4,228 4,234 4,240	4,010 4,024 4,030 4,036 4,042	4,210 4,222 4,228 4,234 4,240	4,131 4,137 4,143 4,149 4,155
3	<b>1,00</b>	0				3	4,00	0					37,00	00			
31,000 31,050 31,100 31,150 31,200	31,050 31,100 31,150 31,200 31,250	3,526 3,532 3,538 3,544 3,550	3,328 3,334 3,340 3,346 3,352	3,526 3,532 3,538 3,544 3,550	3,441 3,447 3,453 3,459 3,465	34,000 34,050 34,100 34,150 34,200	34,050 34,100 34,150 34,200 34,250	3,886 3,892 3,898 3,904 3,910	3,688 3,694 3,700 3,706 3,712	3,886 3,892 3,898 3,904 3,910	3,801 3,807 3,813 3,819 3,825	37,00 37,05 37,10 37,15 37,20	) 37,100 ) 37,150 ) 37,200	4,246 4,252 4,258 4,264 4,270	4,048 4,054 4,060 4,066 4,072	4,246 4,252 4,258 4,264 4,270	4,161 4,167 4,173 4,179 4,185
31,250 31,300 31,350 31,400 31,450	31,300 31,350 31,400 31,450 31,500	3,556 3,562 3,568 3,574 3,580	3,358 3,364 3,370 3,376 3,382	3,556 3,562 3,568 3,574 3,580	3,471 3,477 3,483 3,489 3,495	34,250 34,300 34,350 34,400 34,450	34,300 34,350 34,400 34,450 34,500	3,916 3,922 3,928 3,934 3,940	3,718 3,724 3,730 3,736 3,742	3,916 3,922 3,928 3,934 3,940	3,831 3,837 3,843 3,849 3,855	37,25 37,30 37,35 37,40 37,45	) 37,350 ) 37,400 ) 37,450	4,276 4,282 4,288 4,294 4,300	4,078 4,084 4,090 4,096 4,102	4,276 4,282 4,288 4,294 4,300	4,191 4,197 4,203 4,209 4,215
31,500 31,550 31,600 31,650 31,700	31,550 31,600 31,650 31,700 31,750	3,586 3,592 3,598 3,604 3,610	3,388 3,394 3,400 3,406 3,412	3,586 3,592 3,598 3,604 3,610	3,501 3,507 3,513 3,519 3,525	34,500 34,550 34,600 34,650 34,700	34,550 34,600 34,650 34,700 34,750	3,946 3,952 3,958 3,964 3,970	3,748 3,754 3,760 3,766 3,772	3,946 3,952 3,958 3,964 3,970	3,861 3,867 3,873 3,879 3,885	37,50 37,55 37,60 37,65 37,70	37,600           37,650           37,650           37,700           37,750	4,306 4,312 4,318 4,324 4,330	4,108 4,114 4,120 4,126 4,132	4,306 4,312 4,318 4,324 4,330	4,221 4,227 4,233 4,239 4,245
31,750 31,800 31,850 31,900 31,950	31,800 31,850 31,900 31,950 32,000	3,616 3,622 3,628 3,634 3,634	3,418 3,424 3,430 3,436 3,442	3,616 3,622 3,628 3,634 3,634 3,640	3,531 3,537 3,543 3,549 3,555	34,750 34,800 34,850 34,900 34,950	34,800 34,850 34,900 34,950 35,000	3,976 3,982 3,988 3,994 4,000	3,778 3,784 3,790 3,796 3,802	3,976 3,982 3,988 3,994 4,000	3,891 3,897 3,903 3,909 3,915	37,75 37,80 37,85 37,90 37,95	37,850           37,900           37,950           37,950           38,000	4,336 4,342 4,348 4,354 4,360	4,138 4,144 4,150 4,156 4,162	4,336 4,342 4,348 4,354 4,360	4,251 4,257 4,263 4,269 4,275
3	2,00	00				3	5,00	0					38,00	00			
32,000 32,050 32,100 32,150 32,200	32,050 32,100 32,150 32,200 32,250	3,646 3,652 3,658 3,664 3,670	3,448 3,454 3,460 3,466 3,472	3,646 3,652 3,658 3,664 3,670	3,561 3,567 3,573 3,579 3,585	35,000 35,050 35,100 35,150 35,200	35,050 35,100 35,150 35,200 35,250	4,006 4,012 4,018 4,024 4,030	3,808 3,814 3,820 3,826 3,832	4,006 4,012 4,018 4,024 4,030	3,921 3,927 3,933 3,939 3,945	38,00 38,05 38,10 38,15 38,20	38,100           38,150           38,200           38,250	4,366 4,372 4,378 4,384 4,390	4,168 4,174 4,180 4,186 4,192	4,366 4,372 4,378 4,384 4,390	4,281 4,287 4,293 4,299 4,305
32,250 32,300 32,350 32,400 32,450 32,500	32,300 32,350 32,400 32,450 32,500 32,550	3,676 3,682 3,688 3,694 3,700	3,478 3,484 3,490 3,496 3,502	3,676 3,682 3,688 3,694 3,700 3,706	3,591 3,597 3,603 3,609 3,615	35,250 35,300 35,350 35,400 35,450	35,300 35,350 35,400 35,450 35,500	4,036 4,042 4,048 4,054 4,060 4,066	3,838 3,844 3,850 3,856 3,862	4,036 4,042 4,048 4,054 4,060	3,951 3,957 3,963 3,969 3,975	38,25 38,30 38,35 38,40 38,45	38,350           38,400           38,450           38,450           38,500	4,396 4,402 4,408 4,414 4,420	4,198 4,204 4,210 4,216 4,222	4,396 4,402 4,408 4,414 4,420 4,420	4,311 4,317 4,323 4,329 4,335
32,500 32,550 32,600 32,650 32,700 32,750	32,550 32,600 32,650 32,700 32,750 32,800	3,706 3,712 3,718 3,724 3,730 3,736	3,508 3,514 3,520 3,526 3,532 3,538	3,706 3,712 3,718 3,724 3,730 3,736	3,621 3,627 3,633 3,639 3,645 3,651	35,500 35,550 35,600 35,650 35,700 35,750	35,550 35,600 35,650 35,700 35,750 35,800	4,066 4,072 4,078 4,084 4,090 4,096	3,868 3,874 3,880 3,886 3,892 3,898	4,066 4,072 4,078 4,084 4,090 4,096	3,981 3,987 3,993 3,999 4,005 4,011	38,50 38,55 38,60 38,65 38,70 38,75	38,600           38,650           38,700           38,750	4,426 4,432 4,438 4,444 4,450 4,456	4,228 4,234 4,240 4,246 4,252 4,258	4,426 4,432 4,438 4,444 4,450 4,456	4,341 4,347 4,353 4,359 4,365 4,371
32,800 32,850 32,900 32,950	32,800 32,850 32,900 32,950 33,000	3,736 3,742 3,748 3,754 3,760	3,538 3,544 3,550 3,556 3,562	3,742 3,748 3,754 3,760	3,657 3,663 3,669 3,675	35,800 35,850 35,900 35,950	35,800 35,850 35,900 35,950 36,000	4,096 4,102 4,108 4,114 4,120	3,904 3,910 3,916 3,922	4,096 4,102 4,108 4,114 4,120	4,011 4,023 4,029 4,035	38,80 38,85 38,90 38,95	) 38,850 ) 38,900 ) 38,950	4,450 4,462 4,468 4,474 4,480	4,258 4,264 4,270 4,276 4,282	4,450 4,462 4,468 4,474 4,480	4,377 4,383 4,389 4,395

\* This column must also be used by a qualifying widow(er).

If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)	•		And yo	ou are—		If line (taxab incom	le		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Yourt	ax is—					Your t	ax is—					Yourt	ax is—	
3	9,00	0				4	2,00	0					45,00	0			
39,000 39,050 39,100 39,150 39,200	39,050 39,100 39,150 39,200 39,250	4,486 4,492 4,498 4,504 4,510	4,288 4,294 4,300 4,306 4,312	4,486 4,492 4,498 4,504 4,510	4,401 4,407 4,413 4,419 4,425	42,000 42,050 42,100 42,150 42,200	42,050 42,100 42,150 42,200 42,250	5,036 5,047 5,058 5,069 5,080	4,648 4,654 4,660 4,666 4,672	5,036 5,047 5,058 5,069 5,080	4,761 4,767 4,773 4,779 4,785	45,00 45,05 45,10 45,15 45,20	0 45,100 0 45,150 0 45,200	5,696 5,707 5,718 5,729 5,740	5,008 5,014 5,020 5,026 5,032	5,696 5,707 5,718 5,729 5,740	5,121 5,127 5,133 5,139 5,145
39,250 39,300 39,350 39,400 39,450	39,300 39,350 39,400 39,450 39,500	4,516 4,522 4,528 4,534 4,540	4,318 4,324 4,330 4,336 4,342	4,516 4,522 4,528 4,534 4,540	4,431 4,437 4,443 4,449 4,455	42,250 42,300 42,350 42,400 42,450	42,300 42,350 42,400 42,450 42,500	5,091 5,102 5,113 5,124 5,135	4,678 4,684 4,690 4,696 4,702	5,091 5,102 5,113 5,124 5,135	4,791 4,797 4,803 4,809 4,815	45,25 45,30 45,35 45,40 45,45	45,350           45,400           45,450           45,450           45,500	5,751 5,762 5,773 5,784 5,795	5,038 5,044 5,050 5,056 5,062	5,751 5,762 5,773 5,784 5,795	5,151 5,157 5,163 5,169 5,175
39,500 39,550 39,600 39,650 39,700 39,750	39,550 39,600 39,650 39,700 39,750 39,800	4,546 4,552 4,558 4,564 4,570 4,576	4,348 4,354 4,360 4,366 4,372 4,378	4,546 4,552 4,558 4,564 4,570 4,576	4,461 4,467 4,473 4,479 4,485 4,491	42,500 42,550 42,600 42,650 42,700 42,750	42,550 42,600 42,650 42,700 42,750 42,800	5,146 5,157 5,168 5,179 5,190 5,201	4,708 4,714 4,720 4,726 4,732 4,738	5,146 5,157 5,168 5,179 5,190 5,201	4,821 4,827 4,833 4,839 4,845 4,851	45,50 45,55 45,60 45,65 45,70 45,70	45,600           45,650           45,700           45,750	5,806 5,817 5,828 5,839 5,850 5,850 5,861	5,068 5,074 5,080 5,086 5,092 5,098	5,806 5,817 5,828 5,839 5,850 5,850 5,861	5,181 5,187 5,193 5,199 5,205 5,211
39,800 39,850 39,900 39,950	39,850 39,900 39,950 40,000	4,582 4,588 4,594 4,600	4,378 4,384 4,390 4,396 4,402	4,570 4,582 4,588 4,594 4,600	4,491 4,497 4,503 4,509 4,515	42,800 42,850 42,900 42,950	42,850 42,900 42,950 43,000	5,212 5,223 5,234 5,245	4,738 4,744 4,750 4,756 4,762	5,211 5,212 5,223 5,234 5,245	4,851 4,857 4,863 4,869 4,875	45,80 45,85 45,90 45,95	45,850         45,900         45,950         45,950         46,000	5,872 5,883 5,894 5,905	5,098 5,104 5,110 5,116 5,122	5,801 5,872 5,883 5,894 5,905	5,211 5,217 5,223 5,229 5,235
4	0,00	U				4	3,00	U				"	46,00	U			
40,000 40,050 40,100 40,150 40,200	40,050 40,100 40,150 40,200 40,250	4,606 4,612 4,618 4,629 4,640	4,408 4,414 4,420 4,426 4,432	4,606 4,612 4,618 4,629 4,640	4,521 4,527 4,533 4,539 4,545	43,000 43,050 43,100 43,150 43,200	43,050 43,100 43,150 43,200 43,250	5,256 5,267 5,278 5,289 5,300	4,768 4,774 4,780 4,786 4,792	5,256 5,267 5,278 5,289 5,300	4,881 4,887 4,893 4,899 4,905	46,00 46,05 46,10 46,15 46,20	46,10046,15046,200	5,916 5,927 5,938 5,949 5,960	5,128 5,134 5,140 5,146 5,152	5,916 5,927 5,938 5,949 5,960	5,241 5,247 5,253 5,259 5,265
40,250 40,300 40,350 40,400 40,450	40,300 40,350 40,400 40,450 40,500	4,651 4,662 4,673 4,684 4,695	4,438 4,444 4,450 4,456 4,462	4,651 4,662 4,673 4,684 4,695	4,551 4,557 4,563 4,569 4,575	43,250 43,300 43,350 43,400 43,450	43,300 43,350 43,400 43,450 43,500	5,311 5,322 5,333 5,344 5,355	4,798 4,804 4,810 4,816 4,822	5,311 5,322 5,333 5,344 5,355	4,911 4,917 4,923 4,929 4,935	46,25 46,30 46,35 46,40 46,45	0 46,350 0 46,400 0 46,450	5,971 5,982 5,993 6,004 6,015	5,158 5,164 5,170 5,176 5,182	5,971 5,982 5,993 6,004 6,015	5,271 5,277 5,283 5,289 5,295
40,500 40,550 40,600 40,650 40,700	40,550 40,600 40,650 40,700 40,750	4,706 4,717 4,728 4,739 4,750	4,468 4,474 4,480 4,486 4,492	4,706 4,717 4,728 4,739 4,750	4,581 4,587 4,593 4,599 4,605	43,500 43,550 43,600 43,650 43,700	43,550 43,600 43,650 43,700 43,750	5,366 5,377 5,388 5,399 5,410	4,828 4,834 4,840 4,846 4,852	5,366 5,377 5,388 5,399 5,410	4,941 4,947 4,953 4,959 4,965	46,50 46,55 46,60 46,65 46,70	46,600         46,650         46,700         46,750	6,026 6,037 6,048 6,059 6,070	5,188 5,194 5,200 5,206 5,212	6,026 6,037 6,048 6,059 6,070	5,301 5,307 5,313 5,319 5,325
40,750 40,800 40,850 40,900 40,950	40,800 40,850 40,900 40,950 41,000	4,761 4,772 4,783 4,794 4,805	4,498 4,504 4,510 4,516 4,522	4,761 4,772 4,783 4,794 4,805	4,611 4,617 4,623 4,629 4,635	43,750 43,800 43,850 43,900 43,950	43,800 43,850 43,900 43,950 44,000	5,421 5,432 5,443 5,454 5,465	4,858 4,864 4,870 4,876 4,882	5,421 5,432 5,443 5,454 5,465	4,971 4,977 4,983 4,989 4,995	46,75 46,80 46,85 46,90 46,95	46,850           46,900           46,950           46,950           47,000	6,081 6,092 6,103 6,114 6,125	5,218 5,224 5,230 5,236 5,242	6,081 6,092 6,103 6,114 6,125	5,331 5,337 5,343 5,349 5,355
4	1,00	0				4	4,00	0					47,00	0			
41,000 41,050 41,100 41,150 41,200	41,050 41,100 41,150 41,200 41,250	4,816 4,827 4,838 4,849 4,860	4,528 4,534 4,540 4,546 4,552	4,816 4,827 4,838 4,849 4,860	4,641 4,647 4,653 4,659 4,665	44,000 44,050 44,100 44,150 44,200	44,050 44,100 44,150 44,200 44,250	5,476 5,487 5,498 5,509 5,520	4,888 4,894 4,900 4,906 4,912	5,476 5,487 5,498 5,509 5,520	5,001 5,007 5,013 5,019 5,025	47,00 47,05 47,10 47,15 47,20	47,100         47,150         47,200         47,250	6,136 6,147 6,158 6,169 6,180	5,248 5,254 5,260 5,266 5,272	6,136 6,147 6,158 6,169 6,180	5,361 5,367 5,373 5,379 5,385
41,250 41,300 41,350 41,400 41,450	41,300 41,350 41,400 41,450 41,500	4,871 4,882 4,893 4,904 4,915	4,558 4,564 4,570 4,576 4,582	4,871 4,882 4,893 4,904 4,915	4,671 4,677 4,683 4,689 4,695	44,250 44,300 44,350 44,400 44,450	44,300 44,350 44,400 44,450 44,500	5,531 5,542 5,553 5,564 5,575	4,918 4,924 4,930 4,936 4,942	5,531 5,542 5,553 5,564 5,575	5,031 5,037 5,043 5,049 5,055	47,25 47,30 47,35 47,40 47,45	47,350         47,400         47,450         47,450         47,500	6,191 6,202 6,213 6,224 6,235	5,278 5,284 5,290 5,296 5,302	6,191 6,202 6,213 6,224 6,235	5,391 5,397 5,403 5,409 5,415
41,500 41,550 41,600 41,650 41,700	41,550 41,600 41,650 41,700 41,750	4,926 4,937 4,948 4,959 4,970	4,588 4,594 4,600 4,606 4,612	4,926 4,937 4,948 4,959 4,970	4,701 4,707 4,713 4,719 4,725	44,500 44,550 44,600 44,650 44,700	44,550 44,600 44,650 44,700 44,750	5,586 5,597 5,608 5,619 5,630	4,948 4,954 4,960 4,966 4,972	5,586 5,597 5,608 5,619 5,630	5,061 5,067 5,073 5,079 5,085	47,50 47,55 47,60 47,65 47,70	47,600         47,650         47,700         47,750	6,246 6,257 6,268 6,279 6,290	5,308 5,314 5,320 5,326 5,332	6,246 6,257 6,268 6,279 6,290	5,421 5,427 5,433 5,439 5,445
41,750 41,800 41,850 41,900 41,950	41,800 41,850 41,900 41,950 42,000	4,981 4,992 5,003 5,014 5,025	4,618 4,624 4,630 4,636 4,642	4,981 4,992 5,003 5,014 5,025	4,731 4,737 4,743 4,749 4,755	44,750 44,800 44,850 44,900 44,950	44,800 44,850 44,900 44,950 45,000	5,641 5,652 5,663 5,674 5,685	4,978 4,984 4,990 4,996 5,002	5,641 5,652 5,663 5,674 5,685	5,091 5,097 5,103 5,109 5,115	47,75 47,80 47,85 47,90 47,95	0 47,850 0 47,900 0 47,950	6,301 6,312 6,323 6,334 6,345	5,338 5,344 5,350 5,356 5,362	6,301 6,312 6,323 6,334 6,345	5,451 5,457 5,463 5,469 5,475

\* This column must also be used by a qualifying widow(er).

If line 1			And vo	ou are—		If line 15 (taxable			And vo	ou are—		If line (taxab			And vo	ou are—	
income			And yo	a arc		income)			And ye	a are		incom			And yo	a are	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
4	8,00	0				5	1,00	0					54,00	)0			
48,000	48,050	6,356	5,368	6,356	5,481	51,000	51,050	7,016	5,728	7,016	5,841	54,00	54,050	7,676	6,088	7,676	6,234
48,050 48,100 48,150 48,200	48,100 48,150 48,200 48,250	6,367 6,378 6,389 6,400	5,374 5,380 5,386 5,392	6,367 6,378 6,389 6,400	5,487 5,493 5,499 5,505	51,050 51,100 51,150 51,200	51,100 51,150 51,200 51,250	7,027 7,038 7,049 7,060	5,734 5,740 5,746 5,752	7,027 7,038 7,049 7,060	5,847 5,853 5,859 5,865	54,05 54,10 54,15 54,20	0 54,150 0 54,200	7,687 7,698 7,709 7,720	6,094 6,100 6,106 6,112	7,687 7,698 7,709 7,720	6,245 6,256 6,267 6,278
48,250	48,300	6,411	5,398	6,411	5,511	51,250	51,300	7,071	5,758	7,071	5,871	54,25		7,731	6,118	7,731	6,289
48,300 48,350 48,400	48,350 48,400 48,450	6,422 6,433 6,444	5,404 5,410 5,416	6,422 6,433 6,444	5,517 5,523 5,529	51,300 51,350 51,400	51,350 51,400 51,450	7,082 7,093 7,104	5,764 5,770 5,776	7,082 7,093 7,104	5,877 5,883 5,889	54,30 54,35 54,40	54,400	7,742 7,753 7,764	6,124 6,130 6,136	7,742 7,753 7,764	6,300 6,311 6,322
48,450	48,500	6,455	5,422	6,455	5,535	51,450	51,500	7,115	5,782	7,115	5,895	54,45	54,500	7,775	6,142	7,775	6,333
48,500 48,550	48,550 48,600	6,466 6,477	5,428 5,434	6,466 6,477	5,541 5,547	51,500 51,550	51,550 51,600	7,126 7,137	5,788 5,794	7,126 7,137	5,901 5,907	54,50 54,55	54,600	7,786 7,797	6,148 6,154	7,786 7,797	6,344 6,355
48,600 48,650	48,650 48,700	6,488 6,499	5,440 5,446	6,488 6,499	5,553 5,559	51,600 51,650	51,650 51,700	7,148 7,159	5,800 5,806	7,148 7,159	5,913 5,919	54,60 54,65	54,700	7,808 7,819	6,160 6,166	7,808 7,819	6,366 6,377
48,700 48,750	48,750 48,800	6,510 6,521	5,452 5,458	6,510 6,521	5,565 5,571	51,700 51,750	51,750 51,800	7,170 7,181	5,812 5,818	7,170 7,181	5,925 5,931	54,70 54,75		7,830 7,841	6,172 6,178	7,830 7,841	6,388 6,399
48,800	48,850	6,532	5,464	6,532	5,577	51,800	51,850	7,192	5,824	7,192	5,937	54,80	54,850	7,852	6,184	7,852	6,410
48,850 48,900 48,950	48,900 48,950 49,000	6,543 6,554 6,565	5,470 5,476 5,482	6,543 6,554 6,565	5,583 5,589 5,595	51,850 51,900 51,950	51,900 51,950 52,000	7,203 7,214 7,225	5,830 5,836 5,842	7,203 7,214 7,225	5,943 5,949 5,955	54,85 54,90 54,95	54,950	7,863 7,874 7,885	6,190 6,196 6,202	7,863 7,874 7,885	6,421 6,432 6,443
-	9,00	,	-, -	.,	.,	- '	2,00	,	- ) -		.,	,	55,00	,	-, -	,	- / -
49,000	49,050	6,576	5,488	6,576	5,601	52,000	52,050	7,236	5,848	7,236	5,961	55,00		7,896	6,208	7,896	6,454
49,050 49,100 49,150 49,200	49,100 49,150 49,200 49,250	6,587 6,598 6,609 6,620	5,494 5,500 5,506 5,512	6,587 6,598 6,609 6,620	5,607 5,613 5,619 5,625	52,050 52,100 52,150 52,200	52,100 52,150 52,200 52,250	7,247 7,258 7,269 7,280	5,854 5,860 5,866 5,872	7,247 7,258 7,269 7,280	5,967 5,973 5,979 5,985	55,05 55,10 55,15 55,20	) 55,150 ) 55,200	7,907 7,918 7,929 7,940	6,214 6,220 6,226 6,232	7,907 7,918 7,929 7,940	6,465 6,476 6,487 6,498
49,250	49,300	6,631	5,518	6,631	5,631	52,250	52,300	7,291	5,878	7,291	5,991	55,25	55,300	7,951	6,238	7,951	6,509
49,300 49,350	49,350 49,400	6,642 6,653	5,524 5,530	6,642 6,653	5,637 5,643	52,300 52,350	52,350 52,400	7,302 7,313	5,884 5,890	7,302 7,313	5,997 6,003	55,30 55,35		7,962 7,973	6,244 6,250	7,962 7,973	6,520 6,531
49,400 49,450	49,450 49,500	6,664 6,675	5,536 5,542	6,664 6,675	5,649 5,655	52,400 52,450	52,450 52,500	7,324 7,335	5,896 5,902	7,324 7,335	6,009 6,015	55,40 55,45	55,450	7,984 7,995	6,256 6,262	7,984 7,995	6,542 6,553
49,500	49,550	6,686	5,548	6,686	5,661	52,500	52,550	7,346	5,908	7,346	6,021	55,50		8,006	6,268	8,006	6,564
49,550 49,600	49,600 49,650	6,697 6,708	5,554 5,560	6,697 6,708	5,667 5,673	52,550 52,600	52,600 52,650	7,357 7,368	5,914 5,920	7,357 7,368	6,027 6,033	55,55 55,60	55,650	8,017 8,028	6,274 6,280	8,017 8,028	6,575 6,586
49,650 49,700	49,700 49,750	6,719 6,730	5,566 5,572	6,719 6,730	5,679 5,685	52,650 52,700	52,700 52,750	7,379 7,390	5,926 5,932	7,379 7,390	6,039 6,045	55,65 55,70		8,039 8,050	6,286 6,292	8,039 8,050	6,597 6,608
49,750 49,800	49,800 49,850	6,741 6,752	5,578 5,584	6,741 6,752	5,691 5,697	52,750 52,800	52,800 52,850	7,401 7,412	5,938 5,944	7,401 7,412	6,051 6,057	55,75 55,80		8,061 8,072	6,298 6,304	8,061 8,072	6,619 6,630
49,850	49,900	6,763	5,590	6,763	5,703	52,850	52,900	7,423	5,950	7,423	6,063	55,85	55,900	8,083	6,310	8,083	6,641
49,900 49,950	49,950 50,000	6,774 6,785	5,596 5,602	6,774 6,785	5,709 5,715	52,900 52,950	52,950 53,000	7,434 7,445	5,956 5,962	7,434 7,445	6,069 6,075	55,90 55,95		8,094 8,105	6,316 6,322	8,094 8,105	6,652 6,663
5	0,00	0				5	3,00	0					56,00	00			
50,000	50,050	6,796	5,608	6,796	5,721	53,000	53,050	7,456	5,968	7,456	6,081	56,00		8,116	6,328	8,116	6,674
50,050 50,100	50,100 50,150	6,807 6,818	5,614 5,620	6,807 6,818	5,727 5,733	53,050 53,100	53,100 53,150	7,467 7,478	5,974 5,980	7,467 7,478	6,087 6,093	56,05 56,10	56,150	8,127 8,138	6,334 6,340	8,127 8,138	6,685 6,696
50,150 50,200	50,200 50,250	6,829 6,840	5,626 5,632	6,829 6,840	5,739 5,745	53,150 53,200	53,200 53,250	7,489 7,500	5,986 5,992	7,489 7,500	6,099 6,105	56,15 56,20		8,149 8,160	6,346 6,352	8,149 8,160	6,707 6,718
50,250 50,300	50,300 50,350	6,851 6,862	5,638 5,644	6,851 6,862	5,751 5,757	53,250 53,300	53,300 53,350	7,511 7,522	5,998 6,004	7,511 7,522	6,111 6,117	56,25 56,30	56,300	8,171 8,182	6,358 6,364	8,171 8,182	6,729 6,740
50,350	50,400	6,873	5,650	6,873	5,763	53,350	53,400	7,533	6,010	7,533	6,123	56,35	56,400	8,193	6,370	8,193	6,751
50,400 50,450	50,450 50,500	6,884 6,895	5,656 5,662	6,884 6,895	5,769 5,775	53,400 53,450	53,450 53,500	7,544 7,555	6,016 6,022	7,544 7,555	6,129 6,135	56,40 56,45		8,204 8,215	6,376 6,382	8,204 8,215	6,762 6,773
50,500 50,550	50,550 50,600	6,906 6,917	5,668 5,674	6,906 6,917	5,781 5,787	53,500 53,550	53,550 53,600	7,566 7,577	6,028 6,034	7,566 7,577	6,141 6,147	56,50 56,55		8,226 8,237	6,388 6,394	8,226 8,237	6,784 6,795
50,600	50,650	6,928	5,680	6,928	5,793	53,600	53,650	7,588	6,040	7,588	6,153	56,60	56,650	8,248	6,400	8,248	6,806
50,650 50,700	50,700 50,750	6,939 6,950	5,686 5,692	6,939 6,950	5,799 5,805	53,650 53,700	53,700 53,750	7,599 7,610	6,046 6,052	7,599 7,610	6,159 6,168	56,65 56,70		8,259 8,270	6,406 6,412	8,259 8,270	6,817 6,828
50,750 50,800	50,800 50,850	6,961 6,972	5,698 5,704	6,961 6,972	5,811 5,817	53,750 53,800	53,800 53,850	7,621 7,632	6,058 6,064	7,621 7,632	6,179 6,190	56,75 56,80		8,281 8,292	6,418 6,424	8,281 8,292	6,839 6,850
50,850	50,900 50,950	6,983 6,994	5,710 5,710 5,716	6,983 6,994	5,823 5,829	53,850	53,900 53,950	7,643 7,654	6,070 6,076	7,643 7,654	6,201 6,212	56,85	56,900	8,303 8,314	6,430 6,436	8,303 8,314	6,861 6,872
50,900	50,950	7,005	5,716	7,005	5,829	53,900	53,950	7,654	6,076	7,654	6,212	56,90		8,325	6,430	8,314	6,883

\* This column must also be used by a qualifying widow(er).
If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line (taxab incom	le		And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
5	7,00	0				6	0,00	0					63,00	0			
57,000 57,050 57,100 57,150 57,200	57,050 57,100 57,150 57,200 57,250	8,336 8,347 8,358 8,369 8,380	6,448 6,454 6,460 6,466 6,472	8,336 8,347 8,358 8,369 8,380	6,894 6,905 6,916 6,927 6,938	60,000 60,050 60,100 60,150 60,200	60,050 60,100 60,150 60,200 60,250	8,996 9,007 9,018 9,029 9,040	6,808 6,814 6,820 6,826 6,832	8,996 9,007 9,018 9,029 9,040	7,554 7,565 7,576 7,587 7,598	63,00 63,05 63,10 63,15 63,20	0 63,100 0 63,150 0 63,200	9,656 9,667 9,678 9,689 9,700	7,168 7,174 7,180 7,186 7,192	9,656 9,667 9,678 9,689 9,700	8,214 8,225 8,236 8,247 8,258
57,250	57,300	8,391	6,478	8,391	6,949	60,250	60,300	9,051	6,838	9,051	7,609	63,25	63,350           63,400           63,450           63,450           63,500	9,711	7,198	9,711	8,269
57,300	57,350	8,402	6,484	8,402	6,960	60,300	60,350	9,062	6,844	9,062	7,620	63,30		9,722	7,204	9,722	8,280
57,350	57,400	8,413	6,490	8,413	6,971	60,350	60,400	9,073	6,850	9,073	7,631	63,35		9,733	7,210	9,733	8,291
57,400	57,450	8,424	6,496	8,424	6,982	60,400	60,450	9,084	6,856	9,084	7,642	63,40		9,744	7,216	9,744	8,302
57,450	57,500	8,435	6,502	8,435	6,993	60,450	60,500	9,095	6,862	9,095	7,653	63,45		9,755	7,222	9,755	8,313
57,500	57,550	8,446	6,508	8,446	7,004	60,500	60,550	9,106	6,868	9,106	7,664	63,50	63,600           63,650           63,700           63,750	9,766	7,228	9,766	8,324
57,550	57,600	8,457	6,514	8,457	7,015	60,550	60,600	9,117	6,874	9,117	7,675	63,55		9,777	7,234	9,777	8,335
57,600	57,650	8,468	6,520	8,468	7,026	60,600	60,650	9,128	6,880	9,128	7,686	63,60		9,788	7,240	9,788	8,346
57,650	57,700	8,479	6,526	8,479	7,037	60,650	60,700	9,139	6,886	9,139	7,697	63,65		9,799	7,246	9,799	8,357
57,700	57,750	8,490	6,532	8,490	7,048	60,700	60,750	9,150	6,892	9,150	7,708	63,70		9,810	7,252	9,810	8,368
57,750	57,800	8,501	6,538	8,501	7,059	60,750	60,800	9,161	6,898	9,161	7,719	63,75	63,850           63,900           63,950           63,950           64,000	9,821	7,258	9,821	8,379
57,800	57,850	8,512	6,544	8,512	7,070	60,800	60,850	9,172	6,904	9,172	7,730	63,80		9,832	7,264	9,832	8,390
57,850	57,900	8,523	6,550	8,523	7,081	60,850	60,900	9,183	6,910	9,183	7,741	63,85		9,843	7,270	9,843	8,401
57,900	57,950	8,534	6,556	8,534	7,092	60,900	60,950	9,194	6,916	9,194	7,752	63,90		9,854	7,276	9,854	8,412
57,950	58,000	8,545	6,562	8,545	7,103	60,950	61,000	9,205	6,922	9,205	7,763	63,95		9,865	7,282	9,865	8,423
5	8,00	0				6	1,00	0					64,00	0			
58,000 58,050 58,100 58,150 58,200	58,050 58,100 58,150 58,200 58,250	8,556 8,567 8,578 8,589 8,600	6,568 6,574 6,580 6,586 6,592	8,556 8,567 8,578 8,589 8,600	7,114 7,125 7,136 7,147 7,158	61,000 61,050 61,100 61,150 61,200	61,050 61,100 61,150 61,200 61,250	9,216 9,227 9,238 9,249 9,260	6,928 6,934 6,940 6,946 6,952	9,216 9,227 9,238 9,249 9,260	7,774 7,785 7,796 7,807 7,818	64,00 64,05 64,10 64,15 64,20	0 64,100 0 64,150 0 64,200	9,876 9,887 9,898 9,909 9,920	7,288 7,294 7,300 7,306 7,312	9,876 9,887 9,898 9,909 9,920	8,434 8,445 8,456 8,467 8,478
58,250	58,300	8,611	6,598	8,611	7,169	61,250	61,300	9,271	6,958	9,271	7,829	64,25	64,350           64,400           64,450           64,450           64,500	9,931	7,318	9,931	8,489
58,300	58,350	8,622	6,604	8,622	7,180	61,300	61,350	9,282	6,964	9,282	7,840	64,30		9,942	7,324	9,942	8,500
58,350	58,400	8,633	6,610	8,633	7,191	61,350	61,400	9,293	6,970	9,293	7,851	64,35		9,953	7,330	9,953	8,511
58,400	58,450	8,644	6,616	8,644	7,202	61,400	61,450	9,304	6,976	9,304	7,862	64,40		9,964	7,336	9,964	8,522
58,450	58,500	8,655	6,622	8,655	7,213	61,450	61,500	9,315	6,982	9,315	7,873	64,45		9,975	7,342	9,975	8,533
58,500	58,550	8,666	6,628	8,666	7,224	61,500	61,550	9,326	6,988	9,326	7,884	64,50	64,600           64,650           64,700           64,750	9,986	7,348	9,986	8,544
58,550	58,600	8,677	6,634	8,677	7,235	61,550	61,600	9,337	6,994	9,337	7,895	64,55		9,997	7,354	9,997	8,555
58,600	58,650	8,688	6,640	8,688	7,246	61,600	61,650	9,348	7,000	9,348	7,906	64,60		10,008	7,360	10,008	8,566
58,650	58,700	8,699	6,646	8,699	7,257	61,650	61,700	9,359	7,006	9,359	7,917	64,65		10,019	7,366	10,019	8,577
58,700	58,750	8,710	6,652	8,710	7,268	61,700	61,750	9,370	7,012	9,370	7,928	64,70		10,030	7,372	10,030	8,588
58,750	58,800	8,721	6,658	8,721	7,279	61,750	61,800	9,381	7,018	9,381	7,939	64,75	64,850           64,900           64,950           64,950           65,000	10,041	7,378	10,041	8,599
58,800	58,850	8,732	6,664	8,732	7,290	61,800	61,850	9,392	7,024	9,392	7,950	64,80		10,052	7,384	10,052	8,610
58,850	58,900	8,743	6,670	8,743	7,301	61,850	61,900	9,403	7,030	9,403	7,961	64,85		10,063	7,390	10,063	8,621
58,900	58,950	8,754	6,676	8,754	7,312	61,900	61,950	9,414	7,036	9,414	7,972	64,90		10,074	7,396	10,074	8,632
58,950	59,000	8,765	6,682	8,765	7,323	61,950	62,000	9,425	7,042	9,425	7,983	64,95		10,085	7,402	10,085	8,643
5	9,00	0				6	2,00	0					65,00	0			
59,000	59,050	8,776	6,688	8,776	7,334	62,000	62,050	9,436	7,048	9,436	7,994	65,00	65,100           65,150           65,200           65,250	10,096	7,408	10,096	8,654
59,050	59,100	8,787	6,694	8,787	7,345	62,050	62,100	9,447	7,054	9,447	8,005	65,05		10,107	7,414	10,107	8,665
59,100	59,150	8,798	6,700	8,798	7,356	62,100	62,150	9,458	7,060	9,458	8,016	65,10		10,118	7,420	10,118	8,676
59,150	59,200	8,809	6,706	8,809	7,367	62,150	62,200	9,469	7,066	9,469	8,027	65,15		10,129	7,426	10,129	8,687
59,200	59,250	8,820	6,712	8,820	7,378	62,200	62,250	9,480	7,072	9,480	8,038	65,20		10,140	7,432	10,140	8,698
59,250	59,300	8,831	6,718	8,831	7,389	62,250	62,300	9,491	7,078	9,491	8,049	65,25	65,350           65,400           65,450           65,450           65,500	10,151	7,438	10,151	8,709
59,300	59,350	8,842	6,724	8,842	7,400	62,300	62,350	9,502	7,084	9,502	8,060	65,30		10,162	7,444	10,162	8,720
59,350	59,400	8,853	6,730	8,853	7,411	62,350	62,400	9,513	7,090	9,513	8,071	65,35		10,173	7,450	10,173	8,731
59,400	59,450	8,864	6,736	8,864	7,422	62,400	62,450	9,524	7,096	9,524	8,082	65,40		10,184	7,456	10,184	8,742
59,450	59,500	8,875	6,742	8,875	7,433	62,450	62,500	9,535	7,102	9,535	8,093	65,45		10,195	7,462	10,195	8,753
59,500	59,550	8,886	6,748	8,886	7,444	62,500	62,550	9,546	7,108	9,546	8,104	65,50	65,600           65,650           65,700           65,750	10,206	7,468	10,206	8,764
59,550	59,600	8,897	6,754	8,897	7,455	62,550	62,600	9,557	7,114	9,557	8,115	65,55		10,217	7,474	10,217	8,775
59,600	59,650	8,908	6,760	8,908	7,466	62,600	62,650	9,568	7,120	9,568	8,126	65,60		10,228	7,480	10,228	8,786
59,650	59,700	8,919	6,766	8,919	7,477	62,650	62,700	9,579	7,126	9,579	8,137	65,65		10,239	7,486	10,239	8,797
59,700	59,750	8,930	6,772	8,930	7,488	62,700	62,750	9,590	7,132	9,590	8,148	65,70		10,250	7,492	10,250	8,808
59,750 59,800 59,850 59,900 59,950	59,800 59,850 59,900 59,950 60,000	8,941 8,952 8,963 8,974 8,985	6,778 6,784 6,790 6,796 6,802	8,941 8,952 8,963 8,974 8,985	7,499 7,510 7,521 7,532 7,543	62,750 62,800 62,850 62,900 62,950	62,800 62,850 62,900 62,950 63,000	9,601 9,612 9,623 9,634 9,645	7,138 7,144 7,150 7,156 7,162	9,601 9,612 9,623 9,634 9,645	8,159 8,170 8,181 8,192 8,203	65,75 65,80 65,85 65,90 65,95	0 65,850 0 65,900 0 65,950	10,261 10,272 10,283 10,294 10,305	7,498 7,504 7,510 7,516 7,522	10,261 10,272 10,283 10,294 10,305	8,819 8,830 8,841 8,852 8,863

\* This column must also be used by a qualifying widow(er).

(Continued)

If line 1	5					If line 1	;					If line	15				
(taxable income	•		And yo	u are—		(taxable income)			And yo	ou are—		(taxab incom	le		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
6	6,00	0				6	9,00	0					72,00	0			
66,000 66,050	66,050 66,100	10,316 10,327	7,528 7,534	10,316 10,327	8,874 8,885	69,000 69,050	69,050 69,100	10,976 10,987	7,888 7,894	10,976 10,987	9,534 9,545	72,00 72,05		11,636 11,647	8,248 8,254	11,636 11,647	10,194 10,205
66,100 66,150 66,200	66,150 66,200 66,250	10,338 10,349 10,360	7,540 7,546 7,552	10,338 10,349 10,360	8,896 8,907 8,918	69,100 69,150 69,200	69,150 69,200 69,250	10,998 11,009 11,020	7,900 7,900 7,906 7,912	10,998 11,009 11,020	9,556 9,567 9,578	72,10	0 72,150 0 72,200	11,658 11,669 11,680	8,260 8,266 8,272	11,658 11,669 11,680	10,216 10,227 10,238
66,250 66,300	66,300 66,350	10,371 10,382	7,558 7,564	10,371 10,382	8,929 8,940	69,250 69,300	69,300 69,350	11,031 11,042	7,918 7,924	11,031 11,042	9,589 9,600	72,25		11,691 11,702	8,278 8,284	11,691 11,702	10,249 10,260
66,350 66,400	66,400 66,450	10,393 10,404	7,570 7,576	10,393 10,404	8,951 8,962	69,350 69,400	69,400 69,450	11,053 11,064	7,930 7,936	11,053 11,064	9,611 9,622	72,35	72,400	11,713 11,724	8,290 8,296	11,713 11,724	10,271 10,282
66,450 66,500	66,500 66,550	10,415 10,426	7,582 7,588	10,415 10,426	8,973 8,984	69,450 69,500	69,500 69,550	11,075 11,086	7,942 7,948	11,075 11,086	9,633 9,644	72,45	72,500	11,735 11,746	8,302 8,308	11,735 11,746	10,293 10,304
66,550	66,600 66,650	10,420 10,437 10,448	7,594 7,600	10,420 10,437 10,448	8,995 9,006	69,550 69,600	69,600 69,650	11,080 11,097 11,108	7,940 7,954 7,960	11,000 11,097 11,108	9,655 9,666	72,55	72,600	11,740 11,757 11,768	8,314 8,320	11,740 11,757 11,768	10,315 10,326
66,650 66,700	66,700 66,750	10,440 10,459 10,470	7,606 7,612	10,440 10,459 10,470	9,017 9,028	69,650 69,700	69,700 69,750	11,119 11,130	7,966 7,972	11,119	9,677 9,688	72,65	72,700	11,779 11,790	8,326 8,332	11,779 11,790	10,337 10,348
66,750	66,800	10,481 10,492	7,618	10,481	9,039 9,050	69,750	69,800	11,141	7,978	11,141	9,699	72,75	72,800	11,801	8,338	11,801	10,359
66,800 66,850 66,900	66,850 66,900 66,950	10,492 10,503 10,514	7,624 7,630 7,636	10,492 10,503 10,514	9,050 9,061 9,072	69,800 69,850 69,900	69,850 69,900 69,950	11,152 11,163 11,174	7,984 7,990 7,996	11,152 11,163 11,174	9,710 9,721 9,732	72,80	72,900	11,812 11,823 11,834	8,344 8,350 8,356	11,812 11,823 11,834	10,370 10,381 10,392
66,950	67,000	10,525	7,636	10,514	9,072	69,950	70,000	11,185	8,002	11,174	9,732 9,743	72,95	73,000	11,845	8,362	11,845	10,392
6	<b>7,00</b>	0				7	0,00	0					73,00	0			
67,000 67,050	67,050 67,100	10,536 10,547	7,648 7,654	10,536 10,547	9,094 9,105	70,000 70,050	70,050 70,100	11,196 11,207	8,008 8,014	11,196 11,207	9,754 9,765	73,00 73,05	73,100	11,856 11,867	8,368 8,374	11,856 11,867	10,414 10,425
67,100 67,150	67,150 67,200	10,558 10,569	7,660 7,666	10,558 10,569	9,116 9,127	70,100 70,150	70,150 70,200	11,218 11,229	8,020 8,026	11,218 11,229	9,776 9,787	73,10	73,200	11,878 11,889	8,380 8,386	11,878 11,889	10,436 10,447
67,200 67,250	67,250 67,300	10,580 10,591	7,672 7,678	10,580 10,591	9,138 9,149	70,200	70,250 70,300	11,240 11,251	8,032 8,038	11,240 11,251	9,798 9,809	73,20		11,900 11,911	8,392 8,398	11,900 11,911	10,458 10,469
67,300 67,350	67,350 67,400	10,602 10,613	7,684 7,690	10,602 10,613	9,160 9,171	70,300 70,350	70,350 70,400	11,262 11,273	8,044 8,050	11,262 11,273	9,820 9,831	73,30 73,35	73,350	11,922 11,933	8,404 8,410	11,922 11,933	10,480 10,491
67,400 67,450	67,450 67,500	10,624 10,635	7,696 7,702	10,624 10,635	9,182 9,193	70,400 70,450	70,450 70,500	11,284 11,295	8,056 8,062	11,284 11,295	9,842 9,853	73,40 73,45		11,944 11,955	8,416 8,422	11,944 11,955	10,502 10,513
67,500 67,550	67,550 67,600	10,646 10,657	7,708 7,714	10,646 10,657	9,204 9,215	70,500 70,550	70,550 70,600	11,306 11,317	8,068 8,074	11,306 11,317	9,864 9,875	73,50 73,55		11,966 11,977	8,428 8,434	11,966 11,977	10,524 10,535
67,600	67,650 67,700	10,668 10,679	7,720 7,726	10,668 10,679	9,226 9,237	70,600 70,650	70,650 70,700	11,328 11,339	8,080 8,086	11,328 11,339	9,886 9,897	73,60	73,650	11,988 11,999	8,440 8,446	11,988 11,999	10,546 10,557
67,700	67,750	10,690	7,732	10,690	9,248	70,700	70,750	11,350	8,092	11,350	9,908	73,70	73,750	12,010	8,452	12,010	10,568
67,750 67,800	67,800 67,850 67,900	10,701 10,712 10,723	7,738 7,744 7,750	10,701 10,712 10,723	9,259 9,270 9,281	70,750	70,800 70,850 70,900	11,361 11,372	8,098 8,104 8,110	11,361 11,372	9,919 9,930	73,75	73,850	12,021 12,032	8,458 8,464 8,470	12,021 12,032	10,579 10,590
67,850 67,900	67,900 67,950 68,000	10,723 10,734 10,745	7,750 7,756 7,762	10,723 10,734 10,745	9,281 9,292 9 303	70,850	70,900 70,950 71,000	11,383 11,394 11,405	8,110 8,116 8,122	11,383 11,394 11,405	9,941 9,952 9,963	73,85	73,950	12,043 12,054 12,065	8,470 8,476 8,482	12,043 12,054 12,065	10,601 10,612 10,623
67,950	68,000 68,000	10,745	7,762	10,745	9,303	70,950	' <b>1,0</b> 0	11,405	8,122	11,405	9,963	73,95	74,00	12,065	8,482	12,065	10,623
68,000	68,050	10,756	7,768	10,756	9,314	71,000	71,050	11,416	8,128	11,416	9,974	74,00	-	12,076	8,488	12,076	10,634
68,000 68,050 68,100	68,100 68,150	10,767 10,778	7,774 7,780	10,767 10,778	9,314 9,325 9,336	71,000	71,100 71,150	11,410 11,427 11,438	8,134 8,140	11,410 11,427 11,438	9,985 9,996	74,00	74,100	12,070 12,087 12,098	8,494 8,500	12,070 12,087 12,098	10,645 10,656
68,150 68,200	68,200 68,250	10,789 10,800	7,786 7,792	10,789 10,800	9,347 9,358	71,150	71,200 71,250	11,449 11,460	8,146 8,152	11,449 11,460	10,007 10,018	74,15	74,200	12,109 12,120	8,506 8,512	12,109 12,120	10,667 10,678
68,250	68,300	10,811	7,798	10,811	9,369	71,250	71,300	11,471	8,158	11,471 11,482	10,029	74,25	74,300	12,131	8,518	12,131	10,689
68,300 68,350 68,400	68,350 68,400 68,450	10,822 10,833 10,844	7,804 7,810 7,816	10,822 10,833 10,844	9,380 9,391 9,402	71,300 71,350 71,400	71,350 71,400 71,450	11,482 11,493 11,504	8,164 8,170 8,176	11,482 11,493 11,504	10,040 10,051 10,062	74,30 74,35 74,40	74,400	12,142 12,153 12 164	8,524 8,530 8,536	12,142 12,153 12,164	10,700 10,711 10,722
68,450	68,500	10,855	7,822	10,855	9,413	71,450	71,500	11,515	8,176 8,182	11,515	10,062 10,073	74,45	74,500	12,164 12,175	8,536 8,542	12,175	10,733
68,500 68,550	68,550 68,600	10,866 10,877	7,828 7,834	10,866 10,877	9,424 9,435	71,500	71,550 71,600	11,526 11,537	8,188 8,194	11,526 11,537	10,084 10,095	74,50	74,600	12,186 12,197	8,548 8,554	12,186 12,197	10,744 10,755
68,600 68,650	68,650 68,700	10,888 10,899	7,840 7,846	10,888 10,899	9,446 9,457	71,600	71,650 71,700	11,548 11,559	8,200 8,206	11,548 11,559	10,106 10,117	74,60	0 74,700	12,208 12,219	8,560 8,566	12,208 12,219	10,766 10,777
68,700 68,750	68,750 68,800	10,910 10,921	7,852 7,858	10,910 10,921	9,468 9,479	71,700 71,750	71,750 71,800	11,570 11,581	8,212 8,218	11,570 11,581	10,128 10,139	74,70 74,75	74,800	12,230 12,241	8,572 8,578	12,230 12,241	10,788 10,799
68,800 68,850	68,850 68,900	10,932 10,943	7,864 7,870	10,932 10,943	9,490 9,501	71,800 71,850	71,850 71,900	11,592 11,603	8,224 8,230	11,592 11,603	10,150 10,161	74,80 74,85	74,900	12,252 12,263	8,584 8,590	12,252 12,263	10,810 10,821
68,900 68,950	68,950 69,000	10,954 10,965	7,876 7,882	10,954 10,965	9,512 9,523	71,900 71,950	71,950 72,000	11,614 11,625	8,236 8,242	11,614 11,625	10,172 10,183	74,90 74,95		12,274 12,285	8,596 8,602	12,274 12,285	10,832 10,843

\* This column must also be used by a qualifying widow(er).

If line 15 (taxable income)	•		And yo	ou are—		If line 15 (taxable income)			And yo	ou are—		If line (taxab incom	le		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Yourt	ax is—	
7	<b>'5,00</b>	0				7	8,00	0				8	81,00	0			
75,000 75,050 75,100 75,150 75,200	75,050 75,100 75,150 75,200 75,250	12,296 12,307 12,318 12,329 12,340	8,608 8,614 8,620 8,626 8,632	12,296 12,307 12,318 12,329 12,340	10,854 10,865 10,876 10,887 10,898	78,000 78,050 78,100 78,150 78,200	78,050 78,100 78,150 78,200 78,250	12,956 12,967 12,978 12,989 13,000	8,968 8,974 8,980 8,986 8,992	12,956 12,967 12,978 12,989 13,000	11,514 11,525 11,536 11,547 11,558	81,000 81,050 81,100 81,150 81,200	) 81,100 ) 81,150 ) 81,200	13,616 13,627 13,638 13,649 13,660	9,406 9,417 9,428 9,439 9,450	13,616 13,627 13,638 13,649 13,660	12,174 12,185 12,196 12,207 12,218
75,250 75,300 75,350 75,400 75,450	75,300 75,350 75,400 75,450 75,500	12,351 12,362 12,373 12,384 12,395	8,638 8,644 8,650 8,656 8,662	12,351 12,362 12,373 12,384 12,395	10,909 10,920 10,931 10,942 10,953	78,250 78,300 78,350 78,400 78,450	78,300 78,350 78,400 78,450 78,500	13,011 13,022 13,033 13,044 13,055	8,998 9,004 9,010 9,016 9,022	13,011 13,022 13,033 13,044 13,055	11,569 11,580 11,591 11,602 11,613	81,250 81,300 81,350 81,400 81,450	) 81,350 ) 81,400 ) 81,450 ) 81,500	13,671 13,682 13,693 13,704 13,715	9,461 9,472 9,483 9,494 9,505	13,671 13,682 13,693 13,704 13,715	12,229 12,240 12,251 12,262 12,273
75,500 75,550 75,600 75,650 75,700	75,550 75,600 75,650 75,700 75,750	12,406 12,417 12,428 12,439 12,450	8,668 8,674 8,680 8,686 8,692	12,406 12,417 12,428 12,439 12,450	10,964 10,975 10,986 10,997 11,008	78,500 78,550 78,600 78,650 78,700	78,550 78,600 78,650 78,700 78,750	13,066 13,077 13,088 13,099 13,110	9,028 9,034 9,040 9,046 9,052	13,066 13,077 13,088 13,099 13,110	11,624 11,635 11,646 11,657 11,668	81,500 81,550 81,650 81,650 81,700	) 81,600 ) 81,650 ) 81,700 ) 81,750	13,726 13,737 13,748 13,759 13,770	9,516 9,527 9,538 9,549 9,560	13,726 13,737 13,748 13,759 13,770	12,284 12,295 12,306 12,317 12,328
75,750 75,800 75,850 75,900 75,950	75,800 75,850 75,900 75,950 76,000	12,461 12,472 12,483 12,494 12,505	8,698 8,704 8,710 8,716 8,722	12,461 12,472 12,483 12,494 12,505	11,019 11,030 11,041 11,052 11,063	78,750 78,800 78,850 78,900 78,950	78,800 78,850 78,900 78,950 79,000	13,121 13,132 13,143 13,154 13,165	9,058 9,064 9,070 9,076 9,082	13,121 13,132 13,143 13,154 13,165	11,679 11,690 11,701 11,712 11,723	81,750 81,800 81,850 81,900 81,950	) 81,850 ) 81,900 ) 81,950 ) 82,000	13,781 13,792 13,803 13,814 13,825	9,571 9,582 9,593 9,604 9,615	13,781 13,792 13,803 13,814 13,825	12,339 12,350 12,361 12,372 12,383
7	6,00	0				7	9,00	0					82,00	0			
76,000 76,050 76,100 76,150 76,200	76,050 76,100 76,150 76,200 76,250	12,516 12,527 12,538 12,549 12,560	8,728 8,734 8,740 8,746 8,752	12,516 12,527 12,538 12,549 12,560	11,074 11,085 11,096 11,107 11,118	79,000 79,050 79,100 79,150 79,200	79,050 79,100 79,150 79,200 79,250	13,176 13,187 13,198 13,209 13,220	9,088 9,094 9,100 9,106 9,112	13,176 13,187 13,198 13,209 13,220	11,734 11,745 11,756 11,767 11,778	82,000 82,050 82,100 82,150 82,200	) 82,100 ) 82,150 ) 82,200	13,836 13,847 13,858 13,869 13,880	9,626 9,637 9,648 9,659 9,670	13,836 13,847 13,858 13,869 13,880	12,394 12,405 12,416 12,427 12,438
76,250 76,300 76,350 76,400 76,450	76,300 76,350 76,400 76,450 76,500	12,571 12,582 12,593 12,604 12,615	8,758 8,764 8,770 8,776 8,782	12,571 12,582 12,593 12,604 12,615	11,129 11,140 11,151 11,162 11,173	79,250 79,300 79,350 79,400 79,450	79,300 79,350 79,400 79,450 79,500	13,231 13,242 13,253 13,264 13,275	9,118 9,124 9,130 9,136 9,142	13,231 13,242 13,253 13,264 13,275	11,789 11,800 11,811 11,822 11,833	82,250 82,300 82,350 82,400 82,450	82,35082,40082,450	13,891 13,902 13,913 13,924 13,935	9,681 9,692 9,703 9,714 9,725	13,891 13,902 13,913 13,924 13,935	12,449 12,460 12,471 12,482 12,493
76,500 76,550 76,600 76,650 76,700	76,550 76,600 76,650 76,700 76,750	12,626 12,637 12,648 12,659 12,670	8,788 8,794 8,800 8,806 8,812	12,626 12,637 12,648 12,659 12,670	11,184 11,195 11,206 11,217 11,228	79,500 79,550 79,600 79,650 79,700	79,550 79,600 79,650 79,700 79,750	13,286 13,297 13,308 13,319 13,330	9,148 9,154 9,160 9,166 9,172	13,286 13,297 13,308 13,319 13,330	11,844 11,855 11,866 11,877 11,888	82,50 82,55 82,60 82,65 82,65	) 82,600 ) 82,650 ) 82,700	13,946 13,957 13,968 13,979 13,990	9,736 9,747 9,758 9,769 9,780	13,946 13,957 13,968 13,979 13,990	12,504 12,515 12,526 12,537 12,548
76,750 76,800 76,850 76,900 76,950	76,800 76,850 76,900 76,950 77,000	12,681 12,692 12,703 12,714 12,725	8,818 8,824 8,830 8,836 8,842	12,681 12,692 12,703 12,714 12,725	11,239 11,250 11,261 11,272 11,283	79,750 79,800 79,850 79,900 79,950	79,800 79,850 79,900 79,950 80,000	13,341 13,352 13,363 13,374 13,385	9,178 9,184 9,190 9,196 9,202	13,341 13,352 13,363 13,374 13,385	11,899 11,910 11,921 11,932 11,943	82,750 82,800 82,850 82,950 82,950	82,85082,90082,950	14,001 14,012 14,023 14,034 14,045	9,791 9,802 9,813 9,824 9,835	14,001 14,012 14,023 14,034 14,045	12,559 12,570 12,581 12,592 12,603
7	7,00	0				8	0,00	0					83,00	0			
77,000 77,050 77,100 77,150 77,200	77,050 77,100 77,150 77,200 77,250	12,736 12,747 12,758 12,769 12,780	8,848 8,854 8,860 8,866 8,872	12,736 12,747 12,758 12,769 12,780	11,294 11,305 11,316 11,327 11,338	80,000 80,050 80,100 80,150 80,200	80,050 80,100 80,150 80,200 80,250	13,396 13,407 13,418 13,429 13,440	9,208 9,214 9,220 9,226 9,232	13,396 13,407 13,418 13,429 13,440	11,987 11,998	83,000 83,050 83,100 83,150 83,200	) 83,100 ) 83,150 ) 83,200 ) 83,250	14,056 14,067 14,078 14,089 14,100	9,846 9,857 9,868 9,879 9,890	14,056 14,067 14,078 14,089 14,100	12,614 12,625 12,636 12,647 12,658
77,250 77,300 77,350 77,400 77,450	77,300 77,350 77,400 77,450 77,500	12,791 12,802 12,813 12,824 12,835	8,878 8,884 8,890 8,896 8,902	12,791 12,802 12,813 12,824 12,835	11,349 11,360 11,371 11,382 11,393	80,250 80,300 80,350 80,400 80,450	80,300 80,350 80,400 80,450 80,500	13,451 13,462 13,473 13,484 13,495	9,241 9,252 9,263 9,274 9,285	13,451 13,462 13,473 13,484 13,495	12,042 12,053	83,250 83,300 83,350 83,400 83,450	) 83,350 ) 83,400 ) 83,450 ) 83,500	14,111 14,122 14,133 14,144 14,155	9,901 9,912 9,923 9,934 9,945	14,111 14,122 14,133 14,144 14,155	12,669 12,680 12,691 12,702 12,713
77,500 77,550 77,600 77,650 77,700	77,550 77,600 77,650 77,700 77,750	12,846 12,857 12,868 12,879 12,890	8,908 8,914 8,920 8,926 8,932	12,846 12,857 12,868 12,879 12,890	11,404 11,415 11,426 11,437 11,448	80,500 80,550 80,600 80,650 80,700	80,550 80,600 80,650 80,700 80,750	13,506 13,517 13,528 13,539 13,550	9,296 9,307 9,318 9,329 9,340	13,506 13,517 13,528 13,539 13,550	12,075 12,086 12,097 12,108	83,50 83,55 83,60 83,65 83,70	83,600           83,650           83,700           83,750	14,166 14,177 14,188 14,199 14,210	9,956 9,967 9,978 9,989 10,000	14,166 14,177 14,188 14,199 14,210	12,724 12,735 12,746 12,757 12,768
77,750 77,800 77,850 77,900 77,950	77,800 77,850 77,900 77,950 78,000	12,901 12,912 12,923 12,934 12,945	8,938 8,944 8,950 8,956 8,962	12,901 12,912 12,923 12,934 12,945	11,459 11,470 11,481 11,492 11,503	80,750 80,800 80,850 80,900 80,950	80,800 80,850 80,900 80,950 81,000	13,561 13,572 13,583 13,594 13,605	9,351 9,362 9,373 9,384 9,395	13,561 13,572 13,583 13,594 13,605		83,75 83,80 83,85 83,90 83,90	) 83,850 ) 83,900 ) 83,950	14,221 14,232 14,243 14,254 14,265	10,011 10,022 10,033 10,044 10,055	14,221 14,232 14,243 14,254 14,265	12,779 12,790 12,801 12,812 12,823

\* This column must also be used by a qualifying widow(er).

(Continued)

If line 1						If line 15						If line					
(taxable income)			And yo	ou are—		(taxable income)			And yo	u are—		(taxab incom			And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
8	4,00	0				8	7,00	0					90,00	0			
84,000 84,050 84,100 84,150 84,200	84,050 84,100 84,150 84,200 84,250	14,276 14,287 14,298 14,309 14,320	10,066 10,077 10,088 10,099 10,110	14,276 14,287 14,298 14,309 14,320	12,834 12,845 12,856 12,867 12,878	87,000 87,050 87,100 87,150 87,200	87,050 87,100 87,150 87,200 87,250	14,966 14,978 14,990 15,002 15,014	10,726 10,737 10,748 10,759 10,770	14,966 14,978 14,990 15,002 15,014	13,524 13,536 13,548 13,560 13,572	90,000 90,050 90,100 90,150 90,200	90,100 90,150 90,200	15,686 15,698 15,710 15,722 15,734	11,386 11,397 11,408 11,419 11,430	15,686 15,698 15,710 15,722 15,734	14,244 14,256 14,268 14,280 14,292
84,250 84,300 84,350 84,400 84,450	84,300 84,350 84,400 84,450 84,500	14,331 14,342 14,353 14,364 14,375	10,121 10,132 10,143 10,154 10,165	14,331 14,342 14,353 14,364 14,375	12,889 12,900 12,911 12,922 12,933	87,250 87,300 87,350 87,400 87,450	87,300 87,350 87,400 87,450 87,500	15,026 15,038 15,050 15,062 15,074	10,781 10,792 10,803 10,814 10,825	15,026 15,038 15,050 15,062 15,074	13,584 13,596 13,608 13,620 13,632	90,250 90,300 90,350 90,400 90,400	90,350 90,400 90,450 90,500	15,746 15,758 15,770 15,782 15,794	11,441 11,452 11,463 11,474 11,485	15,746 15,758 15,770 15,782 15,794	14,304 14,316 14,328 14,340 14,352
84,500 84,550 84,600 84,650 84,700 84,750	84,550 84,600 84,650 84,700 84,750 84,800	14,386 14,397 14,408 14,419 14,430 14,441	10,176 10,187 10,198 10,209 10,220 10,231	14,386 14,397 14,408 14,419 14,430 14,441	12,944 12,955 12,966 12,977 12,988 12,999	87,500 87,550 87,600 87,650 87,700 87,750	87,550 87,600 87,650 87,700 87,750 87,800	15,086 15,098 15,110 15,122 15,134 15,146	10,836 10,847 10,858 10,869 10,880 10,891	15,086 15,098 15,110 15,122 15,134 15,146	13,644 13,656 13,668 13,680 13,692 13,704	90,500 90,550 90,600 90,650 90,700 90,700	90,600 90,650 90,700 90,750	15,806 15,818 15,830 15,842 15,854 15,866	11,496 11,507 11,518 11,529 11,540 11,551	15,806 15,818 15,830 15,842 15,854 15,866	14,364 14,376 14,388 14,400 14,412 14,424
84,800 84,850 84,900 84,950	84,850 84,900 84,950 85,000	14,452 14,463 14,474 14,485	10,242 10,253 10,264 10,275	14,452 14,463 14,474 14,485	13,010 13,021 13,032 13,043	87,800 87,850 87,900 87,950	87,850 87,900 87,950 88,000	15,158 15,170 15,182 15,194	10,902 10,913 10,924 10,935	15,158 15,170 15,182 15,194	13,716 13,728 13,740 13,752	90,800 90,850 90,900 90,950	90,850 90,900 90,950 90,950 91,000	15,878 15,890 15,902 15,914	11,562 11,573 11,584 11,595	15,800 15,878 15,890 15,902 15,914	14,436 14,448 14,460 14,472
8	5,00	0				ğ	8,00	U					91,00	U U			
85,000 85,050 85,100 85,150 85,200	85,050 85,100 85,150 85,200 85,250	14,496 14,507 14,518 14,529 14,540	10,286 10,297 10,308 10,319 10,330	14,496 14,507 14,518 14,529 14,540	13,054 13,065 13,076 13,087 13,098	88,000 88,050 88,100 88,150 88,200	88,050 88,100 88,150 88,200 88,250	15,206 15,218 15,230 15,242 15,254	10,946 10,957 10,968 10,979 10,990	15,206 15,218 15,230 15,242 15,254	13,764 13,776 13,788 13,800 13,812	91,000 91,050 91,100 91,150 91,200	) 91,100 ) 91,150 ) 91,200	15,926 15,938 15,950 15,962 15,974	11,606 11,617 11,628 11,639 11,650	15,926 15,938 15,950 15,962 15,974	14,484 14,496 14,508 14,520 14,532
85,250 85,300 85,350 85,400 85,450	85,300 85,350 85,400 85,450 85,500	14,551 14,562 14,573 14,584 14,595	10,341 10,352 10,363 10,374 10,385	14,551 14,562 14,573 14,584 14,595	13,109 13,120 13,131 13,142 13,153	88,250 88,300 88,350 88,400 88,450	88,300 88,350 88,400 88,450 88,500	15,266 15,278 15,290 15,302 15,314	11,001 11,012 11,023 11,034 11,045	15,266 15,278 15,290 15,302 15,314	13,824 13,836 13,848 13,860 13,872	91,250 91,300 91,350 91,400 91,450	91,350 91,400 91,450 91,450 91,500	15,986 15,998 16,010 16,022 16,034	11,661 11,672 11,683 11,694 11,705	15,986 15,998 16,010 16,022 16,034	14,544 14,556 14,568 14,580 14,592
85,500 85,550 85,600 85,650 85,700	85,550 85,600 85,650 85,700 85,750	14,606 14,618 14,630 14,642 14,654	10,396 10,407 10,418 10,429 10,440	14,606 14,618 14,630 14,642 14,654	13,164 13,176 13,188 13,200 13,212	88,500 88,550 88,600 88,650 88,700	88,550 88,600 88,650 88,700 88,750	15,326 15,338 15,350 15,362 15,374	11,056 11,067 11,078 11,089 11,100	15,326 15,338 15,350 15,362 15,374	13,884 13,896 13,908 13,920 13,932	91,500 91,550 91,600 91,650 91,700	91,600 91,650 91,700 91,700 91,750	16,046 16,058 16,070 16,082 16,094	11,716 11,727 11,738 11,749 11,760	16,046 16,058 16,070 16,082 16,094	14,604 14,616 14,628 14,640 14,652
85,750 85,800 85,850 85,900 85,950	85,800 85,850 85,900 85,950 86,000	14,666 14,678 14,690 14,702 14,714	10,451 10,462 10,473 10,484 10,495	14,666 14,678 14,690 14,702 14,714	13,224 13,236 13,248 13,260 13,272	88,750 88,800 88,850 88,900 88,950	88,800 88,850 88,900 88,950 89,000	15,386 15,398 15,410 15,422 15,434	11,111 11,122 11,133 11,144 11,155	15,386 15,398 15,410 15,422 15,434	13,944 13,956 13,968 13,980 13,992	91,750 91,800 91,850 91,900 91,950	91,850 91,900 91,950 91,950 92,000	16,106 16,118 16,130 16,142 16,154	11,771 11,782 11,793 11,804 11,815	16,106 16,118 16,130 16,142 16,154	14,664 14,676 14,688 14,700 14,712
8	6,00	00				8	9,00	0					92,00	0			
86,000 86,050 86,100 86,150 86,200	86,050 86,100 86,150 86,200 86,250	14,726 14,738 14,750 14,762 14,774	10,506 10,517 10,528 10,539 10,550	14,726 14,738 14,750 14,762 14,774	13,284 13,296 13,308 13,320 13,332	89,000 89,050 89,100 89,150 89,200	89,050 89,100 89,150 89,200 89,250	15,446 15,458 15,470 15,482 15,494	11,166 11,177 11,188 11,199 11,210	15,446 15,458 15,470 15,482 15,494	14,004 14,016 14,028 14,040 14,052	92,000 92,050 92,100 92,150 92,200	92,100 92,150 92,200	16,166 16,178 16,190 16,202 16,214	11,826 11,837 11,848 11,859 11,870	16,166 16,178 16,190 16,202 16,214	14,724 14,736 14,748 14,760 14,772
86,250 86,300 86,350 86,400 86,450	86,300 86,350 86,400 86,450 86,500	14,786 14,798 14,810 14,822 14,834	10,561 10,572 10,583 10,594 10,605	14,786 14,798 14,810 14,822 14,834	13,344 13,356 13,368 13,380 13,392	89,250 89,300 89,350 89,400 89,450	89,300 89,350 89,400 89,450 89,500	15,506 15,518 15,530 15,542 15,554	11,221 11,232 11,243 11,254 11,265	15,506 15,518 15,530 15,542 15,554	14,064 14,076 14,088 14,100 14,112	92,250 92,300 92,350 92,400 92,400	92,350 92,400 92,450 92,500	16,226 16,238 16,250 16,262 16,274	11,881 11,892 11,903 11,914 11,925	16,226 16,238 16,250 16,262 16,274	14,784 14,796 14,808 14,820 14,832
86,500 86,550 86,600 86,650 86,700	86,550 86,600 86,650 86,700 86,750	14,846 14,858 14,870 14,882 14,894	10,616 10,627 10,638 10,649 10,660	14,846 14,858 14,870 14,882 14,894	13,404 13,416 13,428 13,440 13,452	89,500 89,550 89,600 89,650 89,700	89,550 89,600 89,650 89,700 89,750	15,566 15,578 15,590 15,602 15,614	11,276 11,287 11,298 11,309 11,320	15,566 15,578 15,590 15,602 15,614	14,124 14,136 14,148 14,160 14,172	92,500 92,550 92,650 92,650 92,700	92,600 92,650 92,700 92,700 92,750	16,286 16,298 16,310 16,322 16,334	11,936 11,947 11,958 11,969 11,980	16,286 16,298 16,310 16,322 16,334	14,844 14,856 14,868 14,880 14,892
86,750 86,800 86,850 86,900 86,950	86,800 86,850 86,900 86,950 87,000	14,906 14,918 14,930 14,942 14,954	10,671 10,682 10,693 10,704 10,715	14,906 14,918 14,930 14,942 14,954	13,464 13,476 13,488 13,500 13,512	89,750 89,800 89,850 89,900 89,950	89,800 89,850 89,900 89,950 90,000	15,626 15,638 15,650 15,662 15,674	11,331 11,342 11,353 11,364 11,375	15,626 15,638 15,650 15,662 15,674	14,184 14,196 14,208 14,220 14,232	92,750 92,800 92,850 92,900 92,950	92,850 92,900 92,950	16,346 16,358 16,370 16,382 16,394	11,991 12,002 12,013 12,024 12,035	16,346 16,358 16,370 16,382 16,394	14,904 14,916 14,928 14,940 14,952

\* This column must also be used by a qualifying widow(er).

(Continued)

If line 15			And vo			If line 1			And va			If line 1			And va		
(taxable income)				ou are—		(taxable income)				u are—		(taxable income				ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
9	3,00	0				9	6,00	0				ç	9,00	0			
93,000 93,050 93,100 93,150 93,200	93,050 93,100 93,150 93,200 93,250	16,406 16,418 16,430 16,442 16,454	12,046 12,057 12,068 12,079 12,090	16,406 16,418 16,430 16,442 16,454	14,964 14,976 14,988 15,000 15,012	96,000 96,050 96,100 96,150 96,200	96,050 96,100 96,150 96,200 96,250	17,126 17,138 17,150 17,162 17,174	12,706 12,717 12,728 12,739 12,750	17,126 17,138 17,150 17,162 17,174	15,684 15,696 15,708 15,720 15,732	99,000 99,050 99,100 99,150 99,200	99,050 99,100 99,150 99,200 99,250	17,846 17,858 17,870 17,882 17,894	13,366 13,377 13,388 13,399 13,410	17,846 17,858 17,870 17,882 17,894	16,404 16,416 16,428 16,440 16,452
93,250 93,300 93,350 93,400 93,450 93,500 93,550 93,600 93,650	93,300 93,350 93,400 93,450 93,500 93,550 93,600 93,650 93,700	16,466 16,478 16,490 16,502 16,514 16,526 16,538 16,550 16,562	12,101 12,112 12,123 12,134 12,145 12,145 12,156 12,167 12,178 12,189	16,466 16,478 16,490 16,502 16,514 16,526 16,538 16,550 16,562	15,024 15,036 15,048 15,060 15,072 15,084 15,096 15,108 15,120	96,250 96,300 96,350 96,400 96,450 96,550 96,550 96,600 96,650	96,300 96,350 96,400 96,450 96,500 96,550 96,650 96,650 96,650 96,700	17,186 17,198 17,210 17,222 17,234 17,246 17,258 17,270 17,282	12,761 12,772 12,783 12,794 12,805 12,816 12,827 12,838 12,849	17,186 17,198 17,210 17,222 17,234 17,246 17,258 17,270 17,282	15,744 15,756 15,768 15,780 15,792 15,804 15,816 15,828 15,840	99,250 99,300 99,350 99,400 99,450 99,500 99,550 99,600 99,650	99,300 99,350 99,400 99,450 99,500 99,550 99,600 99,650 99,700	17,906 17,918 17,930 17,942 17,954 17,966 17,978 17,990 18,002	13,421 13,432 13,443 13,454 13,465 13,476 13,487 13,498 13,509	17,906 17,918 17,930 17,942 17,954 17,966 17,978 17,990 18,002	16,464 16,476 16,488 16,500 16,512 16,524 16,536 16,548 16,560
93,700 93,750 93,800 93,850 93,900 93,950	93,750 93,800 93,850 93,900 93,950 94,000	16,574 16,586 16,598 16,610 16,622 16,634	12,103 12,200 12,211 12,222 12,233 12,244 12,255	16,502 16,574 16,586 16,598 16,610 16,622 16,634	15,120 15,132 15,144 15,156 15,168 15,180 15,192	96,700 96,750 96,800 96,850 96,900 96,950	96,750 96,800 96,850 96,900 96,950 97,000	17,294 17,306 17,318 17,330 17,342 17,354	12,843 12,860 12,871 12,882 12,893 12,904 12,915	17,294 17,306 17,318 17,330 17,342 17,354	15,852 15,864 15,876 15,888 15,900 15,912	99,700 99,750 99,800 99,850 99,900 99,950	99,750 99,800 99,850 99,900 99,950 100,000	18,002 18,014 18,026 18,038 18,050 18,062 18,074	13,503 13,520 13,531 13,542 13,553 13,564 13,575	18,012 18,014 18,026 18,038 18,050 18,062 18,074	16,572 16,584 16,596 16,608 16,620 16,632
9	4,00	0				9	7,00	0									-
94,000 94,050 94,100 94,150 94,200 94,250	94,050 94,100 94,150 94,200 94,250 94,300	16,646 16,658 16,670 16,682 16,694 16,706	12,266 12,277 12,288 12,299 12,310 12,321	16,646 16,658 16,670 16,682 16,694 16,706	15,204 15,216 15,228 15,240 15,252 15,264	97,000 97,050 97,100 97,150 97,200 97,250	97,050 97,100 97,150 97,200 97,250 97,300	17,366 17,378 17,390 17,402 17,414 17,426	12,926 12,937 12,948 12,959 12,970 12,981	17,366 17,378 17,390 17,402 17,414 17,426	15,924 15,936 15,948 15,960 15,972 15,984			or use th Comp	0,000 over he Tax putation ksheet		
94,300 94,350 94,400 94,450 94,550 94,550 94,650 94,650 94,650 94,750 94,750 94,850 94,850 94,900	94,350 94,400 94,450 94,550 94,650 94,650 94,650 94,750 94,750 94,800 94,850 94,850 94,900 94,950	16,718 16,730 16,742 16,754 16,766 16,778 16,790 16,802 16,814 16,826 16,838 16,850 16,850	12,332 12,343 12,354 12,365 12,376 12,387 12,398 12,409 12,420 12,421 12,442 12,453 12,464	16,718 16,730 16,742 16,754 16,768 16,778 16,790 16,802 16,814 16,826 16,838 16,850 16,862	15,276 15,288 15,300 15,312 15,336 15,348 15,360 15,372 15,384 15,396 15,408 15,420	97,300 97,350 97,400 97,450 97,550 97,550 97,650 97,600 97,650 97,700 97,750 97,800 97,850 97,850	97,350 97,400 97,450 97,550 97,550 97,650 97,650 97,700 97,750 97,800 97,850 97,900 97,950	17,438 17,450 17,462 17,474 17,486 17,498 17,510 17,522 17,534 17,558 17,558 17,570 17,582	12,992 13,003 13,014 13,025 13,036 13,047 13,058 13,069 13,080 13,091 13,102 13,113 13,124	17,438 17,450 17,462 17,474 17,486 17,510 17,522 17,534 17,558 17,558 17,570 17,582	15,996 16,008 16,020 16,032 16,044 16,056 16,068 16,080 16,092 16,104 16,116 16,128 16,140						
94,950 <b>O</b>	<sup>95,000</sup> 95,000	16,874	12,475	16,874	15,432	97,950	98,000 8 00	17,594	13,135	17,594	16,152						
95,000 95,150 95,150 95,200 95,200 95,200 95,300 95,300 95,450 95,550 95,550 95,550 95,550 95,550 95,570 95,550 95,750 95,750 95,800	95,050 95,100 95,150 95,200 95,250 95,300 95,350 95,400 95,550 95,500 95,550 95,560 95,550 95,550 95,550 95,750 95,750 95,850 95,850 95,950	16,886 16,898 16,910 16,922 16,934 16,946 16,958 16,970 16,958 16,994 17,006 17,018 17,030 17,042 17,054 17,056 17,078 17,078 17,078	12,486 12,497 12,508 12,519 12,530 12,541 12,552 12,563 12,565 12,596 12,607 12,618 12,629 12,640 12,651 12,662 12,673 12,673	16,886 16,898 16,910 16,922 16,934 16,946 16,958 16,970 16,958 17,016 17,018 17,006 17,042 17,054 17,066 17,078 17,090 17,102	15,444 15,456 15,468 15,480 15,516 15,528 15,516 15,552 15,564 15,576 15,588 15,600 15,612 15,624 15,636 15,648 15,648	98,000 98,050 98,100 98,250 98,250 98,300 98,450 98,450 98,500 98,500 98	98,000 98,100 98,150 98,250 98,250 98,350 98,400 98,450 98,550 98,650 98,650 98,750 98,750 98,850 98,850 98,850 98,950	17,606 17,618 17,630 17,654 17,654 17,656 17,678 17,7690 17,702 17,714 17,786 17,738 17,750 17,774 17,786 17,798 17,810 17,810	13,146 13,157 13,168 13,179 13,190 13,201 13,212 13,223 13,224 13,245 13,266 13,267 13,278 13,289 13,300 13,311 13,322 13,330 13,344	17,606 17,618 17,630 17,654 17,654 17,656 17,678 17,7690 17,702 17,714 17,786 17,738 17,750 17,762 17,774 17,786 17,798 17,810 17,820	16,164 16,176 16,188 16,200 16,212 16,224 16,236 16,248 16,260 16,272 16,284 16,296 16,308 16,332 16,344 16,356 16,368						

\* This column must also be used by a qualifying widow(er).

## 2020 Tax Computation Worksheet—Line 16



See the instructions for line 16 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.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	<b>(c)</b> Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300	\$	× 24% (0.24)	\$	\$ 5,920.50	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 18,984.50	\$
Over \$207,350 but not over \$518,400	\$	× 35% (0.35)	\$	\$ 25,205.00	\$
Over \$518,400	\$	× 37% (0.37)	\$	\$ 35,573.00	\$

## 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.	(a)	(b)	(c) Multiply	(d)	<b>Tax.</b> Subtract (d) from (c). Enter the result here and on the entry
If line 15 is—	Enter the amount from line 15	Multiplication amount	(a) by (b)	Subtraction amount	space on line 16.
At least \$100,000 but not over \$171,050	\$	× 22% (0.22)	\$	\$ 8,420.00	\$
Over \$171,050 but not over \$326,600	\$	× 24% (0.24)	\$	\$ 11,841.00	\$
Over \$326,600 but not over \$414,700	\$	× 32% (0.32)	\$	\$ 37,969.00	\$
Over \$414,700 but not over \$622,050	\$	× 35% (0.35)	\$	\$ 50,410.00	\$
Over \$622,050	\$	× 37% (0.37)	\$	\$ 62,851.00	\$

#### Section C—Use if your filing status is Married filing separately. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300		× 24% (0.24)	\$	\$ 5,920.50	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 18,984.50	\$
Over \$207,350 but not over \$311,025	\$	× 35% (0.35)	\$	\$ 25,205.00	\$
Over \$311,025	\$	× 37% (0.37)	\$	\$ 31,425.50	\$

#### Section D—Use if your filing status is Head of household. Complete the row below that applies to you.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300	\$	× 24% (0.24)	\$	\$ 7,362.00	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 20,426.00	\$
Over \$207,350 but not over \$518,400	\$	× 35% (0.35)	\$	\$ 26,646.50	\$
Over \$518,400	\$	× 37% (0.37)	\$	\$ 37,014.50	\$

## 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 file electronically. Tax software does the math for you and will help you avoid mistakes. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit <u>IRS.gov/FreeFile</u> for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

• File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.

• Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. 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 or each dependent who qualifies for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.

• Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, 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 16.

• Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. 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 12 to be sure you entered the correct amount.

• If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.

• 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 or 1040-SR 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 37 for details.

• Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.

• Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't 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.

• Make sure that if you, your spouse, with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. You may have to repay excess advance payments even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 2, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

### **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 wouldn't 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 didn't 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. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

## Income Tax Withholding and Estimated Tax Payments for 2021



You can use the <u>Tax</u> <u>Withholding Estimator</u> 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 don't have to make estimated tax payments if you expect that your 2021 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2021 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 other 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 return 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. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit <u>IRS.gov/</u><u>IdentityTheft</u> 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 haven't 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 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 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Feder-Relav Service, available al 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 doesn't initiate contacts with taxpayers via emails. Also, the IRS doesn't 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 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 800-877-8339. You can forward suspicious emails to the Federal Trade Commission (FTC) at *spam@uce.gov* or report them at ftc.gov/complaint. You can contact them at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 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. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to www.treasurydirect.gov and click on "How to Make a Contribution to Reduce the Debt."



You may be able to deduct this gift on your 2021 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 1040-X to change a return you already filed. Generally, Form 1040-X 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 1040-X 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 <u>Where's My Amended Return</u> 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 are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

- Visit IRS.gov/Transcript,
- Use Form 4506-T or 4506T-EZ, or
- Call us at 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 taxpaver died before filing a return for 2020, 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 didn't 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 isn't provided, it may delay the processing of the return.

If your spouse died in 2020 and you didn't remarry in 2020, or if your spouse died in 2021 before filing a return for 2020, you can file a joint return. A joint return should show your spouse's 2020 income before death and your income for all of 2020. 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 shouldn't 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 <u>*Tax Topic 356</u>* or see Pub. 559.</u>

## **Past Due Returns**

If you or someone you know needs to file past due tax returns, use <u>Tax Topic</u> <u>153</u> or go to <u>IRS.gov/Individuals</u> for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2017 return in 2021, 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

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

**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.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$57,000 or less, persons with disabilities, 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. You can go to IRS.gov to see your options for preparing and filing your return, which include the following.

• Free File. Go to <u>IRS.gov/FreeFile</u>. See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.

• VITA. Go to <u>IRS.gov/VITA</u>, download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.

• TCE. Go to <u>IRS.gov/TCE</u>, download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

Getting answers to your tax law questions. On IRS.gov, get answers to your tax questions anytime, anywhere.

• Go to <u>IRS.gov/Help</u> for a variety of tools that will help you get answers to some of the most common tax questions.

• Go to <u>IRS.gov/IT4</u> 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 for your records.

• Go to <u>IRS.gov/Pub17</u> to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2020 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.

• You may also be able to access tax law information in your electronic filing software.

Getting tax forms and publications. Go to <u>IRS.gov/Forms</u> to view, download, or print all of the forms and publications you may need. You can also download and view popular tax publications and instructions (including the 1040 and 1040-SR instructions) on mobile devices as an eBook at no charge. Or, you can go to <u>IRS.gov/OrderForms</u> to place an order and have forms mailed to you within 10 business days.

Access your online account (Individual taxpayers only). Go to <u>IRS.gov/</u> <u>Account</u> to securely access information about your federal tax account.

• View the amount you owe, pay online, or set up an online payment agreement.

• Access your tax records online.

• Review the past 24 months of your payment history.

• Go to <u>IRS.gov/SecureAccess</u> to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to combine *direct deposit* and IRS *e-file*. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. IRS issues more than 90% of refunds in less than 21 days.

**Refund timing for returns claiming certain credits.** The IRS can't issue *refunds before mid-February 2021* for returns that claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Getting a transcript or copy of a return. The quickest way to get a copy of your tax transcript is to go to <u>IRS.gov/</u> <u>Transcripts</u>. Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can:

• Order your transcript by calling 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 <u>IRS.gov/Tools</u> for the following.

• The <u>Earned Income Tax Credit</u> <u>Assistant</u> (<u>IRS.gov/EIC</u>) determines if you are eligible for the EIC.

• The <u>Online EIN Application</u> (<u>IRS.gov/EIN</u>) helps you get an employer identification number.

• The *Tax Withholding Estimator* (*IRS.gov/W4App*) estimates the amount you should have withheld from your paycheck for federal income tax purposes.

• The *First Time Homebuyer Credit* <u>Account Look-up</u> (<u>IRS.gov/Homebuyer</u>) tool provides information on your repayments and account balance.

• The <u>Sales Tax Deduction</u> <u>Calculator</u> (<u>IRS.gov/SalesTax</u>) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

#### Resolving tax-related identity theft issues.

• The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.

• Go to <u>IRS.gov/IDProtection</u> for information and videos.

• If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit <u>IRS.gov/ID</u> to learn what steps you should take.

• See Secure Your Tax Records From Identity Theft under General Information, earlier.

Checking on the status of your refund.

• Go to *IRS.gov/Refunds*.

• The IRS can't issue refunds before mid-February 2021 for returns that claimed the EIC or ACTC. This applies to the entire refund, not just the portion associated with these credits.

• Download the official <u>*IRS2Go*</u> app to your mobile device to check your refund status.

• Call the automated refund hotline at 800-829-1954. See *Refund Information*, later.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to <u>IRS.gov/Payments</u> to make a payment using any of the following options.

• <u>IRS Direct Pay</u>: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

• **Debit or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.

• Electronic Funds Withdrawal: Offered only when filing your federal taxes using tax return preparation software or through a tax professional.

• Electronic Federal Tax Payment System: Best option for businesses. Enrollment is required. • Check or money order: Mail your payment to the address listed on the notice or instructions.

• Cash: You may be able to pay your taxes with cash at a participating retail store.

What if I can't pay now? Go to <u>IRS.gov/Payments</u> for more information about your options.

• Apply for an <u>online payment</u> <u>agreement</u> (IRS.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

• Use the <u>Offer in Compromise Pre-</u> <u>Qualifier</u> (<u>IRS.gov/OIC</u>) to see if you can settle your tax debt for less than the full amount you owe.

Checking the status of an amended return. Go to *IRS.gov/WMAR* to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you mailed your amended return for it to show up in our system and processing it can take up to 16 weeks.

**Understanding an IRS notice or letter.** Go to <u>IRS.gov/Notices</u> to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS Tax Assistance Center (TAC). Go to IRS.gov/LetUsHelp for the topics people ask about most. If you still need help, IRS TACs provide help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to IRS.gov/TACLocator to find the nearest TAC, check hours, available services, and appointment options.

Watching IRS videos. The IRS Video portal, <u>IRSvideos.gov</u>, contains video and audio presentations for individuals, small businesses, and tax professionals.

**IRS social media.** The IRS uses social media tools to share the latest information on tax changes, scam alerts, initiatives, products, and services. Connect

with the IRS through the following social media tools: IRS2Go mobile app, Twitter, Facebook, LinkedIn, and Instagram.

- https://www.facebook.com/IRS.
- <u>https://www.twitter.com/IRSnews</u>.
- <u>https://www.instagram.com/</u>

<u>irsnews</u>.

• <u>https://www.linkedin.com/</u> <u>company/irs</u>.

• <u>https://www.youtube.com/user/</u> <u>irsvideos</u>.

• <u>https://www.irs.gov/newsroom/</u> <u>irs2goapp</u>.

At the IRS, privacy and security are paramount. We use these tools to share public information with you. Don't post your social security number or other confidential information on social media sites. Always protect your identity when using any social networking site.

We will not be able to answer personal tax or account questions on any of these sites.

Getting tax information in other languages. For taxpayers whose native language isn't English, we have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

- <u>Spanish</u> (<u>IRS.gov/Spanish</u>).
- <u>Chinese</u> (<u>IRS.gov/Chinese</u>).
- <u>Vietnamese</u> (<u>IRS.gov/Vietnamese</u>).
- <u>Korean</u> (<u>IRS.gov/Korean</u>).
- <u>Russian (IRS.gov/Russian)</u>.

The IRS TACs provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

## **Interest and Penalties**

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to 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 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37.

#### 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 or gross 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 don't 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 have a reasonable explanation for filing late, 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 \$435 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 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't 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 doesn't 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, IRS.gov/irb/ available at 2010-17 IRB#NOT-2010-33.

**Other.** Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund 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.

## **Refund Information**

## where's my To check the status refund: of your refund, go to IRS.gov/Refunds

or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund 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.

The IRS can't issue refunds before mid-February 2021 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.



turn:

To use Where's My Refund, have a copy of your tax return handy. You will need to enter the following information from your re-

· 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

If you don't have Internet access. you can call 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.

Don't send in a copy of your return unless asked to do so.

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at IRS.gov/Spanish and 800-829-1954.

## Instructions for Schedule 1 Additional Income and Adjustments To Income

## **General Instructions**

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, lines 1 through 8. The amount on line 9 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, lines 10 through 22. The amount on line 22 is entered on Form 1040, 1040-SR, or 1040-NR, line 10a.

## **Additional Income**

## Line 1

### 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) didn't 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 2020, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2020 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 didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2020 estimated state or local income tax, the amount applied is treated as received in 2020. If the refund

was for a tax you paid in 2019 and you deducted state and local income taxes on your 2019 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 2020 that is for a tax year other than 2019.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2020 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2019 Form 1040 or 1040-SR, line 11b, but no tax on your Form 1040 or 1040-SR, line 12a, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2019 state and local income tax refund is more than your 2019 state and local income tax deduction minus the amount vou could have deducted as your 2019 state and local general sales taxes.

5. You made your last payment of 2019 estimated state or local income tax in 2020.

6. You owed alternative minimum tax in 2019.

7. You couldn't use the full amount of credits you were entitled to in 2019 because the total credits were more than the amount shown on your 2019 Form 1040 or 1040-SR, line 12a.

8. You could be claimed as a dependent by someone else in 2019.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2020 Form 1040 or 1040-SR with the same person.

## Lines 2a and 2b Alimony Received

#### Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

#### Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

## Line 3

#### **Business Income or (Loss)**

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

### State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Befor	<b>e you begin:</b> $\checkmark$ Be sure you have read the <i>Exception</i> 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 don't enter more than the amount of your state and local income taxes shown on your 2019 Schedule A, line 5d 1.
2.	Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2019 (generally, this is the amount reported on your 2019 Schedule A, line 5d), more than the amount on your 2019 Schedule A, line 5e?
	$\square$ No. Enter the amount from line 1 on line 3 and go to line 4.
	Yes.       Subtract the amount on your 2019 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2019 (generally, this is the amount reported on your 2019 Schedule A, line 5d).       2.
3.	Is the amount on line 1 more than the amount on line 2?
	No.       STOP         None of your refund is taxable.         Yes.       Subtract line 2 from line 1.         3.
4	Enter your total itemized deductions from your 2019 Schedule A, line 17. 4.
4.	
	<b>Note.</b> If the filing status on your 2019 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2019, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.
5.	Enter the amount shown below for the filing status claimed on your <b>2019</b> Form 1040 or 1040-SR.
	<ul> <li>Single or married filing separately—\$12,200</li> <li>Married filing jointly or qualifying widow(er)—\$24,400</li> <li>Head of household—\$18,350</li> <li>5</li> </ul>
6.	Check any boxes that apply.*
	You were born before January 2, 1955.You are blind.
	Spouse was born before January 2, 1955. Spouse is blind.
	No boxes checked. Enter -0
	Multiply the number of boxes checked by \$1,300 (\$1,650if your 2019 filing status was single or head of household).6.
	*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.
7.	Add lines 5 and 6
8.	Is the amount on line 7 less than the amount on line 4?
	<b>No.</b> None of your refund is taxable.
	<b>Yes.</b> Subtract line 7 from line 4
9.	Taxable part of your refund. Enter the smaller of line 3 or line 8 here and on Schedule 1, line 1       9.

#### Line 4

#### Other Gains or (Losses)

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

#### Line 7

#### **Unemployment Compensation**

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2020. Report this amount on line 7.

If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2020.

When figuring any of the following deductions or exclu-AUTION sions, include the full amount of your unemployment benefits reported on Schedule 1, line 7 (unreduced by any exclusion amount): taxable social security benefits, IRA deduction, student loan interest deduction, nontaxable amount of Olympic or Paralympic medals and USOC prize money, the exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989, the exclusion of employer-provided adoption benefits, the tuition and fees deduction, and the deduction of up to \$25,000 for active participation in a passive rental real estate activity. See the specific form or instructions for more information. If you file Form 1040-NR, you aren't eligible for all of these deductions. See the Instructions for Form 1040-NR for details.

Note. If your modified adjusted gross income (AGI) is less than \$150,000, the American Rescue Plan enacted on March 11, 2021, excludes from income up to \$10,200 of unemployment compensation paid to you in 2020. The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly. For married taxpayers, you and your spouse can each exclude up to \$10,200 of unemployment compensation. For example, you file jointly with your spouse and your modified AGI is less than \$150,000. You were paid \$20,000 of unemployment compensation and your spouse was paid

\$5,000. Report the \$25,000 (the total amount of your unemployment compensation) on line 7 and report \$15,200 on line 8 as a negative amount (in parentheses). The \$15,200 excluded from income is all of the \$5,000 unemployment compensation paid to your spouse, plus \$10,200 of the \$20,000 paid to you. If your modified AGI is \$150,000 or more, vou can't exclude any unemployment compensation. Use the Unemployment Compensation Exclusion Worksheet to figure your modified AGI and the amount to exclude. If you file Form 1040-NR, you can't exclude any unemployment compensation for your spouse.

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

Your state may issue separate Forms 1099-G for unemployment compensation received from the state and the additional \$600 a week federal unemployment compensation related to coronavirus relief. Include all unemployment compensation received on line 7.

If you received an overpayment of unemployment compensation in 2020 and you repaid any of it in 2020, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2020, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.

If you received unemployment compensation in 2020, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

### Line 8 Other Income

**Note.** For tax year 2020, line 8 will be used to report unemployment compensation exclusion as figured on the Unemployment Compensation Exclusion Worksheet. This provision is discussed in more detail in the *Line 7* instructions, earlier.

Complete the Unemployment Compensation Exclusion Worksheet before completing the following forms or worksheets.

• Taxable social security benefits. See the Social Security Benefits Worksheet—Lines 6a and 6b, earlier.

• IRA deduction. See the IRA Deduction Worksheet—Line 19, later.

• Student loan interest deduction. See the Student Loan Interest Deduction Worksheet—Line 20, later.

• Nontaxable amount of the value of Olympic or Paralympic medals and USOC prize money. See the instructions for Schedule 1, line 8, later.

• Exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989. See Form 8815.

• Exclusion of employer-provided adoption benefits. See Form 8939.

• Tuition and fees deduction. See Form 8917.

• Deduction of up to \$25,000 for active participation in a passive rental real estate activity. See Form 8582.

Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on line 8 any nonemployee compensation shown on Form 1099-MISC or 1099-NEC (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC or 1099-NEC to find out where to report that income.

Form 1099-K may also include nonemployee compensation. Don't report it on line 8. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit <u>IRS.gov/Gig</u>.

#### Unemployment Compensation Exclusion Worksheet—Schedule 1, Line 8

1.	If you are filing Form 1040 or 1040-SR, enter the total of lines 1 through 7 of Form 1040 or 1040-SR. If you are filing Form 1040-NR, enter the total of lines 1a, 1b, and lines 2 through 7	1
2.	Enter the amount from Schedule 1, lines 1 through 6. Don't include any amount of unemployment compensation from Schedule 1, line 7, on this line	2.
3.	Use the line 8 instructions to determine the amount to include on Schedule 1, line 8, and enter here. Do not reduce this amount by the amount of unemployment compensation you may be able to exclude	3
4.	Add lines 1, 2, and 3	4.
5.	If you are filing Form 1040 or 1040-SR, enter the amount from line 10c. If you are filing Form 1040-NR, enter the amount from line 10d	5
6.	Subtract line 5 from line 4. This is your modified adjusted gross income	6.
7.	Is the amount on line 6 \$150,000 or more? The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly.	
	$\square$ Yes. Stop. You can't exclude any of your unemployment compensation.	
	$\square$ No. Go to line 8.	
8.	Enter the amount of unemployment compensation paid to you in 2020. Don't enter more than \$10,200	8.
9.	If married filing jointly, enter the amount of unemployment compensation paid to your spouse in 2020. Don't enter more than \$10,200. If you are filing Form 1040-NR, enter -0-	9
10.	Add lines 8 and 9 and enter the amount here. This is the amount of unemployment compensation excluded from your income	10
11.	Subtract line 10 from line 3 and enter the amount on Schedule 1, line 8. If the result is less than zero, enter it in parentheses. On the dotted line next to Schedule 1, line 8, enter "UCE" and show the amount of unemployment compensation exclusion in parentheses on the dotted line. Complete the rest of Schedule 1 and	11.

Taxable income. Use line 8 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 8 include the following.

• Most prizes and awards. But see Olympic and Paralympic medals and USOC prize money, later.

· Jury duty pay. Also see the instructions for line 22.

• 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 22.

· Income from an activity not engaged in for profit. See Pub. 535.

• Amounts deemed to be income from a health savings account (HSA) because you didn't 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 16.



Attach Form(s) W-2G to Form 1040 or 1040-SR 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 Schedule 2, line 8.

• 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.

• 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.

• Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2020 or, in the case of distributions from an ESA. they are more than the qualified education expenses of the designated beneficiary in 2020; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.

You may have to pay an additional tax if you received a tax-CAUTION able 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 2020, 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 tax-CAUTION able 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.

• Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. Enter "ABLE" and the taxable amount on the dotted line next to line 8. See Pub. 907 for more information.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from an ABLE account. See the Instructions for Form 5329.

• Net section 965 inclusion. If you have a net section 965 inclusion (the section 965(a) inclusion less the corresponding section 965(c) deduction) for 2020, enter "SEC 965" and the net inclusion amount on the dotted line next to line 8. You must also complete and attach Form 965 and Form 965-A to your return.

• If, as a result of an election under section 965(n), the amount of the net operating loss for the taxable year is determined without regard to relevant section 965-related amounts (the "reduction amount"), the reduction amount is included in other income on line 8. If, as a result of an election under section 965(n), the taxable income to be reduced by net operating loss carryovers or carrybacks is reduced, the net operating loss deduction on line 8 is reduced by the reduction amount.

• Section 951A requires U.S. shareholders of controlled foreign corporations to report their global intangible low-taxed income (GILTI) in taxable income. Include the amount figured on Form 8992 and attach a copy of the form to your return. If you have a Form 5471 reporting requirement, attach a copy of Form 5471 to your return.

Nontaxable income. Don't report any nontaxable income on line 8. 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.

• 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 \$16,649, 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 8 any NOL deduction from an earlier year. Subtract it from any income on line 8 and enter the result. If the result is less than zero, enter it in parentheses. On the dotted line next to line 8, 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 reported to you in box 1 of Form(s) W-2, include the amount on Form 1040 or 1040-SR, line 1. Also include on line 1 any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you did not receive a Form W-2 reporting these payments. On line 8, subtract the nontaxable amount of the payments from any income on line 8 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 8. For more information about these payments, see Pub. 525.

**Olympic and Paralympic medals and USOC prize money.** The value of Olympic and Paralympic medals and the amount of United States Olympic Committee prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If you are excluding unemployment compensation from your income, complete the Unemployment Compensation Worksheet—Schedule 1, line 8, before figuring your adjusted gross income as described above. When figuring your AGI for this purpose, use the full amount of your unemployment compensation as reported on line 7 and use the amount from line 3 of the Unemployment Compensation Worksheet in place of the amount from line 8 of Schedule 1.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8, then subtract it by including it on line 22, along with any other write-in adjustments. On the dotted line next to line 22, enter the nontaxable amount and identify as "USOC."

## Adjustments to Income

#### Line 10

#### **Educator Expenses**

If you were an eligible educator in 2020, you can deduct on line 10 up to \$250 of qualified expenses you paid in 2020. 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 10. 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:

• For professional development courses you have taken related to the curriculum you teach or to the students you teach; or

• 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 doesn't have to be required to be considered necessary.

Qualified expenses include amounts paid or incurred after March 12, 2020, for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for nonathletic 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 weren't reported to you in box 1 of your Form W-2.

For more details, use <u>*Tax Topic 458*</u> or see Pub. 529.

#### Line 11

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

Include the following deductions on line 11.

• 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.

#### Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 16

Befo	<ul> <li>✓ If, during 2020, you were an eligible trade adjustment assistance (TAA) recipied (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit pension payee, see the Instructions for Form 8885 to figure the amount to enter sheet.</li> <li>✓ Be sure you have read the Exceptions in the instructions for this line to see if y sheet instead of Pub. 535 to figure your deduction.</li> </ul>	Guai r on	anty Corporation line 1 of this work-
<b>1.</b> I	Enter the total amount paid in 2020 for health insurance coverage established under your business		
s t y r	or the S corporation in which you were a more-than-2% shareholder) for 2020 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at he end of 2020, even if the child wasn't your dependent. But don't 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	1.	
ľ	Enter your net profit* and any other earned income** from the business under which the insurance blan is established, minus any deductions on Schedule 1, lines 14 and 15. Don't include Conservation Reserve Program payments exempt from self-employment tax	2.	
5	Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Schedule 1, line 16. Don't include this amount in figuring any medical expense deduction on Schedule A	3.	
*If you	used either optional method to figure your net earnings from self-employment, don't enter your net profit. Inst	ead,	enter the amount

**\*\*Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't 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 12

## Health Savings Account (HSA) Deduction

from Schedule SE, line 4b.

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 2020. See Form 8889.

### Line 13

#### **Moving Expenses**

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use <u>Tax Topic 455</u> or see Form 3903.

#### Line 14

## 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. The deductible part of your self-employment tax is on line 13.

#### Line 15

## 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 16

## 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 2020, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Forms 1040 and 1040-SR).

One of the following statements must be true.

• You were self-employed and had a net profit for the year reported on Schedule C 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 2020 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 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 2020 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's emplover for any month or part of a month in 2020, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2020, don't use amounts paid for coverage for that month to figure the deduction.



A qualified small employer health reimbursement arrange-CAUTION ment (OSEHRA) is considered to be a subsidized health plan maintained by an employer.

*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 can't 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 can't 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.

• 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 was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

#### Line 17

#### 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 18a, 18b, and 18c Alimonv Paid

#### Line 18a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use Tax Topic 452 or see Pub. 504.

#### Line 18c

On line 18c, enter the month and year of your original divorce or separation

agreement that relates to this deduction for alimony paid.

#### Line 19

#### **IRA Deduction**

If you made any nondeductible TIP contributions to a traditional individual retirement arrangement (IRA) for 2020, you must report them on Form 8606.



You no longer need to be vounger than age  $70^{1/2}$  to take a deduction for your contributions to an IRA.

If you made contributions to a traditional IRA for 2020, 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 Schedule 1, line 2a. 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, 2021, that shows all contributions to your traditional IRA for 2020.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 10-item list before you fill in the worksheet.

1. You can't 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 Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2020, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of vour Form W-2.

4. If you made contributions to your IRA in 2020 that you deducted for 2019, don't include them in the worksheet.

5. 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 1 of Form 1099-NEC, don't 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 14 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. 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 19.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 19 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2020, see Pub. 590-A for special rules.

## 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 can't deduct them. In any case, the income earned on your IRA contributions isn't 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 weren't 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 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 weren't 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 2020.

You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

### IRA Deduction Worksheet—Schedule 1, Line 19

Befo	re you begin:	✓ If you are excluding unemployn Exclusion Worksheet—Schedul Be sure you have read the 10-ite Figure any write-in adjustments	e 1, line 8, m list in th	before completine instructions for	ng this or this l	worksheet. ine. You may not be	e able to	o use this worksheet.
		✓ Schedule 1, line 22). ✓ If you are married filing separate line next to Schedule 1, line 19.	ely and you If you don	u lived apart fror i't, you may get a	m your a math	spouse for all of 20 error notice from th	)20, ente ne IRS.	er "D" on the dotted
						Your IRA	S	pouse's IRA
1a.	Retirement Plan?	d by a retirement plan (see <i>Were You</i> ?)?		•••••		Yes No		
b.	If married filing j	jointly, was your spouse covered by a	retiremen	t plan?			1b.	∐ Yes ∐ No
	jointly), skip line (and line 7b, if ap • \$6,000, if u	exked "No" on line 1a (and "No" on line s 2 through 6, enter the applicable an oplicable), and go to line 8. ander age 50 at the end of 2020. age 50 or older at the end of 2020. line 2.	ne 1b if ma nount below	nried filing w on line 7a				
2.	Enter the amount	shown below that applies to you.		,				
	lived apart from	Fhousehold, or married filing separate your spouse for all of 2020, enter \$7: low(er), enter \$124,000.	ely and you 5,000.	u	2a.		2b.	
	"No" on either lii covered by a plar	separately and you lived with your sp	rson who	wasn't				
3.	compensation fro Form 1040 or 10 • If you are a compensation fro from Form 1040 6b, 7, Schedule 1 the Unemployme	not excluding unemployment om income, enter the amount from 40-SR, line 9. excluding unemployment om income, combine the amounts or 1040-SR, lines 1, 2b, 3b, 4b, 5b, , lines 1 through 7, and line 3 of nt Compensation Exclusion	3					
4.	1040-SR, line 10 18a, plus any wri	the amounts from Form 1040 or b, Schedule 1, lines 10 through te-in adjustments you entered on ext to Schedule 1, line 22	4					
5.		om line 3. If married filing jointly, en	ter the rest	ult in both	_			
6		line 5 less than the amount on line 22	· · · · · · · · ·		<b>5a.</b>		5b.	
6.		None of your IRA contributions are nondeductible IRA contributions, see	deductible	. For details on 06.				
	below	act line 5 from line 2 in each column v that applies to you.						
	ai ai If • re fo re	If single, head of household, or marn and the result is \$10,000 or more, enter mount below on line 7 for that colum i. \$6,000, if under age 50 at the end of ii. \$7,000, if age 50 or older at the end of 2020. The result is less than \$10,000, go to If married filing jointly or qualifying soult is \$20,000 or more (\$10,000 or if or the IRA of a person who wasn't con- terement plan), enter the applicable a ne 7 for that column and go to line 8.	r the applic n and go to of 2020. line 7. g widow(er nore in the vered by a mount belo	cable o line 8. r), and the c column	6a.		бЬ.	
	C	<ul> <li>i. \$6,000, if under age 50 at the end of</li> <li>ii. \$7,000 if age 50 or older at the end of 2020.</li> <li>otherwise, go to line 7.</li> </ul>	of 2020.					

#### IRA Deduction Worksheet—Continued



#### Line 20

#### **Student Loan Interest Deduction**

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

• You paid interest in 2020 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: \$85,000 if single, head of household, or qualifying widow(er); \$170,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI. • You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2020 tax return.

Don't include any amount paid from a a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

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 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 were eligible students.

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;

#### Student Loan Interest Deduction Worksheet—Schedule 1, Line 20

Befo	<ul> <li>✓ If you are excluding unemployment compensation from your income, complete the Unemployment Compensation Exclusion Worksheet—Schedule 1, line 8, before completing this worksheet.</li> <li>✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22).</li> <li>✓ 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.</li> </ul>	
1.	Enter the total interest you paid in 2020 on qualified student loans (see the instructions for line 20). <b>Don't</b> enter more than \$2,500	_
2.	<ul> <li>If you are not excluding unemployment compensation from income, enter the amount from Form 1040 or 1040-SR, line 9.</li> <li>If you are excluding unemployment compensation from income, combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 6b, 7, Schedule 1, lines 1 through 7, and line 3 of the Unemployment Compensation Exclusion</li> <li>Worksheet</li></ul>	
3.	Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, and Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22	
4.	Subtract line 3 from line 2	
5.	Enter the amount shown below for your filing status.	
	<ul> <li>Single, head of household, or qualifying widow(er)—\$70,000</li> <li>Married filing jointly—\$140,000</li> <li>5</li> </ul>	
6.	Is the amount on line 4 more than the amount on line 5?	
	<b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9.	
	<b>Yes.</b> Subtract line 5 from line 4	
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	_
8.	Multiply line 1 by line 7	_
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 20.         Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)         9.	_

b. The person had gross income that was equal to or more than the exemption amount for that year or \$4,300 for 2020; or

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

However, a loan isn't 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.

#### Line 21

#### **Tuition and Fees Deduction**

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction for 2020. See Form 8917.

You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for Forms 1040 and 1040-SR, line 29, and Schedule 3, line 3, for details.

#### Line 22

Include in the total on line 22 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 22, 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 8 from the rental of personal property engaged in for profit. Identify as "PPR."

• Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8. Identify as "USOC."

• 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."

• Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041). Identify as "ED67(e)."

## Instructions for Schedule 2 Additional Taxes

## **General Instructions**

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 10, on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b.

## **Specific Instructions**

#### Line 1

#### Alternative Minimum Tax (AMT)

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$72,900 (\$113,400 if married filing jointly or qualifying widow(er); \$56,700 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$518,400 (\$1,036,800 if married filing jointly or qualifying widow(er)).

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

**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 aren't at risk.

• Income from long-term contracts not figured using the percent-age-of-completion method.

• 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 didn't 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.

• Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to <u>IRS.gov/AMT</u>.

#### Line 2

#### Excess Advance Premium Tax Credit Repayment

If you have excess advance premium tax credit (APTC) repayments, go to <u>IRS.gov/Form8962</u> for more information.

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 2.

#### Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 1

Before you be	<b>EXAMPLE</b> Secure you have read the <b>Exception</b> in the instructions for this line to see if you must fill in F using this worksheet.	Form 6251 instead of
1. Are you filing S	Schedule A?	
□ No.	Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 13a, from Form 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.	
Yes.	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15	1
<b>2.</b> Enter the amount	nt from Schedule A, line 7	2
3. Add lines 1 and	12	3
4. Enter any tax re	efund from Schedule 1, lines 1 and 8	4
<b>5.</b> Subtract line 4 t	from line 3	5
6. Enter the amount	nt shown below for your filing status.	
Married f	<pre>bead of household—\$72,900 filing jointly or qualifying widow(er)—\$113,400 filing separately—\$56,700</pre>	6
<b>7.</b> Is the amount o	on line 5 more than the amount on line 6?	
	Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.	
Yes.	Subtract line 6 from line 5	7
	nt shown below for your filing status.	
Married f	<pre>: head of household—\$518,400 filing jointly or qualifying widow(er)—\$1,036,800 filing separately—\$518,400</pre>	8
<b>9.</b> Is the amount o	on line 5 more than the amount on line 8?	
No.	Enter -0 Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.	
Tes.	Subtract line 8 from line 5	9
<b>10.</b> Multiply line 9	by 25% (0.25) and enter the <b>smaller</b> of the result or line 6	10
11. Add lines 7 and	i 10	11
<b>12.</b> Is the amount o	on line 11 more than \$197,900 (\$98,500 if married filing separately)?	
Tyes.	Fill in Form 6251 to see if you owe the alternative minimum tax.	
No.	Multiply line 11 by 26% (0.26)	12
Schedule J to fi without using S		13
Next. Is the amoun	at on line 12 more than the amount on line 13?	
Yes.	Fill in Form 6251 to see if you owe the alternative minimum tax.	
No.	You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1	, blank.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

#### Line 5

#### **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 didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any noncash tips, such as tickets or passes. You don't 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.



report to your employer.

You may be charged a penalty equal to 50% of the social se-CAUTION curity and Medicare or RRTA tax due on tips you received but didn't

Form 8919. If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 5 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1.

#### Line 6

#### 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 wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

The requirement to receive a TIP minimum required distribution has been waived for calendar year 2020. This includes distributions for those who have a beginning year for required minimum distribution starting in 2020. More information on required minimum distributions can be found in Pub. 590-B.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 6. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also enter "No" in the margin to the left of line 6 to indicate that you don't 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 7a

#### **Household Employment Taxes**

Enter the household employment taxes vou 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 \$2,200 or more in 2020. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2020 and was a student.

2. You withheld federal income tax during 2020 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2019 or 2020 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, vard workers, and similar domestic workers.

#### Line 7b

#### **First-Time Homebuyer Credit** Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2020, you can enter your 2020 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

#### Line 8

#### **Other Taxes**

Use line 8 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 8 the total of all the following taxes you owe.

Additional Medicare Tax. See Form 8959 and its instructions if the total of your 2020 wages and any 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 don't 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.

Check box a if you owe the tax.

**Net Investment Income Tax.** See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, 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, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

• \$17,400 if married filing separately,

• \$142,400 if married filing jointly or qualifying widow(er), or

• \$92,400 if single or head of house-hold.

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.

If you owe interest on the tax due on installment income under section 453(l) or interest on the deferred tax on gain from certain installment sales under section 453A, list those amounts, and the applicable code, first before listing any other taxes you may owe and report on this line.

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

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

3. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as "HSA."

4. Additional tax on an HSA because you didn't remain an eligible individual during the testing period (see Form 8889, Part III). Identify as "HDHP."

5. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."

6. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."

7. 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."

8. Recapture of federal mortgage subsidy. If you sold your home in 2020

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."

9. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."

10. 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."

11. 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."

12. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."

13. Excise tax on insider stock compensation from an expatriated corporation. See section 4985. Identify as "ISC."

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 14 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 wasn't determinable until 2020. 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 1040-NR). Identify as "1040-NR."

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."

## Instructions for Schedule 3 Additional Credits and Payments

## **General Instructions**

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 7, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 14, on Form 1040, 1040-SR, or 1040-NR, line 31.

## **Specific Instructions**

#### Line 1

#### **Foreign Tax Credit**

If you are a shareholder in a controlled foreign corporation who has made a section 962 election and you figured a foreign tax credit on Form 1118, see the instructions for Forms 1040 and 1040-SR, line 16.

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 don't 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 wasn't 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 weren't obligated to pay these amounts to someone else. 4. You aren't 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 don't support terrorism.

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

## Do you meet all five requirements just listed?

 $\Box$  Yes. Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 2.

 $\Box$  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 2

#### 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 couldn't care for himself or herself, or

• Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separa*ted parents under *Who Qualifies as Your Dependent*, earlier.

For details, use <u>*Tax Topic 602*</u> or see Form 2441.

#### Line 3

#### **Education Credits**

If you (or your dependent) paid qualified expenses in 2020 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 can't 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) 2020 tax return.

• Your filing status is married filing separately.

• The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You are taking a deduction for tuition and fees on Schedule 1, line 21, for the same student.

• You, or your spouse, were a nonresident alien for any part of 2020 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 Form 1040 or 1040-SR, line 29; and <u>IRS.gov/EdCredit</u>.

#### Line 4

#### 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); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than \$32,500 (\$48,750 if head of house-hold; \$65,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2003, (b) is claimed as a dependent on someone else's 2020 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2020, 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use <u>*Tax Topic 610*</u> or see Form 8880.

#### Line 5

#### **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 2020.

• 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 2020 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 sky-lights).

• 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 6

#### Other Credits

Enter the total of the following credits on line 6 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 2020. See the Instructions for Form 8839.

• District of Columbia first-time homebuyer credit. You can't claim this credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2019. See Form 8859.

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

• Qualified electric vehicle credit. You can't 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.

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

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

• Amount on Form 8978, line 14 (relating to partner's audit liability under section 6226), but only if the amount is negative. Check box "c" and enter "Form 8978." If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

#### Line 8

#### **Net Premium Tax Credit**

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 8. For more information, see the Instructions for Form 8962.

#### Line 9

#### Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR 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, don't include on line 9 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

#### Line 10

#### 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 2020 and total wages of more than \$137,700, 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 \$8,537.40. But if any one employer withheld more than \$8,537.40, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.



If (1) you worked for two or more employers in 2020, (2)

**EXIMITY** you receive a 2020 Form W-2c showing a correction to box 4 (or to box 14 for employees who pay RRTA tax) to account for employee social security or tier 1 RRTA tax that was deferred in 2020 and withheld in 2021, and (3) the corrected amount in box 4 of the 2020 Form W-2c makes the total amount of employee social security tax or tier 1 RRTA tax withheld by all of your employers more than \$8,537.40, or increases an already existing excess amount of employee social security tax or tier 1 RRTA tax withheld, you should report the credit or increased credit for that amount on line 10 in order to claim your refund.

If you receive Form W-2c after you have filed your return, then you should file an amended return (Form 1040-X) to claim a credit or increased credit for the excess social security (or tier 1 RRTA tax) withheld.

#### Line 11

#### **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 12 Other Payments and Refundable Credits

#### Line 12a



#### Line 12b

Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202. If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to the coronavirus. The amount of this credit is shown on Schedule H, line & See Schedule H (Form 1040) and its instructions for more information on these credits.

Enter the amount of any credit for paid sick or family leave for certain self-employed individuals as a result of coronavirus. The amount of credit for sick leave is shown on Form 7202, line 24, and the amount of credit for family leave is shown on Form 7202, line 35. See Form 7202 and its instructions for more information on these credits.

#### Line 12d

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 12d. Enter "I.R.C. 1341" on the entry line. See Pub. 525 for details about this credit.

If you made a tax payment that doesn't belong on any other line, including a credit under section 960(c) with respect to an excess limitation account, include the payment on line 12d. Enter "Tax" on the entry line.

If you have a net section 965 inclusion in 2020 and have elected to pay your net 965 tax liability in installments, report the deferred amount on line 12d. Enter "TAX" and the amount of net 965 tax liability remaining to be paid in future years.

#### Line 12e

**Deferral for certain Schedule H or SE filers.** If you file Schedule H or Schedule SE, you can defer some of the household employment and self-employment tax payments you may owe on your 2020 tax return and pay them later instead. However, you can't defer amounts that you have already paid. If you qualify, the amount you may defer is figured in the following worksheet.



The deferred amount is a deferral of payments, not a deferral of your 2020 income tax liabili-

ty. Any amount you enter on line 12e must be paid by the due dates shown on lines 13 and 14 of the worksheet to be treated as timely and avoid interest and penalties. Any deferred amount may be paid before the due date. Payments you make are first applied against your payment due on December 31, 2021, and then applied against your payment due on December 31, 2022.

If you deferred your payment of the employer's share of Social Security tax for household employment or 50% of the Social Security tax on net earnings from self-employment under section 2302 of the CARES Act, and the amount of payment you elect to defer caused an overpayment when added to other payments and credits on your return, you are generally not eligible for a refund because the deferral amount is a deferral of payment, not a deferral of liability. However, if you're a household employer who is eligible for advanceable paid leave credits under the FFCRA, and you reported these credits on Schedule H, Form 1040, you may receive a refund of the paid leave credits even while deferring the employer's share of Social Security tax. This does not apply to credits for sick leave and family leave equivalent amounts for self-employed individuals reported on Form 7202. For more information, see <u>IRS.gov/ETD</u>.

#### Deferral Worksheet for Schedule H or Schedule SE filers—Schedule 3, line 12e

Befo	<b>The you begin:</b> $$ Complete Schedule H (Form 1040) or Schedule SE (Form 1040).		
1a.	Add lines 25d through 30 of Form 1040 or 1040-SR 1a.		
b.	Add lines 8 through 12d of Schedule 3 (Form 1040) 1b.		
c.	Add lines 1a and 1b	1c.	
2.	Enter the amount from line 24 of Form 1040 or 1040-SR 2.		
3a.	Enter the amount(s) from line 8b of your Schedule(s) H 3a.		
b.	Enter the amount(s) from line 8e of your Schedule(s) H 3b.		
c.	Add lines 3a and 3b 3c.		
4.	Add lines 2 and 3c 4.		
5.	Enter the amount from line 8d of your Schedule(s) H 5.		
6.	Enter the amount from line 26 of your Schedule(s) SE 6.		
7.	Add lines 5 and 6		
8.	Subtract line 7 from line 4	8.	
9.	Subtract line 8 from line 1c. If zero or less, enter -0		
10.	Subtract line 9 from line 7	10.	
	You can defer payment on up to the amount on line 10 until 12/31/2021 or 12/31/2022 by reporting the amount on line 10 above (or a smaller amount) on line 12e of Schedule 3 (Form 1040). See instructions.		
11.	Enter the amount you reported on Schedule 3, line 12e	11.	
12.	Enter one-half of the amount on line 7 above 12.		
13.	Enter the smaller of line 11 or line 12. You must pay this amount by 12/31/2022	13.	
14.	Subtract line 13 from line 11. You must pay this amount by 12/31/2021	14.	

You can read these Tax Topics at IRS.gov/TaxTopics.

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All topics are available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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## **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 records and other material (in paper or electronic format) 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 or email address.

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 through *IRS.gov/FormsComments*. Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't 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 October 2020 for taxpayers filing a 2020 Form 1040 or 1040-SR 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 return preparation software costs. While these estimates don't 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 don't 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 or 1040-SR is 12 hours, with an average cost of \$230 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$140, while business taxpayers are expected to have an average burden of about 21 hours and \$440. Similarly, tax return 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

		Average Burden           Average Time (Hours)         Average					1
							Average
Type of Taxpayer	Percentage of Returns	Total Time*	Record- keeping	Tax Planning	Form Completion and Submission	All Other	Cost (Dollars)**
All taxpayers	100%	12	5	2	4	1	\$230
Nonbusiness*** Business***	70% 30%	8 21	3 11	1 3	3 5	1 2	140 440

\*Detail may not add to total time due to rounding.

\*\*Dollars rounded to the nearest \$10.

\*\*\*You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

## Major Categories of Federal Income and Outlays for Fiscal Year 2019

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2019.





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 2019 (which began on October 1, 2018, and ended on September

30, 2019), federal income was \$3.464 trillion and outlays were \$4.448 trillion, leaving a deficit of \$984 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 15% 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, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% 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 \$98 billion in fiscal year 2019. 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.

## 2020 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

#### Schedule X-If your filing status is Single

If your taxable		The tax is:	
income is: <i>Over—</i>	But not over—		of the amount over—
\$0	\$9,875	10%	\$0
9,875	40,125	\$987.50 + 12%	9,875
40,125	85,525	4,617.50 + 22%	40,125
85,525	163,300	14,605.50 + 24%	85,525
163,300	207,350	33,271.50 + 32%	163,300
207,350	518,400	47,367.50 + 35%	207,350
518,400		156,235.00 + 37%	518,400

Schedule Y-1-If your filing status is Married filing jointly or Qualifying widow(er)

If your taxable		The tax is:	
income is:	But not		of the
Over—	over—		amount over—
\$0	\$19,750	10%	\$0
19,750	80,250	\$1,975.00 + 12%	19,750
80,250	171,050	9,235.00 + 22%	80,250
171,050	326,600	29,211.00 + 24%	171,050
326,600	414,700	66,543.00 + 32%	326,600
414,700	622,050	94,735.00 + 35%	414,700
622,050		167,307.50 + 37%	622,050

#### Schedule Y-2-If your filing status is Married filing separately

If your taxable		The tax is:	
income is:			of the
0	But not		amount
Over—	over-		over-
\$0	\$9,875	10%	\$0
9,875	40,125	\$987.50 + 12%	9,875
40,125	85,525	4,617.50 + 22%	40,125
85,525	163,300	14,605.50 + 24%	85,525
163,300	207,350	33,271.50 + 32%	163,300
207,350	311,025	47,367.50 + 35%	207,350
311,025		83,653.75 + 37%	311,025

Schedule Z—If your filing status is Head of household

If your taxable income is:		The tax is:	<i>c</i>
Over—	But not over—		of the amount over—
\$0	\$14,100	10%	\$0
14,100	53,700	\$1,410.00 + 12%	14,100
53,700	85,500	6,162.00 + 22%	53,700
85,500	163,300	13,158.00 + 24%	85,500
163,300	207,350	31,830.00 + 32%	163,300
207,350	518,400	45,926.00 + 35%	207,350
518,400		154,793.50 + 37%	518,400

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# Your Rights as a Taxpayer

## The Taxpayer Bill of Rights

### 1. 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.

### 2. 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.

## 3. 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.

## 4. 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.

## 5. 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.

#### Learn more at IRS.gov/TaxpayerRights

### 6. 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.

### 7. 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.

### 8. 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.

### 9. 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.

### 10. 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.



File?

Where Do You 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 Requirements, earlier.



Filing

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.

	THEN use this address if you:			
IF you live in	Are requesting a refund or are not enclosing a check or money order	Are enclosing a check or money order		
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214		
Alaska, California, Hawaii, Ohio, Washington	Use this address if you file from January 1, 2021 through June 18, 2021:			
	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501		
	Starting June 19, 2021, use the following address:			
	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501		
Arkansas, Delaware, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Oklahoma, Vermont, Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000		
Arizona, Colorado, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501		
Connecticut, District of Columbia, Maryland, Pennsylvania, Rhode Island, West Virginia	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000		
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		
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555 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.