

1976

Instructions For Preparing Short Form 1040A

Highlights for 1976

Please note these important reminders and changes that have been made because of revisions in the tax law.

Who Must File.—The income level at which an income tax return must be filed has been increased. If your gross income is \$5,100 or less, be sure to see page 3.

The Standard Deduction has been increased again. See Form 1040A, line 13b.

A New Simplified Tax Table has been developed for use by individuals with taxable income (line 15) of \$20,000 or less. This table replaces the more complex tables based on the number of exemptions used prior to 1976.

A New General Tax Credit replaces the \$30 personal exemption credit. You may claim the greater of (1) \$35 per exemption shown on line 6d, or (2) 2% of line 15 but not more than \$180 (\$90, if married, filing separately). See page 11 and lines 17a and b.

Earned Income Credit Rules Have Been Liberalized.—The dependency requirement for your child who is under 19 or a full-time student has been eliminated. Also, you may be eligible to claim the credit if you have a disabled child 19 or over, whom you can claim as a dependent. See page 2.

There are new rules for Disability Income Exclusion (Sick Pay), Child Care Expenses, and Credit for the Elderly. (To claim any of these benefits, you must file Form 1040.)

Preparers' Identifying Numbers are now required.

Information on Tax Changes.—For a summary of important tax law changes, obtain **Publication 553, Highlights of 1976 Changes in the Tax Law.**

From The Commissioner

This instruction pamphlet contains the information needed to complete Form 1040A. Please read the instructions on page 2 carefully to decide whether Form 1040A is right for you. If you decide it is to your advantage to use Form 1040, you can get Form 1040 and its instructions from any Internal Revenue Service office and many banks and post offices.

The larger print and the reduction from three to two columns should make this year's 1040A package easier to use. You will probably find, however, that the computations on the 1040A Form are more difficult. You now need to determine your standard deduction, and compute your taxable income (lines 13–15). Also, last year's simple credit for personal exemptions has been replaced by a more complex, but larger, general tax credit. However, the former multiple tax tables have been replaced by a single table and have been reduced from ten to three pages.

Please note the Presidential Election Campaign Fund Check-Off on line 8 of your 1040A. Without increasing your tax or decreasing your refund, you have the right to earmark \$1 (on a joint return \$1 each for husband and wife) of your taxes for a general fund to meet expenses of the 1980 Presidential Election.

These instructions have been provided to help you prepare your own return. If you need help, please call us at the number listed for your area on page 17 or 18 or visit your nearest Internal Revenue office. If you decide to have someone else help you, be sure to select a qualified person.

You can help yourself and us if you check your return to make sure that it is correct and then file it early. Thanks for your cooperation.

Earned Income Credit

Special Instructions for Earned Income Credit

For Those Who are Not Required to File a Return But Can Claim the Earned Income Credit

Even though you are not required to file a return because your income is less than the amount applicable to you under "Who Must File" on page 3, you should file Form 1040A to get a refund of your earned income credit (generally 10% of the amount on line 9). If you are filing Form 1040A, solely to claim the earned income credit, you need only:

- (1) Fill in Form 1040A through line 7,
- (2) Skip line 8,
- (3) Then fill in lines 9 through 12,
- (4) Use the Earned Income Credit Worksheet below to figure the credit and enter the applicable amount from

line 1 or line 6 of the Worksheet, on line 20d of Form 1040A. (Be sure to enter the first name of your child, who qualifies you for the credit, in the space to the left of the line 20d entry space, if not shown on line 4 or 6b),

- (5) Fill in lines 21, 23, and 24,
- (6) Sign and date the return, AND
- (7) Be sure to attach Copy B of Form W-2.

Note: If you want IRS to compute and refund your earned income credit, skip steps (4) and (5) above and write "EIC" on line 20d and also write the first name of your child, who qualifies you for the credit, in the space to the left of the line 20d entry space, if not shown on line 4 or 6b.

The law entitles many persons to a special payment or credit of up to \$400 called the earned income credit. It may come as a refund check or be applied against any taxes you owe. Generally, if you reported earned income on line 9 and line 12 is under \$8,000, you may be able to claim the credit.

For this purpose, earned income means wages and salaries, tips and other employee compensation. If you are married, you

must file a joint return to be eligible for the credit. Certain married persons living apart with a dependent child as described in paragraph 4(b), under "Unmarried Head of Household" on page 6, can be eligible to claim the credit.

To find out if you qualify, please answer questions A and B below:

	Yes	No
A Is the amount on Form 1040A, line 12 less than \$8,000?		
B Did you pay more than half the cost of keeping-up a home in the U.S. in which you lived and which for the entire year* (except for temporary absences for vacation, school, etc.) was also the home of (1) your child who was under 19 years of age or a full-time student, or (2) your dependent child who is disabled (see page 7)?		

*If your child was born in 1976, adopted or placed with you by an authorized placement agency for adoption during 1976 or became your stepchild during 1976, the entire year home requirement will have been satisfied if your home was this child's home from the date of birth, adoption, placement, or becoming your stepchild through the end of 1976.

If you answer "Yes" to questions A and B above, you may be eligible and should complete the Earned Income Credit Worksheet.

Earned Income Credit Worksheet

Do not complete this worksheet if you checked the box on Form 1040A, line 3 (Married Filing Separately) or if you are entitled to file Form 4563, Exclusion of Income from Sources in United States Possessions.

1 10% of amount on Form 1040A, line 9 but not more than \$400	\$	
Note: If Form 1040A, line 12 is \$4,000 or less, do not complete the rest of this worksheet but enter amount from line 1 above, on Form 1040A, line 20d. Also write the first name of your child, who qualifies you for the credit, in the space to the left of the line 20d entry space, if not shown on line 4 or 6b.		
2 Amount from Form 1040A, line 12	\$	
3 Limitation base	4,000.00	
4 Subtract line 3 from line 2	\$	
5 10% of line 4		
6 Earned income credit (subtract line 5 from line 1). Enter here and on Form 1040A, line 20d. Also write the first name of your child, who qualifies you for the credit, in the space to the left of the line 20d entry space, if not shown on line 4 or 6b. (Do Not File This Worksheet—Retain for Your Records)	\$	

IMPORTANT Short Form 1040A may not be right for you . . . Before you file, take a few minutes to read these instructions.

It may be to your advantage to use Form 1040, if your itemized deductions are substantial, or if you are eligible for:

- a credit for the elderly
- a foreign tax credit
- a work incentive credit
- a credit from a regulated investment company
- a credit for Federal taxes on special fuels—nonhighway gasoline and lubricating oil, a credit for purchase of new principal residence, or a credit for child care expenses

Itemized Deductions (What You Can Claim)

Examples of itemized deductions are:

1. Your payments for medical insurance and medical and dental care in excess of limitations. Local, State and real estate taxes. Alimony, and interest on loans and mortgages;
2. Your gifts to churches, charities, Boy Scouts, Cancer Society, Red Cross, United Way, and similar organizations;
3. Employee business expenses such as union dues, safety helmets, tools;
4. Your net personal casualty or theft loss in excess of \$100.

Here is a General Test to Help. Will your Tax be Lower if you List (Itemize) Deductions?

If you are—

- Married filing jointly or a qualifying widow(er) with dependent child, you should itemize on Form 1040 if your income on line 12 of Short Form 1040A is: less than \$13,125 and your itemized deductions total more than \$2,100; between \$13,125 and \$17,500 and your itemized deductions total more than 16% of line 12; or, over \$17,500 and your itemized deductions total more than \$2,800.
- Married filing separately, divide the dollar amounts specified for joint returns in half and be sure to use only the total of your own deductions.
- Single or Unmarried Head of Household, you should itemize on Form 1040 if your income on line 12 of Short Form 1040A is: less than \$10,625 and your itemized deductions total more than \$1,700; between \$10,625 and \$15,000 and your itemized deductions total more than 16% of line 12; or, over \$15,000 and your itemized deductions total more than \$2,400.

New Credit for the Elderly

You may be able to claim this expanded and simplified credit on Form 1040 and reduce your tax by as much as \$375 (if single), or by as much as \$562.50 (if married filing jointly). For more information, see Form 1040 Instructions for Schedules R and RP, Credit for the Elderly.

Who Must File

File a return if you are:

- Single (legally separated, divorced, or married living apart from spouse, with dependent child) and are under 65 **\$2,450**
- Single (legally separated, divorced, or married living apart from spouse, with dependent child) and are 65 or older **3,200**
- A person who can be claimed as a dependent on your parent's return, and has taxable dividends, interest, or other unearned income **750**
- A qualifying widow(er) with dependent child and are under 65 **2,850**
- A qualifying widow(er) with dependent child and are 65 or older **3,600**
- Married filing jointly, living together at the end of 1976 (or at date of death of spouse), and both are under 65 **3,600**
- Married filing jointly, living together at the end of 1976 (or at date of death of spouse), and one is 65 or older **4,350**
- Married filing jointly, living together at the end of 1976 (or at date of death of spouse), and both are 65 or older **5,100**
- Married filing separate return or married but not living together at end of 1976 **750**
- A person with income from sources within U.S. possessions **750**

And your gross income is at least:

Arkansas, Kansas, Louisiana, New Mexico, Oklahoma, Texas	3651 S. Interregional Hwy. Austin, Texas 78740
Alaska, Arizona, Colorado, Idaho, Minnesota, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	1160 West 1200 South St. Ogden, Utah 84201
Illinois, Iowa, Missouri, Wisconsin	2306 E. Bannister Road Kansas City, Missouri 64170
California, Hawaii	5045 East Butler Avenue Fresno, Calif. 93888
Indiana, Kentucky, North Carolina, Tennessee, Virginia, West Virginia	3131 Democrat Road Memphis, Tennessee 38110
If you are located in:	
▼	
Use this address:	
▼	
Panama Canal Zone, American Samoa	11601 Roosevelt Boulevard Philadelphia, Pa. 19155
Guam	Commissioner of Revenue and Taxation Agana, Guam 96910
Puerto Rico; Virgin Islands: Non-permanent residents	11601 Roosevelt Boulevard Philadelphia, Pa. 19155
Virgin Islands: Permanent residents	Department of Finance, Tax Division, Charlotte Amalie, St. Thomas, Virgin Islands 00801
Foreign country and have an A.P.O. or F.P.O. address	Service Center for your permanent home State
Foreign country U.S. citizen	11601 Roosevelt Boulevard Philadelphia, Pa. 19155

If income tax was withheld or if you are eligible for the earned income credit, then even though you are not required to file a return, you should file to get a refund. See special instructions on page 2.

The filing rules apply to all U.S. citizens and resident aliens, including those under 21 years of age. (However, these rules may not apply if you were a nonresident alien at any time during 1976.)

When to File

File as soon as you can after January 1, but not later than April 15, 1977.

Where to File

Use the addressed envelope that came with your return, or use the address for your State. Mail your return to the Internal Revenue Service Center for the place where you live.

New Jersey, New York City and counties of Nassau, Rockland, Suffolk, and Westchester	1040 Waverly Avenue Holtville, N.Y. 11799
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	310 Lowell Street Andover, Massachusetts 01812
District of Columbia, Delaware, Maryland, Pennsylvania	11601 Roosevelt Boulevard Philadelphia, Pennsylvania 19155
Alabama, Florida, Georgia, Mississippi, South Carolina	4800 Buford Highway Chamblee, Georgia 30006
Michigan, Ohio	Cincinnati, Ohio 45298

Penalties and Interest

Avoid penalties and interest by correctly filing and paying tax when due. The law provides a penalty of from 5 percent to 25 percent of the tax for late filing unless you can show reasonable cause for the delay. If you file a return late, send a full explanation with the return. Penalties are also provided for late payment of tax unless you can show reasonable cause for the delay.

Taxes Not Paid When Due.—The penalty for failure to pay taxes when due is 1/2 of 1 percent of the unpaid amount for each month or part of a month it remains unpaid—up to **25 percent of the unpaid amount**. The penalty applies to any unpaid tax shown on a return. It also applies to any portion of additional tax shown on a bill if it is not paid within 10 days from the date of the bill. This penalty is in addition to the applicable interest charge on late payments.

Rounding Off to Whole Dollars

You may round off cents to the nearest whole dollar on your return. You can drop amounts under 50 cents— increase amounts from 50 to 99 cents to next dollar. Example: \$1.39 becomes \$1 and \$2.69 becomes \$3.

Do You Want More or Less Income Tax Withheld in 1977?

If your payment due IRS on line 22, or the refund IRS owes you on line 23, is large, see your payroll office about changing the amount of tax to be withheld from your wages.

Who May Use Short Form 1040A

You may use Short Form 1040A if all your income in 1976 was from wages, salaries, tips, other employee compensation, and not more than \$400 in dividends or \$400 in interest and you do not itemize your deductions.

You may disregard the \$400 limitations for dividends and interest if you are not required to file a return but are filing solely to get your earned income credit refunded and you are not required to file Form 4683 as explained below.

Who May NOT Use Short Form 1040A File Form 1040 instead of Short Form 1040A if:

- You received more than \$400 in dividends or \$400 in interest (Disregard if you are not required to file but are filing solely to get a refund of your earned income credit)

- You had income other than wages, salaries, tips, other employee compensation, dividends or interest

- You had pension or annuity income

- You received \$20 or more in tips in any one month, and you did not fully report these tips to your employer

- Your Form W-2 shows uncollected employee tax (social security tax) on tips

- You claim

- a credit for the elderly

- an investment credit

- a foreign tax credit

- a credit for Federal tax on special fuels—nonhighway gasoline and lubricating oil

- a credit from a regulated investment company

- a credit for purchase of a new principal residence

- a credit for child care expenses

- You choose the benefits of income averaging

- Your spouse files a separate return and itemizes deductions. Note: You may ignore this and still file Form 1040A because you are “not married for tax purposes,” if all three of the following statements are true: (1) you did not live with your spouse at any time during 1976, (2) you furnished more than half the cost of keeping up your home for 1976, AND (3) your child or stepchild lived in your home for more than 6 months of 1976, AND you can claim that child as a dependent

- You were an unmarried dual-status alien (if you were both a resident alien (or U.S. citizen) and nonresident alien during 1976) or a dual-status alien married to a citizen or resident of the U.S. at the end of 1976 and do not elect to file a joint return. (See Form 1040 Instructions)

- You were a nonresident alien (use **Form 1040NR**)

- You were married to a nonresident alien at end of 1976 and you both do not elect to be taxed on your worldwide income (unless you are “not married for tax purposes” as previously described)

- You received capital gain dividends, a lump-sum distribution from a qualified plan, or nontaxable distributions (return of capital)

- You claim a deduction for business expenses as an outside salesperson or for travel for your job

- You claim a disability income exclusion (sick pay)

- You claim a moving expense deduction because you changed jobs or were transferred

- You claim a deduction for payment to an Individual Retirement Account, or for an Individual Retirement Annuity, or Bond

- You claim a deduction for a penalty on a premature withdrawal from a time savings account

- You are a railroad employee representative and claim credit for excess hospital insurance benefits taxes paid

- You must file Form 2210, Underpayment of Estimated Income Tax by Individuals, because you were required to make payments of estimated tax and line 22 is \$100 or more and over 20% of line 19. See instructions for Penalty for Not Paying Enough Tax During the Year on page 8.

- You file **Form 2555**, Exemption of Income Earned Abroad

- You are required to file Form 4683, U.S. Information Return on Foreign Bank, Securities, and Other Financial Accounts and Foreign Trusts, because: (1) at any time during the taxable year you had any interest in or signature or other authority over a bank account, securities account or other financial account in a foreign country (except in a U.S. military banking facility operated by a U.S. financial institution), (2) at any time during the taxable year you were a beneficiary of a foreign trust, or (3) you were either a grantor of, or transferor to, a foreign trust during any taxable year, which foreign trust was in being during the current taxable year.

For more information, see **Form 4683, U.S. Information Return on Foreign Bank, Securities, and Other Financial Accounts and Foreign Trusts**.

If you have any questions about business expenses, disability income exclusion (sick pay), moving expenses, credits, or the like, please get Form 1040 and its instructions, and any of our taxpayer information publications you need. You can get Form 1040 and its instructions, and other forms and publications, at Internal Revenue offices. You may also use the order blank on the inside back cover.

General Information

Recordkeeping

Your records must be retained as long as their contents may be material in the administration of any Internal Revenue law. Records that support an item of income, deduction, or credit appearing on your return should be kept until the statute of limitations expires 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 occurs later. Some records must be kept indefinitely. Records of transactions relating to the basis of property should be retained as long as they are material in determining the basis of the original or replacement property. Copies of your filed tax returns should also be retained as part of your records. Obtain **Publication 552, Recordkeeping Requirements** and **A Guide to Tax Publications**, for further details.

Death of Taxpayer

If a person died in 1976, or in 1977 before filing a return for 1976, the surviving spouse or personal representative of the estate must file a return for the deceased. If a refund is due, attach Form 1310, **Statement of Claimant to Refund Due Deceased Taxpayer**, to the return.

For purposes of these instructions, personal representative means the executor, executrix, administrator or administratrix of the decedent's estate; if no executor, executrix, administrator or administratrix is appointed; qualified and acting within the United States, personal representative means any person in actual or constructive possession of any property of the decedent.

The personal representative can file a joint return for the decedent with the surviving spouse. If a personal representative has not been appointed, the survivor can still file a joint return. The 1976 income of the decedent prior to death and the income of the surviving spouse for the entire year must be included in a joint return.

If you are filing such a joint return, write in the signature area "Filing as a surviving spouse." Show the date of death in the name and address space.

For more information, get **Publication 559, Federal Tax Guide for Survivors, Executors, and Administrators**.

Your Filing Status (lines 1 through 5)

Read the following instructions carefully to find the filing status that fits your situation for 1976. Then check the box for your status on lines 1 through 5 on your return. Your tax rate depends on the box you check.

1. Single (see paragraphs 4 and 5)

This filing status applies if on December 31, 1976, you were one of the following:

(a) not married.

(b) separated from your spouse by either divorce or separate maintenance decree.

(c) a widow or widower (but see paragraph 2, particularly 2(b), if your spouse died in 1976 and you had not remarried). Also see paragraph 5.

(d) (1) married and do not intend to file a joint return, (2) did not live with your spouse at any time during 1976, (3) paid more than half the cost of keeping up your home for 1976, AND (4) your child or stepchild lived in your home for more than 6 months of 1976 and can be claimed by you as a dependent.

If paragraph 1(d) or 4(b) fits you, then you can forget the rules for married persons filing separate returns. This means that you may be eligible to claim the earned income credit. It also means that if your spouse itemized deductions, you do NOT have to. You can use the standard deduction if you want and your limit is \$2,400 instead of the \$1,400 allowed married persons filing separately. Don't forget to see if you can file as "Unmarried Head of Household," (paragraph 4(b)) which may give you a lower tax rate.

2. Married Filing Jointly (even if only one had income)

Filing a joint return often means tax savings for a couple because joint return rates are lower than other rates. A joint return must show all income of both you and your spouse, but can be filed even though only one had income. You may file a joint return even though your spouse lived in a different household.

This filing status applies if on December 31, 1976, you were either of the following:

(a) married, even if you were not married for the whole year, or

(b) a widow or widower, your spouse died in 1976, and you had not remarried. For your return, you may be considered married for all of the year, and you may file a joint return. (If you want to file a separate return, see paragraph 3.)

Special Election for Aliens.—You may file a joint return with your spouse if, at the time of the election, you were a nonresident alien individual married to a citizen or resident of the United States, and you and your spouse agree to be taxed on your combined worldwide income.

If one spouse was a nonresident alien at the beginning of the taxable year and a resident of the United States on the last day of the taxable year and the other spouse was a citizen or resident of the United States at the close of the taxable year, you may elect to file a joint return if you both agree to be taxed on your combined worldwide income.

For more details, obtain **Publication 519, United States Tax Guide for Aliens**.

Note: If you are in doubt about whether to file joint or separate returns (discussed below), figure your tax both ways before deciding.

If you want us to figure your tax for you, we will do it the way that gives you the smaller tax.

3. Married Filing Separately

Some married taxpayers file separate returns because each wants to be responsible for only his or her own tax or to receive his or her own refund. Others file separate returns because their total tax may be less than the tax on a joint return.

If you cannot meet the requirements in paragraph 1(d) or paragraph 4(b) and you're both filing separate returns or your spouse is not filing, check box on line 3.

You and your spouse must figure your tax the same way. If you itemize your deductions, your spouse must itemize. (In that case file Form 1040 instead of Short Form 1040A.) If you take the percentage standard deduction, your spouse cannot take the low income allowance, but must also take the percentage standard deduction.

4. Unmarried Head of Household

There are special rates for those who can meet the tests for unmarried head of household. You may choose this filing status ONLY IF on December 31, 1976, test (a) or (b) applies.

(a) You were unmarried or legally separated, and met test (1) or (2).

(1) You paid more than half the cost of keeping up a home which is the main home of your father or mother whom you can claim as a dependent. (They did not have to live with you.)

(2) You paid more than half the cost of keeping up the home in which you lived and which (except for temporary absences for vacation, school, etc.) was also lived in all year by one of the following:

A your unmarried child, grandchild, foster child, or stepchild. (They did not have to be your dependents.) **Note:** If you are claiming the filing status of "Unmarried Head of Household" because of an unmarried child, grandchild, foster child or stepchild who is **not** your dependent, enter that person's name in the space provided on Form 1040A, line 4.

B any other person listed in 5(a) under "Children and Other Dependents (lines 6b and 6c)" on page 7, that you can claim as a dependent provided that person is not your dependent under a multiple support agreement (this is where two or more taxpayers supported the dependent and no one gave more than half the support).

(b) You (1) were married (do not intend to file a joint return), (2) did not live with your spouse at any time during 1976, (3) paid more than half the cost of keeping up your home for 1976, AND (4) your child or stepchild lived in your home during all of 1976 and can be claimed by you as a dependent.

5. A Qualifying Widow(er) with Dependent Child

This filing status applies if your spouse died in 1974 or 1975 AND on December 31, 1976, you met ALL these tests:

- had not remarried
- had living with you a child or stepchild you could claim as your dependent
- paid over half the cost of keeping up the home for this child for the entire year
- could have filed a joint return with your spouse for the year your spouse died.

If your spouse died in 1976, and you had not remarried, see paragraph 2(b), Married Filing Jointly. If your spouse died before 1974, see paragraphs (1) Single, and (4), Unmarried Head of Household.

Your Exemptions (lines 6a and 6e)

For Yourself

You can always take one exemption for yourself, even if you were the dependent of someone else. You can take two exemptions if you were blind or 65 or older. You can take three if you were both blind and 65 or older. Check all the boxes on lines 6a and 6e for the exemptions you can take.

You can take the extra exemptions for age 65 or over and blindness for only yourself and your spouse. You cannot take them for dependents.

Age and blindness are determined as of December 31. However, if your 65th birthday was on January 1, 1977, you can take the extra exemption for age for 1976.

Proof of Blindness.—If completely blind attach a statement to this effect. In cases of partial blindness, submit with your return each year a statement from an eye physician or registered optometrist that you or your spouse: (a) cannot see over 20/200 with glasses or (b) the field of view does not exceed 20 degrees. If, however, this eye condition will never improve beyond the standards in (a) and (b), you may instead submit a certified opinion to this effect from a skilled examining eye physician. You need to attach this certification only once to your return; in subsequent years attach only a statement referring to it.

For Your Spouse

You can take an exemption for your spouse if you are filing a joint return. If you are filing a separate return, you can take your spouse's exemptions only if your spouse is not filing a return, had no income, and was not the dependent of someone else.

Your spouse's exemptions are like your own: one, for the regular exemption . . . two, for either blindness or 65 or older . . . three, for both blindness and 65 or older. Check all the boxes for exemptions you can take for your spouse on lines 6a and 6e.

If at the end of 1976, you were legally divorced or separated, you cannot take an exemption for your former spouse. If you were separated by a divorce that

is not final (interlocutory decree) you may still take an exemption for your spouse if you file a joint return.

Death of Spouse

If your spouse died during 1976, check the boxes for the exemptions you could have taken for your spouse on the date of death. See *instruction for Death of Taxpayer* on page 5.

Children and Other Dependents (lines 6b and 6c)

You can take a \$750 exemption for anyone who meets all the following five tests:

(1) Income.—Received less than \$750 income. (This test does not have to be met if your child was under 19 or a full-time student at least 5 months of the year. See *instruction for Student Dependent*.)

(2) Support.—Received over half of his or her support from you or is treated as receiving over half of his or her support from you under rules for “Children of divorced or separated parents,” or “Dependent supported by two or more taxpayers.” The support can be from either spouse if they are filing a joint return.

Support includes food, a place to live, clothes, medical and dental care, and cost of education. In figuring support, use the actual cost of these things. The cost of a place to live is figured at fair rental value.

Support **does not** include things like the purchase of an automobile, furniture or appliances, income and social security taxes, premiums for life insurance, or funeral expenses for a deceased dependent.

In figuring support, include money the dependent used for his or her own support, even if this money was not taxable. (For example, social security benefits, gifts, savings.) If your child was a student, do not include amounts he or she received as scholarships.

(3) Married Dependents.—Did not file a joint return with spouse.

(4) Citizenship or Residence.—Was one of the following: citizen or resident of the U.S., resident of Canada, Mexico, the Republic of Panama or the Canal Zone, an alien child adopted by and living with a U.S. citizen in a foreign country.

(5) Relationship.

(a) Was related to you (or your spouse if you are filing jointly) in one of the following ways:

Child ¹	Stepsister
Stepchild	Stepmother
Mother	Stepfather
Father	Mother-in-law
Grandparent	Father-in-law
Brother	Brother-in-law
Sister	Sister-in-law
Grandchild	Daughter-in-law
Stepbrother	Son-in-law

if related by blood

Uncle	Nephew
Aunt	Niece

¹ Child includes:

- your son, daughter, stepson, stepdaughter
- a child who lived in your home as a member of your family if placed with you by an authorized placement agency for legal adoption
- a foster child who lived in your home as a member of your family for the whole year.

(b) Was any other person who lived in your home as a member of your household for the whole year.

Student Dependent

Even if your child had income of \$750 or more, you can claim him or her as a dependent if he or she was a full-time student and met tests (2), (3), and (4) under Children and Other Dependents on this page.

To qualify as a student, your child had to meet one of the following tests:

(1) was enrolled as a full-time student at an educational institution ² during any 5 months of 1976, or

(2) took a full-time, on-farm training course during any 5 months of 1976. (The course had to be given by an educational institution ² or a State, county, or local government agency.)

For more information obtain **Publication 501**, Your Exemptions and Exemptions for Dependents.

Children of Divorced or Separated Parents

In most cases, the parent who has custody of the child for the greater part of the year can take the exemption. But there are exceptions. The parent who does NOT have custody (or who has the child for the shorter time), may take the exemption if:

(1) that parent contributed at least \$600 toward the child’s support during 1976, and the decree of divorce or separate maintenance (or a written agreement between the parents), states he or she can take the exemption, or

(2) that parent contributed \$1,200 or more for child support during 1976 (regardless of how many children) and the parent having custody cannot prove that he or she contributed more than the other parent contributed.

Note: For purposes of determining the amount of child support, the parent who has remarried and has custody may count the support furnished by the new spouse.

Dependent Supported by Two or More Taxpayers

There is a special rule where two or more taxpayers together paid for more than half of another person’s support, but no one of them alone paid over half and any one of them could claim the person as a dependent except for the support test. One of them can claim an exemption for that person if he or she meets the following two tests:

(1) he or she paid for at least 10% of the support, and

(2) he or she attaches to his or her return a signed Form 2120, Multiple Support Declaration, from each other person who paid at least 10% of the support. This form states that the person signing will not claim the person supported on his or her own return.

² Educational institution means a school that has a regular teaching staff, course of study, and body of students in attendance. It includes elementary schools, junior and senior high schools, colleges, universities, technical and mechanical schools. It also includes a night school in which the student is enrolled for the number of hours or classes that is considered full-time attendance at a similar day school. It does not include on-the-job training courses, correspondence schools, etc.

Birth or Death of a Dependent

You can take a full \$750 exemption for a dependent who was born or died during 1976 if he or she met the tests for a dependent while he or she lived. This means that a baby born alive but who lived only a few minutes can be claimed as a dependent.

Filling in Lines 6b and 6c

- Enter on line 6b the first names of your dependent children who lived with you. Fill in the total number to the right of the arrow.
- Enter on line 7 the full names and other information for your other dependents. Then bring the total number being claimed from line 7 to line 6c.

Declaration of Estimated Tax

In general, a declaration is not required to be filed if you expect that your 1977 Form 1040A, will show (1) a tax refund, **OR** (2) a tax balance due to be paid to IRS of less than \$100.

Citizens of the United States or residents of the United States, Puerto Rico, Virgin Islands, Guam and American Samoa shall make a declaration of estimated tax if their total estimated tax is \$100 or more and they:

(1) Can reasonably expect to receive more than \$500 from sources other than wages subject to withholding; or,

(2) Can reasonably expect gross income to exceed—

(a) \$20,000 for a single individual, a head of a household, or a widow or widower entitled to the special tax rates;

(b) \$20,000 for a married individual entitled to file a joint declaration with spouse, but only if the spouse has not received wages for the taxable year;

(c) \$20,000 for a married individual living apart from spouse as described under Single on page 5;

(d) \$10,000 for a married individual entitled to file a joint declaration with spouse, but only if both spouses received wages for the taxable year; or

(e) \$5,000 for a married individual not entitled to file a joint declaration with spouse.

See Form 1040-ES for details.

Penalty for Not Paying Enough Tax During the Year.—If line 22 is \$100 or more and over 20 percent of line 19, you should file Form 1040 and attach Form 2210. You may owe a penalty unless you meet one or more of the exceptions explained on Form 2210.

Here's How to Fill in Short Form 1040A . . .

(Circled numbers on the sample form on pages 9 and 10 are keyed to circled numbers in explanations below.)

① Name and Address

Use the mailing label on the cover of the tax forms package we sent you. Correct your name and address if necessary. Also show your apartment number if you have one. If you did not receive forms with a label, print or type your name and address in the appropriate block on your return.

② Social Security Number

If your social security number is wrong on the label or if you did not receive a label, show your correct number on your return. If you are married, please give numbers of both you and your spouse whether you file jointly or separately.

If you do not have a social security number, get an application Form SS-5 from a Social Security Administration office, post office, or from IRS. File it with the local office of the Social Security Administration. Do this early enough to make sure you receive a number before April 15. If you do not receive a number by April 15, file your return without it and write "Applied for" in the block for social security number.

Don't forget to show occupations in the spaces in the upper right corner just below social security blocks.

③ Filing Status—Lines 1 through 5

Check only one box (lines 1 through 5). Your tax rate and your standard deduction depend on the box you check. So before you decide, see instructions for Filing Status on page 5.

④ Your Exemptions and Dependents—Lines 6a through 6f

See instructions for Your Exemptions and Children And Other Dependents, on pages 6 and 7, to find out whom you can claim.

⑤ Presidential Election Campaign Fund—Line 8

You may designate \$1 of your tax to the fund by checking the "Yes" box on line 8. On a joint return, the election to designate or not designate is available to both spouses. Both may elect to designate \$1 each for a total of \$2. Both may elect not to designate. One may elect to designate \$1 and the other choose not to.

If you check the "Yes" box(es), it will not increase your tax or reduce your refund.

Note: If you check a "Yes" box, you may not change that designation after a return is filed. However, if you check a "No" box but after you file your return you wish to designate \$1, you may change your designation to "Yes" by filing an amended return on or before December 31, 1978. You may use Form 1040X, Amended U.S. Individual Income Tax Return.

Please print or type	Name (If joint return, give first names and initials of both) JOHN T. & MARY	Last name BROWN 2	Your social security number 516 04 1492
	Present home address (Number and street, including apartment number, or rural route) 3700 MILLWAY 1	For Privacy Act Notification, see page 12 of Instructions.	Spouse's social security no. 575 10 1776
Filing Status	City, town or post office, State and ZIP code HOMETOWN, MARYLAND 01234	Occupation Yours ▶ CLERK Spouse's ▶ HOMEMAKER	
	1 <input type="checkbox"/> Single (Check only ONE box) 2 <input checked="" type="checkbox"/> Married filing joint return (even if only one had income) 3 <input type="checkbox"/> Married filing separately. If spouse is also filing give spouse's social security number in designated space above and enter full name here 3 4 <input type="checkbox"/> Unmarried Head of Household. See page 6 of Instructions to see if you qualify 5 <input type="checkbox"/> Qualifying widow(er) with dependent child (Year spouse died ▶ 19). See page 6 of Instructions.	Exemptions	6a Regular <input checked="" type="checkbox"/> Yourself <input checked="" type="checkbox"/> Spouse Enter number of boxes checked ▶ 2 b First names of your dependent children who lived with you JAMES 4 Enter number ▶ 1 c Number of other dependents (from line 7) ▶ 3 d Total (add lines 6a, b, and c) ▶ 3 e Age 65 or older . <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse Enter number of boxes checked Blind <input type="checkbox"/> Yourself <input type="checkbox"/> Spouse f Total (add lines 6d and e) ▶ 3
Attach Copy B of Forms W-2 and Check or Money Order here	7 Other dependents: (a) Name	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.
	SAMPLE		(d) Did dependent have income of \$750 or more?
8 Presidential Election Campaign Fund 5		Do you wish to designate \$1 of your taxes for this fund? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Do you wish to designate \$1? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
9 Wages, salaries, tips, and other employee compensation (Attach Forms W-2. If unavailable, see page 9 of Instructions) 7		10a Dividends (if over \$400, see Instructions at top of page 4) 400 00	10b Less exclusion 200 00 Balance ▶
11 Interest income (if over \$400, see Instructions at top of page 4) 8		10c 12,500 00	11 200 00
12 Total (add lines 9, 10c, and 11). (If less than \$8,000 see page 2 of Instructions on "Earned Income Credit.") 9		12 12,980 00	

▶ If you have dividend or interest income and can be claimed as a dependent on your parent's return, check here and see page 11 of Instructions.

6 Wages, Salaries, Tips, and Other Employee Compensation—Line 9

Give the total of all the wages shown on your Forms W-2. If all your tips are not shown on your Forms W-2, add these amounts in, too. For a joint return, combine the total for you and your spouse.

If you lose a Form W-2, ask your employer for a new one. If your employer does not give you a Form W-2 by January 31, or if the one you have is not correct, contact your employer as soon as possible. Only your employer can issue your W-2 or correct it. If you are unable to secure Form W-2 from your employer by February 15, contact an Internal Revenue Service office.

7 Dividends—Line 10

The first \$100 you receive from qualifying domestic corporations is not taxed. If you and your spouse each had dividends from qualifying domestic corporations, each can exclude the first \$100. If one receives less than \$100 in dividends, the other cannot exclude more than \$100.

Taxable dividends from the following corporations do not qualify for the dividends exclusion:

- (a) Foreign corporations, including your share from a controlled foreign corporation.

(b) So-called exempt organizations (charitable, fraternal, etc.) and exempt farmers' cooperative organizations.

(c) Regulated investment companies, unless they have told you how much of such dividends qualify for the exclusion.

(d) Real estate investment trusts.

(e) Electing small business corporations to the extent such amounts are distributions out of current earnings and profits.

Show the amount of your dividends on line 10a. Fill in your exclusion on 10b, then subtract it and show the difference on 10c.

Note: Earnings from savings and loan or building and loan associations are often called dividends, but they are really interest and should be shown on line 11.

8 Interest Income—Line 11

Show all the interest you received or that was credited to your account by banks, savings and loan associations, credit unions, and others. Include interest on tax refunds.

9 Total Income—Line 12

Add the amounts on lines 9, 10c and 11.

11	Standard Deduction	13a	Enter amount from line 12	13a	12980	00
		b	If you checked <input type="checkbox"/> 2 or 5, enter the greater of \$2,100 OR 16% of line 13a—but not more than \$2,800 the box on <input type="checkbox"/> 1 or 4, enter the greater of \$1,700 OR 16% of line 13a—but not more than \$2,400 line <input type="checkbox"/> 3, enter the greater of \$1,050 OR 16% of line 13a—but not more than \$1,400	13b	2100	00
		c	Subtract line 13b from line 13a and enter difference	13c	10880	00
12	14	Multiply total number of exemptions claimed on line 6f by \$750	14	2250	00	
13	15	Taxable income. Subtract line 14 from line 13c and enter difference	15	8630	00	
14	16	Tax	If line 15 is \$20,000 or less, find tax in Tax Table on pages 13-15	16	1518	00
			If line 15 is more than \$20,000, use Tax Rate Schedule X, Y, or Z, on page 16			
14	17a	17a	Multiply \$35.00 by the number of exemptions on line 6d	17a	105	00
		b	Enter 2% of line 15 but not more than \$180 (\$90 if box on line 3 checked)	17b	172	60
	18a	Subtract line 17c from line 16 and enter difference (but not less than zero)	18a	1345	40	
	b	Credit for contributions to candidates for public office (see page 11 of Instructions)	18b			
	19	Income tax. Subtract line 18b from line 18a and enter difference (but not less than zero)	19	1345	40	
20a	20	Total Federal income tax withheld (attach Forms W-2 to front)	20a	1479	40	
		b	Excess FICA, RRTA, or FICA/RRRTA tax withheld (two or more employers—see page 11 of Instructions)	20b		
		c	1976 estimated tax payments (include amount allowed as credit from 1975 return)	20c		
		d	Earned income credit (from page 2 of Instructions)	20d		
	21	Total (add lines 20a through 20d)	21			
	22	If line 19 is larger than line 21, enter BALANCE DUE IRS	22			
	23	If line 21 is larger than line 19, enter amount OVERPAID	23	134	00	
	24	Amount of line 23 to be REFUNDED TO YOU	24	134	00	
	25	Amount of line 23 to be credited on 1977 estimated tax	25			

SAMPLE

If box on line 3 is checked see page 11 of Instructions.

Pay amount on line 22 in full with this return. Write social security number on check or money order and make payable to Internal Revenue Service.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign here: Your signature (John T. Brown), Date (2/18/77), Spouse's signature (Mary Brown), Preparer's signature, Identifying number, Address and ZIP code.

10 If you want IRS to figure your tax:
 Skip lines 13a through 18a, 19 and 21 through 25. Be sure that lines 18b and 20a, b and c are filled in. If you are eligible to claim the earned income credit (see page 2), write "EIC" on line 20d and also write the first name of your child, who qualifies you for the credit, in the space to the left of the line 20d entry space, if not shown on line 4 or 6b and we will figure the credit for you. See the instructions that follow for filling in lines 18b, and 20a, b and c and for completing your return.
 If you are filing a joint return and both you and your spouse have income, show the income of each separately on page 1 at the bottom left margin below the arrow, so IRS can figure your tax the way that gives you the smaller tax.
 File on or before April 15, 1977. We will then figure your tax and send you a refund check if you have overpaid or bill you if you did not pay enough.

If you do not want IRS to figure your tax FILL IN LINE 13a and complete the rest of your return as follows:

11 Standard Deduction—Line 13b
 The standard deduction is a flat amount that you may take instead of itemizing deductions. There are two kinds of standard deductions as explained in (a)

and (b). You should use the one that will result in the larger deduction.

(a) **Percentage Standard Deduction.**—You are permitted a deduction of 16% of your total income, subject to a maximum amount.

(b) **Low-income Allowance.**—You are permitted a deduction of a flat amount to insure that you will not be subject to Federal income tax if your income is below certain levels.

Note: If you can be claimed as a dependent by your parent(s), the standard deduction is not available for use against unearned income (lines 10c and 11). Thus, the percentage standard deduction is 16% of your earned income (line 9) and your low-income allowance may not exceed line 9. (See "Caution" on page 11.)

Enter your standard deduction on line 13b as follows:

- A** If you checked the box on line 2 or 5 and line 13a is—
 - Less than \$13,125, enter \$2,100.
 - \$13,125 or more, but less than \$17,500, enter 16% of line 13a.
 - \$17,500 or more, enter \$2,800.
- B** If you checked the box on line 1 or 4 and line 13a is—
 - Less than \$10,625, enter \$1,700.
 - \$10,625 or more, but less than \$15,000, enter 16% of line 13a.
 - \$15,000 or more, enter \$2,400.
- C** If you checked the box on line 3 and line 13a is—
 - Less than \$6,562.50, enter \$1,050.

- \$6,562.50 or more, but less than \$8,750, enter 16% of line 13a.
- \$8,750 or more, enter \$1,400.

Married filing separately;

If you take the 16% standard deduction, on line 13b, your spouse must also take the 16% standard deduction, and not the \$1,050.

Caution: If you checked the box below line 12 (you could be claimed as a dependent on your parent's return and had dividend or interest income), use the following substitute instruction for line 13b:

13b Enter the greater of (1) or (2):

- (1) 16% of line 9, but not more than \$2,400 if single or \$1,400 if married filing separately, or
- (2) \$1,700 if single, or \$1,050 if married filing separately, but not more than line 9.

12 Exemptions—Line 14

You are permitted \$750 for each exemption you can take. Multiply \$750 by the number of exemptions shown on line 6f and enter on line 14.

13 Taxable Income—Line 15

Subtract line 14 from line 13c. This is your taxable income and your tax is figured on this amount.

14 Figuring Your Tax—Line 16

If line 15 is \$20,000 or less find your tax in the Tax Table on pages 13 through 15 and enter tax on line 16.
If line 15 is more than \$20,000, use Tax Rate Schedule X, Y, or Z on page 16 to figure your tax and enter tax on line 16.

15 General Tax Credit—Line 17

Enter on line 17c the amount from line 17a (\$35.00 per exemption shown on line 6d) or line 17b (2% of line 15, but not more than \$180, (\$90, if married filing separately)), whichever is greater. If you show 6 or more exemptions on line 6d, the amount on line 17a will be greater.

Note: Married persons filing separate returns may choose the amount on either line 17a or line 17b. But if one uses line 17b (2% of taxable income) both must use it.

16 Credit for Contributions to Candidates for Public Office, etc.—Line 18b

Add up the money you gave to help pay campaign expenses of candidates for public office and political committees AND to newsletter funds of candidates and elected public officials. Enter HALF the amount you gave, but not more than the smaller of these amounts (1) \$25.00 (\$50.00 on a joint return), or (2) the amount on line 18a.

17 Income Tax—Line 19

Subtract amount on line 17c, from the amount on line 16 and show the difference on line 18a. If you filled

in an amount on line 18b subtract it from line 18a and show the difference on line 19.

18 Income Tax Withheld—Line 20a

Fill in the amount shown on your Form W-2. If you have more than one Form W-2 add the amounts together. If you are filing a joint return, add together the amounts for you and your spouse.

19 Excess FICA, RRTA, or FICA/RRTA Tax Withheld (More Than One Employer)—Line 20b

If you had more than one employer in 1976 and together they paid you more than \$15,300 in wages, too much social security (FICA) tax, railroad retirement (RRTA) tax, or combined (FICA) and (RRTA) tax may have been taken out of your wages. If too much was withheld, you may be able to take credit for it against your income tax. Follow the steps below to figure your credit. If you are filing a joint return, you have to figure this separately for you and your spouse. If you are a railroad employee and claim the credit, attach a statement from your employer showing the amount of employee RRTA compensation and amount of RRTA tax withheld.

Step 1. Add all FICA and RRTA tax withheld by employers from your wages for 1976.* Enter the total here	\$
Step 2. Subtract	895.05
Step 3. Enter this amount on Form 1040A, line 20b . . .	\$

***Note:** Do not include more than \$895.05 for any one employer. If any one employer withheld more than \$895.05, ask the employer to refund the excess to you. You cannot take credit for it on your return.

20 Estimated Tax Payments—Line 20c

Enter on this line any payments you made on your estimated Federal Income tax for 1976.

If you and your spouse filed a joint declaration of estimated tax for 1976 but decide to file separate income tax returns for 1976, either of you can claim all the estimated tax paid. Or, you can each claim part in whatever amount you agree to. Be sure to show both of your social security numbers on both returns.

If you and your spouse filed separate estimated tax declarations for 1976 but decide to file a joint income tax return for 1976, enter on this line the total of the amounts paid on your separate declarations. Be sure to show both of your social security numbers on your joint return.

Follow these instructions even if your spouse died.

21 Earned Income Credit—Line 20d

If line 12 is less than \$8,000, see Earned Income Credit Worksheet (and Special Instructions for those who are not required to file a return but can claim the Earned Income Credit) on page 2. You may be entitled to a 10% refundable credit based on your earned income (line 9).

22 Tax Due IRS—Line 22

If line 19 is more than line 21, show the difference on line 22. This is the tax you still owe.

How to Pay

You may pay by check or money order made payable to Internal Revenue Service. Please write your social security number on your check or money order and attach it to your return.

If line 22 is under \$1, you do not have to pay.

23 A Refund Due You—Line 23

If line 21 is more than line 19, show the difference on line 23. This is the amount that will be refunded to you.

Refund of Tax

If line 24 is under \$1, we will not send you a refund unless you ask for it when you file your return.

If you move after filing your return and you are expecting a refund, you should notify both the post office serving your old address, and the service center where

you filed your return of your address change. This will help in forwarding your check to your new address as promptly as possible. Be sure to include your social security number in any correspondence with the IRS.

24 Completing Your Return

● **Sign and Date Your Return and Make Sure The Preparer (if any) Also Signs.** It is not considered a return unless you sign it. Both you and your spouse must sign a joint return.

If the person who prepares your return for pay is not an employee of a firm, corporation or another individual, then that person must sign the return as preparer and enter his or her social security number and address.

If the person who prepares your return for pay is an employee of a firm, corporation or another individual, then that person must sign the return and enter the employer's name, identification number, and address.

Note: *The law requires such tax return preparers to include their identifying number and to furnish you a copy of the return.*

● **Attach your Forms W-2** and any statements or other forms. Include payment if you owe tax.

Privacy Act Notification

The Privacy Act of 1974 provides that each Federal Agency inform individuals, whom it asks to supply information, of the authority for the solicitation of the information and whether disclosure of such information is mandatory or voluntary; the principal purpose or purposes for which the information is to be used; the routine uses which may be made of the information; and the effects on the individual of not providing the requested information. This notification applies to the U.S. Individual Income Tax Returns, to declarations of estimated tax, to U.S. Gift Tax Returns, and to any other tax return required to be filed by an individual, and to schedules, statements, or other documents related to the returns, and any subsequent inquiries necessary to complete, correct, and process the returns of taxpayers, to determine the correct tax liability and to collect any unpaid tax, interest, or penalty.

The Internal Revenue Code requires every person liable for any tax imposed by the Code to make a return or statement according to the forms and regulations prescribed by the Internal Revenue Service (sections 6001 and 6011 and the Regulations pertaining thereto). Individuals required to make returns, statements, or other documents shall include their Social Security Numbers to provide proper identification and to permit processing the returns (section 6109 and the Regulations pertaining thereto).

The principal purpose for soliciting tax return information is to administer the Internal Revenue laws of the United States. This includes the determination and collection of the correct amount of tax. The completion of all appropriate items requested by the return forms and related data is mandatory except for the Presidential Election Campaign Fund designation on the U.S. Individual Income Tax Returns, which is voluntary.

The Code provides penalties for failure to file a return, failure to supply information required by law or regulations, failure to furnish specific information required on return forms or for furnishing fraudulent information. Other effects of not providing all or part of the requested information may include the disallowance of claimed exemptions, exclusions, credits, deductions, or adjustments resulting in increased tax liability, the loss of Social Security credits, loss or delay in issuance of a refund for overpayment, interest and penalty charges on unpaid taxes, and other disadvantages to the taxpayer.

The routine uses which may be made of tax return information include disclosure in accordance with law to the Department of Justice in connection with actual or potential criminal prosecution or civil tax litigation; to other Federal Agencies; to States, the District of Columbia, and the commonwealths or possessions of the United States to assist in the administration of their tax laws; to other persons in accordance with and to the extent permitted by law; and to foreign governments in accordance with treaties.

Further information concerning the requirements for filing returns and furnishing information may be obtained from any Internal Revenue Service office.

This will be the principal notification under the Privacy Act of 1974 concerning the solicitation of information in connection with any tax return or tax liability of an individual. Additional notices may be given (but are not required) with respect to specific information requests during the course of tax administration, activities such as audit, investigation or collection of any tax, interest, or penalty. Please retain this notification with your tax records and refer to it any time you are requested to furnish additional information.

1976 Tax Table

Based on Taxable Income For Persons with Taxable Incomes of \$20,000 or less

To Find Your Tax.—Read down the income columns until you find the line covering the taxable income you entered on line 15. Then read across that line until you find the column heading that de-

scribes your status. Enter the tax you find there on line 16.

Note: If you are a qualifying widow(er) use the "Married Filing Jointly" column to find your tax. (See page 6 of

instructions.)

Income Averaging.—See note at the top of Tax Rate Schedules X, Y, and Z to see if you can use the "averaging method."

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *
Your tax is—		Your tax is—				Your tax is—		Your tax is—				Your tax is—		Your tax is—			
0	4	0	0	0	0	1,275	1,300	191	191	186	183	2,575	2,600	422	422	406	384
4	25	2	2	2	2	1,300	1,325	195	195	190	187	2,600	2,625	426	426	410	388
25	50	5	5	5	5	1,325	1,350	199	199	194	191	2,625	2,650	431	431	415	392
50	75	9	9	9	9	1,350	1,375	203	203	198	194	2,650	2,675	436	436	419	396
75	100	12	12	12	12	1,375	1,400	207	207	202	198	2,675	2,700	441	441	424	400
100	125	16	16	16	16	1,400	1,425	211	211	206	202	2,700	2,725	445	445	428	404
125	150	19	19	19	19	1,425	1,450	215	215	210	206	2,725	2,750	450	450	433	408
150	175	23	23	23	23	1,450	1,475	219	219	214	209	2,750	2,775	455	455	437	412
175	200	26	26	26	26	1,475	1,500	223	223	218	213	2,775	2,800	460	460	442	416
200	225	30	30	30	30	1,500	1,525	227	227	222	217	2,800	2,825	464	464	446	420
225	250	33	33	33	33	1,525	1,550	231	231	226	221	2,825	2,850	469	469	451	424
250	275	37	37	37	37	1,550	1,575	236	236	230	224	2,850	2,875	474	474	455	428
275	300	40	40	40	40	1,575	1,600	240	240	234	228	2,875	2,900	479	479	460	432
300	325	44	44	44	44	1,600	1,625	244	244	238	232	2,900	2,925	483	483	464	436
325	350	47	47	47	47	1,625	1,650	248	248	242	236	2,925	2,950	488	488	469	440
350	375	51	51	51	51	1,650	1,675	253	253	246	239	2,950	2,975	493	493	473	444
375	400	54	54	54	54	1,675	1,700	257	257	250	243	2,975	3,000	498	498	478	448
400	425	58	58	58	58	1,700	1,725	261	261	254	247	3,000	3,050	505	505	485	454
425	450	61	61	61	61	1,725	1,750	265	265	258	251	3,050	3,100	514	514	494	463
450	475	65	65	65	65	1,750	1,775	270	270	262	254	3,100	3,150	524	524	503	471
475	500	68	68	68	68	1,775	1,800	274	274	266	258	3,150	3,200	533	533	512	480
500	525	72	72	72	72	1,800	1,825	278	278	270	262	3,200	3,250	543	543	521	488
525	550	76	76	75	75	1,825	1,850	282	282	274	266	3,250	3,300	552	552	530	497
550	575	79	79	79	79	1,850	1,875	287	287	278	269	3,300	3,350	562	562	539	505
575	600	83	83	82	82	1,875	1,900	291	291	282	273	3,350	3,400	571	571	548	514
600	625	87	87	86	86	1,900	1,925	295	295	286	277	3,400	3,450	581	581	557	522
625	650	91	91	89	89	1,925	1,950	299	299	290	281	3,450	3,500	590	590	566	531
650	675	94	94	93	93	1,950	1,975	304	304	294	284	3,500	3,550	600	600	575	539
675	700	98	98	96	96	1,975	2,000	308	308	298	288	3,550	3,600	609	609	584	548
700	725	102	102	100	100	2,000	2,025	312	312	302	292	3,600	3,650	619	619	593	556
725	750	106	106	103	103	2,025	2,050	317	317	307	296	3,650	3,700	628	628	602	565
750	775	109	109	107	107	2,050	2,075	322	322	311	300	3,700	3,750	638	638	611	573
775	800	113	113	110	110	2,075	2,100	327	327	316	304	3,750	3,800	647	647	620	582
800	825	117	117	114	114	2,100	2,125	331	331	320	308	3,800	3,850	657	657	629	590
825	850	121	121	117	117	2,125	2,150	336	336	325	312	3,850	3,900	666	666	638	599
850	875	124	124	121	121	2,150	2,175	341	341	329	316	3,900	3,950	676	676	647	607
875	900	128	128	124	124	2,175	2,200	346	346	334	320	3,950	4,000	685	685	656	616
900	925	132	132	128	128	2,200	2,225	350	350	338	324	4,000	4,050	695	696	665	625
925	950	136	136	131	131	2,225	2,250	355	355	343	328	4,050	4,100	706	707	674	634
950	975	139	139	135	135	2,250	2,275	360	360	347	332	4,100	4,150	716	718	684	644
975	1,000	143	143	138	138	2,275	2,300	365	365	352	336	4,150	4,200	727	729	693	653
1,000	1,025	147	147	142	142	2,300	2,325	369	369	356	340	4,200	4,250	737	740	703	663
1,025	1,050	151	151	146	146	2,325	2,350	374	374	361	344	4,250	4,300	748	751	712	672
1,050	1,075	155	155	150	149	2,350	2,375	379	379	365	348	4,300	4,350	758	762	722	682
1,075	1,100	159	159	154	153	2,375	2,400	384	384	370	352	4,350	4,400	769	773	731	691
1,100	1,125	163	163	158	157	2,400	2,425	388	388	374	356	4,400	4,450	779	784	741	701
1,125	1,150	167	167	162	161	2,425	2,450	393	393	379	360	4,450	4,500	790	795	750	710
1,150	1,175	171	171	166	164	2,450	2,475	398	398	383	364	4,500	4,550	800	806	760	720
1,175	1,200	175	175	170	168	2,475	2,500	403	403	388	368	4,550	4,600	811	817	769	729
1,200	1,225	179	179	174	172	2,500	2,525	407	407	392	372	4,600	4,650	821	828	779	739
1,225	1,250	183	183	178	176	2,525	2,550	412	412	397	376	4,650	4,700	832	839	788	748
1,250	1,275	187	187	182	179	2,550	2,575	417	417	401	380	4,700	4,750	842	850	798	758

* This column is to be used by a qualifying widow(er).

Continued on next page

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *
		Your tax is—						Your tax is—						Your tax is—			
4,750	4,800	853	861	807	767	7,750	7,800	1,536	1,574	1,431	1,337	10,750	10,800	2,299	2,438	2,134	1,991
4,800	4,850	863	872	817	777	7,800	7,850	1,548	1,586	1,442	1,347	10,800	10,850	2,313	2,454	2,146	2,002
4,850	4,900	874	883	826	786	7,850	7,900	1,560	1,599	1,453	1,356	10,850	10,900	2,326	2,470	2,159	2,013
4,900	4,950	884	894	836	796	7,900	7,950	1,572	1,611	1,464	1,366	10,900	10,950	2,340	2,486	2,171	2,024
4,950	5,000	895	905	845	805	7,950	8,000	1,584	1,624	1,475	1,375	10,950	11,000	2,353	2,502	2,184	2,035
5,000	5,050	905	916	855	815	8,000	8,050	1,596	1,637	1,486	1,386	11,000	11,050	2,367	2,518	2,196	2,046
5,050	5,100	916	927	864	824	8,050	8,100	1,609	1,651	1,497	1,397	11,050	11,100	2,380	2,534	2,209	2,057
5,100	5,150	926	938	874	834	8,100	8,150	1,621	1,665	1,509	1,408	11,100	11,150	2,394	2,550	2,221	2,068
5,150	5,200	937	949	883	843	8,150	8,200	1,634	1,679	1,520	1,419	11,150	11,200	2,407	2,566	2,234	2,079
5,200	5,250	947	960	893	853	8,200	8,250	1,646	1,693	1,532	1,430	11,200	11,250	2,421	2,582	2,246	2,090
5,250	5,300	958	971	902	862	8,250	8,300	1,659	1,707	1,543	1,441	11,250	11,300	2,434	2,598	2,259	2,101
5,300	5,350	968	982	912	872	8,300	8,350	1,671	1,721	1,555	1,452	11,300	11,350	2,448	2,614	2,271	2,112
5,350	5,400	979	993	921	881	8,350	8,400	1,684	1,735	1,566	1,463	11,350	11,400	2,461	2,630	2,284	2,123
5,400	5,450	989	1,004	931	891	8,400	8,450	1,696	1,749	1,578	1,474	11,400	11,450	2,475	2,646	2,296	2,134
5,450	5,500	1,000	1,015	940	900	8,450	8,500	1,709	1,763	1,589	1,485	11,450	11,500	2,488	2,662	2,309	2,145
5,500	5,550	1,010	1,026	950	910	8,500	8,550	1,721	1,777	1,601	1,496	11,500	11,550	2,502	2,678	2,321	2,156
5,550	5,600	1,021	1,037	959	919	8,550	8,600	1,734	1,791	1,612	1,507	11,550	11,600	2,515	2,694	2,334	2,167
5,600	5,650	1,031	1,048	969	929	8,600	8,650	1,746	1,805	1,624	1,518	11,600	11,650	2,529	2,710	2,346	2,178
5,650	5,700	1,042	1,059	978	938	8,650	8,700	1,759	1,819	1,635	1,529	11,650	11,700	2,542	2,726	2,359	2,189
5,700	5,750	1,052	1,070	988	948	8,700	8,750	1,771	1,833	1,647	1,540	11,700	11,750	2,556	2,742	2,371	2,200
5,750	5,800	1,063	1,081	997	957	8,750	8,800	1,784	1,847	1,658	1,551	11,750	11,800	2,569	2,758	2,384	2,211
5,800	5,850	1,073	1,092	1,007	967	8,800	8,850	1,796	1,861	1,670	1,562	11,800	11,850	2,583	2,774	2,396	2,222
5,850	5,900	1,084	1,103	1,016	976	8,850	8,900	1,809	1,875	1,681	1,573	11,850	11,900	2,596	2,790	2,409	2,233
5,900	5,950	1,094	1,114	1,026	986	8,900	8,950	1,821	1,889	1,693	1,584	11,900	11,950	2,610	2,806	2,421	2,244
5,950	6,000	1,105	1,125	1,035	995	8,950	9,000	1,834	1,903	1,704	1,595	11,950	12,000	2,623	2,822	2,434	2,255
6,000	6,050	1,116	1,136	1,046	1,005	9,000	9,050	1,846	1,917	1,716	1,606	12,000	12,050	2,637	2,839	2,447	2,266
6,050	6,100	1,128	1,149	1,057	1,014	9,050	9,100	1,859	1,931	1,727	1,617	12,050	12,100	2,652	2,857	2,460	2,279
6,100	6,150	1,140	1,161	1,068	1,024	9,100	9,150	1,871	1,945	1,739	1,628	12,100	12,150	2,666	2,875	2,474	2,291
6,150	6,200	1,152	1,174	1,079	1,033	9,150	9,200	1,884	1,959	1,750	1,639	12,150	12,200	2,681	2,893	2,487	2,304
6,200	6,250	1,164	1,186	1,090	1,043	9,200	9,250	1,896	1,973	1,762	1,650	12,200	12,250	2,695	2,911	2,501	2,316
6,250	6,300	1,176	1,199	1,101	1,052	9,250	9,300	1,909	1,987	1,773	1,661	12,250	12,300	2,710	2,929	2,514	2,329
6,300	6,350	1,188	1,211	1,112	1,062	9,300	9,350	1,921	2,001	1,785	1,672	12,300	12,350	2,724	2,947	2,528	2,341
6,350	6,400	1,200	1,224	1,123	1,071	9,350	9,400	1,934	2,015	1,796	1,683	12,350	12,400	2,739	2,965	2,541	2,354
6,400	6,450	1,212	1,236	1,134	1,081	9,400	9,450	1,946	2,029	1,808	1,694	12,400	12,450	2,753	2,983	2,555	2,366
6,450	6,500	1,224	1,249	1,145	1,090	9,450	9,500	1,959	2,043	1,819	1,705	12,450	12,500	2,768	3,001	2,568	2,379
6,500	6,550	1,236	1,261	1,156	1,100	9,500	9,550	1,971	2,057	1,831	1,716	12,500	12,550	2,782	3,019	2,582	2,391
6,550	6,600	1,248	1,274	1,167	1,109	9,550	9,600	1,984	2,071	1,842	1,727	12,550	12,600	2,797	3,037	2,595	2,404
6,600	6,650	1,260	1,286	1,178	1,119	9,600	9,650	1,996	2,085	1,854	1,738	12,600	12,650	2,811	3,055	2,609	2,416
6,650	6,700	1,272	1,299	1,189	1,128	9,650	9,700	2,009	2,099	1,865	1,749	12,650	12,700	2,826	3,073	2,622	2,429
6,700	6,750	1,284	1,311	1,200	1,138	9,700	9,750	2,021	2,113	1,877	1,760	12,700	12,750	2,840	3,091	2,636	2,441
6,750	6,800	1,296	1,324	1,211	1,147	9,750	9,800	2,034	2,127	1,888	1,771	12,750	12,800	2,855	3,109	2,649	2,454
6,800	6,850	1,308	1,336	1,222	1,157	9,800	9,850	2,046	2,141	1,900	1,782	12,800	12,850	2,869	3,127	2,663	2,466
6,850	6,900	1,320	1,349	1,233	1,166	9,850	9,900	2,059	2,155	1,911	1,793	12,850	12,900	2,884	3,145	2,676	2,479
6,900	6,950	1,332	1,361	1,244	1,176	9,900	9,950	2,071	2,169	1,923	1,804	12,900	12,950	2,898	3,163	2,690	2,491
6,950	7,000	1,344	1,374	1,255	1,185	9,950	10,000	2,084	2,183	1,934	1,815	12,950	13,000	2,913	3,181	2,703	2,504
7,000	7,050	1,356	1,386	1,266	1,195	10,000	10,050	2,097	2,198	1,946	1,826	13,000	13,050	2,927	3,199	2,717	2,516
7,050	7,100	1,368	1,399	1,277	1,204	10,050	10,100	2,110	2,214	1,959	1,837	13,050	13,100	2,942	3,217	2,730	2,529
7,100	7,150	1,380	1,411	1,288	1,214	10,100	10,150	2,124	2,230	1,971	1,848	13,100	13,150	2,956	3,235	2,744	2,541
7,150	7,200	1,392	1,424	1,299	1,223	10,150	10,200	2,137	2,246	1,984	1,859	13,150	13,200	2,971	3,253	2,757	2,554
7,200	7,250	1,404	1,436	1,310	1,233	10,200	10,250	2,151	2,262	1,996	1,870	13,200	13,250	2,985	3,271	2,771	2,566
7,250	7,300	1,416	1,449	1,321	1,242	10,250	10,300	2,164	2,278	2,009	1,881	13,250	13,300	3,000	3,289	2,784	2,579
7,300	7,350	1,428	1,461	1,332	1,252	10,300	10,350	2,178	2,294	2,021	1,892	13,300	13,350	3,014	3,307	2,798	2,591
7,350	7,400	1,440	1,474	1,343	1,261	10,350	10,400	2,191	2,310	2,034	1,903	13,350	13,400	3,029	3,325	2,811	2,604
7,400	7,450	1,452	1,486	1,354	1,271	10,400	10,450	2,205	2,326	2,046	1,914	13,400	13,450	3,043	3,343	2,825	2,616
7,450	7,500	1,464	1,499	1,365	1,280	10,450	10,500	2,218	2,342	2,059	1,925	13,450	13,500	3,058	3,361	2,838	2,629
7,500	7,550	1,476	1,511	1,376	1,290	10,500	10,550	2,232	2,358	2,071	1,936	13,500	13,550	3,072	3,379	2,852	2,641
7,550	7,600	1,488	1,524	1,387	1,299	10,550	10,600	2,245	2,374	2,084	1,947	13,550	13,600	3,087	3,397	2,865	2,654
7,600	7,650	1,500	1,536	1,398	1,309	10,600	10,650	2,259	2,390	2,096	1,958	13,600	13,650	3,101	3,415	2,879	2,666
7,650	7,700	1,512	1,549	1,409	1,318	10,650	10,700	2,272	2,406	2,109	1,969	13,650	13,700	3,116	3,433	2,892	2,679
7,700	7,750	1,524	1,561	1,420	1,328	10,700	10,750	2,286	2,422	2,121	1,980	13,700	13,750	3,130	3,451	2,906	2,691

*This column is to be used by a qualifying widow(er).

Continued on next page

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *	Over	But not over	Single	Married filing separately	Head of a household	Married filing jointly *
Your tax is—		Your tax is—				Your tax is—		Your tax is—				Your tax is—		Your tax is—			
13,750	13,800	3,145	3,469	2,919	2,704	15,950	16,000	3,822	4,320	3,533	3,254	18,150	18,200	4,573	5,249	4,216	3,859
13,800	13,850	3,159	3,487	2,933	2,716	16,000	16,050	3,839	4,341	3,548	3,267	18,200	18,250	4,591	5,271	4,232	3,883
13,850	13,900	3,174	3,505	2,946	2,729	16,050	16,100	3,856	4,362	3,563	3,281	18,250	18,300	4,609	5,294	4,248	3,897
13,900	13,950	3,188	3,523	2,960	2,741	16,100	16,150	3,873	4,383	3,579	3,295	18,300	18,350	4,627	5,316	4,264	3,911
13,950	14,000	3,203	3,541	2,973	2,754	16,150	16,200	3,890	4,404	3,594	3,309	18,350	18,400	4,645	5,339	4,280	3,925
14,000	14,050	3,218	3,560	2,987	2,766	16,200	16,250	3,907	4,425	3,610	3,323	18,400	18,450	4,663	5,361	4,296	3,939
14,050	14,100	3,233	3,579	3,001	2,779	16,250	16,300	3,924	4,446	3,625	3,337	18,450	18,500	4,681	5,384	4,312	3,953
14,100	14,150	3,249	3,599	3,015	2,791	16,300	16,350	3,941	4,467	3,641	3,351	18,500	18,550	4,699	5,406	4,328	3,967
14,150	14,200	3,264	3,618	3,029	2,804	16,350	16,400	3,958	4,488	3,656	3,365	18,550	18,600	4,717	5,429	4,344	3,981
14,200	14,250	3,280	3,638	3,043	2,816	16,400	16,450	3,975	4,509	3,672	3,379	18,600	18,650	4,735	5,451	4,360	3,995
14,250	14,300	3,295	3,657	3,057	2,829	16,450	16,500	3,992	4,530	3,687	3,393	18,650	18,700	4,753	5,474	4,376	4,009
14,300	14,350	3,311	3,677	3,071	2,841	16,500	16,550	4,009	4,551	3,703	3,407	18,700	18,750	4,771	5,496	4,392	4,023
14,350	14,400	3,326	3,696	3,085	2,854	16,550	16,600	4,026	4,572	3,718	3,421	18,750	18,800	4,789	5,519	4,408	4,037
14,400	14,450	3,342	3,716	3,099	2,866	16,600	16,650	4,043	4,593	3,734	3,435	18,800	18,850	4,807	5,541	4,424	4,051
14,450	14,500	3,357	3,735	3,113	2,879	16,650	16,700	4,060	4,614	3,749	3,449	18,850	18,900	4,825	5,564	4,440	4,065
14,500	14,550	3,373	3,755	3,127	2,891	16,700	16,750	4,077	4,635	3,765	3,463	18,900	18,950	4,843	5,586	4,456	4,079
14,550	14,600	3,388	3,774	3,141	2,904	16,750	16,800	4,094	4,656	3,780	3,477	18,950	19,000	4,861	5,609	4,472	4,093
14,600	14,650	3,404	3,794	3,155	2,916	16,800	16,850	4,111	4,677	3,796	3,491	19,000	19,050	4,879	5,631	4,488	4,107
14,650	14,700	3,419	3,813	3,169	2,929	16,850	16,900	4,128	4,698	3,811	3,505	19,050	19,100	4,897	5,654	4,504	4,121
14,700	14,750	3,435	3,833	3,183	2,941	16,900	16,950	4,145	4,719	3,827	3,519	19,100	19,150	4,915	5,676	4,520	4,135
14,750	14,800	3,450	3,852	3,197	2,954	16,950	17,000	4,162	4,740	3,842	3,533	19,150	19,200	4,933	5,699	4,536	4,149
14,800	14,850	3,466	3,872	3,211	2,966	17,000	17,050	4,179	4,761	3,858	3,547	19,200	19,250	4,951	5,721	4,552	4,163
14,850	14,900	3,481	3,891	3,225	2,979	17,050	17,100	4,196	4,782	3,873	3,561	19,250	19,300	4,969	5,744	4,568	4,177
14,900	14,950	3,497	3,911	3,239	2,991	17,100	17,150	4,213	4,803	3,889	3,575	19,300	19,350	4,987	5,766	4,584	4,191
14,950	15,000	3,512	3,930	3,253	3,004	17,150	17,200	4,230	4,824	3,904	3,589	19,350	19,400	5,005	5,789	4,600	4,205
15,000	15,050	3,528	3,950	3,267	3,016	17,200	17,250	4,247	4,845	3,920	3,603	19,400	19,450	5,023	5,811	4,616	4,219
15,050	15,100	3,543	3,969	3,281	3,029	17,250	17,300	4,264	4,866	3,935	3,617	19,450	19,500	5,041	5,834	4,632	4,233
15,100	15,150	3,559	3,989	3,295	3,041	17,300	17,350	4,281	4,887	3,951	3,631	19,500	19,550	5,059	5,856	4,648	4,247
15,150	15,200	3,574	4,008	3,309	3,054	17,350	17,400	4,298	4,908	3,966	3,645	19,550	19,600	5,077	5,879	4,664	4,261
15,200	15,250	3,590	4,028	3,323	3,066	17,400	17,450	4,315	4,929	3,982	3,659	19,600	19,650	5,095	5,901	4,680	4,275
15,250	15,300	3,605	4,047	3,337	3,079	17,450	17,500	4,332	4,950	3,997	3,673	19,650	19,700	5,113	5,924	4,696	4,289
15,300	15,350	3,621	4,067	3,351	3,091	17,500	17,550	4,349	4,971	4,013	3,687	19,700	19,750	5,131	5,946	4,712	4,303
15,350	15,400	3,636	4,086	3,365	3,104	17,550	17,600	4,366	4,992	4,028	3,701	19,750	19,800	5,149	5,969	4,728	4,317
15,400	15,450	3,652	4,106	3,379	3,116	17,600	17,650	4,383	5,013	4,044	3,715	19,800	19,850	5,167	5,991	4,744	4,331
15,450	15,500	3,667	4,125	3,393	3,129	17,650	17,700	4,400	5,034	4,059	3,729	19,850	19,900	5,185	6,014	4,760	4,345
15,500	15,550	3,683	4,145	3,407	3,141	17,700	17,750	4,417	5,055	4,075	3,743	19,900	19,950	5,203	6,036	4,776	4,359
15,550	15,600	3,698	4,164	3,421	3,154	17,750	17,800	4,434	5,076	4,090	3,757	19,950	20,000	5,221	6,059	4,792	4,373
15,600	15,650	3,714	4,184	3,435	3,166	17,800	17,850	4,451	5,097	4,106	3,771						
15,650	15,700	3,729	4,203	3,449	3,179	17,850	17,900	4,468	5,118	4,121	3,785						
15,700	15,750	3,745	4,223	3,463	3,191	17,900	17,950	4,485	5,139	4,137	3,799						
15,750	15,800	3,760	4,242	3,477	3,204	17,950	18,000	4,502	5,160	4,152	3,813						
15,800	15,850	3,776	4,262	3,491	3,216	18,000	18,050	4,519	5,181	4,168	3,827						
15,850	15,900	3,791	4,281	3,505	3,229	18,050	18,100	4,537	5,204	4,184	3,841						
15,900	15,950	3,807	4,301	3,519	3,241	18,100	18,150	4,555	5,226	4,200	3,855						

*This column is to be used by a qualifying widow(er).

If line 15 is more than \$20,000 figure your tax on the amount on line 15 by using the appropriate tax rate schedule on this page. Enter tax on Short Form 1040A, line 16. **Note:** It may be to your advantage to use the "averaging method" and file Form 1040 if after subtracting \$3,000 from your 1976 taxable income, the balance is over 30 percent of the total of your taxable income for the last four years (1972 through 1975). See Schedule G (Form 1040) and Publication 506, Computing Your Tax Under the Income Averaging Method.

SCHEDULE X—Single Taxpayers Not Qualifying for Rates in Schedule Y or Z

Use this schedule if you checked the box on Short Form 1040A, line 1.

If the amount on line 15 is:

Over—	But not over—	of the amount over—
\$20,000	\$22,000	\$20,000
\$22,000	\$26,000	\$22,000
\$26,000	\$32,000	\$26,000
\$32,000	\$38,000	\$32,000
\$38,000	\$44,000	\$38,000
\$44,000	\$50,000	\$44,000
\$50,000	\$60,000	\$50,000
\$60,000	\$70,000	\$60,000
\$70,000	\$80,000	\$70,000
\$80,000	\$90,000	\$80,000
\$90,000	\$100,000	\$90,000
\$100,000	\$100,000

SCHEDULE Y—Married Taxpayers and Qualifying Widows and Widowers if you are a married person living apart from your spouse, see page 5, paragraph 1(d), of the instructions to see if you can be considered as "unmarried" for purposes of using Schedule X or Z.

Use this schedule if you checked the box on Short Form 1040A, line 2 or 5.

If the amount on line 15 is:

Over—	But not over—	of the amount over—
\$20,000	\$24,000	\$4,380+32%
\$24,000	\$28,000	\$5,660+36%
\$28,000	\$32,000	\$7,100+39%
\$32,000	\$36,000	\$8,660+42%
\$36,000	\$40,000	\$10,340+45%
\$40,000	\$44,000	\$12,140+48%
\$44,000	\$52,000	\$14,060+50%
\$52,000	\$64,000	\$18,060+53%
\$64,000	\$76,000	\$24,420+55%
\$76,000	\$88,000	\$31,020+58%
\$88,000	\$100,000	\$37,980+60%
\$100,000	\$120,000	\$45,180+62%
\$120,000	\$140,000	\$57,580+64%
\$140,000	\$160,000	\$70,380+66%
\$160,000	\$180,000	\$83,580+68%
\$180,000	\$200,000	\$97,180+69%
\$200,000	\$110,980+70%

Use this schedule if you checked the box on Short Form 1040A, line 3.

Married Taxpayers Filing Separate Returns

If the amount on line 15 is:

Over—	But not over—	of the amount over—
\$20,000	\$22,000	\$6,070+48%
\$22,000	\$26,000	\$7,030+50%
\$26,000	\$32,000	\$9,030+53%
\$32,000	\$38,000	\$12,210+55%
\$38,000	\$44,000	\$15,510+58%
\$44,000	\$50,000	\$18,990+60%
\$50,000	\$60,000	\$22,590+62%
\$60,000	\$70,000	\$28,790+64%
\$70,000	\$80,000	\$35,190+66%
\$80,000	\$90,000	\$41,790+68%
\$90,000	\$100,000	\$48,590+69%
\$100,000	\$55,490+70%

SCHEDULE Z—Unmarried (or legally separated) Taxpayers Who Qualify as Heads of Household (See page 6)

Use this schedule if you checked the box on Short Form 1040A, line 4.

If the amount on line 15 is:

Over—	But not over—	of the amount over—
\$20,000	\$22,000	\$4,800+35%
\$22,000	\$24,000	\$5,500+36%
\$24,000	\$26,000	\$6,220+38%
\$26,000	\$28,000	\$6,980+41%
\$28,000	\$32,000	\$7,800+42%
\$32,000	\$36,000	\$9,480+45%
\$36,000	\$38,000	\$11,280+48%
\$38,000	\$40,000	\$12,240+51%
\$40,000	\$44,000	\$13,260+52%
\$44,000	\$50,000	\$15,340+55%
\$50,000	\$52,000	\$18,640+56%
\$52,000	\$64,000	\$19,760+58%
\$64,000	\$70,000	\$26,720+59%
\$70,000	\$76,000	\$30,260+61%
\$76,000	\$80,000	\$33,920+62%
\$80,000	\$88,000	\$36,400+63%
\$88,000	\$100,000	\$41,440+64%
\$100,000	\$120,000	\$49,120+66%
\$120,000	\$140,000	\$62,320+67%
\$140,000	\$160,000	\$75,720+68%
\$160,000	\$180,000	\$89,320+69%
\$180,000	\$103,120+70%



Take Stock in America

Buy U.S. Savings Bonds Where you work or bank

To Call IRS Toll Free For Answers to Your Federal Tax Questions, Use Only the Number Listed Below, for Your Area

Caution: "Toll-free" is a telephone call for which you pay only local charges and no long-distance charge is involved. Therefore, please use a local city number only if it is not a long-distance call for you. Otherwise, use the general toll-free number provided.

To help us provide courteous responses and accurate information, IRS occasionally monitors telephone calls. No record is maintained of the taxpayer's name, address or social security number.

Tax Advice to Taxpayers.—We are happy to assist you by answering questions to help you prepare your return. But you should know that you are responsible for the accuracy of your return and for the payment of the correct tax. If we do make an error, you are still responsible for the payment of the correct tax, and we are generally required by law to charge interest.

ALABAMA

Birmingham, 252-1155
Decatur, 355-1855
Huntsville, 539-2751
Mobile, 433-5532
Montgomery, 264-8441
Muscle Shoals Area, 767-0301
Tuscaloosa, 758-4434
Elsewhere in Alabama, 800-292-6300

ALASKA

Anchorage, 276-1040
Elsewhere in Alaska, call operator and ask for Zenith 3700

ARIZONA

Phoenix, 257-1233
Tucson, 624-8751
Elsewhere in Arizona, 800-352-6911

ARKANSAS

Little Rock, 376-4401
Elsewhere in Arkansas, 800-482-9350

CALIFORNIA

Please call your toll-free telephone number shown in the white pages of your local telephone directory under U.S. Government, Internal Revenue Service, Federal Tax Assistance

COLORADO

Denver, 825-7041
Elsewhere in Colorado, 800-332-2060

CONNECTICUT

Bridgeport, 576-1433
Hartford, 249-8251
Stamford, 348-6235
Elsewhere in Connecticut, 1-800-842-1120

DELAWARE

Wilmington, 571-6400
Elsewhere in Delaware, 800-292-9575

DISTRICT OF COLUMBIA

Call 488-3100

FLORIDA

Fort Lauderdale, 491-3311
Jacksonville, 354-1760
Miami, 358-5072
Orlando, 422-2550
Pensacola, 434-5215

FLORIDA—Continued

St. Petersburg, 576-7400
Tampa, 223-9741
West Palm Beach, 655-7250
Elsewhere in Florida, 1-800-342-8300

GEORGIA

Atlanta, 522-0050
Augusta, 724-9946
Columbus, 327-7491
Macon, 746-4993
Savannah, 355-1045
Elsewhere in Georgia, 1-800-222-1040

HAWAII

Hilo, 935-4895
Honolulu, 546-8660
Kauai, 245-2731
Lanai, call operator and ask for Enterprise 8036
Maui, 244-0685
Molokai, call operator and ask for Enterprise 8034

IDAHO

Boise, 336-1040
Elsewhere in Idaho, 800-632-5990

ILLINOIS

Chicago, 435-1040
Elsewhere in area code 312 (except city of Chicago) and residents in Joliet Region Telephone Directory, 800-972-5400
Springfield, 789-4220
Elsewhere in all other locations in Illinois, 800-252-2921

INDIANA

Evansville, 424-6481
Fort Wayne, 423-2331
Gary, 938-0560
Hammond, 938-0560
Indianapolis, 635-2275
Muncie, 288-4594
South Bend, 232-3981
Terre Haute, 232-9421
Elsewhere in Indiana, 800-382-9740

IOWA

Cedar Rapids, 366-8771
Des Moines, 284-4850
Elsewhere in Iowa, 800-362-2600

KANSAS

Kansas City, 722-2910
Topeka, 357-5311
Wichita, 263-2161
Elsewhere in Kansas, 800-362-2190

KENTUCKY

Lexington, 255-2333
Louisville, 584-1361
Northern Kentucky (Cincinnati local dialing area), 621-6281
Elsewhere in Kentucky, 800-292-6570

LOUISIANA

Baton Rouge, 387-2206
New Orleans, 581-2440
Shreveport, 424-6301
Elsewhere in Louisiana, 800-362-6900

MAINE

Augusta, 622-7101
Portland, 775-7401
Elsewhere in Maine, 1-800-452-8750

MARYLAND

Baltimore, 962-2590
Prince Georges County, 488-3100
Montgomery County, 488-3100
Elsewhere in Maryland, 800-492-0460

MASSACHUSETTS

Boston, 523-1040
Brockton, 580-1770
Fitchburg, 345-1031
Lawrence, 682-4344
Lowell, 957-4470
New Bedford, 996-3111
Springfield, 785-1201
Worcester, 757-2712
Elsewhere in Massachusetts, 1-800-392-6288

MICHIGAN

Ann Arbor, 769-9850
Detroit, 237-0800
Flint, 767-8830
Grand Rapids, 774-8300
Lansing, 394-1550
Mount Clemens, 469-4200
Muskegon, 726-4971
Pontiac, 858-2530
Elsewhere in area code 313, call 800-462-0830
Elsewhere in area codes 517, 616, and 906, call 800-482-0670

MINNESOTA

Minneapolis, 291-1422
St. Paul, 291-1422
Elsewhere in Minnesota, 800-652-9062

MISSISSIPPI

Biloxi, 868-2122

MISSISSIPPI—Continued

Gulfport, 868-2122
 Jackson, 948-4500
 Elsewhere in Mississippi, 1-800-222-8070

MISSOURI

Columbia, 443-2491
 Jefferson City, 635-9141
 Joplin, 781-8500
 Kansas City, 474-0350
 St. Joseph, 364-3111
 St. Louis, 342-1040
 Springfield, 887-5000
 Elsewhere in Missouri, 800-392-4200

MONTANA

Helena, 443-2320
 Elsewhere in Montana, 800-332-2275

NEBRASKA

Lincoln, 475-3611
 Omaha, 422-1500
 Elsewhere in Nebraska, 800-642-9960

NEVADA

Las Vegas, 385-6291
 Reno, 784-5521
 Elsewhere in Nevada, 800-492-6552

NEW HAMPSHIRE

Manchester, 668-2100
 Portsmouth, 436-8810
 Elsewhere in New Hampshire, 1-800-582-7200

NEW JERSEY

Camden, 966-7333
 Hackensack, 487-8981
 Jersey City, 622-0600
 Newark, 622-0600
 Paterson, 279-9400
 Trenton, 394-7113
 Elsewhere in New Jersey, 800-242-6750

NEW MEXICO

Albuquerque, 766-3401
 Elsewhere in New Mexico, 800-432-6880

NEW YORK

Albany District (Eastern Upstate New York)
 Albany, 449-3120
 Poughkeepsie, 452-7800
 Elsewhere in Eastern Upstate New York, 1-800-342-3700

Brooklyn District

Brooklyn, 596-3770
 Nassau, 248-3620
 Queens, 596-3770
 Suffolk, 724-5000

Buffalo District (Western Upstate New York)

Binghamton, 772-1540
 Buffalo, 855-3955
 Niagara Falls, 285-9361
 Rochester, 263-6770
 Syracuse, 425-8111
 Utica, 797-2550
 Elsewhere in Western Upstate New York, 1-800-462-1560

NEW YORK—Continued**Manhattan District**

Bronx, 732-0100
 Manhattan, 732-0100
 Rockland County, 352-8900
 Staten Island, 732-0100
 Westchester County:

North (Peekskill Area), 739-9191
 South (Mt. Vernon, New Rochelle, White Plains—Yonkers Area), 212-732-0100

NORTH CAROLINA

Charlotte, 372-7750
 Greensboro, 274-3711
 Raleigh, 828-6278
 Elsewhere in North Carolina, 800-822-8800

NORTH DAKOTA

Fargo, 293-0650
 Elsewhere in North Dakota, 800-342-4710

OHIO

Akron, 253-1141
 Canton, 455-6781
 Cincinnati, 621-6281
 Cleveland, 522-3000
 Columbus, 228-0520
 Dayton, 228-0557
 Elyria, 323-8090
 Lima, 228-6037
 Lorain, 933-9591
 Mansfield, 524-2095
 Toledo, 255-3730
 Youngstown, 746-1811
 Elsewhere in Northern Ohio, 800-362-9050
 Elsewhere in Southern Ohio, 800-582-1700

OKLAHOMA

Oklahoma City, 231-5121
 Tulsa, 583-5121
 Elsewhere in Oklahoma, 800-962-3456

OREGON

Eugene, 485-8285
 Medford, 779-3375
 Portland, 221-3960
 Salem, 581-8720
 Elsewhere in Oregon, 800-452-1980

PENNSYLVANIA

Allentown, 437-6966
 Bethlehem, 437-6966
 Erie, 456-8831
 Harrisburg, 783-8700
 Philadelphia, 574-9900
 Pittsburgh, 281-0112
 Elsewhere in area codes 215 and 717, call 800-462-4000
 Elsewhere in area codes 412 and 814, call 800-242-0250

RHODE ISLAND

Block Island, call operator and ask for Enterprise 1040
 Burrillville—Gloucester, 568-3100
 Hope Valley—South County, 539-2361
 Newport, 847-2463
 Providence, 274-1040
 Tiverton—Little Compton, 624-6647
 Woonsocket, 722-9245

SOUTH CAROLINA

Charleston, 722-1601
 Columbia, 799-1040
 Greenville, 242-5434
 Elsewhere in South Carolina, 1-800-922-8810

SOUTH DAKOTA

Aberdeen, 225-9112
 Rapid City, 348-9400
 Sioux Falls, 334-6600
 Elsewhere in South Dakota, 800-592-1870

TENNESSEE

Chattanooga, 892-3010
 Johnson City, 929-0181
 Knoxville, 637-0190
 Memphis, 522-1250
 Nashville, 259-4601
 Elsewhere in Tennessee, 800-342-8420

TEXAS

Amarillo, 376-2184
 Austin, 472-1974
 Beaumont, 835-5076
 Dallas, 742-2440
 El Paso, 543-7572
 Ft. Worth, 334-3811
 Houston, 965-0440
 Lubbock, 747-4361
 San Antonio, 229-5211
 Waco, 752-6535
 Wichita Falls, 723-6702
 Elsewhere in Texas, 800-492-4830

UTAH

Salt Lake City, 524-4060
 Elsewhere in Utah, 1-800-662-5370

VERMONT

Burlington, 658-1870
 Elsewhere in Vermont, 1-800-642-3110

VIRGINIA

Baileys Crossroads (Northern Virginia), 557-9230
 Chesapeake, 461-3770
 Norfolk, 461-3770
 Portsmouth, 461-3770
 Richmond, 649-2361
 Virginia Beach, 461-3770
 Elsewhere in Virginia, 800-552-9500

WASHINGTON

Everett, 259-0861
 Seattle, 442-1040
 Spokane, 456-8350
 Tacoma, 383-2021
 Vancouver, 695-9252
 Yakima, 248-6891
 Elsewhere in Washington, 800-732-1040

WEST VIRGINIA

Parkersburg, 485-1601
 Elsewhere in West Virginia, 800-642-1931

WISCONSIN

Milwaukee, 271-3780
 Elsewhere in Wisconsin, 800-452-9100

WYOMING

Cheyenne, 635-4124
 Elsewhere in Wyoming, 800-525-6060

Notes:

Index to Instructions

A		M	
Addresses of Internal Revenue Service Centers	3	Married Persons—	
Advantages of Using Form 1040 Instead of Short Form 1040A	2	Filing Jointly	5
Alien, Dual-Status	4	Filing Separately	6
B		N	
Balance Due—How to Pay	12	Name and Address	8
Birth or Death of Dependent	8	Nonresident Alien	4 and 5
Blindness	6	P	
C		Penalty—	
Completing Your Return	12	Estimated Tax	8
Credit—		Failure to Pay	3
For the Elderly	2 and 4	Late Filing	3
General Tax	11	Political Campaigns—	
D		Tax Credit	11
Death of Spouse	7	\$1 Check-off	8
Death of Taxpayer	5	Preparer's Identifying Number	12
Declaration of Estimated Tax	8	Privacy Act Notification	12
Dependents—		Q	
Children	7	Qualifying Widows and Widowers	6
Other	7	R	
Support by Two or More Taxpayers Who Have Unearned Income	11	Recordkeeping	5
Dividends and Exclusion	9	Refund of Tax	12
Dual-Status Alien	4	Rounding Off to Whole Dollars	3
E		S	
Earned Income Credit	2 and 11	Salaries	9
Special Instructions	2	Single Person	5
Estimated Tax Payments	11	Social Security Number	8
Excess FICA, RRTA, or FICA/RRTA Tax Withheld	11	Standard Deduction	10
Exemptions	6, 7, and 8	Student Dependency and Exemption	7
F		T	
Figuring Your Tax	11	Tax Computation by IRS	10
Filing Requirements—		Tax Advice to Taxpayers	17
When to File	3	Tax Rate Schedules	16
Where to File	3	Tax Table	13–15
Who Must File	3	Taxable Income	11
Filing Status	5, 6, and 8	Telephone Numbers for Federal Tax Information	17–18
Foreign Bank Account	4	Tips	4 and 9
Foreign Trust	4	U	
Form W-2	9 and 12	Unmarried Head of Household	6
G		W	
General Tax Credit	11	Wages	9
Guide to Filling Out Form 1040A	8–12	When to File	3
I		Where to File	3
Income Tax Withheld (Federal)	3 and 11	Who May NOT Use Short Form 1040A	4
Interest Income	9	Who May Use Short Form 1040A	4
		Who Must File	3