

# 1040A

## INSTRUCTIONS

# 2014



makes doing your taxes faster and easier.



is the fast, safe, and free way to prepare and e-file your taxes. See [www.irs.gov/freefile](http://www.irs.gov/freefile).

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

### 2014 Tax Changes

See *What's New* in these instructions.

### FUTURE DEVELOPMENTS

For the latest information about developments related to Form 1040A and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form1040a](http://www.irs.gov/form1040a).



Department of the Treasury Internal Revenue Service [IRS.gov](http://IRS.gov)



Department  
of the  
Treasury

**Internal  
Revenue  
Service**

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## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

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

### What can the Taxpayer Advocate Service do for you?

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

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

### How can you reach us?

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

### How can you learn about your taxpayer rights?

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

### How else does the Taxpayer Advocate Service help taxpayers?

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

## Low Income Taxpayer Clinics Help Taxpayers

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

## Suggestions for Improving the IRS

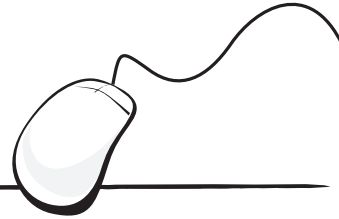
### Taxpayer Advocacy Panel

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

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

### Why do 80% of Americans file their taxes electronically?

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



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

Joining the more than 120 million Americans who already are using e-file is easy. Just ask your paid or volunteer tax preparer, use commercial software, or use Free File.

IRS e-file is the safest, most secure way to transmit your tax return to the IRS. Since 1990, the IRS has processed more than 1 billion e-filed tax returns safely and securely. There's no paper return to be lost or stolen.

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

#### Free e-file Help Available Nationwide

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

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



### Do Your Taxes for Free

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

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

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

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

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

[IRS.gov](http://IRS.gov) is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

## Make your tax payments electronically—it's easy.

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

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# What's New

For information about any additional changes to the 2014 tax law or any other developments affecting Form 1040A or its instructions, go to [www.irs.gov/form1040a](http://www.irs.gov/form1040a).

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## Health care: individual responsibility.

You must either:

- Indicate on line 38 that you, your spouse (if filing jointly), and your dependents had health care coverage throughout 2014,

- Claim an exemption from the health care coverage requirement for some or all of 2014 and attach Form 8965, or

- Make a shared responsibility payment if, for any month in 2014, you, your spouse (if filing jointly), or your dependents did not have coverage and do not qualify for a coverage exemption.

See the instructions for line 38 and Form 8965 for more information.

**Premium tax credit.** You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Health Insurance Marketplace. See the instructions for line 45 and Form 8962 for more information.

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

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

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

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

**Pell grants and other scholarships or fellowships.** Choosing to include otherwise tax-free scholarships or fellowships in your income can increase an education credit and lower your total tax or increase your refund. See the instructions for line 44, the instructions for Form 8863, and Pub. 970 for more information.

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

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

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

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

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# Filing Requirements

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



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

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## Do You Have To File?

Use Chart A, B, or C to see if you must file a return.

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

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels (must file Form 1040).
- Premium tax credit.

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

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

**Exception for certain children under age 19 or full-time students.** If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2014 or was a full-time student under age 24 at the end of 2014. To do so, use Form 1040 and Form 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 or see Form 8814.

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

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

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

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



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

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## When and Where Should You File?

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

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

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

## What If You Cannot File on Time?

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



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

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

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

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

## Private Delivery Services

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

- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.

For more information, go to [IRS.gov](#) and enter "private delivery service" in the search box. The search results will direct you to the IRS mailing address to use if you are using a private delivery service. You will also find any updates to the list of designated private delivery services. The private delivery service can tell you how to get written proof of the mailing date.

## Chart A—For Most People

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

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

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). **Do not** include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2014 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 14a and 14b to figure the taxable part of social security benefits you must include in gross income.

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

## Chart B—For Children and Other Dependents

See the instructions for line 6c to find out if someone can claim you as a dependent.

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

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

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

**No.** You must file a return if **any** of the following apply.

- Your **unearned income** was over \$1,000.
- Your **earned income** was over \$6,200.
- Your **gross income** was more than the **larger** of—
  - \$1,000, or
  - Your earned income (up to \$5,850) plus \$350.

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

- Your unearned income was over \$2,550 (\$4,100 if 65 or older **and** blind).
- Your earned income was over \$7,750 (\$9,300 if 65 or older **and** blind).
- Your gross income was more than the **larger** of—
  - \$2,550 (\$4,100 if 65 or older **and** blind), or
  - Your earned income (up to \$5,850) plus \$1,900 (\$3,450 if 65 or older **and** blind).

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

**No.** You must file a return if **any** of the following apply.

- Your unearned income was over \$1,000.
- Your earned income was over \$6,200.
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
  - \$1,000, or
  - Your earned income (up to \$5,850) plus \$350.

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

- Your unearned income was over \$2,200 (\$3,400 if 65 or older **and** blind).
- Your earned income was over \$7,400 (\$8,600 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of—
  - \$2,200 (\$3,400 if 65 or older **and** blind), or
  - Your earned income (up to \$5,850) plus \$1,550 (\$2,750 if 65 or older **and** blind).



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## Chart C—Other Situations When You Must File

You must file a return for 2014 if you owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28. You must also file a return for 2014 if advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Health Insurance Marketplace. You should have received Form(s) 1095-A showing the amount of the advance payments, if any.

You must file a return using Form 1040 if **any** of the following apply for 2014.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
- You owe write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance, or additional tax on a health savings account.
- You had net earnings from self-employment of at least \$400.
- 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.
- You owe 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.
- You owe household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H (Form 1040)** by itself.
- You owe any recapture taxes, including repayment of the first-time homebuyer credit.
- You (or your spouse, if filing jointly) received HSA, Archer MSA, or Medicare Advantage MSA distributions.

## Would It Help You To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on Schedule A (Form 1040). Itemized deductions include amounts you paid for state and local income or sales taxes, real estate taxes, personal property taxes, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

<b>Your filing status is:</b>	<b>AND</b>	<b>Your itemized deductions are more than:</b>
<b>Single</b>		
• Under 65		• \$6,200
• 65 or older <b>or</b> blind		• 7,750
• 65 or older <b>and</b> blind		• 9,300
<b>Married filing jointly</b>		
• Under 65 (both spouses)		• \$12,400
• 65 or older <b>or</b> blind (one spouse)		• 13,600
• 65 or older <b>or</b> blind (both spouses)		• 14,800
• 65 or older <b>and</b> blind (one spouse)		• 14,800
• 65 or older <b>or</b> blind (one spouse) and 65 or older <b>and</b> blind (other spouse)		• 16,000
• 65 or older <b>and</b> blind (both spouses)		• 17,200
<b>Married filing separately*</b>		
• Your spouse itemizes deductions		• \$0
• Under 65		• 6,200
• 65 or older <b>or</b> blind		• 7,400
• 65 or older <b>and</b> blind		• 8,600
<b>Head of household</b>		
• Under 65		• \$9,100
• 65 or older <b>or</b> blind		• 10,650
• 65 or older <b>and</b> blind		• 12,200
<b>Qualifying widow(er) with dependent child</b>		
• Under 65		• \$12,400
• 65 or older <b>or</b> blind		• 13,600
• 65 or older <b>and</b> blind		• 14,800

\* If you can take an exemption for your spouse, complete the Standard Deduction Worksheet for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize if your itemized deductions total more than your standard deduction figured on the Standard Deduction Worksheet.

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



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

If any **federal income tax withheld** is shown on these forms, include the tax withheld on Form 1040A, line 40.

Form	Item and Box in Which It Should Appear	Where To Report	
W-2	Wages, tips, other compensation (box 1)	Form 1040A, line 7	
	Allocated tips (box 8)	See <i>Wages, Salaries, Tips, etc.</i>	
	Dependent care benefits (box 10)	Form 2441, Part III	
	Adoption benefits (box 12, code T)	Must file Form 1040	
	Employer contributions to an Archer MSA (box 12, code R)	Must file Form 1040	
	Employer contributions to a health savings account (box 12, code W)	Must file Form 1040 if required to file Form 8889 (see instructions for Form 8889)	
	Uncollected social security and Medicare or RRTA tax (box 12, Code A, B, M, or N)	Must file Form 1040	
W-2G	Gambling winnings (box 1)	Must file Form 1040	
1097-BTC	Bond tax credit	Must file Form 1040 to take	
1098	Mortgage interest (box 1)	Must file Form 1040 to deduct	
	Points (box 2)	See the instructions on Form 1098	
	Refund of overpaid interest (box 3)	Must file Form 1040 to deduct	
	Mortgage insurance premiums (box 4)	Must file Form 1040 to deduct	
1098-C	Contributions of motor vehicles, boats, and airplanes	Must file Form 1040 to deduct	
1098-E	Student loan interest (box 1)	See the instructions for Form 1040A, line 18	
1098-MA	Home mortgage payments (box 3)	Must file Form 1040 to deduct	
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040A, line 19, or line 33, but first see the instructions on Form 1098-T	
1099-A	Acquisition or abandonment of secured property	See Pub. 4681	
1099-B	Broker and barter exchange transactions	Must file Form 1040	
1099-C	Canceled debt (box 2)	Generally must file Form 1040 (see Pub. 4681)	
1099-DIV	Total ordinary dividends (box 1a)	Form 1040A, line 9a	
	Qualified dividends (box 1b)	See the instructions for Form 1040A, line 9b	
	Total capital gain distributions (box 2a)	See the instructions for Form 1040A, line 10	
	Amount reported in box 2b, 2c, or 2d	Must file Form 1040	
	Nondividend distributions (box 3)	Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV)	
	Investment expenses (box 5)	Must file Form 1040 to deduct	
	Foreign tax paid (box 6)	Must file Form 1040 to deduct or take a credit for the tax	
1099-G	Unemployment compensation (box 1)	See the instructions for Form 1040A, line 13	
	State or local income tax refund (box 2)	See the instructions under <i>Refunds of State or Local Income Taxes</i> , later	
	Amount reported in box 5, 6, 7, or 9	Must file Form 1040	
1099-INT	Interest income (box 1)	See the instructions on Form 1099-INT and the instructions for Form 1040A, line 8a	
	Early withdrawal penalty (box 2)	Must file Form 1040 to deduct	
	Interest on U.S. savings bonds and Treasury obligations (box 3)	See the instructions for Form 1040A, line 8a	
	Investment expenses (box 5)	Must file Form 1040 to deduct	
	Foreign tax paid (box 6)	Must file Form 1040 to deduct or take a credit for the tax	
	Tax-exempt interest (box 8)	Form 1040A, line 8b	
	Specified private activity bond interest (box 9)	Must file Form 1040	
	Market discount (box 10)	See instructions on Form 1099-INT and Pub. 550	
	Bond premium (box 11)	See instructions on Form 1099-INT and Pub. 550	
	1099-K	Payment card and third party network transactions	Must file Form 1040
	1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040	

Form	Item and Box in Which It Should Appear	Where To Report
1099-OID	Original issue discount (box 1)	See the instructions on Form 1099-OID
	Other periodic interest (box 2)	See the instructions on Form 1099-OID
	Early withdrawal penalty (box 3)	Must file Form 1040 to deduct
	Market discount (box 5)	See the instructions on Form 1099-OID and Pub. 550
	Acquisition premium (box 6)	See the instructions on Form 1099-OID and Pub. 550
	Original issue discount on U.S. Treasury obligations (box 8)	See the instructions on Form 1099-OID
1099-PATR	Investment expenses (box 9)	Must file Form 1040 to deduct
	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
	Domestic production activities deduction (box 6)	Must file Form 1040 to deduct
1099-Q	Amount reported in box 7, 8, 9, or 10	Must file Form 1040
	Qualified education program payments	Must file Form 1040
1099-R	1099-R	Must file Form 1040
	Distributions from IRAs*	See the instructions for Form 1040A, lines 11a and 11b
	Distributions from pensions, annuities, etc.	See the instructions for Form 1040A, lines 12a and 12b
	Capital gain (box 3)	See the instructions on Form 1099-R
1099-S	Disability income with code 3 in box 7	See the instructions for Form 1040A, line 7
	Gross proceeds from real estate transactions (box 2)	Must file Form 1040 if required to report the sale (see Pub. 523)
	Buyer's part of real estate tax (box 5)	Must file Form 1040
1099-SA	Distributions from HSAs and MSAs**	Must file Form 1040
SSA-1099	Social security benefits	See the instructions for lines 14a and 14b
RRB-1099	Railroad retirement benefits	See the instructions for lines 14a and 14b
*This includes distributions from Roth, SEP, and SIMPLE IRAs.		
**This includes distributions from Archer and Medicare Advantage MSAs.		

## Who Can Use Form 1040A?

You can use Form 1040A if all six of the following apply.

1. You only had income from the following sources:
  - a. Wages, salaries, tips.
  - b. Interest and ordinary dividends.
  - c. Capital gain distributions.
  - d. Taxable scholarship and fellowship grants.
  - e. Pensions, annuities, and IRAs.
  - f. Unemployment compensation.
  - g. Alaska Permanent Fund dividends.
  - h. Taxable social security and railroad retirement benefits.
2. The only adjustments to income you can claim are:
  - a. Educator expenses.
  - b. IRA deduction.
  - c. Student loan interest deduction.
  - d. Tuition and fees deduction.
3. You do not itemize deductions.
4. Your taxable income (line 27) is less than \$100,000.
5. The only tax credits you can claim are:
  - a. Credit for child and dependent care expenses.
  - b. Credit for the elderly or the disabled.
  - c. Education credits.
  - d. Retirement savings contributions credit.
  - e. Child tax credit.
  - f. Earned income credit.
  - g. Additional child tax credit.
  - h. Premium tax credit.
6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

You can also use Form 1040A if you received dependent care benefits or if you owe tax from the recapture of an education credit or the alternative minimum tax.

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## When Must You Use Form 1040?

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Check *Where To Report Certain Items From 2013 Forms W-2, 1097, 1098, and 1099* to see if you must use Form 1040. You must also use Form 1040 if any of the following apply.

1. You received any of the following types of income:
  - a. Income from self-employment (business or farm income).
  - b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7.
  - c. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
  - d. Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
2. You can exclude any of the following types of income:
  - a. Foreign earned income you received as a U.S. citizen or resident alien.
  - b. Certain income received from sources in Puerto Rico if you were a bona fide resident of Puerto Rico.
  - c. Certain income received from sources in American Samoa if you were a bona fide resident of American Samoa for all of 2014.
3. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).
4. You received a distribution from a foreign trust.
5. You owe the excise tax on insider stock compensation from an expatriated corporation.
6. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.
7. You are claiming the adoption credit or received employer-provided adoption benefits. See Form 8839 for details.
8. You are an employee and your employer did not withhold social security and Medicare tax. See Form 8919 for details.
9. You had a qualified health savings account funding distribution from your IRA.
10. You are a debtor in a bankruptcy case filed after October 16, 2005.
11. You must repay the first-time homebuyer credit. See Form 5405 for details.
12. You had foreign financial assets in 2014, and you must file Form 8938. See Form 8938 and its instructions.
13. You owe Additional Medicare Tax or had Additional Medicare Tax withheld and must file Form 8959. See Form 8959 and its instructions.
14. You owe Net Investment Income Tax and must file Form 8960. See Form 8960 and its instructions.
15. You have adjusted gross income of more than \$152,525 and must reduce the dollar amount of your exemptions. See the instructions for Form 1040.
16. You received a Form W-2 that incorrectly includes in box 1 amounts that are payments under a Medicaid waiver program, and you cannot get a corrected W-2, or you received a Form 1099-MISC that incorrectly reported these payments to the IRS.

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# Line Instructions for Form 1040A

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

Section references are to the Internal Revenue Code unless otherwise noted.

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## Name and Address

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



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

### Name change

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

### Address change

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

### P.O. box

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

### Foreign address

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

### Death of a taxpayer

See [Death of a taxpayer](#) under *General Information*, later.

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## Social Security Number (SSN)

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

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

## IRS Individual Taxpayer Identification Numbers (ITINs) for aliens

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

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

**Note.** An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.

## Nonresident alien spouse

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

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

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## Presidential Election Campaign Fund

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

## Filing Status

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

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

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



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

### Line 1

#### Single

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

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

### Line 2

#### Married Filing Jointly

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

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

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. Once you file a joint return, you cannot

choose to file separate returns for that year after the due date of the return.

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

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

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

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

### Line 3

#### Married Filing Separately

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

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

Be sure to enter your spouse's SSN or ITIN on Form 1040A. If your spouse does not have and is not required to have an SSN or ITIN, enter "NRA."



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

### Line 4

#### Head of Household

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

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

- You are married but lived apart from your spouse for the last 6 months of 2014 and you meet the other rules under [Married persons who live apart](#), later.
- You are married to a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien.

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

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

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

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

- Your child whom you claim as your dependent because of the rule for [Children of divorced or separated parents](#) in the line 6c instructions,
- Any person who is your dependent only because he or she lived with you for all of 2014, or
- Any person you claimed as a dependent under a multiple support agreement. See the line 6c instructions.

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

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

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

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

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

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

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

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

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

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

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

- You lived apart from your spouse for the last 6 months of 2014. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2014.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2014 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for [Children of divorced or separated parents](#) in the line 6c instructions.

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

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

## Line 5

### Qualifying Widow(er) With Dependent Child

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

- Your spouse died in 2012 or 2013 and you did not remarry before the end of 2014.
- You have a child or stepchild you can claim as a dependent on line 6c. This does not include a foster child.
- This child lived in your home for all of 2014. If the child did not live with you for the required time, see *Exception to time lived with you*, later.
- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

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

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

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



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

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

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

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

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## Exemptions

You can deduct \$3,950 on line 26 for each exemption you can take.

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### Line 6b

#### Spouse

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

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.
2. You were married at the end of 2014, your filing status is married filing separately or head of household, and both of the following apply.
  - a. Your spouse had no income and is not filing a return.
  - b. Your spouse cannot be claimed as a dependent on another person's return.

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

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

# Line 6c—Dependents

## Dependents and Qualifying Child for Child Tax Credit

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

### Step 1 Do You Have a Qualifying Child?

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

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

AND

was ...

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

or

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

or

Any age and permanently and totally disabled (defined later)

AND

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

AND

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

AND

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



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

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

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

### Step 2 Is Your Qualifying Child Your Dependent?

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

**Yes.** Continue  **No.** You cannot claim this child as a dependent.

- Was the child married?

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

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

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

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

- Was the child under age 17 at the end of 2014?

**Yes.** Continue  **No.** This child is not a qualifying child for the child tax credit.

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

**Yes.** This child is a qualifying child for the child tax credit. Check the box on Form 1040A, line 6c, column (4).  **No.** This child is not a qualifying child for the child tax credit.

## Step 4 Is Your Qualifying Relative Your Dependent?

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

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

or

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

or

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

or

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

or

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

AND

who was not...

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

AND

who...

Had gross income of less than \$3,950 in 2014. If the person was permanently and totally disabled, see [Exception to gross income test](#), later

AND

For whom you provided...

Over half of his or her support in 2014. But see [Children of divorced or separated parents](#), [Multiple support agreements](#), and [Kidnapped child](#), later.

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

**Yes.** Continue



**No.**

Go to Form 1040A, line 7.

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

**Yes.** Continue



**No.**

You cannot claim this person as a dependent.

3. Was your qualifying relative married?

**Yes.** See *Married person*, later.

**No.** Continue



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

**Yes.**

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

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

## Definitions and Special Rules

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

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

**Children of divorced or separated parents.** A child will be treated as the qualifying child or qualifying relative of his or her

noncustodial parent (defined later) if all of the following conditions apply.

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

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

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

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2014, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to attach 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](#), later.

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

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 35 and 43). However, this special rule does not apply to head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. See Pub. 501 for details.

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

**Married person.** If the person is married and files a joint return, you cannot claim that person as your dependent. However, if the person is married but does not file a joint return or files a

joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim him or her as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child) or Step 4, question 4 (for a qualifying relative).

**Multiple support agreements.** If no one person contributed over half of the support of your relative (or a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

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

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

1. Dependency exemption (line 6c).
2. Child tax credits (lines 35 and 43).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 31).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 42a and 42b).

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

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2014. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2014.

- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2014.

- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2014, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

For more details and examples, see Pub. 501.

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

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

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

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

## Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions, especially the instructions for lines 7 through 14b. 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 if you file Form 1040. For details, see Pub. 54 and Form 2555 or 2555-EZ.

**Foreign retirement plans.** If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Revenue Procedure 2014-55, 2014-44 I.R.B. 753, available at [www.irs.gov/irb/2014-44\\_IRB/ar10.html](http://www.irs.gov/irb/2014-44_IRB/ar10.html), to find out if you can elect to defer tax on the undistributed income. If you elect to defer tax, you must file Form 1040.

Report distributions from foreign pension plans on lines 12a and 12b.

**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.

**Note.** If you had foreign financial assets in 2014, you may have to file Form 8938. If you must file Form 8938, you cannot file Form 1040A. You must file Form 1040. See Form 8938 and its instructions.

### 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.

**Example.** You received two Forms W-2, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

### Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2014, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you itemize deductions?

- No.** None of your refund is taxable.
- Yes.** You may have to report part or all of the refund as income on Form 1040 for 2014. See Pub. 525 for details.

## Community Property States

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

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

## Line 7

### Wages, Salaries, Tips, etc.

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

- All wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,900 in 2014. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.
- Tip income you did not report to your employer. But you must use Form 1040 and Form 4137 if you received tips of \$20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in box 8 of your Form(s) W-2. They are not included as income in box 1. See Pub. 531 for more details.
- 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.
- Scholarship and fellowship grants not reported on Form W-2. Also, enter "SCH" and the amount in the space to the left of line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.
- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. But see [Insurance premiums for retired public safety officers](#), in the instructions for lines 12a and 12b. 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 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

### Missing or Incorrect Form W-2?

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

## Line 8a

### Taxable Interest

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

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



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

## Line 8b

### Tax-Exempt Interest

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

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

If you received tax-exempt interest from private activity bonds issued after August 7, 1986, you must use Form 1040.

## Line 9a

### Ordinary Dividends

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

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

You must use Form 1040 if you received nondividend distributions (box 3 of Form 1099-DIV) required to be reported as capital gains.

For details, see Pub. 550.

## Line 9b

### Qualified Dividends

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

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

- Dividends you received as a nominee. See the Schedule B instructions.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples that follow. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are 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 are not qualified dividends.

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

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

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2014. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2014. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000, and qualified dividends of \$200. However, you sold the 10,000 shares on August 11, 2014. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



*Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet to figure your tax.*

## Line 10

### Capital Gain Distributions

Each payer should send you a Form 1099-DIV. Do any of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain)?

- Yes.** You **must** use Form 1040.
- No.** You can use Form 1040A. Enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 10. Also, be sure you use the Qualified Dividends and Capital Gain Tax Worksheet to figure your tax.

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 10 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.

## Lines 11a and 11b

### IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax and other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 11a and 11b 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 below, leave line 11a blank and enter the total distribution (from Form 1099-R, box 1) on line 11b.

**Exception 1.** Enter the total distribution on line 11a if you rolled over part or all of the distribution from one:

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

Also, enter “Rollover” next to line 11b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 11b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 11b unless *Exception 2* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2014, include a statement explaining what you did.

**Exception 2.** If any of the following apply, enter the total distribution on line 11a and see Form 8606 and its instructions to figure the amount to enter on line 11b.

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

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 11b; you do not have to see Form 8606 or its instructions.

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

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

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

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

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

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

**Exception 3.** If the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 11a. If the total amount distributed is a QCD, enter -0- on line 11b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 11b unless *Exception 2* applies to that part. Enter “QCD” next to line 11b.

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

Generally, your total QCDs for the year cannot be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the



amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590-A for details.



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

**Exception 4.** If the distribution is a health savings account (HSA) funding distribution (HFD), you must file Form 1040. See *Exception 4* in the instructions for Form 1040, lines 15a and 15b. An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA.

**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 11b. For example: “Line 11b--\$1,000 Rollover and \$500 Distribution.” 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 11b. Enter the total amount of those distributions on line 11a.



*You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over or (b) you were born before July 1, 1943, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. If you do owe this tax, you must use Form 1040.*

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

## Lines 12a and 12b

### Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Do not include the following payments on lines 12a and 12b. Instead, report them on line 7.

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



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

**Fully taxable pensions and annuities.** Your payments are fully taxable if (a) you did not contribute to the cost (see [Cost](#),

later) of your pension or annuity, or (b) you got back your entire cost tax free before 2014. But see [Insurance premiums for retired public safety officers](#), later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 12b; do not make an entry on line 12a.

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 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. 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 12b. 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 only make this election for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is:

- a qualified trust,
- a section 403(a) plan,
- a section 403(b) plan, or
- a section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 12a and the taxable amount on line 12b. Enter “PSO” next to line 12b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter “PSO” and the amount excluded in the space to the left of line 7.

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

1. Your annuity starting date was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

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



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

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

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

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

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

**Rollovers.** Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a qualified rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 12a and 12b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 12a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount on line 12b. If the remaining amount is zero and you have no other distribution to report on line 12b, enter zero on line 12b. Also, enter "Rollover" next to line 12b.

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 must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. See Pub. 575 to find out if you owe this tax.

Enter the total distribution on line 12a and the taxable part on line 12b. For details, see Pub. 575.



*You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. But you must use Form 1040 to do so. For details, see Form 4972.*

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## Line 13

### Unemployment Compensation and Alaska Permanent Fund Dividends

**Unemployment compensation.** You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2014. Report this amount on line 13. However, if you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program, reduce the amount you report on line 13 by those contributions.

If you received an overpayment of unemployment compensation in 2014 and you repaid any of it in 2014, subtract the amount you repaid from the total amount you received. Enter the result on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If, in 2014, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

**Alaska Permanent Fund dividends.** Include the dividends in the total on line 13.

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## Lines 14a and 14b

### Social Security Benefits

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

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

**Exception.** Do not use the Social Security Benefits Worksheet if any of the following applies.

# Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records



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

**More than one pension or annuity.** If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2014 on Form 1040A, line 12a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040A, line 12a	1.	_____
2. Enter your cost in the plan at the annuity starting date	2.	_____
<b>Note.</b> If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.		
3. Enter the appropriate number from <b>Table 1</b> below. <b>But</b> if your annuity starting date was <b>after</b> 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from <b>Table 2</b> below	3.	_____
4. Divide line 2 by the number on line 3	4.	_____
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5.	_____
6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet	6.	_____
7. Subtract line 6 from line 2	7.	_____
8. Enter the <b>smaller</b> of line 5 or line 7	8.	_____
9. <b>Taxable amount.</b> Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see <a href="#">Insurance premiums for retired public safety officers</a> before entering an amount on line 12b	9.	_____
10. Was your annuity starting date before 1987?		
<input type="checkbox"/> Yes.  Do not complete the rest of this worksheet.		
<input type="checkbox"/> No. Add lines 6 and 8. This is the <b>amount you have recovered tax free</b> through 2014. You will need this number if you need to fill out this worksheet next year.	10.	_____
11. <b>Balance of cost to be recovered.</b> Subtract line 10 from line 2. If zero, you will not have to complete this worksheet next year. The payments you receive next year will generally be fully taxable.	11.	_____

**Table 1 for Line 3 Above**

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

**Table 2 for Line 3 Above**

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

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

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

gross income in an earlier year. But you must use Form 1040 to do so. For more details, see Pub. 915.

- You file Form 8815. Instead, use the worksheet in Pub. 915.





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

# Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records 

**Before you begin:** ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.  
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2014, enter “D” to the right of the word “benefits” on line 14a. If you do not, you may get a math error notice from the IRS.  
 ✓ Be sure you have read the **Exception** in the line 14a and 14b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

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



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

## Adjusted Gross Income

### Line 16

#### Educator Expenses

If you were an eligible educator in 2014, you can deduct on line 16 up to \$250 of qualified expenses you paid in 2014. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 16. You may be able to deduct expenses that are more than the \$250 (or \$500) limit on Schedule A, line 21, but you must use Form 1040. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

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

Qualified expenses do not include expenses for home schooling or for 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 were not reported to you in box 1 of your Form W-2.

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

### Line 17

#### IRA Deduction



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

If you made contributions to a traditional IRA for 2014, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. A statement should be sent to you by June 1, 2015, that shows all contributions to your traditional IRA for 2014.

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

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

2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for line 34.

3. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2014, do not use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

4. You cannot deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 34.

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

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

7. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.

8. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b.

9. Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.

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

11. If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2014, see Pub. 590-A for special rules.



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


# IRA Deduction Worksheet—Line 17

Keep for Your Records 




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

**Before you begin:** ✓ Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet.  
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2014, enter “D” in the space to the left of line 17. If you do not, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <a href="#">Were you covered by a retirement plan?</a> )? .....	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan? .....		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><b>Next.</b> If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> <li>• \$5,500, if under age 50 at the end of 2014.</li> <li>• \$6,500, if age 50 or older but under age 70½ at the end of 2014.</li> </ul> <p>Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2014, enter \$70,000</li> <li>• Qualifying widow(er), enter \$116,000</li> <li>• Married filing jointly, enter \$116,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$191,000 for the person who was not covered by a plan</li> <li>• Married filing separately and you lived with your spouse at any time in 2014, enter \$10,000</li> </ul>	} 2a. _____	} 2b. _____
3. Enter the amount from Form 1040A, line 15 .....	3. _____	
4. Enter the amount, if any, from Form 1040A, line 16 .....	4. _____	
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns .....	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> <b>No.</b>  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.		
<ul style="list-style-type: none"> <li>• If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2014.</li> <li>ii. \$6,500, if age 50 or older but under age 70½ at the end of 2014.</li> </ul>                             If the result is less than \$10,000, go to line 7.                         </li> <li>• If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,500, if under age 50 at the end of 2014.</li> <li>ii. \$6,500, if age 50 or older but under age 70½ at the end of 2014.</li> </ul>                             Otherwise, go to line 7.                         </li> </ul>	} 6a. _____	} 6b. _____

# IRA Deduction Worksheet— (continued)

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 55% (.55) (or by 65% (.65) in the column for the IRA of a person who is age 50 or older at the end of 2014)</li> <li>• Married filing jointly or qualifying widow(er), multiply by 27.5% (.275) (or by 32.5% (.325) in the column for the IRA of a person who is age 50 or older at the end of 2014). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 55% (.55) (or by 65% (.65) if age 50 or older at the end of 2014)</li> </ul>	7a. <input type="text"/>	7b. <input type="text"/>
<p>8. Enter the amount from Form 1040A, line 7. Include any nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q . . . . . 8. <input type="text"/></p>		
<p> <i>If married filing jointly and line 8 is less than \$11,000 (\$12,000 if one spouse is age 50 or older at the end of 2014; \$13,000 if both spouses are age 50 or older at the end of 2014), stop here and see Pub. 590-A to figure your IRA deduction.</i></p>		
<p>9. Enter traditional IRA contributions made, or that will be made by April 15, 2015, for 2014 to your IRA on line 9a and to your spouse's IRA on line 9b . . . . .</p>	9a. <input type="text"/>	9b. <input type="text"/>
<p>10. On line 10a, enter the <b>smallest</b> of line 7a, 8, or 9a. On line 10b, enter the <b>smallest</b> of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606) . . . . .</p>	10a. <input type="text"/>	10b. <input type="text"/>

You must use Form 1040 if you owe tax on any excess contributions made to an IRA or any excess accumulations in an IRA. For details, see Pub. 590-A.

**Were you covered by a retirement plan?** If you were covered by a retirement plan (401(k), SIMPLE, etc.) at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you were not vested in the plan.

If you were covered by a retirement plan and you file Form 8815, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

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



*You may be able to take the retirement savings contributions credit. See the line 34 instructions.*

## Line 18

### Student Loan Interest Deduction

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

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



**Before you begin:** ✓ See the instructions for line 18.

1.	Enter the total interest you paid in 2014 on qualified student loans (see the instructions for line 18). <b>Do not</b> enter more than \$2,500	1.	
2.	Enter the amount from Form 1040A, line 15	2.	
3.	Enter the total of the amounts from Form 1040A, lines 16 and 17	3.	
4.	Subtract line 3 from line 2	4.	
5.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single, head of household, or qualifying widow(er)—\$65,000</li> <li>• Married filing jointly—\$130,000</li> </ul>	5.	
6.	Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> <b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 4	6.	
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	7.	
8.	Multiply line 1 by line 7	8.	
9.	<b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18	9.	

Use the Student Loan Interest Deduction Worksheet to figure your student loan interest deduction.

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

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

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

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

## Line 19

### Tuition and Fees

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



*You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for lines 33 and 44 for details.*

## Tax, Credits, and Payments

### Line 23a

If you were born before January 2, 1950, or were blind at the end of 2014, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1950, or was blind at the end of 2014, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked. Do not check any box(es) for your spouse if your filing status is head of household.

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

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

**Example.** Your spouse was born on February 14, 1949, and died on February 13, 2014. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse on line 23a. However, if your spouse died on February 12,



2014, your spouse is not considered age 65. Do not check the box.

**Death of taxpayer in 2014.** If you are preparing a return for someone who died in 2014, see Pub. 501 before completing line 23a.

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

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

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

You must keep the statement for your records.

### Line 23b

If your filing status is married filing separately (box 3 is checked) and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1950, or were blind. Enter -0- on line 24 and go to line 25.



*In most cases, your federal income tax will be less if you take the larger of any itemized deductions you may have or the standard deduction. To itemize deductions, you must file Form 1040.*

## Line 24

### Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of line 24.

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

**Exception 2—box on line 23a checked.** If you checked any box on line 23a, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1950, or Were Blind.

**Exception 3—box on line 23b checked.** If you checked the box on line 23b, your standard deduction is zero, even if you were born before January 2, 1950, or were blind.

## Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records




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

1.	Is your <b>earned income*</b> more than \$650?		
	<input type="checkbox"/> <b>Yes.</b> Add \$350 to your earned income. Enter the total	}	..... 1.
	<input type="checkbox"/> <b>No.</b> Enter \$1,000		
2.	Enter the amount shown below for your filing status.		
	• Single or married filing separately—\$6,200	}	..... 2.
	• Married filing jointly or qualifying widow(er)—\$12,400		
	• Head of household—\$9,100		
3.	<b>Standard deduction.</b>		
a.	Enter the <b>smaller</b> of line 1 or line 2. If born after January 1, 1950, and not blind, <b>stop here</b> and enter this amount on Form 1040A, line 24. Otherwise, go to line 3b		..... 3a.
b.	If born before January 2, 1950, or blind, multiply the number on Form 1040A, line 23a, by \$1,200 (\$1,550 if single or head of household)		..... 3b.
c.	Add lines 3a and 3b. Enter the total here and on Form 1040A, line 24		..... 3c.
* <b>Earned income</b> includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount you reported on Form 1040A, line 7.			

**Standard Deduction Chart for People Who Were Born Before January 2, 1950, or Were Blind—Line 24**

**Do not** use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the Standard Deduction Worksheet for Dependents.

Enter the number from the box on Form 1040A, line 23a . . . . . 



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

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

**Line 26**

**Exemptions**

You usually can deduct \$3,950 on line 26 for each exemption you can take. But if your filing status is married filing separately, and the amount on line 21 is over \$152,525, your exemption amount may be reduced. You must file Form 1040 instead of Form 1040A.

**Line 28**

**Tax**

Do you want the IRS to figure your tax for you?

- Yes.** See chapter 30 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table to figure your tax unless you are required to use Form 8615 (see *Form 8615*, later) or the Qualified Dividends and Capital Gain Tax Worksheet in these instructions. Also include in the total on line 28 any of the following taxes.

**Tax from recapture of education credits.** You may owe this tax if (a) you claimed an education credit in an earlier year, and

(b) either tax-free educational assistance or a refund of qualified expenses was received in 2014 for the student. See the Instructions for Form 8863 for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

**Alternative minimum tax.** If both 1 and 2 next apply to you, use the Alternative Minimum Tax Worksheet in these instructions to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$27,650 or more if single or married filing jointly; \$31,600 if a qualifying widow(er); or \$15,800 or more if head of household or married filing separately.

2. The amount on Form 1040A, line 22, is more than: \$52,800 if single or head of household; \$82,100 if married filing jointly or qualifying widow(er); \$41,050 if married filing separately.



*If filing for a child who must use Form 8615 to figure the tax (see below), and the amount on Form 1040A, line 22, is more than the total of \$7,250 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.*

**Alternative Minimum Tax Worksheet—Line 28**

Keep for Your Records



**Before you begin:** ✓ Figure the amount you would enter on Form 1040A, line 30, if you do not owe this tax.

1. Enter the amount from Form 1040A, line 22 .....	1.		
2. Enter the amount shown below for your filing status			
• Single or head of household—\$52,800	}		
• Married filing jointly or qualifying widow(er)—\$82,100			
• Married filing separately—\$41,050			
3. Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you do not owe this tax .....	2.		
4. Enter the amount shown below for your filing status.			
• Single or head of household—\$117,300	}		
• Married filing jointly or qualifying widow(er)—\$156,500			
• Married filing separately—\$78,250			
5. Subtract line 4 from line 1. If zero or less, enter -0- here and on line 6, and go to line 7 .....	3.		
6. Multiply line 5 by 25% (.25) .....	4.		
7. Add lines 3 and 6 .....	5.		
8. If line 7 is \$182,500 or less (\$91,250 or less if married filing separately), multiply line 7 by 26% (.26). Otherwise, multiply line 7 by 28% (.28) and subtract \$3,650 (\$1,825 if married filing separately) from the result .....	6.		
9. Did you use the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> to figure the tax on the amount on Form 1040A, line 27?			
<input type="checkbox"/> <b>No.</b> Skip lines 9 through 19; enter the amount from line 8 on line 20 and go to line 21.			
<input type="checkbox"/> <b>Yes.</b> Enter the amount from line 4 of that worksheet .....	7.		
10. Enter the <b>smaller</b> of line 7 or line 9 .....	8.		
11. Subtract line 10 from line 7 .....	9.		
12. If line 11 is \$182,500 or less (\$91,250 or less if married filing separately), multiply line 11 by 26% (.26). Otherwise, multiply line 11 by 28% (.28) and subtract \$3,650 (\$1,825 if married filing separately) from the result .....	10.		
13. Enter the amount shown below for your filing status:			
• Single or married filing separately— \$36,900	}		
• Married filing jointly or Qualifying widow(er)— \$73,800			
• Head of household—\$49,400			
14. Enter the amount from line 5 of the <b>Qualified Dividends and Capital Gain Tax Worksheet</b> .....	11.		
15. Subtract line 14 from line 13. If zero or less, enter -0- .....	12.		
16. Enter the <b>smaller</b> of line 10 or line 15 .....	13.		
17. Subtract line 16 from line 10 .....	14.		
18. Multiply line 17 by 15% (.15) .....	15.		
19. Add lines 12 and 18 .....	16.		
20. Enter the <b>smaller</b> of line 8 or line 19 .....	17.		
21. Enter the amount you would enter on Form 1040A, line 30, if you do not owe this tax .....	18.		
22. <b>Alternative minimum tax.</b> Is the amount on line 20 more than the amount on line 21?			
<input type="checkbox"/> <b>No.</b> You do not owe this tax.			
<input type="checkbox"/> <b>Yes.</b> Subtract line 21 from line 20. Also include this amount in the total on Form 1040A, line 28. Enter “AMT” and show the amount in the space to the left of line 28 .....	19.		
	20.		
	21.		
	22.		

**Before you begin:** ✓ Be sure you do not have to file Form 1040 (see the Instructions for Form 1040A, line 10).

1. Enter the amount from Form 1040A, line 27	1.	<input type="text"/>	
2. Enter the amount from Form 1040A, line 9b	2.	<input type="text"/>	
3. Enter the amount from Form 1040A, line 10	3.	<input type="text"/>	
4. Add lines 2 and 3	4.	<input type="text"/>	
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	<input type="text"/>	
6. Enter the <b>smaller</b> of:			
• The amount on line 1, or	}		
• \$36,900 if single or married filing separately, \$73,800 if married filing jointly or qualifying widow(er), or \$49,400 if head of household.		6.	<input type="text"/>
7. Enter the smaller of line 5 or line 6		7.	<input type="text"/>
8. Subtract line 7 from line 6. This amount is taxed at 0%	8.	<input type="text"/>	
9. Enter the smaller of line 1 or line 4	9.	<input type="text"/>	
10. Enter the amount from line 8	10.	<input type="text"/>	
11. Subtract line 10 from line 9	11.	<input type="text"/>	
12. Multiply line 11 by 15% (.15)	12.	<input type="text"/>	
13. Use the Tax Table to figure the tax on the amount on line 5. Enter the tax here	13.	<input type="text"/>	
14. Add lines 12 and 13	14.	<input type="text"/>	
15. Use the Tax Table to figure the tax on the amount on line 1. Enter the tax here	15.	<input type="text"/>	
16. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 14 or line 15 here and on Form 1040A, line 28	16.	<input type="text"/>	

**Form 8615**

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

1. Was under age 18 at the end of 2014,
2. Was age 18 at the end of 2014 and did not have earned income that was more than half of the child's support, or
3. Was a full-time student at least age 19 but under age 24 at the end of 2014 and did not have earned income that was more than half of the child's support.

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

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

**Qualified Dividends and Capital Gain Tax Worksheet**

If you received qualified dividends or capital gain distributions, use the Qualified Dividends and Capital Gain Tax Worksheet to figure your tax.

**Line 29**

**Excess Advance Premium Tax Credit Repayment**

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

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

**Line 31**

**Credit for Child and Dependent Care Expenses**

You may be able to take this credit if you paid someone to care for any of the following persons.

1. Your qualifying child under age 13 whom you claim as your dependent.
2. Your disabled spouse or any other disabled person who could not care for himself or herself.
3. Your child whom you could not claim as a dependent because of the rules for [Children of divorced or separated parents](#) in the instructions for line 6c.

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

## Line 32

### Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2014 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you cannot take the credit if:

1. The amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately and you lived apart from your spouse all year), or

2. You received one or more of the following benefits totaling \$5,000 or more (\$7,500 or more if married filing jointly and both spouses are eligible for the credit; \$3,750 or more if married filing separately and you lived apart from your spouse all year).

- Nontaxable part of social security benefits.
- Nontaxable part of tier 1 railroad retirement benefits treated as social security.
- Nontaxable veterans' pensions (excluding military disability pensions).
- Any other nontaxable pensions, annuities, or disability income excluded from income under any provision of law other than the Internal Revenue Code.

For this purpose, do not include amounts treated as a return of your cost of a pension or annuity. Also, do not include a disability annuity payable under section 808 of the Foreign Service Act of 1980 or any pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country, the National Oceanic and Atmospheric Administration, or the Public Health Service.

You must include Schedule R with your return to claim this credit.

See Schedule R and its instructions for details.

**Credit figured by the IRS.** If you can take this credit and you want us to figure it for you, see the Instructions for Schedule R.

## Line 33

### Education Credits

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

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2014 tax return.

- Your filing status is married filing separately.
  - The amount on Form 1040A, line 22, is \$90,000 or more (\$180,000 or more if married filing jointly).
  - You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
  - You, or your spouse, were a nonresident alien for any part of 2014 unless your filing status is married filing jointly.
- To find out which education benefits you qualify for, go to [www.irs.gov/uac/Am-I-Eligible-to-Claim-an-Education-Credit%3F](http://www.irs.gov/uac/Am-I-Eligible-to-Claim-an-Education-Credit%3F).

You must include Form 8863 with your return to claim this credit.

See Form 8863 and its instructions for details.

## Line 34

### Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than rollover contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions), or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

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

- The amount on Form 1040A, line 22, is more than \$30,000 (\$45,000 if head of household; \$60,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1997, (b) is claimed as a dependent on someone else's 2014 tax return, or (c) was a student (defined next).

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

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

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

You must include Form 8880 with your return to claim this credit.

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

# 2014 Child Tax Credit Worksheet—Line 35

Keep for Your Records



1. To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2014, and meet all the conditions in Steps 1 through 3 in the instructions for line 6c. Make sure you check the box on Form 1040A, line 6c, column (4), for each qualifying child.
2. If you do not have a qualifying child, you cannot claim the child tax credit.
3. If your qualifying child has an ITIN instead of an SSN, file Schedule 8812.

## Part 1

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

1

2. Enter the amount from Form 1040A, line 22.

2

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

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

3

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

- No.** Leave line 4 blank. Enter -0- on line 5, and go to line 6.
- Yes.** Subtract line 3 from line 2. If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.

4

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

5

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

- No.** You cannot take the child tax credit on Form 1040A, line 35. You also cannot take the additional child tax credit on Form 1040A, line 43. Complete the rest of your Form 1040A.
- Yes.** Subtract line 5 from line 1. Enter the result. Go to Part 2.

6

## 2014 Child Tax Credit Worksheet—Line 35 (Continued)

Keep for Your Records



### Part 2

7. Enter the amount from Form 1040A, line 30. 7

8. Add the amounts from Form 1040A:

Line 31   
 Line 32 +   
 Line 33 +   
 Line 34 +  Enter the total. 8

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

**Yes.**

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

**No.** Subtract line 8 from line 7. 9

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

**Yes.** Enter the amount from line 9. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

**This is your child tax credit.**

**No.** Enter the amount from line 6.

10   
 Enter this amount on Form 1040A, line 35.



You may be able to take the **additional child tax credit** on Form 1040A, line 43, if you answered “Yes” on line 9 or line 10 above.

- First, complete your Form 1040A through lines 42a and 42b.
- Then, use Schedule 8812 to figure any additional child tax credit.



## Line 38

### Health Care: Individual Responsibility

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

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

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

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

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

Minimum essential coverage includes:

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

- Certain types of coverage you buy directly from an insurance company.

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

**Premium tax credit.** If you, your spouse, or a dependent enrolled in health insurance through the Marketplace, you may be able to claim the premium tax credit. See the instructions for line 45 and Form 8962.

---

## Line 40

### Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 40. The amount withheld should be shown in box 2 of Form W-2, and in box 4 of Form 1099-R. Attach Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2014 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, or railroad retirement benefits, include the amount withheld in the total on line 40. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 40.

---

## Line 41

### 2014 Estimated Tax Payments

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

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

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2014. For an example of how to do this, see Pub. 505. You may want to attach an explanation of how you and your spouse divided the payments. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2014 or in 2015 before filing a 2014 return.

**Divorced Taxpayers** If you got divorced in 2014 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040A. If you were divorced and remarried in 2014, enter your present spouse's SSN in the space provided on the front of Form 1040A. Also, in the blank space to the left of line 41, enter your former spouse's SSN, followed by "DIV."

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



# Lines 42a and 42b—Earned Income Credit (EIC)

## What is the EIC?

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

## To Take the EIC:

- Follow the steps below.
- Complete the Earned Income Credit (EIC) Worksheet in these instructions or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

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

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

## Step 1 All Filers

1. If, in 2014:
- 3 or more children lived with you, is the amount on Form 1040A, line 22, less than \$46,997 (\$52,427 if married filing jointly)?
  - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$43,756 (\$49,186 if married filing jointly)?
  - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$38,511 (\$43,941 if married filing jointly)?
  - No children lived with you, is the amount on Form 1040A, line 22, less than \$14,590 (\$20,020 if married filing jointly)?
- Yes.** Continue →       **No.** You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work and is valid for EIC purposes (explained later under [Definitions and Special Rules](#))?
- Yes.** Continue →       **No.** You cannot take the credit. Enter “No” to the left of the entry space for line 42a.

3. Is your filing status married filing separately?
- Yes.** You cannot take the credit.       **No.** Continue →

4. Were you or your spouse a nonresident alien for any part of 2014?
- Yes.** See *Nonresident aliens*, later, under *Definitions and Special Rules.*       **No.** Go to Step 2.

## Step 2 Investment Income

1. Add the amounts from Form 1040A:

Line 8a		_____
Line 8b	+	_____
Line 9a	+	_____
Line 10	+	_____

Investment Income =

2. Is your investment income more than \$3,350?
- Yes.** You cannot take the credit.       **No.** Go to Step 3.

## Step 3 Qualifying Child

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

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

**AND**

was ...

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

or

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

or

Any age and permanently and totally disabled (defined later)

**AND**

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

**AND**

Who lived with you in the United States for more than half of 2014.

If the child did not live with you for the required time, see [Exception to time lived with you](#), later.



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

1. Do you have at least one child who meets the conditions to be your qualifying child?

- Yes.** The child must have a valid social security number (SSN) as defined later, unless the child was born and died in 2014. If at least one qualifying child has a valid SSN (or was born or died in 2014), go to question 2. Otherwise, you cannot take the credit.
- No.** Skip questions 2 and 3; go to Step 4.

2. Are you filing a joint return for 2014?

- Yes.** Skip question 3 and Step 4; go to Step 5.
- No.** Continue →

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

- Yes.** You cannot take the credit. Enter “No” to the left of the entry space for line 42a.
- No.** Skip Step 4; go to Step 5.

## Step 4 Filers Without a Qualifying Child

1. Is the amount on Form 1040A, line 22, less than \$14,590 (\$20,020 if married filing jointly)?

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

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

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

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

- Yes.** Continue →
- No.** You cannot take the credit. Enter “No” to the left of the entry space for line 42a.

4. Are you filing a joint return for 2014?

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

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

- Yes.** Yes. You cannot take the credit. Enter “No” to the left of the entry space for line 42a.
- No.** Continue →


6. Can you be claimed as a dependent on someone else's 2014 tax return?


- Yes.** You cannot take the credit.
- No.** Go to Step 5.

## Step 5 Earned Income

1. Complete the following worksheet.

### Earned Income Worksheet

- |  |          |
|--|----------|
| 1. Enter the amount from Form 1040A, line 7 . . . . .  | 1. _____ |
| 2. Enter any amount included on Form 1040A, line 7, that is a taxable scholarship or fellowship grant not reported on a Form W-2 . . . . .   | 2. _____ |
| 3. Enter any amount included on Form 1040A, line 7, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040A, line 7 . . . . .)   | 3. _____ |
| 4. Enter any amount included on Form 1040A, line 7, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040A, line 7). This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received . . . . . | 4. _____ |
| 5. Add lines 2, 3, and 4 . . . . .   | 5. _____ |
| 6. Subtract line 5 from line 1 . . . . .   | 6. _____ |
| 7. Enter all your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040A, line 42b. See <i>Combat pay, nontaxable</i> later . . . . .   | 7. _____ |
|  <i>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.</i>   |          |
| 8. Add lines 6 and 7. <b>This is your earned income</b> . . . . .  | 8. _____ |

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

## Step 6 How To Figure the Credit

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

## 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.

**Combat pay, nontaxable.** If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but does not have to.

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

1. Enter "EIC" to the left of the entry space for Form 1040A, line 42a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 42b. See *Combat Pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file* later.

**Exception to time lived with you.** Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* in the instructions for line 6c and *Members of the military*, later. A child is considered to have lived with you for more than half of 2014 if the child was born or died in 2014 and your home was this child's home for more than half the time he or she was alive in 2014.

**Form 8862, who must file.** You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Also, do not file Form 8862 or take the credit for the:

- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

**Foster child.** A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

**Married child.** A child who was married at the end of 2014 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the special rule under [Children of divorced or separated parents](#) in the instructions for line 6c.

**Members of the military.** If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

**Nonresident aliens.** If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you cannot take the EIC. Enter “No” to the left of the entry space for line 42a.

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

**Qualifying child of more than one person.** Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for [Children of divorced or separated parents](#) in the instructions for line 6c applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 35 and 43).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 31).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 42a and 42b).

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

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

- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2014, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

For more details and examples, see Pub. 596.

If you will not be taking the EIC with a qualifying child, enter “No” to the left of the entry space for line 42a. Otherwise, go to Step 3, question 1.

**Social security number (SSN).** For the EIC, a valid SSN is a number issued by the Social Security Administration unless “Not Valid for Employment” is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if “Valid for Work Only With DHS Authorization” is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see [Social Security Number \(SSN\)](#), near the beginning of these instructions. If you will not have an SSN by the date your return is due, see [What If You Cannot File on Time](#).

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

**Welfare benefits, effect of credit on.** Any refund you receive as a result of taking the EIC cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

**Earned Income Credit (EIC) Worksheet—Lines 42a and 42b**

Keep for Your Records



**Part 1**

**All Filers**

1. Enter your earned income from Step 5. 1

2. Look up the amount on line 1 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. 2

If line 2 is zero, You cannot take the credit. Enter "No" to the left of the entry space for line 42a.

3. Enter the amount from Form 1040A, line 22. 3

4. Are the amounts on lines 3 and 1 the same?  
 **Yes.** Skip line 5; enter the amount from line 2 on line 6.  
 **No.** Go to line 5.

**Part 2**

**Filers Who Answered "No" on Line 4**

5. If you have:  
 • No qualifying children, is the amount on line 3 less than \$8,150 (\$13,550 if married filing jointly)?  
 • 1 or more qualifying children, is the amount on line 3 less than \$17,850 (\$23,300 if married filing jointly)?  
 **Yes.** Leave line 5 blank; enter the amount from line 2 on line 6.  
 **No.** Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.

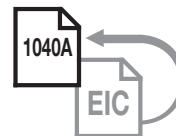
**Part 3**

**Your Earned Income Credit**

6. This is your earned income credit. 6

Enter this amount on Form 1040A, line 42a.

**Reminder—**  
 ✓ If you have a qualifying child, complete and attach Schedule EIC.



*If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2014.*

# 2014 Earned Income Credit (EIC) Table

## Caution. This is not a tax table.

**1.** To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

**2.** Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

**Example.** If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

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

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
\$1	\$50	\$2	\$9	\$10	\$11	\$2	\$9	\$10	\$11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249

(Continued)



**Earned Income Credit (EIC) Table - *Continued***

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

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and the number of children you have is—				Married filing jointly and the number of children you have is—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
12,800	12,850	135	3,305	5,130	5,771	496	3,305	5,130	5,771
12,850	12,900	131	3,305	5,150	5,794	496	3,305	5,150	5,794
12,900	12,950	127	3,305	5,170	5,816	496	3,305	5,170	5,816
12,950	13,000	124	3,305	5,190	5,839	496	3,305	5,190	5,839
13,000	13,050	120	3,305	5,210	5,861	496	3,305	5,210	5,861
13,050	13,100	116	3,305	5,230	5,884	496	3,305	5,230	5,884
13,100	13,150	112	3,305	5,250	5,906	496	3,305	5,250	5,906
13,150	13,200	108	3,305	5,270	5,929	496	3,305	5,270	5,929
13,200	13,250	104	3,305	5,290	5,951	496	3,305	5,290	5,951
13,250	13,300	101	3,305	5,310	5,974	496	3,305	5,310	5,974
13,300	13,350	97	3,305	5,330	5,996	496	3,305	5,330	5,996
13,350	13,400	93	3,305	5,350	6,019	496	3,305	5,350	6,019
13,400	13,450	89	3,305	5,370	6,041	496	3,305	5,370	6,041
13,450	13,500	85	3,305	5,390	6,064	496	3,305	5,390	6,064
13,500	13,550	81	3,305	5,410	6,086	496	3,305	5,410	6,086
13,550	13,600	78	3,305	5,430	6,109	493	3,305	5,430	6,109
13,600	13,650	74	3,305	5,450	6,131	489	3,305	5,450	6,131
13,650	13,700	70	3,305	5,460	6,143	485	3,305	5,460	6,143
13,700	13,750	66	3,305	5,460	6,143	482	3,305	5,460	6,143
13,750	13,800	62	3,305	5,460	6,143	478	3,305	5,460	6,143
13,800	13,850	59	3,305	5,460	6,143	474	3,305	5,460	6,143
13,850	13,900	55	3,305	5,460	6,143	470	3,305	5,460	6,143
13,900	13,950	51	3,305	5,460	6,143	466	3,305	5,460	6,143
13,950	14,000	47	3,305	5,460	6,143	462	3,305	5,460	6,143
14,000	14,050	43	3,305	5,460	6,143	459	3,305	5,460	6,143
14,050	14,100	39	3,305	5,460	6,143	455	3,305	5,460	6,143
14,100	14,150	36	3,305	5,460	6,143	451	3,305	5,460	6,143
14,150	14,200	32	3,305	5,460	6,143	447	3,305	5,460	6,143
14,200	14,250	28	3,305	5,460	6,143	443	3,305	5,460	6,143
14,250	14,300	24	3,305	5,460	6,143	439	3,305	5,460	6,143
14,300	14,350	20	3,305	5,460	6,143	436	3,305	5,460	6,143
14,350	14,400	16	3,305	5,460	6,143	432	3,305	5,460	6,143
14,400	14,450	13	3,305	5,460	6,143	428	3,305	5,460	6,143
14,450	14,500	9	3,305	5,460	6,143	424	3,305	5,460	6,143
14,500	14,550	5	3,305	5,460	6,143	420	3,305	5,460	6,143
14,550	14,600	*	3,305	5,460	6,143	417	3,305	5,460	6,143
14,600	14,650	0	3,305	5,460	6,143	413	3,305	5,460	6,143
14,650	14,700	0	3,305	5,460	6,143	409	3,305	5,460	6,143
14,700	14,750	0	3,305	5,460	6,143	405	3,305	5,460	6,143
14,750	14,800	0	3,305	5,460	6,143	401	3,305	5,460	6,143
14,800	14,850	0	3,305	5,460	6,143	397	3,305	5,460	6,143
14,850	14,900	0	3,305	5,460	6,143	394	3,305	5,460	6,143
14,900	14,950	0	3,305	5,460	6,143	390	3,305	5,460	6,143
14,950	15,000	0	3,305	5,460	6,143	386	3,305	5,460	6,143
15,000	15,050	0	3,305	5,460	6,143	382	3,305	5,460	6,143
15,050	15,100	0	3,305	5,460	6,143	378	3,305	5,460	6,143
15,100	15,150	0	3,305	5,460	6,143	374	3,305	5,460	6,143
15,150	15,200	0	3,305	5,460	6,143	371	3,305	5,460	6,143
15,200	15,250	0	3,305	5,460	6,143	367	3,305	5,460	6,143
15,250	15,300	0	3,305	5,460	6,143	363	3,305	5,460	6,143
15,300	15,350	0	3,305	5,460	6,143	359	3,305	5,460	6,143
15,350	15,400	0	3,305	5,460	6,143	355	3,305	5,460	6,143
15,400	15,450	0	3,305	5,460	6,143	352	3,305	5,460	6,143
15,450	15,500	0	3,305	5,460	6,143	348	3,305	5,460	6,143
15,500	15,550	0	3,305	5,460	6,143	344	3,305	5,460	6,143
15,550	15,600	0	3,305	5,460	6,143	340	3,305	5,460	6,143
15,600	15,650	0	3,305	5,460	6,143	336	3,305	5,460	6,143
15,650	15,700	0	3,305	5,460	6,143	332	3,305	5,460	6,143
15,700	15,750	0	3,305	5,460	6,143	329	3,305	5,460	6,143
15,750	15,800	0	3,305	5,460	6,143	325	3,305	5,460	6,143
15,800	15,850	0	3,305	5,460	6,143	321	3,305	5,460	6,143
15,850	15,900	0	3,305	5,460	6,143	317	3,305	5,460	6,143
15,900	15,950	0	3,305	5,460	6,143	313	3,305	5,460	6,143
15,950	16,000	0	3,305	5,460	6,143	309	3,305	5,460	6,143

\* If the amount you are looking up from the worksheet is at least \$14,550 but less than \$14,590, and you have no qualifying children, your credit is \$2. If the amount you are looking up from the worksheet is \$14,590 or more, and you have no qualifying children, you cannot take the credit.

(Continued)





If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
At least	But less than	0	1	2	3	0	1	2	3
Your credit is-		Your credit is-							
25,600	25,650	0	2,059	3,818	4,501	0	2,927	4,962	5,644
25,650	25,700	0	2,051	3,808	4,490	0	2,919	4,951	5,634
25,700	25,750	0	2,043	3,797	4,480	0	2,911	4,941	5,623
25,750	25,800	0	2,035	3,787	4,469	0	2,903	4,930	5,613
25,800	25,850	0	2,027	3,776	4,459	0	2,895	4,920	5,602
25,850	25,900	0	2,019	3,766	4,448	0	2,887	4,909	5,592
25,900	25,950	0	2,011	3,755	4,438	0	2,879	4,899	5,581
25,950	26,000	0	2,003	3,745	4,427	0	2,871	4,888	5,571
26,000	26,050	0	1,995	3,734	4,417	0	2,863	4,878	5,560
26,050	26,100	0	1,987	3,724	4,406	0	2,855	4,867	5,550
26,100	26,150	0	1,979	3,713	4,396	0	2,847	4,857	5,539
26,150	26,200	0	1,971	3,703	4,385	0	2,839	4,846	5,529
26,200	26,250	0	1,963	3,692	4,375	0	2,831	4,836	5,518
26,250	26,300	0	1,955	3,681	4,364	0	2,823	4,825	5,508
26,300	26,350	0	1,947	3,671	4,353	0	2,815	4,815	5,497
26,350	26,400	0	1,939	3,660	4,343	0	2,807	4,804	5,486
26,400	26,450	0	1,931	3,650	4,332	0	2,799	4,793	5,476
26,450	26,500	0	1,923	3,639	4,322	0	2,791	4,783	5,465
26,500	26,550	0	1,915	3,629	4,311	0	2,783	4,772	5,455
26,550	26,600	0	1,907	3,618	4,301	0	2,775	4,762	5,444
26,600	26,650	0	1,899	3,608	4,290	0	2,767	4,751	5,434
26,650	26,700	0	1,891	3,597	4,280	0	2,759	4,741	5,423
26,700	26,750	0	1,883	3,587	4,269	0	2,751	4,730	5,413
26,750	26,800	0	1,875	3,576	4,259	0	2,743	4,720	5,402
26,800	26,850	0	1,867	3,566	4,248	0	2,735	4,709	5,392
26,850	26,900	0	1,859	3,555	4,238	0	2,727	4,699	5,381
26,900	26,950	0	1,851	3,545	4,227	0	2,719	4,688	5,371
26,950	27,000	0	1,843	3,534	4,217	0	2,711	4,678	5,360
27,000	27,050	0	1,835	3,524	4,206	0	2,703	4,667	5,350
27,050	27,100	0	1,827	3,513	4,196	0	2,695	4,657	5,339
27,100	27,150	0	1,819	3,502	4,185	0	2,687	4,646	5,329
27,150	27,200	0	1,811	3,492	4,174	0	2,679	4,636	5,318
27,200	27,250	0	1,803	3,481	4,164	0	2,671	4,625	5,307
27,250	27,300	0	1,795	3,471	4,153	0	2,663	4,614	5,297
27,300	27,350	0	1,787	3,460	4,143	0	2,655	4,604	5,286
27,350	27,400	0	1,780	3,450	4,132	0	2,647	4,593	5,276
27,400	27,450	0	1,772	3,439	4,122	0	2,639	4,583	5,265
27,450	27,500	0	1,764	3,429	4,111	0	2,631	4,572	5,255
27,500	27,550	0	1,756	3,418	4,101	0	2,623	4,562	5,244
27,550	27,600	0	1,748	3,408	4,090	0	2,615	4,551	5,234
27,600	27,650	0	1,740	3,397	4,080	0	2,607	4,541	5,223
27,650	27,700	0	1,732	3,387	4,069	0	2,599	4,530	5,213
27,700	27,750	0	1,724	3,376	4,059	0	2,591	4,520	5,202
27,750	27,800	0	1,716	3,366	4,048	0	2,583	4,509	5,192
27,800	27,850	0	1,708	3,355	4,038	0	2,575	4,499	5,181
27,850	27,900	0	1,700	3,345	4,027	0	2,567	4,488	5,171
27,900	27,950	0	1,692	3,334	4,016	0	2,559	4,478	5,160
27,950	28,000	0	1,684	3,323	4,006	0	2,551	4,467	5,150
28,000	28,050	0	1,676	3,313	3,995	0	2,543	4,456	5,139
28,050	28,100	0	1,668	3,302	3,985	0	2,535	4,446	5,128
28,100	28,150	0	1,660	3,292	3,974	0	2,527	4,435	5,118
28,150	28,200	0	1,652	3,281	3,964	0	2,519	4,425	5,107
28,200	28,250	0	1,644	3,271	3,953	0	2,511	4,414	5,097
28,250	28,300	0	1,636	3,260	3,943	0	2,503	4,404	5,086
28,300	28,350	0	1,628	3,250	3,932	0	2,495	4,393	5,076
28,350	28,400	0	1,620	3,239	3,922	0	2,487	4,383	5,065
28,400	28,450	0	1,612	3,229	3,911	0	2,479	4,372	5,055
28,450	28,500	0	1,604	3,218	3,901	0	2,471	4,362	5,044
28,500	28,550	0	1,596	3,208	3,890	0	2,463	4,351	5,034
28,550	28,600	0	1,588	3,197	3,880	0	2,455	4,341	5,023
28,600	28,650	0	1,580	3,187	3,869	0	2,447	4,330	5,013
28,650	28,700	0	1,572	3,176	3,859	0	2,439	4,320	5,002
28,700	28,750	0	1,564	3,166	3,848	0	2,431	4,309	4,992
28,750	28,800	0	1,556	3,155	3,837	0	2,424	4,299	4,981
28,800	28,850	0	1,548	3,144	3,827	0	2,416	4,288	4,971
28,850	28,900	0	1,540	3,134	3,816	0	2,408	4,277	4,960
28,900	28,950	0	1,532	3,123	3,806	0	2,400	4,267	4,949
28,950	29,000	0	1,524	3,113	3,795	0	2,392	4,256	4,939
29,000	29,050	0	1,516	3,102	3,785	0	2,384	4,246	4,928
29,050	29,100	0	1,508	3,092	3,774	0	2,376	4,235	4,918
29,100	29,150	0	1,500	3,081	3,764	0	2,368	4,225	4,907
29,150	29,200	0	1,492	3,071	3,753	0	2,360	4,214	4,897

(Continued)







**Earned Income Credit (EIC) Table - Continued**

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

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
52,000	52,050	0	0	0	0	0	0	0	85
52,050	52,100	0	0	0	0	0	0	0	74
52,100	52,150	0	0	0	0	0	0	0	64
52,150	52,200	0	0	0	0	0	0	0	53
52,200	52,250	0	0	0	0	0	0	0	42
52,250	52,300	0	0	0	0	0	0	0	32
52,300	52,350	0	0	0	0	0	0	0	21
52,350	52,400	0	0	0	0	0	0	0	11

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and the number of children you have is-				Married filing jointly and the number of children you have is-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
52,400	52,427	0	0	0	0	0	0	0	3

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## Line 43

### Additional Child Tax Credit

#### What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child for the child tax credit (as defined in Steps 1, 2, and 3 of the instructions for line 6c). The additional child tax credit may give you a refund even if you do not owe any tax or did not have any tax withheld.

**Two Steps To Take the Additional Child Tax Credit!**

- Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 35.
- Step 2.** Read the TIP at the end of your Child Tax Credit Worksheet. Use Schedule 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

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## Line 44

### American Opportunity Credit

If you meet the requirements to claim an education credit (see the instructions for line 33), enter on this line 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.

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## Line 45

### Net Premium Tax Credit

You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Health Insurance Marketplace. The premium tax credit helps pay for this health insurance. Complete Form 8962 to determine the amount of your premium tax credit, if any. Enter the amount, if any from Form 8962, line 26. See Pub. 974 and the instructions for Form 8962 for more information.

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## Line 46

### Amount paid with Request for Extension to File

If you got an automatic extension of time to file Form 1040A by filing Form 4868 or by making a payment, enter the amount you paid with Form 4868. If you paid by debit or credit card, do not include on line 46 the convenience fee you were charged. To the left of the entry space for line 46, enter "Form 4868" and show the amount paid.



*If you pay your taxes by credit or debit card, you may be able to deduct the related credit or debit card convenience fees on your 2015 return, but you must file Form 1040 to do so.*

**Excess social security and tier 1 railroad retirement (RRTA) tax withheld.** If you, or your spouse if filing a joint return, had more than one employer for 2014 and total wages of more than \$117,000, too much social security or tier 1 RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 46, see Pub. 505. Include the excess in the total on line 46. Write "Excess SST" and show the excess amount to the left of the line.

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## Refund

### Line 47

#### Amount Overpaid

If line 47 is under \$1, we will send a refund only on written request.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See [Income tax withholding and estimated tax payments for 2015](#) under General Information, later.*

**Refund offset.** If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 47 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 has not paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 47 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 or see Form 8379.

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## Lines 48a Through 48d

### Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go phone app or go to IRS.gov and click on *Where's My Refund?* See [Refund Information](#), later. Information about your return will generally be available within 24 hours after the IRS

receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2014 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

*Where's My Refund?* will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.

**Effect of refund on benefits.** Any refund you receive cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (food stamps). In addition, when determining eligibility, the refund cannot be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

## **DIRECT DEPOSIT**

*Simple. Safe. Secure.*

**Fast Refunds!** Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs, later.

If you want us to directly deposit the amount shown on line 48a 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 48b through 48d if you want your refund deposited to only one account, or
- Check the box on line 48a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 48a. Draw a line through the boxes on lines 48b and 48d. We will send you a check instead.

Do not request a deposit of any part of your refund to an account that is not in your name. Do not allow your tax preparer to deposit any part of your refund into his or her account. The number of direct deposits to a single account or prepaid debit card is limited to three refunds a year. After this limit is exceeded, paper checks will be sent instead. Learn more at [IRS.gov](http://IRS.gov).

### **Why Use Direct Deposit?**

- You get your refund faster by direct deposit than you do by check.

- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.



*If you file a joint return and check the box on line 48a and attach Form 8888 or fill in lines 48b through 48d, your spouse may get at least part of the refund.*

**IRA.** You can have your refund directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian will not accept a deposit for 2014). If you do not, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2014 return during 2015 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2015. If you designate your deposit to be for 2014, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2014. In that case, you must file an amended 2014 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



*You and your spouse, if filing jointly, each may be able to contribute up to \$5,500 (\$6,500 if age 50 or older at the end of 2014) to a traditional IRA or Roth IRA for 2014, and the limits may be lower depending on your income. For more information on IRA contributions, see Pub. 590-A. If the limits on IRA contributions change for 2015, Pub. 590-A will have the new 2015 limits. You may owe a penalty if your contributions exceed these limits.*



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

**TreasuryDirect®.** You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to [www.treasurydirect.gov](http://www.treasurydirect.gov).

**Form 8888.** You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You do not need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

**Line 48a.** You cannot file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

**Line 48b.** The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check below, the routing number is 250250025. Henry and Naomi Brown 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 48b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

**Line 48c.** Check the appropriate box for the type of account. Do not check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the “Checking” or “Savings” box. You must check the correct box to ensure your deposit is accepted. For a TreasuryDirect® online account, check the “Savings” box.

### Sample Check—Lines 48b Through 48d



The routing and account numbers may be in different places on your check.

**Line 48d.** 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 below, the account number is 20202086. Do not include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

### Reasons Your Direct Deposit Request May Be Rejected

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

- Any numbers or letters on lines 48b through 48d are crossed out or whited out.
- Your financial institution(s) may not allow a joint refund to be deposited to an individual account. The IRS is not responsible if a financial institution rejects a direct deposit.
- You file your 2014 return after December 31, 2015.
- Three direct deposits of tax refunds have already been made to your account or prepaid debit card.
- The name on your account does not match the name on the tax refund.



The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the **correct** routing and account numbers and to make sure your direct deposit will be accepted.

## Line 49

### Amount Applied to Your 2015 Estimated Tax

Enter on line 49 the amount, if any, of the overpayment on line 47 you want applied to your 2015 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2015 estimated tax cannot be changed later.

## Amount You Owe



IRS *e-file* offers two electronic payment options. With Electronic Funds Withdrawal, you can pay your current year balance due and also make up to four estimated tax payments. If you file early, you can schedule your payment for withdrawal from your account on a future date, up to and including the due date of the return. Or you can pay using a debit or credit card. Visit [www.irs.gov/e-pay](http://www.irs.gov/e-pay) for details on both options.

## Line 50

### Amount You Owe



To save interest and penalties, pay your taxes in full by April 15, 2015. You do not have to pay if line 50 is under \$1.

Include any estimated tax penalty from line 51 in the amount you enter on line 50.

You can pay online, by phone, or by check or money order. Do not include any estimated tax payment for 2015 in this payment. Instead, make the estimated tax payment separately.

**Bad check or payment.** The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This penalty also applies to other forms of payment if the IRS does not receive the funds. Use TeleTax topic 206.

**Pay online.** Paying online is convenient and secure and helps make sure we get your payments on time. You can pay using either of the following electronic payment methods.

- Direct transfer from your bank account. Go to IRS.gov. Click on “Pay Your Tax Bill” and then “Direct Pay.”
- Debit or credit card.

To pay your taxes online or for more information, go to [www.irs.gov/payments](http://www.irs.gov/payments). Also see the *e-file* information under *Amount You Owe*, earlier, for information about the Electronic

Funds Withdrawal payment option offered when e-filing your return.

**Pay by phone.** Paying by phone is another safe and secure method of paying electronically. Use one of the following methods.

- Direct transfer using Electronic Federal Tax Payment System (EFTPS).
- Debit or credit card.

**Direct transfer.** To use EFTPS, you must be enrolled. You can enroll online or have an enrollment form mailed to you. To make a payment using EFTPS, call 1-800-555-4477 (English) or 1-800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-733-4829. For more information about EFTPS, go to [www.irs.gov/payments](http://www.irs.gov/payments).

**Debit or credit card.** To pay using a debit or credit card, you can call one of the following service providers. There is a convenience fee charged by these providers that varies by provider, card type, and payment amount.

WorldPay US, Inc.  
1-844-PAY-TAX-8™  
(1-844-729-8298)  
[www.payUSAtax.com](http://www.payUSAtax.com)

Official Payments Corporation  
1-888-UPAY-TAX™  
(1-888-872-9829)  
[www.officialpayments.com](http://www.officialpayments.com)

Link2Gov Corporation  
1-888-PAY-1040™  
(1-888-729-1040)  
[www.PAY1040.com](http://www.PAY1040.com)

For the latest details on how to pay by phone, go to [www.irs.gov/payments](http://www.irs.gov/payments).

**Pay by check or money order.** Make your check or money order payable to “United States Treasury” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2014 Form 1040A” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter “\$ XXX–” or “\$ XXX<sup>th</sup>”).

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment.



*You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4P or W-4V, or (c) make estimated tax payments for 2015. See [Income tax withholding and estimated tax payments for 2015](#) under General Information, later.*

## What If You Cannot Pay?

If you cannot pay the full amount shown on line 50 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

**Installment agreement.** Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if your request to pay in installments is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2015. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to [IRS.gov](http://IRS.gov) and click on “Tools” and then “Online Payment Agreement.”

**Extension of time to pay.** If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by April 15, 2015. An extension generally will not be granted for more than 6 months. If you pay after April 15, 2015, you will be charged interest on the tax not paid by April 15, 2015. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

## Line 51

### Estimated Tax Penalty

You may owe this penalty if:

- Line 50 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the “tax shown on your return” is the amount on your 2014 Form 1040A, line 39, minus the total of any amounts shown on lines 38, 42a, 43, 44, and 45.

**Exception.** You will not owe the penalty if your 2013 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2013 return and you were a U.S. citizen or resident for all of 2013.
2. The total of lines 40, 41, and any excess social security and tier 1 RRTA tax included on line 46 on your 2014 return is at least 100% of the tax shown on your 2013 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income (AGI) shown on your 2013 return was more than \$150,000 (more than \$75,000 if married filing separately for 2014)). Your estimated tax payments for 2014 must have been made on time and for the required amount.

For most people, the “tax shown on your 2013 return” is the amount on your 2013 Form 1040A, line 35, minus the total of any amounts shown on lines 38a, 39, and 40.

**Figuring the penalty.** If the *Exception* just described does not apply and you choose to figure the penalty yourself, use Form 2210.

Enter any penalty on line 51. Add the penalty to any tax due and enter the total on line 50. However, if you have an overpayment on line 47, subtract the penalty from the amount you would otherwise enter on line 48a or 49. Lines 48a, 49, and 51 must equal line 47.

If the penalty is more than the overpayment on line 47, enter -0- on lines 48a and 49. Then subtract line 47 from line 51 and enter the result on line 50.

Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



*Because Form 2210 is complicated, you can leave line 51 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.*

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## Third Party Designee

If you want to allow your preparer, a friend, family member, or any other person you choose to discuss your 2014 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee's name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN).

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2015 tax return. This is April 18, 2016, for most people.

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## Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see [Death of a taxpayer](#), later.

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

**Child's return.** If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, enter “By (your signature), parent for minor child.”

**Daytime phone number.** Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, or the credit for child and dependent care expenses. If you answer our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you can enter either your or your spouse's daytime phone number.



### Electronic Return Signatures!

To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

**Self-Select PIN.** The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2013 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS. AGI is the amount shown on your 2013 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2013 income tax return, call the IRS at 1-800-908-9946 to get a free transcript of your return or visit [IRS.gov](#) and click on “Get Transcript of Your Tax Records” under “Tools.” (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2013 return.) You will also be prompted to enter your date of birth (DOB).



*You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2014.*



*If you cannot locate your prior year AGI or prior year PIN use the Electronic Filing PIN Request. This can be found at [IRS.gov](http://IRS.gov). Click on “Request an Electronic Filing PIN.” Or you can call 1-866-704-7388.*

**Practitioner PIN.** The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. The practitioner can provide you with details.

**Form 8453.** You must send in a paper Form 8453 if you have to attach certain forms or other documents that cannot be electronically filed. For details, see Form 8453.

**Identity Protection PIN.** For 2014, if you received an Identity Protection Personal Identification Number (IP PIN) from the IRS, enter it in the IP PIN spaces provided below your daytime phone number. You must correctly enter all six numbers of your IP PIN. If you did not receive an IP PIN, leave these spaces blank.



*New IP PINs are issued every year. Enter the latest IP PIN you received. IP PINs for 2014 tax returns generally were sent in December 2014.*

If you are filing a joint return and both taxpayers receive an IP PIN, only the taxpayer whose social security number (SSN) appears first on the tax return should enter his or her IP PIN. However, if you are filing electronically, both taxpayers must enter their IP PINs.

If you need more information or answers to frequently asked questions on how to use the IP PIN, go to [www.irs.gov/Individuals/Understanding-Your-CP01A-Notice](http://www.irs.gov/Individuals/Understanding-Your-CP01A-Notice). If you received an IP PIN but misplaced it, call 1-800-908-4490.

**Paid preparer must sign your return.** Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

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## Assemble Your Return

Assemble any schedules and forms behind Form 1040A in order of the “Attachment Sequence No.” shown in the upper right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of your Form(s) W-2 to the front of Form 1040A. If you received a Form W-2c (a corrected Form W-2), attach a copy of your original Form(s) W-2 and any Form(s) W-2c.



*If you received a 2014 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.*

# 2014 Tax Table

**Example.** Mr. and Mrs. Reynolds are filing a joint return. Their taxable income on Form 1040A, line 27, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,891. This is the tax amount they should enter on Form 1040A, line 28.

## Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
<b>Your tax is—</b>					
<b>25,200</b>	<b>25,250</b>	3,330	2,876	3,330	3,136
<b>25,250</b>	<b>25,300</b>	3,338	2,884	3,338	3,144
<b>25,300</b>	<b>25,350</b>	3,345	<b>2,891</b>	3,345	3,151
<b>25,350</b>	<b>25,400</b>	3,353	2,899	3,353	3,159

If line 27 (taxable income) is—		And you are—				If line 27 (taxable income) is—		And you are—				If line 27 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>						<b>Your tax is—</b>						<b>Your tax is—</b>					
0	5	0	0	0	0	<b>1,000</b>						<b>2,000</b>					
5	15	1	1	1	1	1,000	1,025	101	101	101	101	2,000	2,025	201	201	201	201
15	25	2	2	2	2	1,025	1,050	104	104	104	104	2,025	2,050	204	204	204	204
25	50	4	4	4	4	1,050	1,075	106	106	106	106	2,050	2,075	206	206	206	206
50	75	6	6	6	6	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
75	100	9	9	9	9	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
100	125	11	11	11	11	1,125	1,150	114	114	114	114	2,125	2,150	214	214	214	214
125	150	14	14	14	14	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
150	175	16	16	16	16	1,175	1,200	119	119	119	119	2,175	2,200	219	219	219	219
175	200	19	19	19	19	1,200	1,225	121	121	121	121	2,200	2,225	221	221	221	221
200	225	21	21	21	21	1,225	1,250	124	124	124	124	2,225	2,250	224	224	224	224
225	250	24	24	24	24	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
250	275	26	26	26	26	1,275	1,300	129	129	129	129	2,275	2,300	229	229	229	229
275	300	29	29	29	29	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
300	325	31	31	31	31	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
325	350	34	34	34	34	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
350	375	36	36	36	36	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
375	400	39	39	39	39	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
400	425	41	41	41	41	1,425	1,450	144	144	144	144	2,425	2,450	244	244	244	244
425	450	44	44	44	44	1,450	1,475	146	146	146	146	2,450	2,475	246	246	246	246
450	475	46	46	46	46	1,475	1,500	149	149	149	149	2,475	2,500	249	249	249	249
475	500	49	49	49	49	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
500	525	51	51	51	51	1,525	1,550	154	154	154	154	2,525	2,550	254	254	254	254
525	550	54	54	54	54	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
550	575	56	56	56	56	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
575	600	59	59	59	59	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
600	625	61	61	61	61	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
625	650	64	64	64	64	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
650	675	66	66	66	66	1,675	1,700	169	169	169	169	2,675	2,700	269	269	269	269
675	700	69	69	69	69	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
700	725	71	71	71	71	1,725	1,750	174	174	174	174	2,725	2,750	274	274	274	274
725	750	74	74	74	74	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
750	775	76	76	76	76	1,775	1,800	179	179	179	179	2,775	2,800	279	279	279	279
775	800	79	79	79	79	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
800	825	81	81	81	81	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
825	850	84	84	84	84	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
850	875	86	86	86	86	1,875	1,900	189	189	189	189	2,875	2,900	289	289	289	289
875	900	89	89	89	89	1,900	1,925	191	191	191	191	2,900	2,925	291	291	291	291
900	925	91	91	91	91	1,925	1,950	194	194	194	194	2,925	2,950	294	294	294	294
925	950	94	94	94	94	1,950	1,975	196	196	196	196	2,950	2,975	296	296	296	296
950	975	96	96	96	96	1,975	2,000	199	199	199	199	2,975	3,000	299	299	299	299
975	1,000	99	99	99	99												

(Continued)

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









If line 27 (taxable income) is—		And you are—				If line 27 (taxable income) is—	And you are—				If line 27 (taxable income) is—	And you are—					
		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		
At least	But less than	Your tax is—				At least	But less than	Your tax is—				At least	But less than	Your tax is—			
<b>30,000</b>						<b>33,000</b>						<b>36,000</b>					
30,000	30,050	4,050	3,596	4,050	3,856	33,000	33,050	4,500	4,046	4,500	4,306	36,000	36,050	4,950	4,496	4,950	4,756
30,050	30,100	4,058	3,604	4,058	3,864	33,050	33,100	4,508	4,054	4,508	4,314	36,050	36,100	4,958	4,504	4,958	4,764
30,100	30,150	4,065	3,611	4,065	3,871	33,100	33,150	4,515	4,061	4,515	4,321	36,100	36,150	4,965	4,511	4,965	4,771
30,150	30,200	4,073	3,619	4,073	3,879	33,150	33,200	4,523	4,069	4,523	4,329	36,150	36,200	4,973	4,519	4,973	4,779
30,200	30,250	4,080	3,626	4,080	3,886	33,200	33,250	4,530	4,076	4,530	4,336	36,200	36,250	4,980	4,526	4,980	4,786
30,250	30,300	4,088	3,634	4,088	3,894	33,250	33,300	4,538	4,084	4,538	4,344	36,250	36,300	4,988	4,534	4,988	4,794
30,300	30,350	4,095	3,641	4,095	3,901	33,300	33,350	4,545	4,091	4,545	4,351	36,300	36,350	4,995	4,541	4,995	4,801
30,350	30,400	4,103	3,649	4,103	3,909	33,350	33,400	4,553	4,099	4,553	4,359	36,350	36,400	5,003	4,549	5,003	4,809
30,400	30,450	4,110	3,656	4,110	3,916	33,400	33,450	4,560	4,106	4,560	4,366	36,400	36,450	5,010	4,556	5,010	4,816
30,450	30,500	4,118	3,664	4,118	3,924	33,450	33,500	4,568	4,114	4,568	4,374	36,450	36,500	5,018	4,564	5,018	4,824
30,500	30,550	4,125	3,671	4,125	3,931	33,500	33,550	4,575	4,121	4,575	4,381	36,500	36,550	5,025	4,571	5,025	4,831
30,550	30,600	4,133	3,679	4,133	3,939	33,550	33,600	4,583	4,129	4,583	4,389	36,550	36,600	5,033	4,579	5,033	4,839
30,600	30,650	4,140	3,686	4,140	3,946	33,600	33,650	4,590	4,136	4,590	4,396	36,600	36,650	5,040	4,586	5,040	4,846
30,650	30,700	4,148	3,694	4,148	3,954	33,650	33,700	4,598	4,144	4,598	4,404	36,650	36,700	5,048	4,594	5,048	4,854
30,700	30,750	4,155	3,701	4,155	3,961	33,700	33,750	4,605	4,151	4,605	4,411	36,700	36,750	5,055	4,601	5,055	4,861
30,750	30,800	4,163	3,709	4,163	3,969	33,750	33,800	4,613	4,159	4,613	4,419	36,750	36,800	5,063	4,609	5,063	4,869
30,800	30,850	4,170	3,716	4,170	3,976	33,800	33,850	4,620	4,166	4,620	4,426	36,800	36,850	5,070	4,616	5,070	4,876
30,850	30,900	4,178	3,724	4,178	3,984	33,850	33,900	4,628	4,174	4,628	4,434	36,850	36,900	5,078	4,624	5,078	4,884
30,900	30,950	4,185	3,731	4,185	3,991	33,900	33,950	4,635	4,181	4,635	4,441	36,900	36,950	5,086	4,631	5,086	4,891
30,950	31,000	4,193	3,739	4,193	3,999	33,950	34,000	4,643	4,189	4,643	4,449	36,950	37,000	5,100	4,639	5,100	4,899
<b>31,000</b>						<b>34,000</b>						<b>37,000</b>					
31,000	31,050	4,200	3,746	4,200	4,006	34,000	34,050	4,650	4,196	4,650	4,456	37,000	37,050	5,113	4,646	5,113	4,906
31,050	31,100	4,208	3,754	4,208	4,014	34,050	34,100	4,658	4,204	4,658	4,464	37,050	37,100	5,125	4,654	5,125	4,914
31,100	31,150	4,215	3,761	4,215	4,021	34,100	34,150	4,665	4,211	4,665	4,471	37,100	37,150	5,138	4,661	5,138	4,921
31,150	31,200	4,223	3,769	4,223	4,029	34,150	34,200	4,673	4,219	4,673	4,479	37,150	37,200	5,150	4,669	5,150	4,929
31,200	31,250	4,230	3,776	4,230	4,036	34,200	34,250	4,680	4,226	4,680	4,486	37,200	37,250	5,163	4,676	5,163	4,936
31,250	31,300	4,238	3,784	4,238	4,044	34,250	34,300	4,688	4,234	4,688	4,494	37,250	37,300	5,175	4,684	5,175	4,944
31,300	31,350	4,245	3,791	4,245	4,051	34,300	34,350	4,695	4,241	4,695	4,501	37,300	37,350	5,188	4,691	5,188	4,951
31,350	31,400	4,253	3,799	4,253	4,059	34,350	34,400	4,703	4,249	4,703	4,509	37,350	37,400	5,200	4,699	5,200	4,959
31,400	31,450	4,260	3,806	4,260	4,066	34,400	34,450	4,710	4,256	4,710	4,516	37,400	37,450	5,213	4,706	5,213	4,966
31,450	31,500	4,268	3,814	4,268	4,074	34,450	34,500	4,718	4,264	4,718	4,524	37,450	37,500	5,225	4,714	5,225	4,974
31,500	31,550	4,275	3,821	4,275	4,081	34,500	34,550	4,725	4,271	4,725	4,531	37,500	37,550	5,238	4,721	5,238	4,981
31,550	31,600	4,283	3,829	4,283	4,089	34,550	34,600	4,733	4,279	4,733	4,539	37,550	37,600	5,250	4,729	5,250	4,989
31,600	31,650	4,290	3,836	4,290	4,096	34,600	34,650	4,740	4,286	4,740	4,546	37,600	37,650	5,263	4,736	5,263	4,996
31,650	31,700	4,298	3,844	4,298	4,104	34,650	34,700	4,748	4,294	4,748	4,554	37,650	37,700	5,275	4,744	5,275	5,004
31,700	31,750	4,305	3,851	4,305	4,111	34,700	34,750	4,755	4,301	4,755	4,561	37,700	37,750	5,288	4,751	5,288	5,011
31,750	31,800	4,313	3,859	4,313	4,119	34,750	34,800	4,763	4,309	4,763	4,569	37,750	37,800	5,300	4,759	5,300	5,019
31,800	31,850	4,320	3,866	4,320	4,126	34,800	34,850	4,770	4,316	4,770	4,576	37,800	37,850	5,313	4,766	5,313	5,026
31,850	31,900	4,328	3,874	4,328	4,134	34,850	34,900	4,778	4,324	4,778	4,584	37,850	37,900	5,325	4,774	5,325	5,034
31,900	31,950	4,335	3,881	4,335	4,141	34,900	34,950	4,785	4,331	4,785	4,591	37,900	37,950	5,338	4,781	5,338	5,041
31,950	32,000	4,343	3,889	4,343	4,149	34,950	35,000	4,793	4,339	4,793	4,599	37,950	38,000	5,350	4,789	5,350	5,049
<b>32,000</b>						<b>35,000</b>						<b>38,000</b>					
32,000	32,050	4,350	3,896	4,350	4,156	35,000	35,050	4,800	4,346	4,800	4,606	38,000	38,050	5,363	4,796	5,363	5,056
32,050	32,100	4,358	3,904	4,358	4,164	35,050	35,100	4,808	4,354	4,808	4,614	38,050	38,100	5,375	4,804	5,375	5,064
32,100	32,150	4,365	3,911	4,365	4,171	35,100	35,150	4,815	4,361	4,815	4,621	38,100	38,150	5,388	4,811	5,388	5,071
32,150	32,200	4,373	3,919	4,373	4,179	35,150	35,200	4,823	4,369	4,823	4,629	38,150	38,200	5,400	4,819	5,400	5,079
32,200	32,250	4,380	3,926	4,380	4,186	35,200	35,250	4,830	4,376	4,830	4,636	38,200	38,250	5,413	4,826	5,413	5,086
32,250	32,300	4,388	3,934	4,388	4,194	35,250	35,300	4,838	4,384	4,838	4,644	38,250	38,300	5,425	4,834	5,425	5,094
32,300	32,350	4,395	3,941	4,395	4,201	35,300	35,350	4,845	4,391	4,845	4,651	38,300	38,350	5,438	4,841	5,438	5,101
32,350	32,400	4,403	3,949	4,403	4,209	35,350	35,400	4,853	4,399	4,853	4,659	38,350	38,400	5,450	4,849	5,450	5,109
32,400	32,450	4,410	3,956	4,410	4,216	35,400	35,450	4,860	4,406	4,860	4,666	38,400	38,450	5,463	4,856	5,463	5,116
32,450	32,500	4,418	3,964	4,418	4,224	35,450	35,500	4,868	4,414	4,868	4,674	38,450	38,500	5,475	4,864	5,475	5,124
32,500	32,550	4,425	3,971	4,425	4,231	35,500	35,550	4,875	4,421	4,875	4,681	38,500	38,550	5,488	4,871	5,488	5,131
32,550	32,600	4,433	3,979	4,433	4,239	35,550	35,600	4,883	4,429	4,883	4,689	38,550	38,600	5,500	4,879	5,500	5,139
32,600	32,650	4,440	3,986	4,440	4,246	35,600	35,650	4,890	4,436	4,890	4,696	38,600	38,650	5,513	4,886	5,513	5,146
32,650	32,700	4,448	3,994	4,448	4,254	35,650	35,700	4,898	4,444	4,898	4,704	38,650	38,700	5,525	4,894	5,525	5,154
32,700	32,750	4,455	4,001	4,455	4,261	35,700	35,750	4,905	4,451	4,905	4,711	38,700	38,750	5,538	4,901	5,538	5,161
32,750	32,800	4,463	4,009	4,463	4,269	35,750	35,800	4,913	4,459	4,913	4,719	38,750	38,800	5,550	4,909	5,550	5,169
32,800	32,850	4,470	4,016	4,470	4,276	35,800	35,850	4,920	4,466	4,920	4,726	38,800	38,850	5,563	4,916	5,563	5,176
32,850	32,900	4,478	4,024	4,478	4,284	35,850	35,900	4,928	4,474	4,928	4,734	38,850	38,900	5,575	4,924	5,575	5,184
32,900	32,950	4,485	4,031	4,485	4,291	35,900	35,950	4,935	4,481	4,935	4,741	38,900	38,950	5,588	4,931	5,588	5,191
32,950	33,000	4,493	4,039	4,493	4,299	35,950	36,000	4,943	4,489	4,943	4,749	38,950	39,000	5,600	4,939	5,600	5,199

If line 27 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	Your tax is—
<b>39,000</b>						
39,000	39,050	5,613	4,946	5,613	5,206	
39,050	39,100	5,625	4,954	5,625	5,214	
39,100	39,150	5,638	4,961	5,638	5,221	
39,150	39,200	5,650	4,969	5,650	5,229	
39,200	39,250	5,663	4,976	5,663	5,236	
39,250	39,300	5,675	4,984	5,675	5,244	
39,300	39,350	5,688	4,991	5,688	5,251	
39,350	39,400	5,700	4,999	5,700	5,259	
39,400	39,450	5,713	5,006	5,713	5,266	
39,450	39,500	5,725	5,014	5,725	5,274	
39,500	39,550	5,738	5,021	5,738	5,281	
39,550	39,600	5,750	5,029	5,750	5,289	
39,600	39,650	5,763	5,036	5,763	5,296	
39,650	39,700	5,775	5,044	5,775	5,304	
39,700	39,750	5,788	5,051	5,788	5,311	
39,750	39,800	5,800	5,059	5,800	5,319	
39,800	39,850	5,813	5,066	5,813	5,326	
39,850	39,900	5,825	5,074	5,825	5,334	
39,900	39,950	5,838	5,081	5,838	5,341	
39,950	40,000	5,850	5,089	5,850	5,349	
<b>40,000</b>						
40,000	40,050	5,863	5,096	5,863	5,356	
40,050	40,100	5,875	5,104	5,875	5,364	
40,100	40,150	5,888	5,111	5,888	5,371	
40,150	40,200	5,900	5,119	5,900	5,379	
40,200	40,250	5,913	5,126	5,913	5,386	
40,250	40,300	5,925	5,134	5,925	5,394	
40,300	40,350	5,938	5,141	5,938	5,401	
40,350	40,400	5,950	5,149	5,950	5,409	
40,400	40,450	5,963	5,156	5,963	5,416	
40,450	40,500	5,975	5,164	5,975	5,424	
40,500	40,550	5,988	5,171	5,988	5,431	
40,550	40,600	6,000	5,179	6,000	5,439	
40,600	40,650	6,013	5,186	6,013	5,446	
40,650	40,700	6,025	5,194	6,025	5,454	
40,700	40,750	6,038	5,201	6,038	5,461	
40,750	40,800	6,050	5,209	6,050	5,469	
40,800	40,850	6,063	5,216	6,063	5,476	
40,850	40,900	6,075	5,224	6,075	5,484	
40,900	40,950	6,088	5,231	6,088	5,491	
40,950	41,000	6,100	5,239	6,100	5,499	
<b>41,000</b>						
41,000	41,050	6,113	5,246	6,113	5,506	
41,050	41,100	6,125	5,254	6,125	5,514	
41,100	41,150	6,138	5,261	6,138	5,521	
41,150	41,200	6,150	5,269	6,150	5,529	
41,200	41,250	6,163	5,276	6,163	5,536	
41,250	41,300	6,175	5,284	6,175	5,544	
41,300	41,350	6,188	5,291	6,188	5,551	
41,350	41,400	6,200	5,299	6,200	5,559	
41,400	41,450	6,213	5,306	6,213	5,566	
41,450	41,500	6,225	5,314	6,225	5,574	
41,500	41,550	6,238	5,321	6,238	5,581	
41,550	41,600	6,250	5,329	6,250	5,589	
41,600	41,650	6,263	5,336	6,263	5,596	
41,650	41,700	6,275	5,344	6,275	5,604	
41,700	41,750	6,288	5,351	6,288	5,611	
41,750	41,800	6,300	5,359	6,300	5,619	
41,800	41,850	6,313	5,366	6,313	5,626	
41,850	41,900	6,325	5,374	6,325	5,634	
41,900	41,950	6,338	5,381	6,338	5,641	
41,950	42,000	6,350	5,389	6,350	5,649	
<b>42,000</b>						
42,000	42,050	6,363	5,396	6,363	5,656	
42,050	42,100	6,375	5,404	6,375	5,664	
42,100	42,150	6,388	5,411	6,388	5,671	
42,150	42,200	6,400	5,419	6,400	5,679	
42,200	42,250	6,413	5,426	6,413	5,686	
42,250	42,300	6,425	5,434	6,425	5,694	
42,300	42,350	6,438	5,441	6,438	5,701	
42,350	42,400	6,450	5,449	6,450	5,709	
42,400	42,450	6,463	5,456	6,463	5,716	
42,450	42,500	6,475	5,464	6,475	5,724	
42,500	42,550	6,488	5,471	6,488	5,731	
42,550	42,600	6,500	5,479	6,500	5,739	
42,600	42,650	6,513	5,486	6,513	5,746	
42,650	42,700	6,525	5,494	6,525	5,754	
42,700	42,750	6,538	5,501	6,538	5,761	
42,750	42,800	6,550	5,509	6,550	5,769	
42,800	42,850	6,563	5,516	6,563	5,776	
42,850	42,900	6,575	5,524	6,575	5,784	
42,900	42,950	6,588	5,531	6,588	5,791	
42,950	43,000	6,600	5,539	6,600	5,799	
<b>43,000</b>						
43,000	43,050	6,613	5,546	6,613	5,806	
43,050	43,100	6,625	5,554	6,625	5,814	
43,100	43,150	6,638	5,561	6,638	5,821	
43,150	43,200	6,650	5,569	6,650	5,829	
43,200	43,250	6,663	5,576	6,663	5,836	
43,250	43,300	6,675	5,584	6,675	5,844	
43,300	43,350	6,688	5,591	6,688	5,851	
43,350	43,400	6,700	5,599	6,700	5,859	
43,400	43,450	6,713	5,606	6,713	5,866	
43,450	43,500	6,725	5,614	6,725	5,874	
43,500	43,550	6,738	5,621	6,738	5,881	
43,550	43,600	6,750	5,629	6,750	5,889	
43,600	43,650	6,763	5,636	6,763	5,896	
43,650	43,700	6,775	5,644	6,775	5,904	
43,700	43,750	6,788	5,651	6,788	5,911	
43,750	43,800	6,800	5,659	6,800	5,919	
43,800	43,850	6,813	5,666	6,813	5,926	
43,850	43,900	6,825	5,674	6,825	5,934	
43,900	43,950	6,838	5,681	6,838	5,941	
43,950	44,000	6,850	5,689	6,850	5,949	
<b>44,000</b>						
44,000	44,050	6,863	5,696	6,863	5,956	
44,050	44,100	6,875	5,704	6,875	5,964	
44,100	44,150	6,888	5,711	6,888	5,971	
44,150	44,200	6,900	5,719	6,900	5,979	
44,200	44,250	6,913	5,726	6,913	5,986	
44,250	44,300	6,925	5,734	6,925	5,994	
44,300	44,350	6,938	5,741	6,938	6,001	
44,350	44,400	6,950	5,749	6,950	6,009	
44,400	44,450	6,963	5,756	6,963	6,016	
44,450	44,500	6,975	5,764	6,975	6,024	
44,500	44,550	6,988	5,771	6,988	6,031	
44,550	44,600	7,000	5,779	7,000	6,039	
44,600	44,650	7,013	5,786	7,013	6,046	
44,650	44,700	7,025	5,794	7,025	6,054	
44,700	44,750	7,038	5,801	7,038	6,061	
44,750	44,800	7,050	5,809	7,050	6,069	
44,800	44,850	7,063	5,816	7,063	6,076	
44,850	44,900	7,075	5,824	7,075	6,084	
44,900	44,950	7,088	5,831	7,088	6,091	
44,950	45,000	7,100	5,839	7,100	6,099	
<b>45,000</b>						
45,000	45,050	7,113	5,846	7,113	6,106	
45,050	45,100	7,125	5,854	7,125	6,114	
45,100	45,150	7,138	5,861	7,138	6,121	
45,150	45,200	7,150	5,869	7,150	6,129	
45,200	45,250	7,163	5,876	7,163	6,136	
45,250	45,300	7,175	5,884	7,175	6,144	
45,300	45,350	7,188	5,891	7,188	6,151	
45,350	45,400	7,200	5,899	7,200	6,159	
45,400	45,450	7,213	5,906	7,213	6,166	
45,450	45,500	7,225	5,914	7,225	6,174	
45,500	45,550	7,238	5,921	7,238	6,181	
45,550	45,600	7,250	5,929	7,250	6,189	
45,600	45,650	7,263	5,936	7,263	6,196	
45,650	45,700	7,275	5,944	7,275	6,204	
45,700	45,750	7,288	5,951	7,288	6,211	
45,750	45,800	7,300	5,959	7,300	6,219	
45,800	45,850	7,313	5,966	7,313	6,226	
45,850	45,900	7,325	5,974	7,325	6,234	
45,900	45,950	7,338	5,981	7,338	6,241	
45,950	46,000	7,350	5,989	7,350	6,249	
<b>46,000</b>						
46,000	46,050	7,363	5,996	7,363	6,256	
46,050	46,100	7,375	6,004	7,375	6,264	
46,100	46,150	7,388	6,011	7,388	6,271	
46,150	46,200	7,400	6,019	7,400	6,279	
46,200	46,250	7,413	6,026	7,413	6,286	
46,250	46,300	7,425	6,034	7,425	6,294	
46,300	46,350	7,438	6,041	7,438	6,301	
46,350	46,400	7,450	6,049	7,450	6,309	
46,400	46,450	7,463	6,056	7,463	6,316	
46,450	46,500	7,475	6,064	7,475	6,324	
46,500	46,550	7,488	6,071	7,488	6,331	
46,550	46,600	7,500	6,079	7,500	6,339	
46,600	46,650	7,513	6,086	7,513	6,346	
46,650	46,700	7,525	6,094	7,525	6,354	
46,700	46,750	7,538	6,101	7,538	6,361	
46,750	46,800	7,550	6,109	7,550	6,369	
46,800	46,850	7,563	6,116	7,563	6,376	
46,850	46,900	7,575	6,124	7,575	6,384	
46,900	46,950	7,588	6,131	7,588	6,391	
46,950	47,000	7,600	6,139	7,600	6,399	
<b>47,000</b>						
47,000	47,050	7,613	6,146	7,613	6,406	
47,050	47,100	7,625	6,154	7,625	6,414	
47,100	47,150	7,638	6,161	7,638	6,421	
47,150	47,200	7,650	6,169	7,650	6,429	
47,200	47,250	7,663	6,176	7,663	6,436	
47,250	47,300	7,675	6,184	7,675	6,444	
47,300	47,350	7,688	6,191	7,688	6,451	
47,350	47,400	7,700	6,199	7,700	6,459	
47,400	47,450					

If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—																					
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household																		
<b>48,000</b>						<b>51,000</b>						<b>54,000</b>																													
48,000	48,050	7,863	6,296	7,863	6,556	51,000	51,050	8,613	6,746	8,613	7,169	54,000	54,050	9,363	7,196	9,363	7,919	54,050	54,100	9,375	7,204	9,375	7,931	54,100	54,150	9,388	7,211	9,388	7,944	54,150	54,200	9,400	7,219	9,400	7,956	54,200	54,250	9,413	7,226	9,413	7,969
48,050	48,100	7,875	6,304	7,875	6,564	51,100	51,150	8,638	6,761	8,638	7,194	54,250	54,300	9,425	7,234	9,425	7,981	54,300	54,350	9,438	7,241	9,438	7,994	54,350	54,400	9,450	7,249	9,450	8,006	54,400	54,450	9,463	7,256	9,463	8,019	54,450	54,500	9,475	7,264	9,475	8,031
48,100	48,150	7,888	6,311	7,888	6,571	51,150	51,200	8,650	6,769	8,650	7,206	54,500	54,550	9,488	7,271	9,488	8,044	54,550	54,600	9,500	7,279	9,500	8,056	54,600	54,650	9,513	7,286	9,513	8,069	54,650	54,700	9,525	7,294	9,525	8,081	54,700	54,750	9,538	7,301	9,538	8,094
48,150	48,200	7,900	6,319	7,900	6,579	51,200	51,250	8,663	6,776	8,663	7,219	54,750	54,800	9,550	7,309	9,550	8,106	54,800	54,850	9,563	7,316	9,563	8,119	54,850	54,900	9,575	7,324	9,575	8,131	54,900	54,950	9,588	7,331	9,588	8,144	54,950	49,000	8,100	6,439	8,100	6,699
<b>49,000</b>						<b>52,000</b>						<b>55,000</b>																													
49,000	49,050	8,113	6,446	8,113	6,706	52,000	52,050	8,863	6,896	8,863	7,419	55,000	55,050	9,613	7,346	9,613	8,169	55,050	55,100	9,625	7,354	9,625	8,181	55,100	55,150	9,638	7,361	9,638	8,194	55,150	55,200	9,650	7,369	9,650	8,206	55,200	55,250	9,663	7,376	9,663	8,219
49,050	49,100	8,125	6,454	8,125	6,714	52,050	52,100	8,875	6,904	8,875	7,431	55,250	55,300	9,675	7,384	9,675	8,231	55,300	55,350	9,688	7,391	9,688	8,244	55,350	55,400	9,700	7,399	9,700	8,256	55,400	55,450	9,713	7,406	9,713	8,269	55,450	55,500	9,725	7,414	9,725	8,281
49,100	49,150	8,138	6,461	8,138	6,721	52,100	52,150	8,888	6,911	8,888	7,444	55,500	55,550	9,738	7,421	9,738	8,294	55,550	55,600	9,750	7,429	9,750	8,306	55,600	55,650	9,763	7,436	9,763	8,319	55,650	55,700	9,775	7,444	9,775	8,331	55,700	55,750	9,788	7,451	9,788	8,344
49,150	49,200	8,150	6,469	8,150	6,729	52,150	52,200	8,900	6,919	8,900	7,456	55,750	55,800	9,800	7,459	9,800	8,356	55,800	55,850	9,813	7,466	9,813	8,369	55,850	55,900	9,825	7,474	9,825	8,381	55,900	55,950	9,838	7,481	9,838	8,394	55,950	50,000	8,350	6,589	8,350	6,906
49,200	49,250	8,163	6,476	8,163	6,736	52,200	52,250	8,913	6,926	8,913	7,469	55,950	56,000	9,850	7,489	9,850	8,406																								
49,250	49,300	8,175	6,484	8,175	6,744	52,250	52,300	8,925	6,934	8,925	7,481	55,950	56,000	9,850	7,489	9,850	8,406																								
49,300	49,350	8,188	6,491	8,188	6,751	52,300	52,350	8,938	6,941	8,938	7,494																														
49,350	49,400	8,200	6,499	8,200	6,759	52,350	52,400	8,950	6,949	8,950	7,506																														
49,400	49,450	8,213	6,506	8,213	6,769	52,400	52,450	8,963	6,956	8,963	7,519																														
49,450	49,500	8,225	6,514	8,225	6,781	52,450	52,500	8,975	6,964	8,975	7,531																														
49,500	49,550	8,238	6,521	8,238	6,794	52,500	52,550	8,988	6,971	8,988	7,544																														
49,550	49,600	8,250	6,529	8,250	6,806	52,550	52,600	9,000	6,979	9,000	7,556																														
49,600	49,650	8,263	6,536	8,263	6,819	52,600	52,650	9,013	6,986	9,013	7,569																														
49,650	49,700	8,275	6,544	8,275	6,831	52,650	52,700	9,025	6,994	9,025	7,581																														
49,700	49,750	8,288	6,551	8,288	6,844	52,700	52,750	9,038	7,001	9,038	7,594																														
49,750	49,800	8,300	6,559	8,300	6,856	52,750	52,800	9,050	7,009	9,050	7,606																														
49,800	49,850	8,313	6,566	8,313	6,869	52,800	52,850	9,063	7,016	9,063	7,619																														
49,850	49,900	8,325	6,574	8,325	6,881	52,850	52,900	9,075	7,024	9,075	7,631																														
49,900	49,950	8,338	6,581	8,338	6,894	52,900	52,950	9,088	7,031	9,088	7,644																														
49,950	50,000	8,350	6,589	8,350	6,906	52,950	53,000	9,100	7,039	9,100	7,656																														
<b>50,000</b>						<b>53,000</b>						<b>56,000</b>																													
50,000	50,050	8,363	6,596	8,363	6,919	53,000	53,050	9,113	7,046	9,113	7,669	56,000	56,050	9,863	7,496	9,863	8,419	56,050	56,100	9,875	7,504	9,875	8,431	56,100	56,150	9,888	7,511	9,888	8,444	56,150	56,200	9,900	7,519	9,900	8,456	56,200	56,250	9,913	7,526	9,913	8,469
50,050	50,100	8,375	6,604	8,375	6,931	53,050	53,100	9,125	7,054	9,125	7,681	56,250	56,300	9,925	7,534	9,925	8,481	56,300	56,350	9,938	7,541	9,938	8,494	56,350	56,400	9,950	7,549	9,950	8,506	56,400	56,450	9,963	7,556	9,963	8,519	56,450	56,500	9,975	7,564	9,975	8,531
50,100	50,150	8,388	6,611	8,388	6,944	53,100	53,150	9,138	7,061	9,138	7,694	56,500	56,550	9,988	7,571	9,988	8,544	56,550	56,600	10,000	7,579	10,000	8,556	56,600	56,650	10,013	7,586	10,013	8,569	56,650	56,700	10,025	7,594	10,025	8,581	56,700	56,750	10,038	7,601	10,038	8,594
50,150	50,200	8,400	6,619	8,400	6,956	53,150	53,200	9,150	7,069	9,150	7,706	56,750	56,800	10,050	7,609	10,050	8,606	56,800	56,850	10,063	7,616	10,063	8,619	56,850	56,900	10,075	7,624	10,075	8,631	56,900	56,950	10,088	7,631	10,088	8,644						
50,200	50,250	8,413	6,626	8,413	6,969	53,200	53,250	9,163	7,076	9,163	7,719	56,950	57,000	10,100	7,639	10,100	8,656																								
50,250	50,300	8,425	6,634	8,425	6,981	53,250	53,300	9,175	7,084	9,175	7,731																														
50,300	50,350	8,438	6,641	8,438	6,994	53,300	53,350	9,188	7,091	9,188	7,744																														
50,350	50,400	8,450	6,649	8,450	7,006	53,350	53,400	9,200	7,099	9,200	7,756																														
50,400	50,450	8,463	6,656	8,463	7,019	53,400	53,450	9,213	7,106	9,213	7,769																														
50,450	50,500	8,475	6,664	8,475	7,031	53,450	53,500	9,225	7,114	9,225	7,781																														
50,500	50,550	8,488	6,671	8,488	7,044	53,500	53,550	9,238	7,121	9,238	7,794																														
50,550	50,600	8,500	6,679	8,500	7,056	53,550	53,600	9,250	7,129	9,250	7,806																														
50,600	50,650	8,513	6,686	8,513	7,069	53,600	53,650	9,263	7,136	9,263	7,819																														
50,650	50,700	8,525	6,694	8,525	7,081	53,650	53,700	9,275	7,144	9,275	7,831																														
50,700	50,750	8,538	6,701	8,538	7,094	53,700	53,750	9,288	7,151	9,288	7,844																														
50,750	50,800	8,550	6,709	8,550	7,106	53,750	53,800	9,300	7,159	9,300	7,856																														
50,800	50,850	8,563	6,716	8,563	7,119	53,800	53,850	9,313	7,166	9,313	7,869																														
50,850	50,900	8,575	6,724	8,575	7,131	53,850	53,900	9,325	7,174	9,325	7,881																														
50,900	50,950	8,588	6,731	8,588	7,144	53,900	53,950	9,338	7,181	9,338	7,894																														
50,950	51,000	8,600	6,739	8,600	7,156	53,950	54,000	9,350	7,189	9,350	7,906																														

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

(Continued)

If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
<b>57,000</b>							<b>60,000</b>							<b>63,000</b>						
57,000	57,050	10,113	7,646	10,113	8,669	60,000	60,050	10,863	8,096	10,863	9,419	63,000	63,050	11,613	8,544	11,613	10,169			
<b>58,000</b>							<b>61,000</b>							<b>64,000</b>						
58,000	58,050	10,363	7,796	10,363	8,919	61,000	61,050	11,113	8,246	11,113	9,669	64,000	64,050	11,863	8,696	11,863	10,419			
<b>59,000</b>							<b>62,000</b>							<b>65,000</b>						
59,000	59,050	10,613	7,946	10,613	9,169	62,000	62,050	11,363	8,396	11,363	9,919	65,000	65,050	12,113	8,846	12,113	10,669			
<b>60,000</b>							<b>63,000</b>							<b>66,000</b>						
60,000	60,050	10,863	8,096	10,863	9,419	63,000	63,050	11,613	8,544	11,613	10,169	66,000	66,050	12,363	8,996	12,363	10,919			

(Continued)

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

If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	
<b>66,000</b>						<b>69,000</b>						<b>72,000</b>								
66,000	66,050	12,363	8,996	12,363	10,919	69,000	69,050	13,113	9,446	13,113	11,669	72,000	72,050	13,863	9,896	13,863	12,419			
66,050	66,100	12,375	9,004	12,375	10,931	69,050	69,100	13,125	9,454	13,125	11,681	72,050	72,100	13,875	9,904	13,875	12,431			
66,100	66,150	12,388	9,011	12,388	10,944	69,100	69,150	13,138	9,461	13,138	11,694	72,100	72,150	13,888	9,911	13,888	12,444			
66,150	66,200	12,400	9,019	12,400	10,956	69,150	69,200	13,150	9,469	13,150	11,706	72,150	72,200	13,900	9,919	13,900	12,456			
66,200	66,250	12,413	9,026	12,413	10,969	69,200	69,250	13,163	9,476	13,163	11,719	72,200	72,250	13,913	9,926	13,913	12,469			
66,250	66,300	12,425	9,034	12,425	10,981	69,250	69,300	13,175	9,484	13,175	11,731	72,250	72,300	13,925	9,934	13,925	12,481			
66,300	66,350	12,438	9,041	12,438	10,994	69,300	69,350	13,188	9,491	13,188	11,744	72,300	72,350	13,938	9,941	13,938	12,494			
66,350	66,400	12,450	9,049	12,450	11,006	69,350	69,400	13,200	9,499	13,200	11,756	72,350	72,400	13,950	9,949	13,950	12,506			
66,400	66,450	12,463	9,056	12,463	11,019	69,400	69,450	13,213	9,506	13,213	11,769	72,400	72,450	13,963	9,956	13,963	12,519			
66,450	66,500	12,475	9,064	12,475	11,031	69,450	69,500	13,225	9,514	13,225	11,781	72,450	72,500	13,975	9,964	13,975	12,531			
66,500	66,550	12,488	9,071	12,488	11,044	69,500	69,550	13,238	9,521	13,238	11,794	72,500	72,550	13,988	9,971	13,988	12,544			
66,550	66,600	12,500	9,079	12,500	11,056	69,550	69,600	13,250	9,529	13,250	11,806	72,550	72,600	14,000	9,979	14,000	12,556			
66,600	66,650	12,513	9,086	12,513	11,069	69,600	69,650	13,263	9,536	13,263	11,819	72,600	72,650	14,013	9,986	14,013	12,569			
66,650	66,700	12,525	9,094	12,525	11,081	69,650	69,700	13,275	9,544	13,275	11,831	72,650	72,700	14,025	9,994	14,025	12,581			
66,700	66,750	12,538	9,101	12,538	11,094	69,700	69,750	13,288	9,551	13,288	11,844	72,700	72,750	14,038	10,001	14,038	12,594			
66,750	66,800	12,550	9,109	12,550	11,106	69,750	69,800	13,300	9,559	13,300	11,856	72,750	72,800	14,050	10,009	14,050	12,606			
66,800	66,850	12,563	9,116	12,563	11,119	69,800	69,850	13,313	9,566	13,313	11,869	72,800	72,850	14,063	10,016	14,063	12,619			
66,850	66,900	12,575	9,124	12,575	11,131	69,850	69,900	13,325	9,574	13,325	11,881	72,850	72,900	14,075	10,024	14,075	12,631			
66,900	66,950	12,588	9,131	12,588	11,144	69,900	69,950	13,338	9,581	13,338	11,894	72,900	72,950	14,088	10,031	14,088	12,644			
66,950	67,000	12,600	9,139	12,600	11,156	69,950	70,000	13,350	9,589	13,350	11,906	72,950	73,000	14,100	10,039	14,100	12,656			
<b>67,000</b>						<b>70,000</b>						<b>73,000</b>								
67,000	67,050	12,613	9,146	12,613	11,169	70,000	70,050	13,363	9,596	13,363	11,919	73,000	73,050	14,113	10,046	14,113	12,669			
67,050	67,100	12,625	9,154	12,625	11,181	70,050	70,100	13,375	9,604	13,375	11,931	73,050	73,100	14,125	10,054	14,125	12,681			
67,100	67,150	12,638	9,161	12,638	11,194	70,100	70,150	13,388	9,611	13,388	11,944	73,100	73,150	14,138	10,061	14,138	12,694			
67,150	67,200	12,650	9,169	12,650	11,206	70,150	70,200	13,400	9,619	13,400	11,956	73,150	73,200	14,150	10,069	14,150	12,706			
67,200	67,250	12,663	9,176	12,663	11,219	70,200	70,250	13,413	9,626	13,413	11,969	73,200	73,250	14,163	10,076	14,163	12,719			
67,250	67,300	12,675	9,184	12,675	11,231	70,250	70,300	13,425	9,634	13,425	11,981	73,250	73,300	14,175	10,084	14,175	12,731			
67,300	67,350	12,688	9,191	12,688	11,244	70,300	70,350	13,438	9,641	13,438	11,994	73,300	73,350	14,188	10,091	14,188	12,744			
67,350	67,400	12,700	9,199	12,700	11,256	70,350	70,400	13,450	9,649	13,450	12,006	73,350	73,400	14,200	10,099	14,200	12,756			
67,400	67,450	12,713	9,206	12,713	11,269	70,400	70,450	13,463	9,656	13,463	12,019	73,400	73,450	14,213	10,106	14,213	12,769			
67,450	67,500	12,725	9,214	12,725	11,281	70,450	70,500	13,475	9,664	13,475	12,031	73,450	73,500	14,225	10,114	14,225	12,781			
67,500	67,550	12,738	9,221	12,738	11,294	70,500	70,550	13,488	9,671	13,488	12,044	73,500	73,550	14,238	10,121	14,238	12,794			
67,550	67,600	12,750	9,229	12,750	11,306	70,550	70,600	13,500	9,679	13,500	12,056	73,550	73,600	14,250	10,129	14,250	12,806			
67,600	67,650	12,763	9,236	12,763	11,319	70,600	70,650	13,513	9,686	13,513	12,069	73,600	73,650	14,263	10,136	14,263	12,819			
67,650	67,700	12,775	9,244	12,775	11,331	70,650	70,700	13,525	9,694	13,525	12,081	73,650	73,700	14,275	10,144	14,275	12,831			
67,700	67,750	12,788	9,251	12,788	11,344	70,700	70,750	13,538	9,701	13,538	12,094	73,700	73,750	14,288	10,151	14,288	12,844			
67,750	67,800	12,800	9,259	12,800	11,356	70,750	70,800	13,550	9,709	13,550	12,106	73,750	73,800	14,300	10,159	14,300	12,856			
67,800	67,850	12,813	9,266	12,813	11,369	70,800	70,850	13,563	9,716	13,563	12,119	73,800	73,850	14,313	10,169	14,313	12,869			
67,850	67,900	12,825	9,274	12,825	11,381	70,850	70,900	13,575	9,724	13,575	12,131	73,850	73,900	14,325	10,181	14,325	12,881			
67,900	67,950	12,838	9,281	12,838	11,394	70,900	70,950	13,588	9,731	13,588	12,144	73,900	73,950	14,338	10,194	14,338	12,894			
67,950	68,000	12,850	9,289	12,850	11,406	70,950	71,000	13,600	9,739	13,600	12,156	73,950	74,000	14,350	10,206	14,350	12,906			
<b>68,000</b>						<b>71,000</b>						<b>74,000</b>								
68,000	68,050	12,863	9,296	12,863	11,419	71,000	71,050	13,613	9,746	13,613	12,169	74,000	74,050	14,363	10,219	14,363	12,919			
68,050	68,100	12,875	9,304	12,875	11,431	71,050	71,100	13,625	9,754	13,625	12,181	74,050	74,100	14,375	10,231	14,375	12,931			
68,100	68,150	12,888	9,311	12,888	11,444	71,100	71,150	13,638	9,761	13,638	12,194	74,100	74,150	14,388	10,244	14,388	12,944			
68,150	68,200	12,900	9,319	12,900	11,456	71,150	71,200	13,650	9,769	13,650	12,206	74,150	74,200	14,400	10,256	14,400	12,956			
68,200	68,250	12,913	9,326	12,913	11,469	71,200	71,250	13,663	9,776	13,663	12,219	74,200	74,250	14,413	10,269	14,413	12,969			
68,250	68,300	12,925	9,334	12,925	11,481	71,250	71,300	13,675	9,784	13,675	12,231	74,250	74,300	14,425	10,281	14,425	12,981			
68,300	68,350	12,938	9,341	12,938	11,494	71,300	71,350	13,688	9,791	13,688	12,244	74,300	74,350	14,438	10,294	14,438	12,994			
68,350	68,400	12,950	9,349	12,950	11,506	71,350	71,400	13,700	9,799	13,700	12,256	74,350	74,400	14,450	10,306	14,450	13,006			
68,400	68,450	12,963	9,356	12,963	11,519	71,400	71,450	13,713	9,806	13,713	12,269	74,400	74,450	14,463	10,319	14,463	13,019			
68,450	68,500	12,975	9,364	12,975	11,531	71,450	71,500	13,725	9,814	13,725	12,281	74,450	74,500	14,475	10,331	14,477	13,031			
68,500	68,550	12,988	9,371	12,988	11,544	71,500	71,550	13,738	9,821	13,738	12,294	74,500	74,550	14,488	10,344	14,491	13,044			
68,550	68,600	13,000	9,379	13,000	11,556	71,550	71,600	13,750	9,829	13,750	12,306	74,550	74,600	14,500	10,356	14,505	13,056			
68,600	68,650	13,013	9,386	13,013	11,569	71,600	71,650	13,763	9,836	13,763	12,319	74,600	74,650	14,513	10,369	14,519	13,069			
68,650	68,700	13,025	9,394	13,025	11,581	71,650	71,700	13,775	9,844	13,775	12,331	74,650	74,700	14,525	10,381	14,533	13,081			
68,700	68,750	13,038	9,401	13,038	11,594	71,700	71,750	13,788	9,851	13,788	12,344	74,700	74,750	14,538	10,394	14,547	13,094			
68,750	68,800	13,050	9,409	13,050	11,606	71,750	71,800	13,800	9,859	13,800	12,356	74,750	74,800	14,550	10,406	14,561	13,106			
68,800	68,850	13,063	9,416	13,063	11,619	71,800	71,850	13,813	9,866	13,813	12,369	74,800	74,850	14,563	10,419	14,575	13,119			
68,850	68,900	13,075	9,424	13,075	11,631	71,850	71,900	13,825	9,874	13,825	12,381	74,850	74,900	14,575	10,431	14,589	13,131			
68,900	68,950	13,088	9,431	13,088	11,644	71,900	71,950	13,838	9,881	13,838	12,394	74,900</								

If line 27 (taxable income) is—		And you are—				If line 27 (taxable income) is—		And you are—				If line 27 (taxable income) is—		And you are—																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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75,000	75,050	14,613	10,469	14,631	13,169	78,000	78,050	15,363	11,219	15,471	13,919	81,000	81,050	16,113	11,969	16,311	14,669	75,050	75,100	14,625	10,481	14,645	13,181	78,050	78,100	15,375	11,231	15,485	13,931	81,050	81,100	16,125	11,981	16,325	14,681	75,100	75,150	14,638	10,494	14,659	13,194	78,100	78,150	15,388	11,244	15,499	13,944	81,100	81,150	16,138	11,994	16,339	14,694	75,150	75,200	14,650	10,506	14,673	13,206	78,150	78,200	15,400	11,256	15,513	13,956	81,150	81,200	16,150	12,006	16,353	14,706	75,200	75,250	14,663	10,519	14,687	13,219	78,200	78,250	15,413	11,269	15,527	13,969	81,200	81,250	16,163	12,019	16,367	14,719	75,250	75,300	14,675	10,531	14,701	13,231	78,250	78,300	15,425	11,281	15,541	13,981	81,250	81,300	16,175	12,031	16,381	14,731	75,300	75,350	14,688	10,544	14,715	13,244	78,300	78,350	15,438	11,294	15,555	13,994	81,300	81,350	16,188	12,044	16,395	14,744	75,350	75,400	14,700	10,556	14,729	13,256	78,350	78,400	15,450	11,306	15,569	14,006	81,350	81,400	16,200	12,056	16,409	14,756	75,400	75,450	14,713	10,569	14,743	13,269	78,400	78,450	15,463	11,319	15,583	14,019	81,400	81,450	16,213	12,069	16,423	14,769	75,450	75,500	14,725	10,581	14,757	13,281	78,450	78,500	15,475	11,331	15,597	14,031	81,450	81,500	16,225	12,081	16,437	14,781	75,500	75,550	14,738	10,594	14,771	13,294	78,500	78,550	15,488	11,344	15,611	14,044	81,500	81,550	16,238	12,094	16,451	14,794	75,550	75,600	14,750	10,606	14,785	13,306	78,550	78,600	15,500	11,356	15,625	14,056	81,550	81,600	16,250	12,106	16,465	14,806	75,600	75,650	14,763	10,619	14,799	13,319	78,600	78,650	15,513	11,369	15,639	14,069	81,600	81,650	16,263	12,119	16,479	14,819	75,650	75,700	14,775	10,631	14,813	13,331	78,650	78,700	15,525	11,381	15,653	14,081	81,650	81,700	16,275	12,131	16,493	14,831	75,700	75,750	14,788	10,644	14,827	13,344	78,700	78,750	15,538	11,394	15,667	14,094	81,700	81,750	16,288	12,144	16,507	14,844	75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856	75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869	75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881	75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894	75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906	<b>76,000</b>																								76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919	76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931	76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944	76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956	76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969	76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08
75,250	75,300	14,675	10,531	14,701	13,231	78,250	78,300	15,425	11,281	15,541	13,981	81,250	81,300	16,175	12,031	16,381	14,731	75,300	75,350	14,688	10,544	14,715	13,244	78,300	78,350	15,438	11,294	15,555	13,994	81,300	81,350	16,188	12,044	16,395	14,744	75,350	75,400	14,700	10,556	14,729	13,256	78,350	78,400	15,450	11,306	15,569	14,006	81,350	81,400	16,200	12,056	16,409	14,756	75,400	75,450	14,713	10,569	14,743	13,269	78,400	78,450	15,463	11,319	15,583	14,019	81,400	81,450	16,213	12,069	16,423	14,769	75,450	75,500	14,725	10,581	14,757	13,281	78,450	78,500	15,475	11,331	15,597	14,031	81,450	81,500	16,225	12,081	16,437	14,781	75,500	75,550	14,738	10,594	14,771	13,294	78,500	78,550	15,488	11,344	15,611	14,044	81,500	81,550	16,238	12,094	16,451	14,794	75,550	75,600	14,750	10,606	14,785	13,306	78,550	78,600	15,500	11,356	15,625	14,056	81,550	81,600	16,250	12,106	16,465	14,806	75,600	75,650	14,763	10,619	14,799	13,319	78,600	78,650	15,513	11,369	15,639	14,069	81,600	81,650	16,263	12,119	16,479	14,819	75,650	75,700	14,775	10,631	14,813	13,331	78,650	78,700	15,525	11,381	15,653	14,081	81,650	81,700	16,275	12,131	16,493	14,831	75,700	75,750	14,788	10,644	14,827	13,344	78,700	78,750	15,538	11,394	15,667	14,094	81,700	81,750	16,288	12,144	16,507	14,844	75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856	75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869	75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881	75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894	75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906	<b>76,000</b>																								76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919	76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931	76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944	76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956	76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969	76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																										
75,500	75,550	14,738	10,594	14,771	13,294	78,500	78,550	15,488	11,344	15,611	14,044	81,500	81,550	16,238	12,094	16,451	14,794	75,550	75,600	14,750	10,606	14,785	13,306	78,550	78,600	15,500	11,356	15,625	14,056	81,550	81,600	16,250	12,106	16,465	14,806	75,600	75,650	14,763	10,619	14,799	13,319	78,600	78,650	15,513	11,369	15,639	14,069	81,600	81,650	16,263	12,119	16,479	14,819	75,650	75,700	14,775	10,631	14,813	13,331	78,650	78,700	15,525	11,381	15,653	14,081	81,650	81,700	16,275	12,131	16,493	14,831	75,700	75,750	14,788	10,644	14,827	13,344	78,700	78,750	15,538	11,394	15,667	14,094	81,700	81,750	16,288	12,144	16,507	14,844	75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856	75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869	75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881	75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894	75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906	<b>76,000</b>																								76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919	76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931	76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944	76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956	76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969	76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																				
75,750	75,800	14,800	10,656	14,841	13,356	78,750	78,800	15,550	11,406	15,681	14,106	81,750	81,800	16,300	12,156	16,521	14,856	75,800	75,850	14,813	10,669	14,855	13,369	78,800	78,850	15,563	11,419	15,695	14,119	81,800	81,850	16,313	12,169	16,535	14,869	75,850	75,900	14,825	10,681	14,869	13,381	78,850	78,900	15,575	11,431	15,709	14,131	81,850	81,900	16,325	12,181	16,549	14,881	75,900	75,950	14,838	10,694	14,883	13,394	78,900	78,950	15,588	11,444	15,723	14,144	81,900	81,950	16,338	12,194	16,563	14,894	75,950	76,000	14,850	10,706	14,897	13,406	78,950	79,000	15,600	11,456	15,737	14,156	81,950	82,000	16,350	12,206	16,577	14,906	<b>76,000</b>																								76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919	76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931	76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944	76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956	76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969	76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																														
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76,000	76,050	14,863	10,719	14,911	13,419	79,000	79,050	15,613	11,469	15,751	14,169	82,000	82,050	16,363	12,219	16,591	14,919	76,050	76,100	14,875	10,731	14,925	13,431	79,050	79,100	15,625	11,481	15,765	14,181	82,050	82,100	16,375	12,231	16,605	14,931	76,100	76,150	14,888	10,744	14,939	13,444	79,100	79,150	15,638	11,494	15,779	14,194	82,100	82,150	16,388	12,244	16,619	14,944	76,150	76,200	14,900	10,756	14,953	13,456	79,150	79,200	15,650	11,506	15,793	14,206	82,150	82,200	16,400	12,256	16,633	14,956	76,200	76,250	14,913	10,769	14,967	13,469	79,200	79,250	15,663	11,519	15,807	14,219	82,200	82,250	16,413	12,269	16,647	14,969	76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																
76,250	76,300	14,925	10,781	14,981	13,481	79,250	79,300	15,675	11,531	15,821	14,231	82,250	82,300	16,425	12,281	16,661	14,981	76,300	76,350	14,938	10,794	14,995	13,494	79,300	79,350	15,688	11,544	15,835	14,244	82,300	82,350	16,438	12,294	16,675	14,994	76,350	76,400	14,950	10,806	15,009	13,506	79,350	79,400	15,700	11,556	15,849	14,256	82,350	82,400	16,450	12,306	16,689	15,006	76,400	76,450	14,963	10,819	15,023	13,519	79,400	79,450	15,713	11,569	15,863	14,269	82,400	82,450	16,463	12,319	16,703	15,019	76,450	76,500	14,975	10,831	15,037	13,531	79,450	79,500	15,725	11,581	15,877	14,281	82,450	82,500	16,475	12,331	16,717	15,031	76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
76,500	76,550	14,988	10,844	15,051	13,544	79,500	79,550	15,738	11,594	15,891	14,294	82,500	82,550	16,488	12,344	16,731	15,044	76,550	76,600	15,000	10,856	15,065	13,556	79,550	79,600	15,750	11,606	15,905	14,306	82,550	82,600	16,500	12,356	16,745	15,056	76,600	76,650	15,013	10,869	15,079	13,569	79,600	79,650	15,763	11,619	15,919	14,319	82,600	82,650	16,513	12,369	16,759	15,069	76,650	76,700	15,025	10,881	15,093	13,581	79,650	79,700	15,775	11,631	15,933	14,331	82,650	82,700	16,525	12,381	16,773	15,081	76,700	76,750	15,038	10,894	15,107	13,594	79,700	79,750	15,788	11,644	15,947	14,344	82,700	82,750	16,538	12,394	16,787	15,094	76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
76,750	76,800	15,050	10,906	15,121	13,606	79,750	79,800	15,800	11,656	15,961	14,356	82,750	82,800	16,550	12,406	16,801	15,106	76,800	76,850	15,063	10,919	15,135	13,619	79,800	79,850	15,813	11,669	15,975	14,369	82,800	82,850	16,563	12,419	16,815	15,119	76,850	76,900	15,075	10,931	15,149	13,631	79,850	79,900	15,825	11,681	15,989	14,381	82,850	82,900	16,575	12,431	16,829	15,131	76,900	76,950	15,088	10,944	15,163	13,644	79,900	79,950	15,838	11,694	16,003	14,394	82,900	82,950	16,588	12,444	16,843	15,144	76,950	77,000	15,100	10,956	15,177	13,656	79,950	80,000	15,850	11,706	16,017	14,406	82,950	83,000	16,600	12,456	16,857	15,156	<b>77,000</b>																								77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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77,000	77,050	15,113	10,969	15,191	13,669	80,000	80,050	15,863	11,719	16,031	14,419	83,000	83,050	16,613	12,469	16,871	15,169	77,050	77,100	15,125	10,981	15,205	13,681	80,050	80,100	15,875	11,731	16,045	14,431	83,050	83,100	16,625	12,481	16,885	15,181	77,100	77,150	15,138	10,994	15,219	13,694	80,100	80,150	15,888	11,744	16,059	14,444	83,100	83,150	16,638	12,494	16,899	15,194	77,150	77,200	15,150	11,006	15,233	13,706	80,150	80,200	15,900	11,756	16,073	14,456	83,150	83,200	16,650	12,506	16,913	15,206	77,200	77,250	15,163	11,019	15,247	13,719	80,200	80,250	15,913	11,769	16,087	14,469	83,200	83,250	16,663	12,519	16,927	15,219	77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
77,250	77,300	15,175	11,031	15,261	13,731	80,250	80,300	15,925	11,781	16,101	14,481	83,250	83,300	16,675	12,531	16,941	15,231	77,300	77,350	15,188	11,044	15,275	13,744	80,300	80,350	15,938	11,794	16,115	14,494	83,300	83,350	16,688	12,544	16,955	15,244	77,350	77,400	15,200	11,056	15,289	13,756	80,350	80,400	15,950	11,806	16,129	14,506	83,350	83,400	16,700	12,556	16,969	15,256	77,400	77,450	15,213	11,069	15,303	13,769	80,400	80,450	15,963	11,819	16,143	14,519	83,400	83,450	16,713	12,569	16,983	15,269	77,450	77,500	15,225	11,081	15,317	13,781	80,450	80,500	15,975	11,831	16,157	14,531	83,450	83,500	16,725	12,581	16,997	15,281	77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
77,500	77,550	15,238	11,094	15,331	13,794	80,500	80,550	15,988	11,844	16,171	14,544	83,500	83,550	16,738	12,594	17,011	15,294	77,550	77,600	15,250	11,106	15,345	13,806	80,550	80,600	16,000	11,856	16,185	14,556	83,550	83,600	16,750	12,606	17,025	15,306	77,600	77,650	15,263	11,119	15,359	13,819	80,600	80,650	16,013	11,869	16,199	14,569	83,600	83,650	16,763	12,619	17,039	15,319	77,650	77,700	15,275	11,131	15,373	13,831	80,650	80,700	16,025	11,881	16,213	14,581	83,650	83,700	16,775	12,631	17,053	15,331	77,700	77,750	15,288	11,144	15,387	13,844	80,700	80,750	16,038	11,894	16,227	14,594	83,700	83,750	16,788	12,644	17,067	15,344	77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
77,750	77,800	15,300	11,156	15,401	13,856	80,750	80,800	16,050	11,906	16,241	14,606	83,750	83,800	16,800	12,656	17,081	15,356	77,800	77,850	15,313	11,169	15,415	13,869	80,800	80,850	16,063	11,919	16,255	14,619	83,800	83,850	16,813	12,669	17,095	15,369	77,850	77,900	15,325	11,181	15,429	13,881	80,850	80,900	16,075	11,931	16,269	14,631	83,850	83,900	16,825	12,681	17,109	15,381	77,900	77,950	15,338	11,194	15,443	13,894	80,900	80,950	16,08																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—	If line 27 (taxable income) is—		And you are—				Your tax is—																																													
		Single	Married filing jointly *	Married filing separately	Head of a household				At least	But less than	Single	Married filing jointly *				Married filing separately	Head of a household	At least	But less than		Single	Married filing jointly *	Married filing separately	Head of a household																																									
<b>84,000</b>						<b>87,000</b>						<b>90,000</b>																																																					
84,000	84,050	16,863	12,719	17,151	15,419	87,000	87,050	17,613	13,469	17,991	16,169	90,000	90,050	18,383	14,219	18,831	16,919	90,050	90,100	18,397	14,231	18,845	16,931	90,100	90,150	18,411	14,244	18,859	16,944	90,150	90,200	18,425	14,256	18,873	16,956	90,200	90,250	18,439	14,269	18,887	16,969																								
84,050	84,100	16,875	12,731	17,165	15,431	87,050	87,100	17,625	13,481	18,005	16,181	90,050	90,100	18,397	14,231	18,845	16,931	90,100	90,150	18,411	14,244	18,859	16,944	90,150	90,200	18,425	14,256	18,873	16,956	90,200	90,250	18,439	14,269	18,887	16,969																														
84,100	84,150	16,888	12,744	17,179	15,444	87,100	87,150	17,638	13,494	18,019	16,194	90,100	90,150	18,411	14,244	18,859	16,944	90,150	90,200	18,425	14,256	18,873	16,956	90,200	90,250	18,439	14,269	18,887	16,969	84,150	84,200	16,900	12,756	17,193	15,456	84,200	84,250	16,913	12,769	17,207	15,469																								
84,150	84,200	16,900	12,756	17,193	15,456	87,150	87,200	17,650	13,506	18,033	16,206	90,150	90,200	18,425	14,256	18,873	16,956	90,200	90,250	18,439	14,269	18,887	16,969	84,250	84,300	16,925	12,781	17,221	15,481	84,300	84,350	16,938	12,794	17,235	15,494	84,350	84,400	16,950	12,806	17,249	15,506	84,400	84,450	16,963	12,819	17,263	15,519	84,450	84,500	16,975	12,831	17,277	15,531												
84,200	84,250	16,913	12,769	17,207	15,469	87,200	87,250	17,663	13,519	18,047	16,219	90,200	90,250	18,439	14,269	18,887	16,969	84,250	84,300	16,925	12,781	17,221	15,481	84,300	84,350	16,938	12,794	17,235	15,494	84,350	84,400	16,950	12,806	17,249	15,506	84,400	84,450	16,963	12,819	17,263	15,519	84,450	84,500	16,975	12,831	17,277	15,531																		
84,250	84,300	16,925	12,781	17,221	15,481	87,250	87,300	17,675	13,531	18,061	16,231	90,250	90,300	18,453	14,281	18,901	16,981	84,500	84,550	16,988	12,844	17,291	15,544	84,550	84,600	17,000	12,856	17,305	15,556	84,600	84,650	17,013	12,869	17,319	15,569	84,650	84,700	17,025	12,881	17,333	15,581	84,700	84,750	17,038	12,894	17,347	15,594																		
84,300	84,350	16,938	12,794	17,235	15,494	87,300	87,350	17,688	13,544	18,075	16,244	90,300	90,350	18,467	14,294	18,915	16,994	84,550	84,600	17,000	12,856	17,305	15,556	84,600	84,650	17,013	12,869	17,319	15,569	84,650	84,700	17,025	12,881	17,333	15,581	84,700	84,750	17,038	12,894	17,347	15,594																								
84,350	84,400	16,950	12,806	17,249	15,506	87,350	87,400	17,700	13,556	18,089	16,256	90,350	90,400	18,481	14,306	18,929	17,006	84,600	84,650	17,013	12,869	17,319	15,569	84,650	84,700	17,025	12,881	17,333	15,581	84,700	84,750	17,038	12,894	17,347	15,594	84,750	84,800	17,050	12,906	17,361	15,606	84,800	84,850	17,063	12,919	17,375	15,619	84,850	84,900	17,075	12,931	17,389	15,631	84,900	84,950	17,088	12,944	17,403	15,644	84,950	85,000	17,100	12,956	17,417	15,656
84,400	84,450	16,963	12,819	17,263	15,519	87,400	87,450	17,713	13,569	18,103	16,269	90,400	90,450	18,495	14,319	18,943	17,019	84,850	84,900	17,075	12,931	17,389	15,631	84,900	84,950	17,088	12,944	17,403	15,644	84,950	85,000	17,100	12,956	17,417	15,656																														
84,450	84,500	16,975	12,831	17,277	15,531	87,450	87,500	17,725	13,581	18,117	16,281	90,450	90,500	18,509	14,331	18,957	17,031	84,900	84,950	17,088	12,944	17,403	15,644	84,950	85,000	17,100	12,956	17,417	15,656																																				
84,500	84,550	16,988	12,844	17,291	15,544	87,500	87,550	17,738	13,594	18,131	16,294	90,500	90,550	18,523	14,344	18,971	17,044	84,950	85,000	17,100	12,956	17,417	15,656																																										
84,550	84,600	17,000	12,856	17,305	15,556	87,550	87,600	17,750	13,606	18,145	16,306	90,550	90,600	18,537	14,356	18,985	17,056	85,000	85,050	17,113	12,969	17,431	15,669	85,050	85,100	17,125	12,981	17,445	15,681	85,100	85,150	17,138	12,994	17,459	15,694	85,150	85,200	17,150	13,006	17,473	15,706	85,200	85,250	17,163	13,019	17,487	15,719																		
84,600	84,650	17,013	12,869	17,319	15,569	87,600	87,650	17,763	13,619	18,159	16,319	90,600	90,650	18,551	14,369	18,999	17,069	85,100	85,150	17,138	12,994	17,459	15,694	85,150	85,200	17,150	13,006	17,473	15,706	85,200	85,250	17,163	13,019	17,487	15,719																														
84,650	84,700	17,025	12,881	17,333	15,581	87,650	87,700	17,775	13,631	18,173	16,331	90,650	90,700	18,565	14,381	19,013	17,081	85,200	85,250	17,163	13,019	17,487	15,719	85,250	85,300	17,175	13,031	17,501	15,731	85,300	85,350	17,188	13,044	17,515	15,744	85,350	85,400	17,200	13,056	17,529	15,756	85,400	85,450	17,213	13,069	17,543	15,769	85,450	85,500	17,225	13,081	17,557	15,781												
84,700	84,750	17,038	12,894	17,347	15,594	87,700	87,750	17,788	13,644	18,187	16,344	90,700	90,750	18,579	14,394	19,027	17,094	85,350	85,400	17,200	13,056	17,529	15,756	85,400	85,450	17,213	13,069	17,543	15,769	85,450	85,500	17,225	13,081	17,557	15,781																														
84,750	84,800	17,050	12,906	17,361	15,606	87,750	87,800	17,800	13,656	18,201	16,356	90,750	90,800	18,593	14,406	19,041	17,106	85,450	85,500	17,225	13,081	17,557	15,781	85,500	85,550	17,238	13,094	17,571	15,794	85,550	85,600	17,250	13,106	17,585	15,806	85,600	85,650	17,263	13,119	17,599	15,819	85,650	85,700	17,275	13,131	17,613	15,831	85,700	85,750	17,288	13,144	17,627	15,844												
84,800	84,850	17,063	12,919	17,375	15,619	87,800	87,850	17,813	13,669	18,215	16,369	90,800	90,850	18,607	14,419	19,055	17,119	85,550	85,600	17,250	13,106	17,585	15,806	85,600	85,650	17,263	13,119	17,599	15,819	85,650	85,700	17,275	13,131	17,613	15,831	85,700	85,750	17,288	13,144	17,627	15,844																								
84,850	84,900	17,075	12,931	17,389	15,631	87,850	87,900	17,825	13,681	18,229	16,381	90,850	90,900	18,621	14,431	19,069	17,131	85,700	85,750	17,288	13,144	17,627	15,844	85,750	85,800	17,300	13,156	17,641	15,856	85,800	85,850	17,313	13,169	17,655	15,869	85,850	85,900	17,325	13,181	17,669	15,881	85,900	85,950	17,338	13,194	17,683	15,894	85,950	86,000	17,350	13,206	17,697	15,906												
84,900	84,950	17,088	12,944	17,403	15,644	87,900	87,950	17,838	13,694	18,243	16,394	90,900	90,950	18,635	14,444	19,083	17,144	85,850	85,900	17,325	13,181	17,669	15,881	85,900	85,950	17,338	13,194	17,683	15,894	85,950	86,000	17,350	13,206	17,697	15,906																														
84,950	85,000	17,100	12,956	17,417	15,656	87,950	88,000	17,850	13,706	18,257	16,406	90,950	91,000	18,649	14,456	19,097	17,156	85,950	86,000	17,350	13,206	17,697	15,906																																										
<b>85,000</b>						<b>88,000</b>						<b>91,000</b>																																																					
85,000	85,050	17,113	12,969	17,431	15,669	88,000	88,050	17,863	13,719	18,271	16,419	91,000	91,050	18,663	14,469	19,111	17,169	86,000	86,050	17,363	13,219	17,711	15,919	86,050	86,100	17,375	13,231	17,725	15,931	86,100	86,150	17,388	13,244	17,739	15,944	86,150	86,200	17,400	13,256	17,753	15,956	86,200	86,250	17,413	13,269	17,767	15,969																		
85,050	85,100	17,125	12,981	17,445	15,681	88,050	88,100	17,875	13,731	18,285	16,431	91,050	91,100	18,677	14,481	19,125	17,181	86,100	86,150	17,388	13,244	17,739	15,944	86,150	86,200	17,400	13,256	17,753	15,956	86,200	86,250	17,413	13,269	17,767	15,969																														
85,100	85,150	17,138	12,994	17,459	15,694	88,100	88,150	17,888	13,744	18,299	16,444	91,100	91,150	18,691	14,494	19,139	17,194	86,200	86,250	17,413	13,269	17,767	15,969	86,250	86,300	17,425	13,281	17,781	15,981	86,300	86,350	17,438	13,294	17,795	15,994	86,350	86,400	17,450	13,306	17,809	16,006	86,400	86,450	17,463	13,319	17,823	16,019	86,450	86,500	17,475	13,331	17,837	16,031												
85,150	85,200	17,150	13,006	17,473	15,706	88,150	88,200	17,900	13,756	18,313	16,456	91,150	91,200	18,705	14,506	19,153	17,206	86,300	86,350	17,438	13,294	17,795	15,994	86,350	86,400	17,450	13,306	17,809	16,006	86,400	86,450	17,463	13,319	17,823	16,019	86,450	86,500	17,475	13,331	17,837	16,031																								
85,200	85,250	17,163	13,019	17,487	15,719	88,200	88,250	17,913	13,769	18,327	16,469																																																						

If line 27 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>93,000</b>					
93,000	93,050	19,223	14,969	19,671	17,669
93,050	93,100	19,237	14,981	19,685	17,681
93,100	93,150	19,251	14,994	19,699	17,694
93,150	93,200	19,265	15,006	19,713	17,706
93,200	93,250	19,279	15,019	19,727	17,719
93,250	93,300	19,293	15,031	19,741	17,731
93,300	93,350	19,307	15,044	19,755	17,744
93,350	93,400	19,321	15,056	19,769	17,756
93,400	93,450	19,335	15,069	19,783	17,769
93,450	93,500	19,349	15,081	19,797	17,781
93,500	93,550	19,363	15,094	19,811	17,794
93,550	93,600	19,377	15,106	19,825	17,806
93,600	93,650	19,391	15,119	19,839	17,819
93,650	93,700	19,405	15,131	19,853	17,831
93,700	93,750	19,419	15,144	19,867	17,844
93,750	93,800	19,433	15,156	19,881	17,856
93,800	93,850	19,447	15,169	19,895	17,869
93,850	93,900	19,461	15,181	19,909	17,881
93,900	93,950	19,475	15,194	19,923	17,894
93,950	94,000	19,489	15,206	19,937	17,906
<b>94,000</b>					
94,000	94,050	19,503	15,219	19,951	17,919
94,050	94,100	19,517	15,231	19,965	17,931
94,100	94,150	19,531	15,244	19,979	17,944
94,150	94,200	19,545	15,256	19,993	17,956
94,200	94,250	19,559	15,269	20,007	17,969
94,250	94,300	19,573	15,281	20,021	17,981
94,300	94,350	19,587	15,294	20,035	17,994
94,350	94,400	19,601	15,306	20,049	18,006
94,400	94,450	19,615	15,319	20,063	18,019
94,450	94,500	19,629	15,331	20,077	18,031
94,500	94,550	19,643	15,344	20,091	18,044
94,550	94,600	19,657	15,356	20,105	18,056
94,600	94,650	19,671	15,369	20,119	18,069
94,650	94,700	19,685	15,381	20,133	18,081
94,700	94,750	19,699	15,394	20,147	18,094
94,750	94,800	19,713	15,406	20,161	18,106
94,800	94,850	19,727	15,419	20,175	18,119
94,850	94,900	19,741	15,431	20,189	18,131
94,900	94,950	19,755	15,444	20,203	18,144
94,950	95,000	19,769	15,456	20,217	18,156
<b>95,000</b>					
95,000	95,050	19,783	15,469	20,231	18,169
95,050	95,100	19,797	15,481	20,245	18,181
95,100	95,150	19,811	15,494	20,259	18,194
95,150	95,200	19,825	15,506	20,273	18,206
95,200	95,250	19,839	15,519	20,287	18,219
95,250	95,300	19,853	15,531	20,301	18,231
95,300	95,350	19,867	15,544	20,315	18,244
95,350	95,400	19,881	15,556	20,329	18,256
95,400	95,450	19,895	15,569	20,343	18,269
95,450	95,500	19,909	15,581	20,357	18,281
95,500	95,550	19,923	15,594	20,371	18,294
95,550	95,600	19,937	15,606	20,385	18,306
95,600	95,650	19,951	15,619	20,399	18,319
95,650	95,700	19,965	15,631	20,413	18,331
95,700	95,750	19,979	15,644	20,427	18,344
95,750	95,800	19,993	15,656	20,441	18,356
95,800	95,850	20,007	15,669	20,455	18,369
95,850	95,900	20,021	15,681	20,469	18,381
95,900	95,950	20,035	15,694	20,483	18,394
95,950	96,000	20,049	15,706	20,497	18,406

If line 27 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>96,000</b>					
96,000	96,050	20,063	15,719	20,511	18,419
96,050	96,100	20,077	15,731	20,525	18,431
96,100	96,150	20,091	15,744	20,539	18,444
96,150	96,200	20,105	15,756	20,553	18,456
96,200	96,250	20,119	15,769	20,567	18,469
96,250	96,300	20,133	15,781	20,581	18,481
96,300	96,350	20,147	15,794	20,595	18,494
96,350	96,400	20,161	15,806	20,609	18,506
96,400	96,450	20,175	15,819	20,623	18,519
96,450	96,500	20,189	15,831	20,637	18,531
96,500	96,550	20,203	15,844	20,651	18,544
96,550	96,600	20,217	15,856	20,665	18,556
96,600	96,650	20,231	15,869	20,679	18,569
96,650	96,700	20,245	15,881	20,693	18,581
96,700	96,750	20,259	15,894	20,707	18,594
96,750	96,800	20,273	15,906	20,721	18,606
96,800	96,850	20,287	15,919	20,735	18,619
96,850	96,900	20,301	15,931	20,749	18,631
96,900	96,950	20,315	15,944	20,763	18,644
96,950	97,000	20,329	15,956	20,777	18,656
<b>97,000</b>					
97,000	97,050	20,343	15,969	20,791	18,669
97,050	97,100	20,357	15,981	20,805	18,681
97,100	97,150	20,371	15,994	20,819	18,694
97,150	97,200	20,385	16,006	20,833	18,706
97,200	97,250	20,399	16,019	20,847	18,719
97,250	97,300	20,413	16,031	20,861	18,731
97,300	97,350	20,427	16,044	20,875	18,744
97,350	97,400	20,441	16,056	20,889	18,756
97,400	97,450	20,455	16,069	20,903	18,769
97,450	97,500	20,469	16,081	20,917	18,781
97,500	97,550	20,483	16,094	20,931	18,794
97,550	97,600	20,497	16,106	20,945	18,806
97,600	97,650	20,511	16,119	20,959	18,819
97,650	97,700	20,525	16,131	20,973	18,831
97,700	97,750	20,539	16,144	20,987	18,844
97,750	97,800	20,553	16,156	21,001	18,856
97,800	97,850	20,567	16,169	21,015	18,869
97,850	97,900	20,581	16,181	21,029	18,881
97,900	97,950	20,595	16,194	21,043	18,894
97,950	98,000	20,609	16,206	21,057	18,906
<b>98,000</b>					
98,000	98,050	20,623	16,219	21,071	18,919
98,050	98,100	20,637	16,231	21,085	18,931
98,100	98,150	20,651	16,244	21,099	18,944
98,150	98,200	20,665	16,256	21,113	18,956
98,200	98,250	20,679	16,269	21,127	18,969
98,250	98,300	20,693	16,281	21,141	18,981
98,300	98,350	20,707	16,294	21,155	18,994
98,350	98,400	20,721	16,306	21,169	19,006
98,400	98,450	20,735	16,319	21,183	19,019
98,450	98,500	20,749	16,331	21,197	19,031
98,500	98,550	20,763	16,344	21,211	19,044
98,550	98,600	20,777	16,356	21,225	19,056
98,600	98,650	20,791	16,369	21,239	19,069
98,650	98,700	20,805	16,381	21,253	19,081
98,700	98,750	20,819	16,394	21,267	19,094
98,750	98,800	20,833	16,406	21,281	19,106
98,800	98,850	20,847	16,419	21,295	19,119
98,850	98,900	20,861	16,431	21,309	19,131
98,900	98,950	20,875	16,444	21,323	19,144
98,950	99,000	20,889	16,456	21,337	19,156

If line 27 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>99,000</b>					
99,000	99,050	20,903	16,469	21,351	19,169
99,050	99,100	20,917	16,481	21,365	19,181
99,100	99,150	20,931	16,494	21,379	19,194
99,150	99,200	20,945	16,506	21,393	19,206
99,200	99,250	20,959	16,519	21,407	19,219
99,250	99,300	20,973	16,531	21,421	19,231
99,300	99,350	20,987	16,544	21,435	19,244
99,350	99,400	21,001	16,556	21,449	19,256
99,400	99,450	21,015	16,569	21,463	19,269
99,450	99,500	21,029	16,581	21,477	19,281
99,500	99,550	21,043	16,594	21,491	19,294
99,550	99,600	21,057	16,606	21,505	19,306
99,600	99,650	21,071	16,619	21,519	19,319
99,650	99,700	21,085	16,631	21,533	19,331
99,700	99,750	21,099	16,644	21,547	19,344
99,750	99,800	21,113	16,656	21,561	19,356
99,800	99,850	21,127	16,669	21,575	19,369
99,850	99,900	21,141	16,681	21,589	19,381
99,900	99,950	21,155	16,694	21,603	19,394
99,950	100,000	21,169	16,706	21,617	19,406

**\$100,000  
or over**  
use Form 1040

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



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# General Information

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**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.

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**How to avoid common mistakes.** Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to use IRS *e-file*. Tax software does the math for you and will help you avoid mistakes. Combining *e-file* with direct deposit is the fastest way to get your refund.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you checked the box in line 6c, column (4).

- Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, federal income tax withheld, total tax, and refund or amount you owe.

- Be sure you used the correct method to figure your tax. See the instructions for line 28.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040A. 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.

- See the instructions for line 24 to be sure you entered the correct amount for the standard deduction.

- 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 1040A and enter your occupation(s).

- Attach your Form(s) W-2 and any 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 50 for details.

- Do not file more than one original return for the same year, even if you have not gotten your refund or have not heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.

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**Innocent spouse relief.** Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an

understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state, but did not file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Do not file Form 8857 with your Form 1040A. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-855-851-2009.

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**Income tax withholding and estimated tax payments for 2015.** If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2015 pay. For details on how to complete Form W-4, see Pub. 505. If you have pension or annuity income, use Form W-4P. If you receive certain government payments (such as unemployment compensation or social security benefits) you can have tax withheld from those payments by giving the payer Form W-4V.



*You can use the IRS Withholding Calculator at [www.irs.gov/Individuals/IRS-Withholding-Calculator](http://www.irs.gov/Individuals/IRS-Withholding-Calculator), instead of Pub. 505 or the worksheets included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.*

In general, you do not have to make estimated tax payments if you expect that your 2015 tax return will show a tax refund, or a tax balance due of less than \$1,000. If your total estimated tax for 2015 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

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**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 preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 4535.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit [www.irs.gov/identitytheft](http://www.irs.gov/identitytheft) to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 1-877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service available at [www.gsa.gov/fedrelay](http://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 the act of sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request detailed personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll-free at 1-800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-800-877-8339. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 1-866-653-4261.

Visit IRS.gov and enter “identity theft” in the search box to learn more about identity theft and how to reduce your risk.

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### **How do you make a gift to reduce debt held by the public?**

If you wish to do so, make a check payable to “Bureau of the Fiscal Service.” You can send it to: Bureau of the Fiscal Service, Attn: Dept. G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Do not add your gift to any tax you may owe. See the instructions for line 50 for details on how to pay any tax you owe. Go to [www.publicdebt.treas.gov/index1.htm](http://www.publicdebt.treas.gov/index1.htm) for information on how to make this type of gift online.



*If you itemize your deductions for 2015, you may be able to deduct this gift.*

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**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 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.

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**How do you amend your tax return information?** File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

Use the [Where's My Amended Return](#) application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

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**Need a copy of your tax return?** Tax return transcripts are free and generally are used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax preparation. To get a free transcript:

- Visit IRS.gov and click on “Get Transcript of Your Tax Records” under “Tools,”
- Use Form 4506-T or 4506T-EZ, or
- Call us at 1-800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

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**Death of a taxpayer.** If a taxpayer died before filing a return for 2014, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter “Deceased,” the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2014 and you did not remarry in 2014, or if your spouse died in 2015 before filing a return for 2014, you can file a joint return. A joint return should show your spouse's 2014 income before death and your income for all of 2014. Enter “Filing as surviving spouse” in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper re-

porting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

**Claiming a refund for a deceased taxpayer.** If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

For more details, use TeleTax topic 356 or see Pub. 559.

**Past due returns.** If you or someone you know needs to file past due tax returns, use TeleTax topic 153 or go to [www.irs.gov/individuals](http://www.irs.gov/individuals) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040A instructions. For example, if you are filing a 2011 return in 2015, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

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## How To Get Tax Help

Do you need help with a tax issue or preparing your tax return, or do you need a free publication or form?

**Preparing and filing your tax return.** Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

- Go to IRS.gov and click on the Filing tab to see your options.
- Enter “Free File” in the search box to use brand name software to prepare and *e-file* your federal tax return for free.
- Enter “VITA” in the search box, download the free IRS2Go app, or call 1-800-906-9887 to find the nearest Volunteer Income Tax Assistance or Tax Counseling for the Elderly (TCE) location for free tax preparation.
- Enter “TCE” in the search box, download the free IRS2Go app, or call 1-888-227-7669 to find the nearest Tax Counseling for the Elderly location for free tax preparation.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

**Getting answers to your tax law questions.** IRS.gov and IRS2Go are ready when you are—24 hours a day, 7 days a week.

- Enter “ITA” in the search box on IRS.gov for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response.

- Enter “Tax Map” or “Tax Trails” in the search box for detailed information by tax topic.
- Enter “Pub 17” in the search box to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2014 tax changes, and thousands of interactive links to help you find answers to your questions.
- Call TeleTax at 1-800-829-4477 for recorded information on a variety of tax topics. See *What Is TeleTax*, later, for a list of the topics covered.
- Access tax law information in your electronic filing software.
- Go to IRS.gov and click on the Help & Resources tab for more information.

**Tax forms and publications.** You can download or print all of the forms and publications you may need on [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Otherwise, you can:

- Go to [www.irs.gov/orderforms](http://www.irs.gov/orderforms) to place an order and have forms mailed to you.
- Call 1-800-829-3676 to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years).  
You should receive your order within 10 business days.

**Where to file your tax return.**

- Remember, there are many ways to file your return electronically. It's safe, quick and easy. See *Preparing and filing your tax return*, earlier, for more information.
- See *Where Do You File?* at the end of these instructions to determine where to mail your completed paper tax return.

**Getting a transcript or copy of a return.**

- Go to IRS.gov and click on “Get Transcript of Your Tax Records” under “Tools.”
- Download the free IRS2Go app to your smart phone and use it to order transcripts of your tax returns or tax account.
- Call the transcript toll-free line at 1-800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

**Using online tools to help prepare your return.** Go to IRS.gov and click on the Tools bar to use these and other self-service options.

- The [Earned Income Tax Credit Assistant](#) determines if you are eligible for the EIC.
- The [First Time Homebuyer Credit Account Look-up](#) tool provides information on your repayments and account balance.
- The [Alternative Minimum Tax \(AMT\) Assistant](#) determines whether you may be subject to AMT.
- The [Online EIN Application](#) helps you get an Employer Identification Number.
- The [IRS Withholding Calculator](#) estimates the amount you should have withheld from your paycheck for federal income tax purposes.
- The [Electronic Filing PIN Request](#) helps to verify your identity when you do not have your prior year AGI or prior year self-selected PIN available.

**Understanding identity theft issues.**

- Go to [www.irs.gov/uac/Identity-Protection](http://www.irs.gov/uac/Identity-Protection) for information and videos.

- See *Secure your tax records from identity theft* under *General Information*, earlier.

#### Checking on the status of a refund.

- Go to [www.irs.gov/refunds](http://www.irs.gov/refunds).
- Download the free IRS2Go app to your smart phone and use it to check your refund status.
- Call the automated refund hotline at 1-800-829-1954. See *Refund Information*, later.

**Making a tax payment.** You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and does not store banking information. It's easy and secure and much quicker than mailing in a check or money order. Go to IRS.gov and click on the Payments tab or the "Pay Your Tax Bill" icon to make a payment using the following options.

- [Direct Pay](#) (only if you have a checking or savings account).
- Debit or credit card.
- Electronic Federal Tax Payment System.
- Check or money order.

**What if I can't pay now?** Click on the Payments tab or the "Pay Your Tax Bill" icon on IRS.gov to find more information about these additional options.

- An [online payment agreement](#) determines if you are eligible to apply for an installment agreement if you cannot pay your taxes in full today. With the needed information, you can complete the application in about 30 minutes, and get immediate approval.
- An offer in compromise allows you to settle your tax debt for less than the full amount you owe. Use the [Offer in Compromise Pre-Qualifier](#) to confirm your eligibility.

#### Checking the status of an amended return.

- Go to IRS.gov and click on the Tools tab and then [Where's My Amended Return?](#)

#### Understanding an IRS notice or letter.

- Enter "Understanding your notice" in the search box on IRS.gov to find additional information about your IRS notice or letter.

**Visiting the IRS.** Locate the nearest Taxpayer Assistance Center using the Office Locator tool on IRS.gov. Enter "office locator" in the search box. Or choose the "Contact Us" option on the IRS2Go app and search Local Offices. Before you visit, use the Locator tool to check hours and services available.

**Watching IRS videos.** The IRS Video portal [www.irsvideos.gov](http://www.irsvideos.gov) contains video and audio presentations on topics of interest to individuals, small businesses, and tax professionals. You'll find video clips of tax topics, archived versions of live panel discussions and Webinars, and audio archives of tax practitioner phone forums.

**Getting tax information in other languages.** For taxpayers whose native language is not English, we have the following resources available.

- Taxpayers can find information on IRS.gov in the following languages.
  - [Spanish](#).
  - [Chinese](#).

- [Vietnamese](#).

- [Korean](#).

- [Russian](#).

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

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## Interest and Penalties

You do not have to figure the amount of any interest or penalties you may owe. Because figuring these amounts can be complicated, we will do it for you if you want. We will send you a bill for any amount due.

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040A, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 50.

### Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

### Penalties

**Late filing.** If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$135 (adjusted for inflation) or the amount of any tax you owe, whichever is smaller.

**Late payment of tax.** If you pay your taxes late, the penalty is usually  $\frac{1}{2}$  of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

**Frivolous return.** In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [www.irs.gov/irb/2010-17\\_IRB/ar13.html](http://www.irs.gov/irb/2010-17_IRB/ar13.html).

**Other.** Other penalties can be imposed for negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud.

Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

### **Taxpayer Bill of Rights**

All taxpayers have fundamental rights they should be aware of when dealing with the IRS. The Taxpayer Bill of Rights, which the IRS adopted in June of 2014, takes existing rights in the tax code and groups them into the following 10 broad categories, making them easier to understand. Explore your rights and our obligations to protect them.

**The right to be informed.** Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

**The right to quality service.** Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

**The right to pay no more than the correct amount of tax.** Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

**The right to challenge the IRS's position and be heard.** Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

**The right to appeal an IRS decision in an independent forum.** Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

**The right to finality.** Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

**The right to privacy.** Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections and will provide, where applicable, a collection due process hearing.

**The right to confidentiality.** Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

**The right to retain representation.** Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a [\*Low Income Taxpayer Clinic\*](#) if they cannot afford representation.

**The right to a fair and just tax system.** Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the [\*Taxpayer Advocate Service\*](#) if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at [www.irs.gov/taxpayerrights](http://www.irs.gov/taxpayerrights).

# Refund Information

**where's my refund?** Visit IRS.gov and click on *Where's My Refund?* 24 hours a day, 7 days a week. Information about your return will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.



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

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

*Where's My Refund?* will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day—usually at night.



If you do not have Internet access, many services are available by phone:

- You can check the status of your refund on the free IRS2Go phone app.
- You can call 1-800-829-1954 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Do not send in a copy of your return unless asked to do so.

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

*Where's My Refund?* does not track refunds that are claimed on an amended tax return.

Refund information also is available in Spanish at [www.irs.gov/Spanish](http://www.irs.gov/Spanish) and 1-800-829-1954.

# What Is TeleTax?

## Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

## Topics by Internet

TeleTax topics are also available through the IRS website at [www.irs.gov/taxtopics](http://www.irs.gov/taxtopics).

## TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
<b>IRS Help Available</b>	
101	IRS services—Volunteer tax assistance, outreach programs, and identity theft
102	Tax assistance for individuals with disabilities
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Your voice at the IRS
105	Armed Forces tax information
107	Tax relief in disaster situations
<b>IRS Procedures</b>	
151	Your appeal rights
152	Refund information

Topic No.	Subject
153	What to do if you haven't filed your tax return
154	Form W-2 and Form 1099-R (What to do if incorrect or not received)
155	Forms and publications—How to order
156	Copy or transcript of your tax return—How to get one
157	Change your address—How to notify the IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2 (How to get a copy)
161	Returning an erroneous refund—Paper check or direct deposit
<b>Collection</b>	
201	The balance due collection process
202	Tax payment options

Topic No.	Subject
203	Refund offsets for unpaid child support, certain federal and state debts, and unemployment compensation debts
204	Offers in compromise
205	Innocent spouse relief (Including separation of liability and equitable relief)
206	Dishonored payments
<b>Alternative Filing Methods</b>	
253	Substitute tax forms
254	How to choose a tax return preparer
255	Self-select PIN signature method
<b>General Information</b>	
301	When, how, and where to file
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return

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## TeleTax Topics

(Continued)

Topic No.	Subject
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
<b>Which Forms to File</b>	
352	Which form—1040, 1040A, or 1040EZ?
356	Decedents
<b>Types of Income</b>	
401	Wages and salaries
403	Interest received
404	Dividends
407	Business income
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and losses
420	Bartering income
421	Scholarships, fellowship grants, and other grants
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
427	Stock options
429	Traders in securities (information for Form 1040 filers)
430	Receipt of stock in a demutualization
431	Canceled debt—Is it taxable or not?
432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)
<b>Adjustments to Income</b>	
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
<b>Itemized Deductions</b>	
501	Should I itemize?

Topic No.	Subject
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Charitable contributions
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses (including federally declared disaster areas)
<b>Tax Computation</b>	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income (Kiddie tax)
554	Self-employment tax
556	Alternative minimum tax
557	Additional tax on early distributions from traditional and Roth IRAs
558	Additional tax on early distributions from retirement plan, other than IRAs
559	Net Investment Income Tax
560	Additional Medicare Tax
561	Individual shared responsibility provision
<b>Tax Credits</b>	
601	Earned income credit
602	Child and dependent care credit
607	Adoption credit and adoption assistance programs
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
611	Repayment of the first-time homebuyer credit
612	The premium tax credit
<b>IRS Notices</b>	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
<b>Basis of Assets, Depreciation, and Sale of Assets</b>	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
<b>Employer Tax Information</b>	
751	Social security and Medicare withholding rates
752	Forms W-2 and W-3—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
755	Employer identification number (EIN)—How to apply

Topic No.	Subject
756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements
760	Reporting and deposit requirements for agricultural employers
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
763	The Affordable Care Act
<b>Electronic Media Filers—1099 Series and Related Information Returns</b>	
801	Who must file information returns electronically
802	Applications, form, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns
<b>Tax Information for U.S. Resident Aliens and Citizens Living Abroad</b>	
851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)
858	Alien tax clearance
<b>Tax Information for Residents of Puerto Rico</b>	
901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
903	Federal employment tax in Puerto Rico
904	Tax assistance for residents of Puerto Rico

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Topic numbers are effective January 1, 2015.

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## Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But, you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your 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 pur-

poses 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 any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

**We welcome comments on forms.** We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments from [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Click on “More Information” and then on “Give us feedback.” Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see the addresses at the end of these instructions.

Although we cannot respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

### Estimates of Taxpayer Burden

The table below shows burden estimates based upon current statutory requirements as of November 2014 for taxpayers filing a 2014 Form 1040, 1040A, or 1040EZ tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with record keeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax preparation software costs. While these estimates do not include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and do not necessarily reflect a “typical” case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040, 1040A, or 1040EZ is 13 hours, with an average cost of \$200 per return. This average includes all associated forms and schedules, across all preparation methods and taxpayer activities. The average burden for taxpayers filing Form 1040 is about 16 hours and \$260; the average burden for taxpayers filing Form 1040A is about 8 hours and \$80; and the average for Form 1040EZ filers is about 5 hours and \$40.

Within each of these estimates there is significant variation in taxpayer activity. For example, non-business taxpayers are ex-



pected to have an average burden of about 8 hours and \$110, while business taxpayers are expected to have an average burden of about 24 hours and \$410. Similarly, tax preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We welcome comments on forms.*

### Estimated Average Taxpayer Burden for Individuals by Activity

Primary Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)					Average Cost (Dollars)**
		Total Time*	Record Keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers . . . . .	100	13	6	2	4	1	\$200
Primary forms filed							
1040 . . . . .	69	16	8	2	5	1	260
1040A . . . . .	19	8	2	1	3	1	80
1040EZ . . . . .	12	5	1	***	2	1	40
Type of taxpayer							
Nonbusiness**** . . . . .	68	8	3	1	3	1	110
Business**** . . . . .	32	24	13	3	6	2	410

\*Detail may not add to total time due to rounding.

\*\*Dollars rounded to the nearest \$10.

\*\*\*Rounds to less than one hour.

\*\*\*\*You are considered a “business” filer if you file one or more of the following with Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are considered a “nonbusiness” filer if you did not file any of those schedules or forms with Form 1040 or if you file Form 1040A or 1040EZ.

# Order Form for Forms and Publications



You can view and download the tax forms and publications you need at [www.irs.gov/formspubs](http://www.irs.gov/formspubs). You can also place an order for forms at [www.irs.gov/formspubs](http://www.irs.gov/formspubs) to avoid having to complete and mail the order form.

The most frequently ordered forms and publications are listed on the order form. You will receive two copies of each form, one copy of the instructions, and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.

## How To Use the Order Form

Circle the items you need on the order form below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided on the order form to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown next. You should receive your order within 10 business days after we receive your request.

**Do not send your tax return to the address shown on this page.** Instead, see the addresses at the end of these instructions.

### Mail Your Order Form To:

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

▲ Cut here ▲

#### Save Money and Time by Going Online!

Download or order these and other forms and publications at [www.irs.gov/formspubs](http://www.irs.gov/formspubs)

### Order Form

Please print.

Name \_\_\_\_\_

Postal mailing address \_\_\_\_\_ Apt./Suite/Room \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP code \_\_\_\_\_

Foreign country \_\_\_\_\_ International postal code \_\_\_\_\_

Daytime phone number  
( ) \_\_\_\_\_

Circle the forms and publications you need. The instructions for any form you order will be included.

Use the blank spaces to order items not listed.



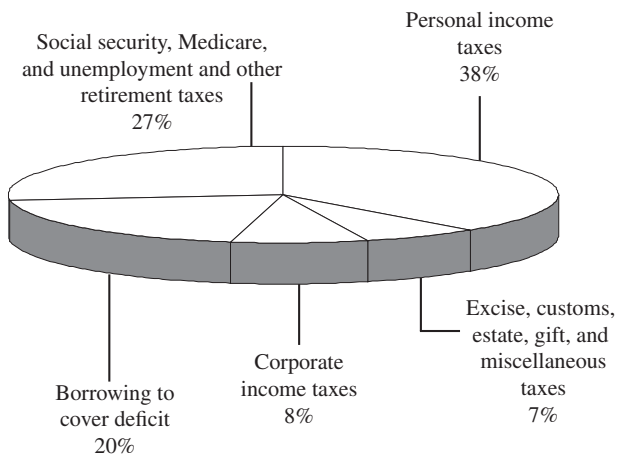
Use your QR Reader app on your smartphone to scan this code and get connected to the IRS Forms and Publications homepage.

1040	Schedule F (1040)	1040-V	4868	8959	Pub. 505	Pub. 551	Pub. 946
Schedule A (1040)	Schedule H (1040)	1040X	5405	8960	Pub. 523	Pub. 554	Pub. 970
Schedule B (1040A or 1040)	Schedule J (1040)	2106	6251	8962	Pub. 525	Pub. 575	Pub. 972
Schedule C (1040)	Schedule R (1040A or 1040)	2441	8283	8965	Pub. 526	Pub. 583	Pub. 4681
Schedule C-EZ (1040)	Schedule SE (1040)	3903	8606	Pub. 1	Pub. 527	Pub. 587	
Schedule D (1040)	Schedule 8812 (1040A or 1040)	4506	8822	Pub. 334	Pub. 529	Pub. 590-A	
Form 8949	1040A	4506-T	8829	Pub. 463	Pub. 535	Pub. 590-B	
Schedule E (1040)	1040EZ	4562	8863	Pub. 501	Pub. 547	Pub. 596	
Schedule EIC (1040A or 1040)	1040-ES (2015)	4684	8917	Pub. 502	Pub. 550	Pub. 915	

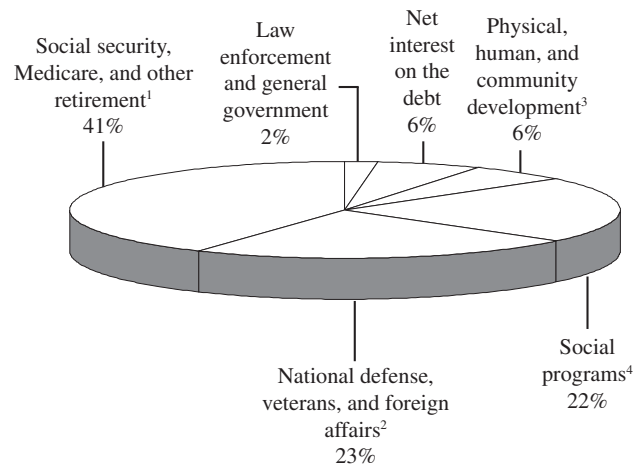
# Major Categories of Federal Income and Outlays for Fiscal Year 2013

**Income and Outlays.** These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2013.

## Income



## Outlays



On or before the first Monday in February of each year the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2013 (which began on October 1, 2012, and ended on September 30, 2013), Federal income was \$2.775 trillion and outlays were \$3.455 trillion, leaving a deficit of \$680 billion.

## Footnotes for Certain Federal Outlays

**1. Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

**2. National defense, veterans, and foreign affairs:** About 18% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; 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 United States embassies abroad.

**3. Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

**4. Social programs:** About 15% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages shown here exclude undistributed offsetting receipts, which were \$93 billion in fiscal year 2013. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

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**Where Do You File?**

Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



*Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.*

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0015	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0015	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0015	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Alabama, Georgia, Kentucky, New Jersey, North Carolina, South Carolina, Tennessee, Virginia,	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0015	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0015	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code 933), or uses an APO or FPO address, or files Form 2555, 2555-EZ, or 4563, or is a dual-status alien or nonpermanent resident of Guam or the Virgin Islands.	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.