



You may be able to take the retirement savings contributions credit. See the instructions for line 52 on page 41.

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

or you exclude employer-provided adoption benefits, see Pub. 590 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 2008.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ, or 8815,

IRA Deduction Worksheet—Line 32

Keep for Your Records 



If you were age 70½ or older at the end of 2008, 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 2008. If you are married filing jointly and only one spouse was under age 70½ at the end of 2008, complete this worksheet only for that spouse.

Before you begin:		Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan (see above)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$5,000, if under age 50 at the end of 2008. • \$6,000, if age 50 or older but under age 70½ at the end of 2008. <p>Otherwise, go to line 2.</p>			
2.	Enter the amount shown below that applies to you.	2a. <input style="width: 100px;" type="text"/>	2b. <input style="width: 100px;" type="text"/>
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2008, enter \$63,000 • Qualifying widow(er), enter \$105,000 • Married filing jointly, enter \$105,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$169,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2008, enter \$10,000 			
3.	Enter the amount from Form 1040, line 22	3. <input style="width: 100px;" type="text"/>	
4.	Enter the total of the amounts from Form 1040, lines 23 through 31a, line 34, and any write-in adjustments you entered on the dotted line next to line 36	4. <input style="width: 100px;" type="text"/>	
5.	Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. <input style="width: 100px;" type="text"/>	5b. <input style="width: 100px;" type="text"/>
6.	Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No.	 None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes.	Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.	6a. <input style="width: 100px;" type="text"/>	6b. <input style="width: 100px;" type="text"/>
<ul style="list-style-type: none"> • If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,000, if under age 50 at the end of 2008. ii. \$6,000, if age 50 or older but under age 70½ at the end of 2008. Otherwise, go to line 7. • If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,000, if under age 50 at the end of 2008. ii. \$6,000 if age 50 or older but under age 70½ at the end of 2008. Otherwise, go to line 7. 			