WHICH FORM --1040, 1040A, or 1040EZ?

WASHINGTON -- If you are filing a tax return on paper, you should use the simplest form for which you qualify. The simpler the form, the less chance for an error that may cost you money or delay the processing of your return. The simplest IRS form is the Form 1040EZ. The 1040A covers several additional items not addressed by the EZ. And finally, the IRS Form 1040 should be used when itemizing deductions and reporting more complex investments and other income. Here are a few general guidelines on which form to use.

**1040EZ**
- Single or Married Filing Joint
- Under age 65
- No dependents
- Interest income is below $400
- Income or combined incomes below $50,000

**1040A**
- Income or combined incomes below $50,000
- Capital gain distributions, but no other capital gains or losses
- Only IRA or student loan adjustments to your income
- You do NOT itemize deductions

**1040**
- Income or combined incomes over $50,000
- Itemized Deductions
- Self-employment income
- Income from sale of property

If you cannot use form 1040EZ or Form 1040A, you probably need a Form 1040. You can use the 1040 to report all types of income, deductions, and credits. You may have received a Form 1040A or 1040EZ in the mail because of the return you filed last year. If your situation has changed this year, it may be to your advantage to file a Form 1040 instead. For example, you may pay less tax by filing a Form 1040 because you have enough deductions to itemize this year.