Form **1040-ES**

Department of the Treasury
Internal Revenue Service

Estimated Tax for Individuals

This package is primarily for first-time filers of estimated tax.

OMB No. 1545-0087

2002

Purpose of This Package

Use this package to figure and pay your estimated tax. Estimated tax is the method used to pay tax on income that is not subject to withholding (for example, earnings from self-employment, interest, dividends, rents, alimony, etc.). In addition, if you do not elect voluntary withholding, you should make estimated tax payments on unemployment compensation and the taxable part of your social security benefits. See the 2001 instructions for your tax return for details on income that is taxable.

This package is primarily for first-time filers who are or may be subject to paying estimated tax. This package can also be used if you did not receive or have lost your preprinted 1040-ES package. The estimated tax worksheet on page 4 will help you figure the correct amount to pay. The payment vouchers in this package are for crediting your estimated tax payments to your account correctly if you are paying by check or money order. You may also be able to pay by Electronic Federal Tax Payment System (EFTPS), electronic funds withdrawal (direct debit), or credit card. See pages 4 and 5 for details. Use the **Record of Estimated Tax Payments** on page 6 to keep track of the payments you have made and the number and amount of your remaining payments.

After we receive your first payment voucher from this package (or if you make your first payment by EFTPS, electronic funds withdrawal, or credit card), we will mail you a 1040-ES package with your name, address, and social security number (SSN) preprinted on each payment voucher. Use the preprinted vouchers to make your **remaining** estimated tax payments for the year if you are paying by check or money order. This will speed processing, reduce processing costs, and reduce the chance of errors.

Do not use the vouchers in this package to notify the IRS of a **change of address.** If you have a new address, file **Form 8822,** Change of Address. The IRS will update your record and send you new preprinted payment vouchers.

Who Must Make Estimated Tax Payments

In most cases, you must make estimated tax payments if you expect to owe at least $1,000 in tax for 2002 (after subtracting your withholding and credits) and you expect your withholding and credits to be less than the **smaller** of:

1. 90% of the tax shown on your 2002 tax return **or**

2. The tax shown on your 2001 tax return (112% of that amount if you are not a farmer or fisherman and the adjusted gross income shown on that return is more than $150,000 or, if married filing separately for 2002, more than $75,000).

However, if you did not file a 2001 tax return or that return did not cover 12 months, item **2** above does not apply.

For this purpose, include household employment taxes (before subtracting advance EIC payments made to your employee(s)) when figuring the tax shown on your tax return if:

- You will have Federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income **or**
- You would be required to make estimated tax payments to avoid a penalty even if you did not include household employment taxes when figuring your estimated tax.

Exception. You do not have to pay estimated tax if you were a U.S. citizen or resident alien for all of 2001 and you had no tax liability for the full 12-month 2001 tax year.

The estimated tax rules apply to:

- U.S. citizens and residents,
- Residents of Puerto Rico, the Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa, and
- Nonresident aliens (use Form 1040-ES (NR)).

If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new **Form W-4,** Employee's Withholding Allowance Certificate, with your employer.

You can also choose to have Federal income tax withheld on certain government payments. For details, see **Form W-4V,** Voluntary Withholding Request.

Caution: *You may not make joint estimated tax payments if you or your spouse is a nonresident alien, you are separated under a decree of divorce or separate maintenance, or you and your spouse have different tax years.*

Additional Information You May Need

Most of the information you will need can be found in **Pub. 505,** Tax Withholding and Estimated Tax.

Other available information:

- **Pub. 553,** Highlights of 2001 Tax Changes.
- Instructions for the 2001 Form 1040 or 1040A.
- **What's Hot** at www.irs.gov.

For details on how to get forms and publications, see page 7 of the instructions for Form 1040 or 1040A.

If you have tax questions, call 1-800-829-1040 for assistance.

Changes Effective for 2002

Use your 2001 tax return as a guide in figuring your 2002 estimated tax, but be sure to consider the changes noted in this section. For more information on the changes below and other changes that may affect your 2002 estimated tax, see Pub. 553.

Reduced Tax Rates. Most of the tax rates have decreased by ½%, a new 10% tax rate applies to all filers, and the rate bracket amounts have increased. See the **2002 Tax Rate Schedules** on page 2. The rate reduction credit no longer applies.

Credit for Qualified Retirement Savings Contributions. You may be able to claim a credit of up to $1,000 for qualified retirement savings contributions (for example, contributions to an IRA or 401(k) plan) if your modified AGI is $50,000 or less.

Credit for Pension Plan Startup Costs. A general business credit of 50% of the qualified pension plan startup costs of an eligible employer may be allowed. The maximum credit is $500. An eligible employer is generally one who had 100 or fewer employees in the preceding tax year. See section 45E for more details.

Credit for Employer-Provided Child Care Costs. A general business credit of 25% of the qualified child care facility costs plus 10% of the qualified child care resource and referral costs may be allowed. The maximum credit is $150,000. See section 45F for more details.

Adoption Credit. The maximum adoption credit has increased to $10,000 per adopted child. The credit is allowed only if your modified AGI is less than $190,000.

Certain Credits No Longer Reduce Alternative Minimum Tax (AMT). The credit for child and dependent care expenses, credit for the elderly or the disabled, education credits, mortgage interest credit, and District of Columbia first-time homebuyer credit no longer reduce AMT. However, the child tax credit, adoption credit, and the credit for qualified retirement savings contributions may reduce your AMT.

Student Loan Interest Deduction. The 60-month limit no longer applies. But you cannot take the deduction if your modified AGI is $65,000 or more ($130,000 or more if married filing jointly).

Deduction for Qualified Higher Education Expenses. You may be able to deduct up to $3,000 of qualified higher education expenses paid for yourself, your spouse, or your dependents. But you cannot take the deduction if your modified AGI is more than $65,000 ($130,000 if married filing jointly). Also, you cannot claim both the deduction for qualified higher education expenses and a Hope or lifetime learning credit for the same student.

Traditional IRA Deduction Increased. You, and your spouse if filing jointly, each may be able to deduct up to $3,000 ($3,500 if age 50 or older at the end of 2002). If you are covered by a retirement plan, your modified AGI must be less than $44,000 (less than $64,000 if married filing jointly or qualifying widow(er)) to take a deduction.

Self-Employed Health Insurance Deduction. You may be able to deduct up to 70% of your health insurance expenses.

Estimated Tax Safe Harbor for Some Taxpayers. The estimated tax safe harbor that is based on the tax shown on your 2001 tax return is 112% of that amount if you are not a farmer or fisherman and the AGI shown on that return is more than $150,000 or, if married filing separately for 2002, $75,000.

Standard Mileage Rate. The rate for business use of a vehicle has increased to 36.5 cents a mile. The rate for use of your vehicle to obtain medical care or for deductible moving expenses has increased to 13 cents a mile.

Foreign Earned Income Exclusion. The maximum foreign earned income exclusion amount is $80,000.

Disaster Relief Payments. Qualified disaster relief payments are excluded from gross income and net earnings from self-employment. Generally, such payments include the following amounts received as a result of a qualified disaster.

- Payments to cover personal, family, living, or funeral expenses.
- Payments for the repair or rehabilitation of a personal residence.
- Payments from common carriers made because of the physical injuries or death of an individual.
- Disaster payments received from a Federal, state, or local government or agency.

However, this exclusion does not apply to the extent any expense compensated by such payments was also compensated for by insurance or otherwise. For more details, see section 139.

Disability Income Exclusion. Gross income does not include amounts received as disability income attributable to injuries incurred as a direct result of any:

- Terrorist activity directed against the United States or any of its allies or
- Military action involving the U.S. Armed Forces and resulting from violence or aggression against the United States or any of its allies.

Standard Deduction. If you do not itemize your deductions, you may take the 2002 standard deduction listed below for your filing status.

Filing Status	Standard Deduction
Married filing jointly or Qualifying widow(er)	$7,850
Head of household	$6,900
Single	$4,700
Married filing separately	$3,925

However, if you can be claimed as a dependent on another person's 2002 return, your standard deduction is the **greater** of:

- $750 **or**
- Your earned income plus $250 (up to the standard deduction amount).

Your standard deduction is increased by the following amount if:

1. You are an unmarried individual (single or head of household) and are:

65 or older or blind	$1,150
65 or older and blind	$2,300

2. You are a married individual (filing jointly or separately) or a qualifying widow(er) and are:

65 or older or blind	$900
65 or older and blind	$1,800
Both spouses 65 or older	$1,800 *
Both spouses 65 or older and blind	$3,600 *

* If married filing separately, these amounts apply only if you can claim an exemption for your spouse.

To Figure Your Estimated Tax, Use:

- The **2002 Estimated Tax Worksheet** on page 4.
- The instructions for the worksheet on page 4 that begin on page 3.
- The **2002 Tax Rate Schedules** below.
- Your 2001 tax return and instructions, as a guide to figuring your income, deductions, and credits (but be sure to consider the changes noted earlier).

If you receive your income unevenly throughout the year (for example, because you operate your business on a seasonal basis), you may be able to lower or eliminate the amount of your required estimated tax payment for one or more periods by using the annualized income installment method. See Pub. 505 for details.

2002 Tax Rate Schedules

Caution: *Do not use these Tax Rate Schedules to figure your 2001 taxes. Use only to figure your 2002 estimated taxes.*

Single—Schedule X

If line 5 is: Over—	But not over—	The tax is:	of the amount over—
$0	$ 6,000	**10%**	**$0**
6,000	27,950	**$600.00 + 15%**	**6,000**
27,950	67,700	**3,892.50 + 27%**	**27,950**
67,700	141,250	**14,625.00 + 30%**	**67,700**
141,250	307,050	**36,690.00 + 35%**	**141,250**
307,050		**94,720.00 + 38.6%**	**307,050**

Head of household—Schedule Z

If line 5 is: Over—	But not over—	The tax is:	of the amount over—
$0	$10,000	**10%**	**$0**
10,000	37,450	**$1,000.00 + 15%**	**10,000**
37,450	96,700	**5,117.50 + 27%**	**37,450**
96,700	156,600	**21,115.00 + 30%**	**96,700**
156,600	307,050	**39,085.00 + 35%**	**156,600**
307,050		**91,742.50 + 38.6%**	**307,050**

Married filing jointly or Qualifying widow(er)—Schedule Y-1

If line 5 is: Over—	But not over—	The tax is:	of the amount over—
$0	$12,000	**10%**	**$0**
12,000	46,700	**$1,200.00 + 15%**	**12,000**
46,700	112,850	**6,405.00 + 27%**	**46,700**
112,850	171,950	**24,265.50 + 30%**	**112,850**
171,950	307,050	**41,995.50 + 35%**	**171,950**
307,050		**89,280.50 + 38.6%**	**307,050**

Married filing separately—Schedule Y-2

If line 5 is: Over—	But not over—	The tax is:	of the amount over—
$0	$ 6,000	**10%**	**$0**
6,000	23,350	**$600.00 + 15%**	**6,000**
23,350	56,425	**3,202.50 + 27%**	**23,350**
56,425	85,975	**12,132.75 + 30%**	**56,425**
85,975	153,525	**20,997.75 + 35%**	**85,975**
153,525		**44,640.25 + 38.6%**	**153,525**

To amend or correct your estimated tax, see **Amending Estimated Tax Payments** below.

Instructions for Worksheet on Page 4

Line 1. Adjusted Gross Income. Use your 2001 tax return and instructions as a guide to figuring the adjusted gross income you expect in 2002 (but be sure to consider the changes noted earlier). For more details on figuring your adjusted gross income, see **Expected Adjusted Gross Income** in Pub. 505. If you are self-employed, be sure to take into account the deduction for one-half of your self-employment tax.

Line 8. Include on this line the additional taxes from **Form 4972,** Tax on Lump-Sum Distributions, or **Form 8814,** Parents' Election To Report Child's Interest and Dividends. Also include any recapture of the education credits.

Line 9. Credits. See the 2001 Form 1040, lines 43 through 50, or Form 1040A, lines 27 through 32, and the related instructions. However, be sure to see **Certain Credits No Longer Reduce Alternative Minimum Tax (AMT)** on page 1.

Line 11. Self-Employment Tax. If you and your spouse make joint estimated tax payments and you both have self-employment income, figure the self-employment tax for each of you separately. Enter the total on line 11. When figuring your estimate of 2002 net earnings from self-employment, be sure to use only 92.35% of your total net profit from self-employment.

Line 12. Other Taxes. Except as noted below, enter any other taxes, such as the taxes on accumulation distribution of trusts, distributions from an Archer MSA or Coverdell education savings account, and early distributions from **(a)** an IRA or other qualified retirement plan, **(b)** an annuity, or **(c)** a modified endowment contract entered into after June 20, 1988.

Include household employment taxes (before subtracting advance EIC payments made to your employee(s)) on line 12 if:

- You will have Federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income **or**
- You would be required to make estimated tax payments (to avoid a penalty) even if you did not include household employment taxes when figuring your estimated tax.

Do not include tax on recapture of a Federal mortgage subsidy, social security and Medicare tax on unreported tip income, or uncollected employee social security and Medicare or RRTA tax on tips or group-term life insurance. These taxes are not required to be paid until the due date of your income tax return (not including extensions).

Line 17. If you are a household employer and you make advance EIC payments to your employee(s), reduce your required payment for each period by the amount of advance EIC payments paid during the period.

Payment Due Dates

You may pay all of your estimated tax by April 15, 2002, or in four equal amounts by the dates shown below.

1st payment	April 15, 2002
2nd payment	June 17, 2002
3rd payment	Sept. 16, 2002
4th payment	Jan. 15, 2003*

*You do not have to make the payment due January 15, 2003, if you file your 2002 tax return by January 31, 2003, **and** pay the entire balance due with your return.

Note: *Payments are due by the dates indicated whether or not you are outside the United States and Puerto Rico.*

If, after March 31, 2002, you have a large change in income, deductions, additional taxes, or credits that requires you to start making estimated tax payments, you should figure the amount of your estimated tax payments by using the annualized income installment method, explained in Pub. 505. Although your payment due dates will be the same as shown above, the payment amounts will vary based on your income, deductions, additional taxes, and credits for the months ending before each payment due date. As a result, this method may allow you to skip or lower the amount due for one or more payments. If you use the annualized income installment method, be sure to file **Form 2210,** Underpayment of Estimated Tax by Individuals, Estates, and Trusts, with your 2002 tax return, even if no penalty is owed.

Farmers and fishermen. If at least two-thirds of your gross income for 2001 or 2002 is from farming or fishing, you may do one of the following.

- Pay all of your estimated tax by January 15, 2003.
- File your 2002 Form 1040 by March 3, 2003, and pay the total tax due. In this case, 2002 estimated payments are not required to avoid a penalty.

Fiscal year taxpayers. You are on a fiscal year if your 12-month tax period ends on any day except December 31. Due dates for fiscal year taxpayers are the 15th day of the 4th, 6th, and 9th months of your current fiscal year and the 1st month of the following fiscal year. If any payment date falls on a Saturday, Sunday, or legal holiday, use the next business day.

Name Change

If you changed your name and made estimated tax payments using your old name, attach a statement to the front of your 2002 tax return. List all of the estimated tax payments you and your spouse made for 2002 and the name(s) and SSN(s) under which you made the payments.

Amending Estimated Tax Payments

To change or amend your estimated tax payments, refigure your total estimated tax payments due (line 16 of the worksheet on page 4). Then, use the worksheets under **Amended estimated tax** in Chapter 2 of Pub. 505 to figure the payment due for each remaining payment period. If an estimated tax payment for a previous period is less than ¼ of your amended estimated tax, you may owe a penalty when you file your return.

When a Penalty Is Applied

In some cases, you may owe a penalty when you file your return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you did not pay enough estimated tax for the year or you did not make the payments on time or in the required amount. A penalty may apply even if you have an overpayment on your tax return.

The penalty may be waived under certain conditions. See Pub. 505 for details.

Paying by Check or Money Order Using the Payment Voucher

There is a separate payment voucher for each due date. The due date is shown in the upper right corner. Please be sure you use the voucher with the correct due date for each payment you make. Complete and send in the voucher **only** if you are making a payment by check or money order. To complete the voucher, do the following.

- Type or print your name, address, and SSN in the space provided on the voucher. If filing a joint voucher, also enter your spouse's name and SSN. List the names and SSNs in the same order on the joint voucher as you will list them on your joint return. If you and your spouse plan to file separate returns, file separate vouchers instead of a joint voucher.
- Enter in the payment box of the voucher only the amount you are sending in by check or money order. When making payments of estimated tax, be sure to take into account any 2001 overpayment that you choose to credit against your 2002 tax, but **do not** include the overpayment amount in the payment box.
- Make your check or money order payable to the "**United States Treasury**." Do not send cash. 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 $\frac{XX}{100}$ ").
- Write "2002 Form 1040-ES" and your SSN on your check or money order. If you are filing a joint voucher, enter the SSN that you will show first on your joint tax return.
- Enclose, but do not staple or attach, your payment with the voucher.

- Mail your payment voucher and check or money order to the address shown on page 6 for the place where you live.
- Fill in the **Record of Estimated Tax Payments** on page 6 for your files.

Paying by Electronic Federal Tax Payment System (EFTPS)

You can use EFTPS to submit your estimated payment electronically using the Internet, personal computer software, or phone. You can schedule payments for withdrawal up to 365 days in advance. You can make payments weekly, monthly, or quarterly. For more information, call 1-800-555-4477 or 1-800-945-8400, or visit the EFTPS Web Site at www.eftps.gov.

Paying by Electronic Funds Withdrawal

You may make one 2002 estimated tax payment when you electronically file your 2001 tax return by authorizing an electronic funds withdrawal (direct debit) from your checking or savings account. You will need to know your account number and your financial institution's routing number. You can check with your financial institution to make sure that an electronic withdrawal is allowed and to get the correct routing and account numbers. Whether or not you have a balance due on your electronically filed tax return, you can schedule one estimated tax payment with an effective date of April 15, 2002, June 17, 2002, or September 16, 2002. Check with your tax return preparer or tax preparation software for details. **Do not** send in a Form 1040-ES payment voucher when you schedule an estimated tax payment by electronic funds withdrawal.

2002 Estimated Tax Worksheet (keep for your records)

1	Enter amount of adjusted gross income you expect in 2002 (see instructions)	1	
2	• If you plan to itemize deductions, enter the estimated total of your itemized deductions. **Caution:** *If line 1 above is over $137,300 ($68,650 if married filing separately), your deduction may be reduced. See Pub. 505 for details.*	2	
	• If you do not plan to itemize deductions, see **Standard Deduction** on page 2 and enter your standard deduction here.		
3	Subtract line 2 from line 1	3	
4	Exemptions. Multiply $3,000 by the number of personal exemptions. If you can be claimed as a dependent on another person's 2002 return, your personal exemption is not allowed. **Caution:** *See Pub. 505 to figure the amount to enter if line 1 above is over: $206,000 if married filing jointly or qualifying widow(er); $171,650 if head of household; $137,300 if single; or $103,000 if married filing separately*	4	
5	Subtract line 4 from line 3	5	
6	**Tax.** Figure your tax on the amount on line 5 by using the **2002 Tax Rate Schedules** on page 2. **Caution:** *If you have a net capital gain, see Pub. 505 to figure the tax*	6	
7	Alternative minimum tax from Form 6251	7	
8	Add lines 6 and 7. Also include any tax from Forms 4972 and 8814 and any recapture of the education credits (see instructions)	8	
9	Credits (see instructions). **Do not** include any income tax withholding on this line	9	
10	Subtract line 9 from line 8. If zero or less, enter -0-	10	
11	Self-employment tax (see instructions). Estimate of 2002 net earnings from self-employment $_____ ; if **$84,900 or less,** multiply the amount by 15.3%; if **more than $84,900,** multiply the amount by 2.9%, add $10,527.60 to the result, and enter the total. **Caution:** *If you also have wages subject to social security tax, see Pub. 505 to figure the amount to enter*	11	
12	Other taxes (see instructions)	12	
13a	Add lines 10 through 12	13a	
b	Earned income credit, additional child tax credit, and credit from **Form 4136**	13b	
c	**Total 2002 estimated tax.** Subtract line 13b from line 13a. If zero or less, enter -0- ►	13c	
14a	Multiply line 13c by 90% (66⅔% for farmers and fishermen) — 14a		
b	Enter the tax shown on your 2001 tax return (112% of that amount if you are not a farmer or fisherman and the adjusted gross income shown on line 34 of that return is more than $150,000 or, if married filing separately for 2002, more than $75,000) — 14b		
c	**Required annual payment to avoid a penalty.** Enter the **smaller** of line 14a or 14b ►	14c	
	Caution: *Generally, if you do not prepay (through income tax withholding and estimated tax payments) at least the amount on line 14c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 13c is as accurate as possible. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you may pay the amount shown on line 13c. For details, see Pub. 505.*		
15	Income tax withheld and estimated to be withheld during 2002 (including income tax withholding on pensions, annuities, certain deferred income, etc.)	15	
16	Subtract line 15 from line 14c. **(Note:** *If zero or less or line 13c minus line 15 is less than $1,000, stop here. You are not required to make estimated tax payments.***)**	16	
17	If the first payment you are required to make is due April 15, 2002, enter ¼ of line 16 (minus any 2001 overpayment that you are applying to this installment) here, and on your payment voucher(s) if you are paying by check or money order. **(Note:** *Household employers, see instructions.***)**	17	

Paying by Credit Card

You may use your American Express® Card, Discover® Card, or MasterCard® card to make estimated tax payments. Call toll free or access by Internet one of the service providers listed below and follow the instructions of the provider. Each provider will charge a convenience fee based on the amount you are paying. Fees may vary between providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's Web Site shown below.

PhoneCharge, Inc.	Official Payments Corporation
1-888-ALLTAXX (1-888-255-8299)	1-800-2PAY-TAX (1-800-272-9829)
1-877-851-9964 (Customer Service)	1-877-754-4413 (Customer Service)
www.1888ALLTAXX.com	**www.officialpayments.com**

If you complete the payment, you will be given a confirmation number at the end of the call. Fill in the **Record of Estimated Tax Payments** on page 6. Enter the confirmation number in column **(b)**, but **do not** include the amount of the convenience fee in column **(c)**. There is nothing to send in when you pay by credit card.

Privacy Act and Paperwork Reduction Act Notice. 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. 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 for which you are liable. Your response is mandatory under these sections. Code section 6109 and its regulations say that you must provide your taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers.

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. Generally, tax returns and return information are confidential, as stated in Code section 6103.

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.

We may give the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. And we may give it to foreign governments because of tax treaties they have with the United States.

If you do not file a return, do not give the information asked for, or give fraudulent information, you may be charged penalties and be subject to criminal prosecution.

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.

The time needed to complete the worksheets and prepare and file the payment vouchers will vary depending on individual circumstances. The estimated average time is: **Recordkeeping,** 52 min.; **Learning about the law,** 28 min.; **Preparing the worksheets and payment vouchers,** 48 min.; **Copying, assembling, and sending the payment voucher to the IRS,** 10 min. If you have comments concerning the accuracy of these time estimates or suggestions for making this package simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the payment vouchers to this address. Instead, see **Where To File Your Payment Voucher if Paying by Check or Money Order** on page 6.

Record of Estimated Tax Payments (Farmers, fishermen, and fiscal year taxpayers, see page 3 for payment due dates.)

Payment number	Payment due date	(a) Date paid	(b) Check or money order number or credit card confirmation number	(c) Amount paid (do not include any credit card convenience fee)	(d) 2001 overpayment credit applied	(e) Total amount paid and credited (add (c) and (d))
1	4/15/2002					
2	6/17/2002					
3	9/16/2002					
4	1/15/2003*					
Total . . . . . ▶						

*You do not have to make this payment if you file your 2002 tax return by January 31, 2003, **and** pay the entire balance due with your return.

Where To File Your Payment Voucher if Paying by Check or Money Order

Mail your payment voucher and check or money order to the Internal Revenue Service at the address shown below for the place where you live. **Do not** mail your tax return to this address **or** send an estimated tax payment without a payment voucher. Also, do not mail your estimated tax payments to the address shown in the Form 1040 or 1040A instructions. If you need more payment vouchers, use another Form 1040-ES package.

Note: *For proper delivery of your estimated tax payment to a P.O. box, you must include the box number in the address. Also, note that only the U.S. Postal Service can deliver to P.O. boxes.*

IF you live in . . .	THEN use . . .
Connecticut, Delaware, New Jersey, New York *(New York City and counties of Nassau, Rockland, Suffolk, and Westchester)*	P.O. Box 162 Newark, NJ 07101-0162
New York *(all other counties)*, Maine, Massachusetts, Michigan, New Hampshire, Rhode Island, Vermont	P.O. Box 7350 Philadelphia, PA 19101-7350
District of Columbia, Indiana, Maryland, Ohio, Pennsylvania	P.O. Box 80102 Cincinnati, OH 45280-0002
Florida, Georgia, North Carolina, South Carolina, West Virginia	P.O. Box 105900 Atlanta, GA 30348-5900
Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Virginia	P.O. Box 105225 Atlanta, GA 30348-5225
Illinois, Iowa, Kansas, Minnesota, Missouri, Oregon, Wisconsin	P.O. Box 970006 St. Louis, MO 63197-0006
Arizona, Colorado, Idaho, Montana, New Mexico, Texas, Utah, Wyoming	P.O. Box 660406 Dallas, TX 75266-0406
Alaska, California, Hawaii, Nevada	P.O. Box 510000 San Francisco, CA 94151-5100
Nebraska, North Dakota, South Dakota, Washington	P.O. Box 54919 Los Angeles, CA 90054-0919
All APO and FPO addresses, American Samoa, the Commonwealth of the Northern Mariana Islands, nonpermanent residents of Guam or the Virgin Islands, Puerto Rico *(or if excluding income under section 933)*, or a foreign country *(U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563)*	P.O. Box 80102 Cincinnati, OH 45280-0002
Permanent residents of Guam*	Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921
Permanent residents of the Virgin Islands*	V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802

* Permanent residents must prepare separate vouchers for estimated income tax and self-employment tax payments. Send the income tax vouchers to the address for permanent residents and the self-employment tax vouchers to the address for nonpermanent residents.

Tear off here

Form **1040-ES**
Department of the Treasury
Internal Revenue Service

2002 Payment Voucher 4

OMB No. 1545-0087

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2002 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Jan. 15, 2003

Amount of estimated tax you are paying by check or money order.

Dollars	Cents

Type or print

Your first name and initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, state, and ZIP code (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.

Form **1040-ES**
Department of the Treasury
Internal Revenue Service

2002 Payment Voucher 3

OMB No. 1545-0087

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2002 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due Sept. 16, 2002

Amount of estimated tax you are paying by check or money order.

Dollars	Cents

Type or print

Your first name and initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, state, and ZIP code (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.

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Form **1040-ES**
Department of the Treasury
Internal Revenue Service

2002 Payment Voucher 2

OMB No. 1545-0087

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2002 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due June 17, 2002

Amount of estimated tax you are paying by check or money order.

Dollars	Cents

Type or print

Your first name and initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, state, and ZIP code (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.

Tear off here

Form **1040-ES**
Department of the Treasury
Internal Revenue Service

2002 Payment Voucher 1

OMB No. 1545-0087

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **"United States Treasury."** Write your social security number and "2002 Form 1040-ES" on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Calendar year—Due April 15, 2002

Amount of estimated tax you are paying by check or money order.

Dollars	Cents

Type or print

Your first name and initial	Your last name	Your social security number
If joint payment, complete for spouse		
Spouse's first name and initial	Spouse's last name	Spouse's social security number
Address (number, street, and apt. no.)		
City, state, and ZIP code (If a foreign address, enter city, province or state, postal code, and country.)		

For Privacy Act and Paperwork Reduction Act Notice, see instructions on page 5.