

**WANT YOUR
REFUND FAST?
SEE PAGE 5**

Instructions for Form

1040A

1990



Department of the Treasury
Internal Revenue Service

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Note:

*This booklet does not
contain any tax forms.*

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What should I know about the Privacy Act and Paperwork Reduction Act Notice?

The law says that when we ask you for information we must tell you: our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive the information and whether your response is voluntary, needed for a benefit, or mandatory under the law.

This notice applies to all papers you file with us, as well as any questions we ask you so we can complete, correct, or process your return; figure your tax; and collect the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund.

We may give the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to certain cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws.

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and you may be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The time it takes to prepare your return. We try to create forms and instructions that are accurate and can be easily understood. Often this is difficult to do because some of the tax laws enacted by Congress are very complex. For some taxpayers with income mostly from wages, filling out the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

	Form 1040A	Schedule 1 (Form 1040A)	Schedule 2 (Form 1040A)	Schedule 3 (Form 1040A)
Recordkeeping	1 hr., 22 min.	20 min.	33 min.	36 min.
Learning about the law or the form	2 hrs., 31 min.	4 min.	10 min.	14 min.
Preparing the form	3 hrs., 16 min.	10 min.	37 min.	26 min.
Copying, assembling, and sending the form to IRS	35 min.	20 min.	28 min.	35 min.

The estimated average time for taxpayers with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hrs., 17 min.; **Learning about the law or the form**, 2 hrs., 46 min.; **Preparing the form**, 3 hrs., 40 min.; **Copying, assembling, and sending the form to IRS**, 35 min.

We welcome comments on forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms more simple, we would be happy to hear from you. You can write to both the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, T:FP; and the **Office of Management and Budget**, Paperwork Reduction Project (1545-0085), Washington, DC 20503. **DO NOT** send your return to either of these offices. Instead, see **Where do I file?** on page 57.



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, DC 20224

COMMISSIONER

Dear Taxpayer,

Last year was one of the best filing seasons on record. Thank you for your help in making it a success. Our tax system works because taxpayers are willing to do their part.

At IRS our challenge for the 90's is to make the tax system work better for you. That means making tax forms easier, simplifying our procedures, and modernizing our systems. It means sending you correspondence only when necessary and making sure you can conclude your business with the IRS in a single contact, preferably by telephone.

We're working to improve, and we promise to continue our efforts to give you the quality of service you have a right to demand from your government. Please let us know if you have any ideas that will help us achieve that goal.

A handwritten signature in cursive script that reads "Fred T. Goldberg, Jr.".

Fred T. Goldberg, Jr.

Fast refund

Last year over 4 million people filed their tax returns electronically by computer. If you expect a refund for 1990, you may want to file electronically instead of mailing your return to the IRS. Once IRS has accepted your return, your refund will be issued within 3 weeks. If you elect to have your refund deposited directly into your savings or checking account, you could receive your money even faster. For a charge, many professional tax preparers offer electronic filing in addition to their preparation services. Even if you prepare your own return, a preparer or transmitter in your area can file your return electronically for you. For more information on electronic filing, see *Tele-Tax (topic no. 112)* on page 63.

How do I use this booklet?

This booklet is designed to make the filing of Form 1040A as easy as possible.

Section 1 tells what you need to know before you fill out Form 1040A.

Section 2 has instructions for most of the lines on Form 1040A.

Section 3 has instructions for most of the lines on Schedules 1 and 2.

Section 4 has the tax table and earned income credit table.

Section 5 tells how to send in your return and get forms and publications.

Your tax return must be completed and postmarked by **April 15, 1991**.

Section 1—Before you fill out Form 1040A**What's new for 1990?**

Expanded Form 1040A. To make filing easier for more people, we added lines to Form 1040A so that filers with pension income can use it. Check the chart on pages 12 and 13 to see if you can use Form 1040A this year.

Increased deduction for exemptions. The deduction for each exemption—for you, your spouse, and dependents—has increased to \$2,050.

Increased standard deduction. For most people, the standard deduction has increased. See page 35 for the amount that applies to you.

Increased earned income credit. You may be able to take this credit if you earned less than \$20,264 and a child lived with you. The limit was \$19,340 last year. Read the instructions for line 28c on page 38 to see if you can take this credit.

Exclusion of interest from series EE U.S. savings bonds. If you cashed series EE U.S. savings bonds during 1990 that were issued after 1989, you may be able to exclude from income part or all of the interest on those bonds. But you must have paid higher education expenses during 1990 for you, your spouse, or your dependent. For more details, see the instructions for Schedule 1 on page 45 and Form 8815.

Additional information. If you want more information about tax law changes for 1990, get Pub. 553. You may also find the publications listed at the end of this booklet helpful in completing your return.

New IRS toll-free numbers. Our toll-free "800 numbers" for Tele-Tax information and telephone assistance have changed. See pages 61 and 62. We also have a new toll-free number for ordering tax forms and publications. See page 58.

What free tax help is available?

Tax forms and publications. Most of your tax questions can be answered by reading the tax form instructions or one of our many free tax publications. See page 58.

Recorded tax information by telephone. Our Tele-Tax service has recorded tax information covering about 140 topics. See page 62 for the numbers to call.

What free tax help is available?
(continued)

Refund information. Tele-Tax can also tell you the status of your refund. For details, see Tele-Tax beginning on page 62.

Telephone help. IRS representatives are available to help you with your tax questions. If, after reading the tax form instructions and publications, you are not sure about how to fill out your return, or have a question about a notice you received from us, please call us. Use the toll-free number for your area on page 61.

Send IRS written questions. You may send your written tax questions to your IRS District Director. If you don't have the address, you can get it by calling the number for your area on page 61.

Walk-in help. IRS representatives are available in many IRS offices around the country to help with tax questions that cannot be answered easily by telephone or in our publications. To find the location of the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service."

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These programs help older, disabled, and non-English-speaking people fill out their returns. Call the toll-free telephone number for your area on page 61 for details. If you received a Federal income tax package in the mail, take it with you when you go for help.

Videotaped instructions for completing your return are available in either English or Spanish at many libraries.

Telephone service for hearing impaired persons is available. See page 61 for the number to call. **Braille materials for the blind** are available at regional libraries for the blind and the disabled.

Unresolved tax problems. The **Problem Resolution Program** is for taxpayers who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. Hearing impaired taxpayers who have access to TDD equipment may call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts.

Free Social Security Personal Earnings and Benefit Estimate Statement

The Social Security Administration (SSA) can mail you a statement of your earnings covered by social security and your estimated future benefits. To get this statement, complete a simple form and return it to SSA. You may get a request form by writing to **Consumer Information Center, Department 72, Pueblo, CO 81009.**

Do both the name and social security number on your tax forms agree with your social security card?

If not, your refund may be delayed or you may not receive credit for your social security earnings.

If your Form W-2, Form 1099, or other tax document shows an incorrect social security number or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your Social Security record.

If the name or number on your social security card is incorrect, call the Social Security Administration toll free at 1-800-234-5772.

What if a taxpayer died?

If a taxpayer died before filing a return for 1990, the taxpayer's spouse or personal representative may have to file a return and sign for the person who died. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased person's property. If the taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund.

What if a taxpayer died?
(continued)

The person who files the return should write "DECEASED," the deceased's name and the date of death across the top of the return.

If your spouse died in 1990 and you did not remarry in 1990, or if your spouse died in 1991 before filing a return for 1990, you can file a joint return. A joint return should show your spouse's 1990 income before death and your income for all of 1990. Write "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

For more details, see Tele-Tax (*topic no. 158*) on page 63 or get Pub. 559.

What are the filing dates, penalties, and extensions?**When is my tax return due?**

Your tax return must be postmarked by **April 15, 1991**.

What if I file or pay late?

If you file or pay late, the IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty cannot usually be more than 25% of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions).

If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return. It also applies to any additional tax shown on a bill not paid within 10 days of the date of the bill.

Are there other penalties?

Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space provided for your signature.

What if I need more time to file?

If you need more time to complete your return, file Form 4868 with the IRS by April 15, 1991. This form will get you an automatic 4-month extension. If you later find that you still need more time, Form 2688 may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1991. If you make a payment with Form 4868 or Form 2688, see the instructions for line 28d on page 40.

Gift to reduce the public debt

You may make a gift to reduce the public debt. If you wish to do so, enclose a separate check with your income tax return. Make it payable to "Bureau of the Public Debt." If you file Form 1040 for 1991 and itemize your deductions, you may be able to deduct this gift.

Can I use substitute tax forms?

You may not use your own version of a tax form unless it meets the requirements explained in Pub. 1167. You can order the publication by writing to the Forms Distribution Center for your state. See page 60 for the address.

How do I get copies of my tax returns?

If you need a copy of your tax return, use Form 4506. There is a charge of \$4.25. If you have questions about your account, call or write your local IRS office. If you would like a printed copy of your account, it will be mailed to you free of charge.

Do I have to file?

Use **Chart A** below to see if you must file a return. But, you must use **Chart B** on page 9 if your parent (or someone else) can claim you as a dependent on his or her return. Also see **Chart C** on page 10 for other situations when you must file.

Chart A—for most people

To use this chart, first find your marital status at the end of 1990. Then, read across to find your filing status and age at the end of 1990. You must file a return if your **gross income** was at least the amount shown in the last column. **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your main home.

Marital status	Filing status	Age	Gross income
Single (including divorced and legally separated)	Single	under 65 65 or older	\$5,300 \$6,100
	Head of household	under 65 65 or older	\$6,800 \$7,600
Married with a child and living apart from your spouse during the last 6 months of 1990	Head of household (see page 16)	under 65 65 or older	\$6,800 \$7,600
Married and living with your spouse at end of 1990 (or on the date your spouse died)	Married, joint return	under 65 (both spouses) 65 or older (one spouse)	\$9,550 \$10,200
		65 or older (both spouses)	\$10,850
	Married, separate return	any age	\$2,050
Married, not living with spouse at end of 1990 (or on the date your spouse died)	Married, joint or separate return	any age	\$2,050
		Single	under 65 65 or older
Widowed before 1990 and not remarried in 1990	Head of household	under 65 65 or older	\$6,800 \$7,600
		Qualifying widow(er) with dependent child (see page 17)	under 65 65 or older

Do I have to file?
(continued)

Chart B—for children and other dependents

(See the instructions for line 6c on page 18 to find out if someone can claim you as a dependent.)

If your parent (or someone else) can claim you as a dependent on his or her return and any of the four conditions below applies to you, you must file a return. But see **Exception for children under age 14** on page 10.

In this chart, unearned income includes taxable interest and dividends. Earned income includes wages, tips, and taxable scholarships and fellowships.

1. Single dependents under 65

You must file a return if—

Your unearned income was:	and	the total of that income plus your earned income was:
\$1 or more		more than \$500
\$0		more than \$3,250

2. Single dependents 65 or older or blind

You must file a return if—

- Your earned income was more than \$4,050, or
- Your unearned income was more than \$1,300 (\$2,100 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$3,250) or \$500, whichever is larger, plus \$800 (\$1,600 if 65 or older **and** blind).

3. Married dependents under 65

You must file a return if—

- Your earned income was more than \$2,725, or
- You had any unearned income and your gross income was more than \$500, or
- Your gross income was at least \$5 and your spouse files a separate return on Form 1040 and itemizes deductions.

4. Married dependents 65 or older or blind

You must file a return if—

- Your earned income was more than \$3,375, or
- Your unearned income was more than \$1,150 (\$1,800 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$2,725) or \$500, whichever is larger, plus \$650 (\$1,300 if 65 or older **and** blind), or
- Your gross income was at least \$5 and your spouse files a separate return on Form 1040 and itemizes deductions.

Do I have to file?
(continued)

Exception for children under age 14. If your child was under age 14 on January 1, 1991, and all three of the following apply, you may elect to report your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return.

1. Your child had income only from interest and dividends (including Alaska Permanent Fund dividends), and
2. Your child's gross income was more than \$500 but less than \$5,000, and
3. Your child had no Federal income tax withheld from his or her income (backup withholding) or did not make estimated tax payments for 1990.

If you and the child's other parent are not filing a joint return, special rules apply to determine which parent may make the election. Get Form 8814 for details.

Chart C—other situations when you must file

You must also file a return if you received any advance earned income credit (AEIC) payments from your employer.

You must file a return using Form 1040 if **any** of the following applied for 1990:

- You owe any special taxes, such as social security tax on tips you did not report to your employer, or
- You owe uncollected social security tax or RRTA tax on tips you reported to your employer, or
- You had net earnings from self-employment of at least \$400, or
- You earned wages of \$100 or more from a church or a church-controlled organization that is exempt from employer social security taxes, or
- You owe tax on an individual retirement arrangement (IRA) or a qualified retirement plan.

The rules under **Do I have to file?** apply to all U.S. citizens and resident aliens. They also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1990 and who have elected to be treated as resident aliens. Specific rules apply to determine if you are a resident or nonresident alien. Get Pub. 519 for details.

Even if you do not have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file to get a refund of earned income credit if you can take the credit.

Would it help me to use Form 1040?

You may itemize deductions on Form 1040. Itemizing may help you if you have large deductions for items such as real estate taxes, state and local income taxes, mortgage interest, gifts to charity, or medical expenses.

Even if you do not itemize deductions, you can use Form 1040 to claim other items, such as the penalty on early withdrawal of savings. It would benefit you to itemize deductions if—

Your filing status is:	And itemized deductions are more than:
Single	
• Under 65	• \$3,250
• 65 or older or blind	• \$4,050
• 65 or older and blind	• \$4,850
Married filing joint	
• Under 65 (both spouses)	• \$5,450
• 65 or older or blind (one spouse)	• \$6,100
• 65 or older or blind (both spouses)	• \$6,750
• 65 or older and blind (one spouse)	• \$6,750
• 65 or older or blind (one spouse) and 65 or older and blind (other spouse)	• \$7,400
• 65 or older and blind (both spouses)	• \$8,050
Married filing separate *	
• Your spouse itemizes deductions	• \$0
• Under 65	• \$2,725
• 65 or older or blind	• \$3,375
• 65 or older and blind	• \$4,025
Head of household	
• Under 65	• \$4,750
• 65 or older or blind	• \$5,550
• 65 or older and blind	• \$6,350
Qualifying widow(er) with dependent child	
• Under 65	• \$5,450
• 65 or older or blind	• \$6,100
• 65 or older and blind	• \$6,750

* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Age 65 or Older or Blind** on page 35 for the amounts that apply to you.

Which form should I use?

There are three tax returns for individuals: Form 1040EZ, Form 1040A, and Form 1040. You may use Form 1040 if you want to, but you will probably save time if you are able to

	Filing status	Number of exemptions	Taxable income	Only income from
Form 1040EZ	Single (under 65 and not blind)	No more than one personal exemption for yourself	Only taxable income (line 5) of less than \$50,000	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest of \$400 or less
Form 1040A	<ul style="list-style-type: none"> • Single • Married filing joint • Married filing separate • Head of household • Qualifying widow(er) with dependent child 	All exemptions that you are entitled to claim	Only taxable income (line 22) of less than \$50,000	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest • Dividends • Pensions, annuities, and IRAs • Unemployment compensation • Taxable social security and railroad retirement benefits
Form 1040	<ul style="list-style-type: none"> • Single • Married filing joint • Married filing separate • Head of household • Qualifying widow(er) with dependent child 	All exemptions that you are entitled to claim	Any amount of taxable income (line 37)	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest • Dividends • Taxable social security and railroad retirement benefits • Unemployment compensation • Self-employment • Rents and royalties • Pensions, annuities, and IRAs • Taxable state and local income tax refunds • Capital gains • Gain from the sale of your home • Alimony received • All other sources

When must I use Form 1040?

You **must** use Form 1040 if:

1. You received **any** of the following types of income:
 - Self-employment income.
 - Certain tips you did not report to your employer. See **Tip income** on page 22.
 - Capital gain distributions or nontaxable distributions.
 - Alaska Permanent Fund dividends.
 - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.
3. You were a nonresident alien at any time in 1990 and do not file a joint return.

use Form 1040EZ or Form 1040A instead. However, some people must use Form 1040, as explained below. The chart on these pages will help you decide which form to use.

Adjustments to income	Itemized deductions	Other taxes	Tax credits
No adjustments to income	No itemized deductions	No other taxes	No tax credits
Only the deduction for certain contributions to an IRA (including nondeductible contributions to an IRA)	No itemized deductions	Only advance earned income credit (AEIC) payments	Only: <ul style="list-style-type: none"> Earned income credit Credit for child and dependent care expenses (Schedule 2) Credit for the elderly or the disabled (Schedule 3)
<p>All adjustments to income:</p> <ul style="list-style-type: none"> Alimony paid Penalty for early withdrawal of savings Deduction for certain contributions to an IRA or Keogh plan (including nondeductible contributions to an IRA) Deduction for self-employed health insurance Deduction for self-employment tax All other adjustments 	<p>All itemized deductions (Use Schedule A):</p> <ul style="list-style-type: none"> State and local income taxes Real estate taxes Interest paid Gifts to charity Medical and dental expenses Casualty and theft losses Moving expenses Miscellaneous deductions 	<p>All other taxes:</p> <ul style="list-style-type: none"> Advance earned income credit (AEIC) payments Self-employment tax Tax on qualified retirement plans (including IRAs) Alternative minimum tax Social security tax on tips not reported to your employer Uncollected social security tax on tips shown on your Form W-2 All other income taxes 	<p>All tax credits:</p> <ul style="list-style-type: none"> Earned income credit Credit for child and dependent care expenses Credit for the elderly or the disabled General business credit Foreign tax credit Credit for prior year minimum tax Credit for Federal tax on fuels Mortgage interest credit All other credits

When must I use Form 1040?
(continued)

- You can exclude either of the following types of income:
 - Foreign earned income you received as a U.S. citizen or resident alien.
 - Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1990.
- You were a Federal, state, or local government employee or a railroad employee representative and you can take a credit for excess Medicare (hospital insurance benefits) tax you paid in 1990. See page 41.
- You were a grantor of, or transferor to, a foreign trust, OR you had a financial account in a foreign country (such as a bank account or securities account).
- You were an employee of a church or a church-controlled organization that is exempt from employer social security taxes and you received wages of \$100 or more.
- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

Section 2—Step-by-step instructions for Form 1040A

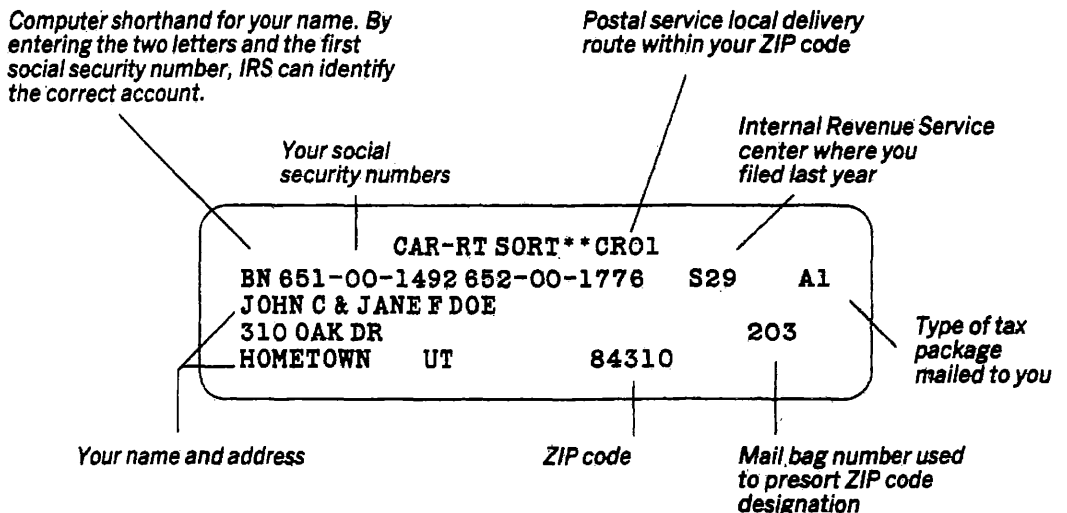
Step 1

Name, address, and social security number

Why use the label? The mailing label on the front of the instruction booklet is designed to speed processing at Internal Revenue Service centers and prevent common errors that delay refund checks. But don't attach it until you have finished your return. Cross out any errors and print the correct information on the label. Add any missing items (such as your apartment number).

Besides your name, address, and social security number, the label contains various code numbers and letters. The diagram below explains what these numbers and letters mean.

Your mailing label—what does it mean?



If you did not receive a label, print or type the information in the spaces provided. But if you are married filing a separate return, do not enter your husband's or wife's name here. Instead, show his or her name in the space provided on line 3.

Name change. If you changed your name because of marriage, divorce, etc., be sure to report this to the Social Security Administration (SSA). This prevents delays in processing your return and safeguards your future social security benefits.

Social security number. Enter your social security number in the area marked "Your social security no." If you are married, enter your husband's or wife's social security number in the area marked "Spouse's social security no."

If you do not have a social security number, get Form SS-5 from your local SSA office. Fill it out and return it to the SSA office. If you do not receive a number by the time your return is due, write "applied for" in the space for the number.

P.O. box. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

Foreign address. If your address is outside of the United States or its possessions or territories, enter the information on the line for "City, town or post office, state, and ZIP code" in the following order: city, province or state, postal code, and the name of the country. Do not abbreviate the country name.

Nonresident alien spouse. If your spouse is a nonresident alien and you file a joint return, your spouse must get a social security number. If you file a separate return and your spouse has no social security number and no income, write "NRA" in the space for your spouse's number.

Presidential Election Campaign Fund

Congress set up this fund to help pay for Presidential election costs. If you want \$1 of your tax to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$1 go to the fund. If you check "Yes," your tax or refund will not change.

Step 2
Check your filing
status—
Lines 1-5

Check **only** the filing status that applies to you. In general, your filing status depends on whether you are considered single or married. The filing statuses are listed below. The one that will usually give you the highest tax is listed first and the ones that will usually give you the lowest tax are listed last.

- Married filing a separate return.
- Single
- Head of household
- Married filing a joint return or qualifying widow(er) with dependent child

If more than one filing status applies to you, choose the one that will give you the lowest tax.

Line 1 Single. You may check the box on line 1 if **any one** of the following was true on December 31, 1990:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1990, and did not remarry in 1990.

If you had a child living with you or if you can claim your parent as a dependent, go to page 16 to see if you can file as head of household. You may also be able to file as head of household if a relative whom you can claim as a dependent lived with you. If you file as head of household, you may be able to take the earned income credit on line 28c.

Line 2 Married filing joint return. You may check the box on line 2 if **any one** of the following is true:

- You were married as of December 31, 1990, even if you did not live together at the end of 1990, or
- Your spouse died in 1990 and you did not remarry in 1990, or
- Your spouse died in 1991 before filing a 1990 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1990, you may not, after the due date for filing that return, amend that return to file as married filing a separate return.

Nonresident aliens and dual-status aliens. You may be able to file a joint return. Get Pub. 519 for details.

Line 3 Married filing separate return. If you file a separate return, you will generally pay more tax than if you file a joint return. Also, if you file a separate return, the following apply:

- You cannot take the standard deduction if your spouse itemizes deductions on Schedule A of Form 1040.
- You cannot take the credit for child and dependent care expenses in most cases.
- You cannot take the earned income credit.
- You cannot take the credit for the elderly or the disabled if you lived with your spouse at any time in 1990.
- You may have to include in income up to one-half of any social security or equivalent railroad retirement benefits you received in 1990.
- You cannot exclude the interest from series EE U.S. savings bonds issued after 1989, even if you paid higher education expenses in 1990.

But you may be able to file as head of household if you had a child living with you, and you lived apart from your spouse during the last 6 months of 1990. See **Married persons who live apart** on page 17

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. (See page 22.)

Line 4 Head of household. This filing status is for unmarried individuals who provide a home for certain other persons. But if you were married in 1990, had a child living with you, and lived apart from your spouse during the last 6 months of the year, you may be able to file as head of household. See **Married persons who live apart** on page 17

You may check the box on line 4 if you were unmarried as of December 31, 1990, and:

- You provided over half the cost of keeping up a home that was the main home of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
- You provided over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than 6 months (temporary absences, such as for school or vacations, are counted as time lived in the home):
 1. Your **unmarried** child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child does not have to be your dependent. But a foster child must qualify as your dependent.
 2. Your **married** child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child must be your dependent. But, if your married child's other parent claims him or her as a dependent under the rules for **Children of divorced or separated parents** that begin on page 19, this child does not have to be your dependent.
 3. Any other relative whom you can claim as a dependent. For the definition of a relative, see page 18.

To find out what is included in the cost of keeping up a home, get Pub. 501. To find out if someone is your dependent, see the instructions for line 6c that begin on page 18.

If the person for whom you kept up a home was born, or died, during 1990, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

You **do not** qualify as head of household if your child, parent, or relative described on page 16 is your dependent under the rules for **Person supported by two or more taxpayers** (see page 20).

Aid to Families with Dependent Children (AFDC). If you used payments you received under the AFDC program to pay part of the cost of keeping up your home, you cannot count them as money you paid. But you must include them in the total cost of keeping up your home to figure if you provided over half of the cost.

Married persons who live apart. Even if you were not divorced or legally separated in 1990, you may be considered unmarried and file as head of household. You may also be able to take the credit for child and dependent care expenses and the earned income credit. You can take the standard deduction even if your spouse itemizes deductions. You may check the box on line 4 if **all five** of the following apply:

1. You file a separate return from your spouse, and
2. You lived apart from your spouse during the last 6 months of 1990, and
3. You provided over half the cost of keeping up your home for 1990, and
4. Your home was the main home of your child, stepchild, adopted child, or foster child for more than 6 months of 1990, and
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of divorced or separated parents** that begin on page 19.

Line 5 Qualifying widow(er). If your spouse died in 1988 or 1989 and you did not remarry in 1990, you may be able to file as a qualifying widow(er) with dependent child and use joint return tax rates to lower your tax. You may check the box on line 5 if you meet **all four** of the following:

1. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
2. This child lived in your home for all of 1990 (except for temporary absences).
3. You paid over half the cost of keeping up your home for this child.
4. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

Do not claim an exemption for your spouse.

If your spouse died in 1990, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

If you cannot file as qualifying widow(er) with dependent child, see the instructions for line 4 to see if you can file as head of household. You must file as single if you cannot file as qualifying widow(er) with dependent child, married filing joint return, or head of household.

Step 3

For each exemption you can take, you can deduct \$2,050 on line 21.

Figure your exemptions— Lines 6a–6e

Line 6a Check the box on line 6a **unless** your parent (or someone else) can claim you as a dependent on his or her tax return.

Line 6b If you file a joint return and your spouse cannot be claimed as a dependent on another person's return, check the box on line 6b. If you are filing a separate return,

you can take an exemption for your spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return. If you were divorced or legally separated by December 31, 1990, you cannot take an exemption for your former spouse. If, at the end of 1990, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of your spouse. If your spouse died in 1990 and you did not remarry by December 31, 1990, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **What if a taxpayer died?** on page 6.

Nonresident alien spouse. If you do not file a joint return, you can take an exemption for your nonresident alien spouse only if your spouse had no income from U.S. sources and is not the dependent of another taxpayer. Check the box on line 6b if you can take an exemption for your spouse and enter "NRA" to the right of the word "Spouse" on line 6b.

Line 6c Dependents. You can take an exemption for each of your dependents who was alive during some part of 1990. This includes a baby born in 1990 or a person who died in 1990. Any person who meets all five of the following tests qualifies as your dependent.

Test 1—Relationship

The person must be your relative (see **Exception** below).

The following are considered your relatives:

- Your child, stepchild, adopted child; a child who lived in your home as a family member, if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- If related by blood, your aunt, uncle, nephew, niece.

Any relationships established by marriage are not treated as ended by divorce or death.

Exception. A person who lived in your home as a family member for the entire year can also be considered a dependent. But the relationship must not violate local law.

Test 2—Married person

If the person is married, he or she cannot file a joint return. However, if neither the person nor the person's spouse is required to file, but they file a joint return to get a refund of all tax withheld, you may claim him or her if the other four tests are met.

Test 3—Citizen or resident

The person must be one of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen, but who lived with you all year in a foreign country.

Test 4—Income

Generally, the person's gross income must be less than \$2,050. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. Get Pub. 501 for details.

Exception for your child. Your child can have gross income of \$2,050 or more if: **either your child was under age 19** at the end of 1990, **or your child was under age 24** at the end of 1990 **and** qualifies as a **student**.

Your child is a student if he or she:

- was enrolled as a student at a school during any 5 months of 1990 for the number of hours or classes that the school considers to be full time, or
- took a full-time, on-farm training course during any 5 months of 1990. (The course had to be given by a school or a state, county, or local government agency.)

School includes technical, trade, and mechanical schools. It does not include on-the-job training courses or correspondence schools.

Test 5—Support

The general rule is that you had to provide over half the person's support in 1990. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of divorced or separated parents**, below, and **Person supported by two or more taxpayers** on page 20.

Support includes food, a place to live, clothing, medical and dental care, and education. Support also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support:

- Use the actual cost of these items. However, you should figure the cost of a place to live at its fair rental value.
- Include money used by the person for his or her own support, even if this money was not taxable. Examples are social security and welfare benefits, gifts, and savings.

Support **does not** include items such as income and social security taxes, life insurance premiums, scholarships, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

Children of divorced or separated parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who did not live together at any time during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period or who did not have custody at all.

The general rule is that the custodial parent is treated as having provided over half of the child's support if both parents together paid more than half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But, if you are the noncustodial parent, you are treated as having provided over half the child's support and can claim the child as a dependent if either 1 or 2 below applies:

1. The custodial parent agrees not to claim the child's exemption for 1990 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement, if it went into effect after 1984 (see **Children who didn't live with you due to divorce or separation** on page 21), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 1990. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person supported by two or more taxpayers. Even if you did not provide over half of another person's support, you might still be able to claim him or her as a dependent if **all five** of the following apply:

1. You and one or more other eligible person(s) together provided over half of another person's support, and
2. You provided over 10% of that person's support, and
3. No one alone provided over half of that person's support, and
4. Tests 1 through 4 on pages 18 and 19 are met, and
5. Each eligible person who paid over 10% of support completes Form 2120, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1990.

An *eligible person* is someone who could have claimed another person as a dependent except that he or she did not provide over half of that person's support.

After figuring out who you can claim as a dependent, fill in the columns on line 6c.

Column 1. Enter the name of each dependent. If you have more than seven dependents, attach a statement to your return. Give the same information as in columns 1 through 5 for each dependent.

Column 2. If your dependent was under age 2 on December 31, 1990, put a check mark in column 2.

Column 3. Any dependent age 2 or older must have a social security number. You must enter that number in column 3. If you do not enter it or if the number is wrong, you may have to pay a \$50 penalty. Your dependent can get a number by filing Form SS-5 with the local Social Security Administration office. If your dependent does not have a number when you are ready to file your return, write "applied for" in column 3. If your dependent lives in Canada or Mexico, see Pub. 501.

Column 4. Enter your dependent's relationship to you. For example, if the dependent is your child, enter "son" or "daughter," whichever applies.

Column 5. Enter the number of months (not more than 12) that your dependent lived with you in 1990. (Temporary absences such as school or vacation are counted as time living in your home.) If your dependent was born, or died, in 1990, enter "12" in this column. If your dependent lived in Canada or Mexico during 1990, don't put a number in this column. Instead, enter the letter "F" (for "foreign").

Children who didn't live with you due to divorce or separation. If you are claiming a child who didn't live with you under the rules for **Children of divorced or separated parents** that begin on page 19, enter the total number of such children on the line to the right of line 6c labeled "No. of your children on 6c who: didn't live with you due to divorce or separation." If you put a number on this line, you **must** do one of the following:

- Check the box on line 6d if your divorce decree or written separation agreement was in effect before 1985, and it states that you can claim the child as your dependent.
- Attach Form 8332 or similar statement to your return. If your divorce decree or separation agreement went into effect after 1984 and it states that you can claim the child as your dependent, you may attach a copy of the following pages from the decree or agreement instead of Form 8332:
 1. Cover page (write the other parent's social security number on this page), and
 2. The page that states you can claim the child as your dependent, and
 3. Signature page showing the date of the agreement.

Other dependent children. Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "No. of other dependents listed on 6c." Include dependent children who lived in Canada or Mexico during 1990.

Step 4

Figure your total income— Lines 7-14

Rounding off to whole dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. You can drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts that are 50 cents or more to the next whole dollar. For example, \$235.50 becomes \$236. If you do round off, do so for all amounts. However, if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

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

Refunds of state or local income taxes

If you received a refund, credit, or offset of state or local income taxes in 1990, the state or other taxing authority may send you a Form 1099-G. This form will show the amount of this refund, credit, or offset. You **do not** have to include this amount in your income for 1990 if, in the year the tax was paid to the state or other taxing authority, you filed:

- Form 1040EZ, or
- Form 1040A, or
- Form 1040 and you **did not** itemize deductions on Schedule A (Form 1040).

If the amount shown on Form 1099-G was for a tax you deducted as an itemized deduction on Form 1040, you may have to report part or all of the amount shown

on Form 1099-G as income on Form 1040 for 1990. See Tele-Tax (*topic no. 205*) on page 63 or get Pub. 525 for details.

Special rules for taxpayers in community property states

Married couples living in community property states must follow state law to determine what is community property and what is individual property. Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Pub. 555 explains the rules for couples living in community property states. In general, the special rules for reporting only your own income apply if **all three** of the following are true:

1. You and your spouse lived apart all year, and
2. You do not file a joint return, and
3. None of the community income you earn is transferred to your spouse.

Line 7 Show the total of your income from wages, salaries, and tips. This should be shown in Box 10 of your W-2 form from your employer. For a joint return, be sure to include your spouse's income on line 7

Also include on line 7 disability pensions if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach your employer's minimum retirement age and other pensions shown on Form W-2P (other than payments from an IRA) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.

If you don't have a W-2 form by January 31, 1991, ask your employer for one. If you don't get it by February 15, call the toll-free telephone number for your area listed on page 61. You will be asked for your employer's name, address, and, if known, identification number. Even if you don't get a W-2 form from your employer, you must still report your earnings. If you lose your W-2 form or it is incorrect, ask your employer for a new one.

Tip income. Be sure to report all tip income you actually received, even if it is not included in Box 10 of your W-2 form(s). But you must use Form 1040 and Form 4137 instead of Form 1040A if: (1) you received tips of \$20 or more in any month and did not report the full amount to your employer; OR (2) your W-2 form(s) shows allocated tips that you **must** report as income. You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove a lesser amount with adequate records. Allocated tips should be shown in Box 7 of your W-2 form(s). They are not included in Box 10 of your W-2 form(s).

Form 4137 is used to figure the social security tax on unreported tips. If you reported the full amount to your employer but the social security tax was not withheld, you are still required to pay the tax. For more details on tips, get Pub. 531.

Employer-provided vehicle. If you used an employer-provided vehicle for both personal and business purposes and 100% of the annual lease value of the vehicle was included in the wages box (Box 10) of your W-2 form, you may be able to deduct the business use of the vehicle. But you must use Form 1040 and Form 2106 to do so. (The total annual lease value of the vehicle should be shown in Box 16 of your W-2 form, or on a separate statement.) For more details, get Pub. 525.

Excess salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) or the Federal Thrift Savings Fund) instead of having it paid to you, your W-2 form should have the "Deferred compensation" box in Box 6 checked. The amount deferred should be shown in Box 17 of your W-2. The total amount that may be deferred for 1990 under all plans is generally limited to \$7,979. But if amounts were deferred under a tax-sheltered

annuity plan, the limit may be higher than \$7,979. Get Pub. 575 for details. If the total amount deferred exceeds these limits, you must use Form 1040.

Scholarship and fellowship grants. If you received a scholarship or fellowship that was granted after August 16, 1986, part or all of it may be taxable even if you didn't receive a W-2 form.

If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses are taxable. For example, amounts used for room, board, and travel are taxable. If you were not a degree candidate, the full amount of the scholarship or fellowship is taxable. Add the taxable amount not reported on a W-2 form to any other amounts on line 7. Then, write "SCH" and the taxable amount not reported on a W-2 form in the space to the left of line 7.

Employer-provided dependent care benefits (DCB). If you received benefits for 1990 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. But you must use Schedule 2 to do so. (The benefits should be shown in Box 15 of your W-2 form(s).) First, go to Schedule 2 and complete Parts I and III. Line 24 of that schedule shows the taxable benefits, if any. Include the taxable benefits from line 24 on Form 1040A, line 7. In the space to the left of line 7, write "DCB."

Line 8a Taxable interest. Report all of your taxable interest income on line 8a even if it is \$400 or less. If the total is over \$400 or you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989, first fill out Schedule 1, Part I (see page 44).

Include taxable interest from banks, savings and loan associations, money market certificates, credit unions, savings bonds, seller-financed mortgages, etc. Also include any interest you received or that was credited to your account so you could withdraw it, even if it wasn't entered in your passbook. Interest credited in 1990 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 1990 income. For details, get Pub. 550.

But you must use Form 1040 if **any one** of the following applies:

- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID, or
- You received or paid accrued interest on securities transferred between interest payment dates, or
- You acquired taxable bonds after 1987 and are electing to reduce the interest income on the bonds by any amortizable bond premium.

Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to IRS. Even if you did not receive a Form 1099-INT or Form 1099-OID, you must report all taxable interest.

If you received a 1990 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1990, see Pub. 550.

If you received interest as a nominee (that is, in your name but the interest actually belongs to someone else), see the Schedule 1 instructions on page 45.

Be sure each payer of interest income has your correct social security number. Otherwise, the payer may withhold 20% of the interest income. You may also be subject to penalties.

For more information, see Tele-Tax (*topic no. 203*) on page 63 or Pub. 550.

Line 8b Tax-exempt interest. If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include on line 8b any exempt-interest dividends from a mutual fund. Do not report interest earned on your IRA on line 8b.

You should not have received a Form 1099-INT for tax-exempt interest. But if you did, see the Schedule 1 instructions that begin on page 44.

Line 9 Dividends. Report your total dividends on line 9 even if they total \$400 or less. If the total is over \$400, first fill out Schedule 1, Part II (see page 45). Dividends are distributions of money, stock, or other property that corporations pay to stockholders. Each payer should send you a Form 1099-DIV. A copy of the form is also sent to IRS. Even if you did not receive a Form 1099-DIV, you must report all taxable dividends.

But you must use Form 1040 if you had capital gain or nontaxable distributions.

If you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), see the Schedule 1 instructions on page 45.

Be sure each payer of dividends has your correct social security number. Otherwise, the payer may withhold 20% of the dividend income. You may also be subject to penalties.

For more information, get Pub. 550.

Lines 10a and 10b IRA distributions. Use lines 10a and 10b to report payments (distributions) you received from your individual retirement arrangement (IRA). This includes regular distributions, early distributions, rollovers, and any other money or property you received from your IRA account or annuity. You should receive a Form 1099-R or a Form W-2P showing the amount of your distribution.

But you must use Form 1040 if you owe an additional tax on an early distribution from your IRA. For details, get Pub. 590. If the total amount of the early distribution was rolled over, you do not owe this tax.

If you made any nondeductible contributions to your IRA for 1990 or an earlier year or you rolled your IRA distribution over into another IRA, see below. **Do not** use lines 10a or 10b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 11a and 11b.

If your IRA distribution is fully taxable, enter it on line 10b; no entry is required on line 10a. If only part is taxable, enter the total distribution on line 10a and the taxable part on line 10b.

Nondeductible contributions. If you made nondeductible contributions for any year, part of your IRA distribution may be nontaxable.

If you made any nondeductible contributions for 1990, get Pub. 590 and Form 8606 to figure the taxable part of your IRA distribution. Enter the total distribution on line 10a and the taxable part on line 10b.

If all of your nondeductible contributions were made for years before 1990, use Form 8606 to figure the taxable part of your distribution by following the instructions for line 11 of that form. Enter the total distribution on line 10a and the taxable part on line 10b.

Rollovers. A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 10a and 10b to report a rollover from one IRA to another IRA. Enter the total distribution on line 10a. If the total on line 10a was rolled over, enter zero on line 10b. Otherwise, enter the part that was not rolled over on line 10b, unless you ever made nondeductible contributions to any of your IRAs. If you did, use Form 8606 to figure the taxable part to enter on line 10b.

For more details, see Pub. 590.

Lines 11a and 11b Pensions and annuities. Use lines 11a and 11b to report pension and annuity payments you received (including disability pensions received after you reach the minimum retirement age set by your employer). Also, use these lines to report payments (distributions) from profit-sharing plans, retirement plans, and employee-savings plans. See page 26 for information on rollovers. If you received a lump-sum distribution, see page 26. You should receive a Form W-2P or Form 1099-R showing the amount of your pension or annuity. Be sure to attach Form W-2P to Form 1040A.

Do not use lines 11a and 11b to report any social security or railroad retirement benefits shown on Forms SSA-1099 and RRB-1099. Instead, see the instructions for lines 13a and 13b.

Caution: *Certain transactions, such as loans against your interest in a qualified plan, may be treated as taxable distributions and may also be subject to additional taxes. For details, get Pub. 575. If you owe an additional tax, you must use Form 1040.*

Fully taxable pensions and annuities. If your pension or annuity is fully taxable, enter it on line 11b; no entry is required on line 11a. Your pension or annuity payments are fully taxable if either of the following applies:

- You did not contribute to the cost of your pension or annuity, or
- You used the 3-Year Rule and you got back tax free your entire cost before 1990.

Fully taxable pensions and annuities also include military retirement pay shown on Form W-2P, and any taxable railroad retirement benefits from Box 12 of Form RRB-W-2P. If you received Form RRB-W-2P and an amount is shown in Box 13 of your form, get Pub. 575 to see how to report your benefits. For information on military disability pensions, get Pub. 525.

Partially taxable pensions and annuities. If your pension or annuity is partially taxable and your Form W-2P does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in Pub. 939. But, if your annuity starting date (defined below) was after July 1, 1986, you may be able to use the Simplified General Rule explained later to figure the taxable part of your pension or annuity.

If you want IRS to figure the taxable part, submit a ruling request before the due date of your return (including extensions). For details on how to do this, see Pub. 939.

If your Form W-2P shows a taxable amount, you may report that amount on line 11b. But, you may use the General Rule or, if you qualify, the Simplified General Rule to see if you can report a lower taxable amount.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 11b and the total amount on line 11a.

Annuity starting date. Your annuity starting date is the later of:

1. The first day of the first period for which you receive a payment from the plan, or
2. The date on which the plan's obligations became fixed.

Simplified General Rule. Using this method will usually result in at least as much of the pension or annuity being tax free each year as under the General Rule or as figured by IRS. You qualify to use this simpler method if **all four** of the following apply:

1. Your annuity starting date was **after** July 1, 1986, and
2. The pension or annuity payments are for: (a) your life, or (b) your life and that of your beneficiary, and
3. The pension or annuity payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity, and
4. At the time the pension or annuity payments began, either you were under age 75, or if you were 75 or older, the number of years of guaranteed payments was fewer than 5.

If you qualify, use the worksheet on page 27 to figure the taxable part of your pension or annuity. But if you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721 instead of the one on page 27. If you are a beneficiary entitled to a death benefit exclusion (see below), add the exclusion to the amount you enter on line 2 of the worksheet even if you received a Form W-2P showing a taxable amount. (The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount.) Attach a signed statement to your return stating that you are entitled to a death benefit exclusion. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

Age at annuity starting date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. If you are the beneficiary of an employee who died, get Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

Changing methods. If your annuity starting date was **after** July 1, 1986, you may be able to change from the General Rule to the Simplified General Rule (or the other way around). For details, see Pub. 575 or Pub. 721.

Death benefit exclusion. If you are the beneficiary of a deceased employee or deceased former employee, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to \$5,000. If you are entitled to this exclusion, add it to the cost of the pension or annuity.

Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

Rollovers. A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 11a and 11b to report a rollover from one qualified employer's plan to another, or to an IRA.

Distributions that may be rolled over are generally reported to you on Form 1099-R or Form W-2P. Enter the total distribution on line 11a. If the total on line 11a (minus any contributions that were taxable to you when made) was rolled over, enter zero on line 11b. Otherwise, enter the taxable part of the distribution that was not rolled over on line 11b. Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, you should receive a Form 1099-R showing the amount of the distribution. Enter the total distribution on line 11a and the taxable part on line 11b.

You may pay less tax on the distribution if **either** of the following applies. But you must use Form 1040 to do so.

- You choose to report the amount, if any, shown in Box 3 of your Form 1099-R as a long-term capital gain on Schedule D (Form 1040).
- You were born before 1936, you meet certain other conditions, and you choose to use Form 4972 to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before 1936 and was age 50 or older on the date of death. For details, get Form 4972.

You must also use Form 1040 if you owe an additional tax on an early distribution from a qualified retirement plan. See Pub. 575 for details. If the total amount of the early distribution was rolled over, you do not owe this tax.

Worksheet for Simplified General Rule

Worksheet for Simplified General Rule (keep for your records)

1.	Enter the total pension or annuity payments received this year. Also enter this amount on Form 1040A, line 11a.	1.	<input type="text"/>
2.	Enter your cost in the plan at the annuity starting date plus any death benefit exclusion.	2.	<input type="text"/>
3.	Age at annuity starting date (see instructions on page 26):	Enter:	
	55 and under	300	
	55-60	260	
	61-65	240	
	66-70	170	
	71 and older	120	
3.		3.	<input type="text"/>
4.	Divide the amount on line 2 by the number on line 3. Enter the result.	4.	<input type="text"/>
5.	Multiply the amount on line 4 by the number of months for which this year's payments were made. Enter the result. If your annuity starting date was before 1987, also enter this amount on line 8; skip lines 6 and 7. Otherwise, go to line 6.	5.	<input type="text"/>
6.	Enter the amount, if any, recovered tax free in years after 1986.	6.	<input type="text"/>
7.	Subtract line 6 from line 2. Enter the result.	7.	<input type="text"/>
8.	Compare the amounts on lines 5 and 7 above. Enter the smaller of the two amounts here.	8.	<input type="text"/>
9.	Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also enter this amount on Form 1040A, line 11b. If your Form W-2P shows a larger amount, use the amount on this line instead of the amount from Form W-2P.	9.	<input type="text"/>

Note: If you had more than one pension or annuity that is not fully taxable, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 11b. Enter the total pension or annuity payments received in 1990 on Form 1040A, line 11a.

Line 12 Unemployment compensation. Report the unemployment compensation you received on line 12. By January 31, 1991, you should receive Form 1099-G. This form shows the total amount paid to you during 1990.

If you received an overpayment of unemployment compensation in 1990 and you repaid any of it, subtract the amount you repaid in 1990 from the total amount you received. Enter the result on line 12. Write "Repayment" and the amount you repaid in the space to the left of line 12.

Do not include on line 12 any supplemental unemployment benefits you received from a company-financed supplemental unemployment benefit fund. Instead, report these benefits as wages on line 7. If you pay back these supplemental unemployment benefits in a later year because you receive payments under the Trade Act of 1974, you can deduct the repayment. But you must use Form 1040 to do so. For more details, get Pub. 525.

Lines 13a and 13b Social security benefits. Social security and equivalent railroad retirement benefits you receive may be taxable in some instances. Social security benefits include any monthly benefit under title II of the Social Security Act or the part of a tier 1 railroad retirement benefit treated as a social security benefit. Social security benefits do not include any Supplemental Security Income (SSI) payments.

By January 31, 1991, you should receive a Form SSA-1099 showing in Box 3 the total social security benefits paid to you in 1990 and in Box 4 the amount of any benefits you repaid in 1990. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099. For more details, get Pub. 915.

Use the worksheet on page 29 to see if any of your benefits are taxable, but **please** note the following before you begin.

- You will first need to complete Form 1040A, lines 7 through 12, and 15c if they apply to you, to figure the taxable part, if any, of your benefits.
 - If you made IRA contributions for 1990 and you were covered by a retirement plan at work, use the worksheets in Pub. 590 instead of the one on page 29 to see if any of your social security benefits are taxable and to figure your IRA deduction.
 - If you file Form 8815, use the worksheet in Pub. 915 instead of the one on page 29.
 - If you repaid any benefits in 1990 and your total repayments (Box 4) were more than your total benefits for 1990 (Box 3), **do not** use the worksheet on page 29. None of your benefits are taxable for 1990. You may be able to take an itemized deduction for part of the excess payments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
-

**Social Security
Benefits Worksheet**
Social Security Benefits Worksheet (keep for your records)

Note: If married filing a separate return and you did not live with your spouse at any time in 1990, enter "D" in the space to the left of line 13a.

1. Enter the amount from Box 5 of all your Forms SSA-1099 or Forms RRB-1099. 1.

Note: If the amount on line 1 is zero or less, stop here; none of your benefits are taxable. Otherwise, go to line 2.

2. Divide the amount on line 1 above by 2. Enter the result. 2.

3. Add the amounts on Form 1040A, lines 7, 8a, 8b, 9, 10b, 11b, and 12. Do not include here any amounts from Box 5 of Forms SSA-1099 or RRB-1099. 3.

4. Add lines 2 and 3. Enter the total. 4.

5. Enter the amount, if any, from Form 1040A, line 15c. 5.

6. Subtract line 5 from line 4. Enter the result. 6.

7. Enter on line 7 the amount shown below for your filing status.
 • Single, head of household, or qualifying widow(er) with dependent child, enter \$25,000
 • Married filing a joint return, enter \$32,000
 • Married filing a separate return, enter \$-0- (\$25,000 if you did not live with your spouse at any time in 1990) 7.

8. Subtract line 7 from line 6. Enter the result, but not less than zero. 8.

Note: If line 8 is zero, stop here. None of your benefits are taxable. Do not enter any amounts on lines 13a or 13b. But if you are married filing a separate return and you did not live with your spouse at any time in 1990, enter -0- on line 13b. Be sure you entered "D" to the left of line 13a. If line 8 is more than zero, go to line 9.

9. Divide the amount on line 8 above by 2. Enter the result. 9.

10. **Taxable social security benefits.**
 • First, enter on Form 1040A, line 13a, the amount from line 1 above.
 • Then, compare the amounts on lines 2 and 9 above. Enter the smaller of the two amounts here and on Form 1040A, line 13b. 10.

Note: If part of your benefits are taxable for 1990 and they include benefits paid in 1990 that were for a prior year, you may be able to reduce the taxable amount shown on the worksheet. Get Pub. 915 for details.

Step 5
Figure your
adjusted
gross income—
Lines 15a-16

Lines 15a
and 15b

IRA deduction. Read the instructions below to see if you can take an IRA deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 15a. If you file a joint return, enter your spouse's deduction on line 15b. You should receive a statement by May 31, 1991, that shows all contributions to your IRA for 1990.

But you **must** use Form 1040 if you owe tax on any excess contributions made to an IRA, or any excess accumulations in an IRA. For details, get Pub. 590.

Were you covered by an employer retirement plan? If you were covered by a plan at work in 1990, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA, even if you can't deduct them. In any case, the income earned on your contributions is not taxed until it is paid to you. The "Pension plan" box in Box 6 of your Form W-2 should be checked if you were covered by a plan (such as a 401(k) plan). This box should be checked even if you were not vested in the plan.

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

Special rule for married individuals who file separate returns. If you were not covered by a plan but your spouse was, you are considered covered by a plan if you lived with your spouse at any time in 1990. See the chart below. It will tell you if you can take the deduction and, if you can, which worksheet to use.

Not covered by a retirement plan. If you (and your spouse if filing a joint return) were not covered by a plan at work, use **Worksheet 1** on page 32 to figure your deduction.

Covered by a retirement plan. If you (or your spouse if filing a joint return) were covered by a plan at work, see the chart below. It will tell you if you can take the deduction and, if you can, which worksheet to use.

If you (or your spouse if you file a joint return)* were covered by a retirement plan and:

Your filing status is:	And Form 1040A, line 14, is:	You can take:
Single, head of household, or married filing separately and did not live with your spouse in 1990	\$25,000 or less	Full IRA deduction (use Worksheet 1 on page 32)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use Worksheet 2 on page 32)
	\$35,000 or more	No IRA deduction (but see Nondeductible contributions on page 31)
Married filing jointly, or qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use Worksheet 1 on page 32)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use Worksheet 2 on page 32)
	\$50,000 or more	No IRA deduction (but see Nondeductible contributions on page 31)
Married filing separately and lived with your spouse in 1990	Over -0- but less than \$10,000	Partial IRA deduction (use Worksheet 2 on page 32)
	\$10,000 or more	No IRA deduction (but see Nondeductible contributions on page 31)

* If married filing separately and you were not covered by a plan but your spouse was, you are considered covered by a plan if you lived with your spouse at any time in 1990.

Nondeductible contributions. You can make nondeductible contributions to your IRA. You can do this even if you are allowed to deduct part or all of your contributions. Your nondeductible contribution is the difference between the total allowable contributions to your IRA and the amount you deduct.

Example. You file as Single and paid \$2,000 into your IRA. You were covered by a retirement plan at work and the amount on Form 1040A, line 14, is over \$35,000 (all wages). You can't deduct the \$2,000. But you can treat it as a nondeductible contribution.

Use Form 8606 to report all contributions you treat as nondeductible. Also use it to figure the basis (nontaxable part) of your IRA. If you and your spouse each make nondeductible contributions, each of you must complete a separate Form 8606.

Read the following list before you fill out your worksheet.

- If you were age 70½ or older at the end of 1990, you cannot deduct any contributions made to your IRA for 1990 or treat the contributions as nondeductible.
- If you made contributions to your IRA in 1990 that you deducted for 1989, do not include them in the worksheet.
- If you make contributions to an IRA in 1991 (by April 15) for 1990, be sure to include them in the worksheet.
- Your IRA deduction can't be more than the total of your wages, salaries, and tips.
- If the total of your IRA deduction on Form 1040A plus any nondeductible contribution on your Form 8606 is less than the total contributions to your IRA for 1990, see Pub. 590 for special rules.
- You must file a joint return to deduct contributions to your nonworking spouse's IRA. A **nonworking spouse** is one who had no wages or other earned income in 1990, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
- Do not include rollover contributions in figuring your deduction. See the instructions for lines 10a and 10b on page 24 for more details on rollover contributions.
- If married filing a joint return, and both spouses worked and had IRAs, figure each spouse's deduction separately using columns (a) and (b) of the worksheet.

IRA Worksheet 1

IRA Worksheet 1

(keep for your records)

(a)
Your
IRA

(b)
Your working
spouse's IRA

- | | | | |
|--|----|----------------------|----------------------|
| 1. Enter IRA contributions you made for 1990, but do not enter more than \$2,000 in either column. | 1. | <input type="text"/> | <input type="text"/> |
| 2. Enter wages, salaries, and tips for each person, from Form 1040A, line 7 | 2. | <input type="text"/> | <input type="text"/> |
| 3. Compare the amounts on lines 1 and 2. Enter the smaller of the two amounts on line 3. Enter on Form 1040A, line 15a, the amount from line 3, column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 3, column (b). If married filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 4. | 3. | <input type="text"/> | <input type="text"/> |

Nonworking spouse's IRA

- | | | |
|---|----|----------------------|
| 4. Compare the amount on line 2, column (a), to \$2,250 and enter the smaller amount. | 4. | <input type="text"/> |
| 5. Enter the amount from line 3, column (a). | 5. | <input type="text"/> |
| 6. Subtract line 5 from line 4. Enter the result. | 6. | <input type="text"/> |
| 7. Enter IRA contributions made for 1990 for your nonworking spouse, but not more than \$2,000. | 7. | <input type="text"/> |
| 8. Compare the amounts on lines 6 and 7. Enter the smaller of the two amounts on line 8. Also enter this amount on Form 1040A, line 15b. | 8. | <input type="text"/> |

IRA Worksheet 2

IRA Worksheet 2 (keep for your records)

- | | | |
|--|----|----------------------|
| 1. If your filing status is:
{ Single or head of household, enter \$35,000
Married filing jointly or qualifying widow(er), enter \$50,000
Married filing separately, enter \$10,000 * } | 1. | <input type="text"/> |
| 2. Enter the amount from Form 1040A, line 14. If this amount is equal to or more than the amount on line 1, none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606. | 2. | <input type="text"/> |
| 3. Subtract line 2 from line 1. Enter the result. If the result is \$10,000 or more, stop here and use Worksheet 1. | 3. | <input type="text"/> |
| 4. Multiply the amount on line 3 by 20% (.20). If the result is not a multiple of \$10, round it up to the next multiple of \$10 (for example, round \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200. Go to line 5 on page 33. | 4. | <input type="text"/> |

* Enter \$10,000 only if you lived with your spouse at any time in 1990. If you did **not** live with your spouse at all in 1990, enter \$35,000.

IRA Worksheet 2
 (continued)

Deductible IRA contributions		(a) Your IRA	(b) Your working spouse's IRA
5. Enter wages, salaries, and tips for each person, from Form 1040A, line 7	5.	<input type="text"/>	<input type="text"/>
6. Enter IRA contributions you made for 1990, but do not enter more than \$2,000 in either column.	6.	<input type="text"/>	<input type="text"/>
7. Enter the smallest of line 4, 5, or 6 here. This is the most you can deduct. Enter on Form 1040A, line 15a, the amount from line 7, column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 7, column (b). (If the amount on line 6 is more than the amount on line 7, go to line 8.)	7	<input type="text"/>	<input type="text"/>
Nondeductible IRA contributions			
8. Subtract line 7 from line 5 or line 6, whichever is smaller . Enter the result. Enter on line 2 of your Form 8606 the amount from line 8 that you choose to make nondeductible.	8.	<input type="text"/>	<input type="text"/>
If married filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.			
Deductible IRA contributions for nonworking spouse			
9. Compare the amount on line 5, column (a), to \$2,250 and enter the smaller amount.	9.	<input type="text"/>	
10. Add the amount on line 7 to the part of line 8, column (a), that you choose to make nondeductible. Enter the total.	10.	<input type="text"/>	
11. Subtract line 10 from line 9. Enter the result. If it is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.	11.	<input type="text"/>	
12. Enter the smallest of: (a) IRA contributions made for 1990 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.	12.		<input type="text"/>
13. Multiply the amount on line 3 by 22.5% (.225). If the result is not a multiple of \$10, round it up to the next multiple of \$10. If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.	13.	<input type="text"/>	
14. Enter the amount from line 7, column (a).	14.	<input type="text"/>	
15. Subtract line 14 from line 13. Enter the result.	15.	<input type="text"/>	
16. Compare the amounts on lines 12 and 15, and enter the smaller amount.	16.	<input type="text"/>	
17. Compare the amounts on lines 4, 5, and 16. Enter the smallest of the three amounts on line 17. This is the most you can deduct. Also enter this amount on Form 1040A, line 15b. If the amount on line 12 above is more than the amount on line 17, go to line 18.	17		<input type="text"/>
Nondeductible IRA contributions for nonworking spouse			
18. Subtract line 17 from line 12 and enter the result. Enter on line 2 of your spouse's Form 8606 the amount from line 18 that you choose to make nondeductible.	18.		<input type="text"/>

Step 6

**Figure your standard deduction, exemption amount, and taxable income—
Lines 17–22**

Line 18a If you were 65 or older or blind, check the appropriate boxes. If you were married and claim an exemption for your spouse, and your spouse was 65 or older or blind, also check the appropriate boxes. Add the number of boxes checked. Enter the total in the box provided on line 18a. You need to know this total to use the **Standard Deduction Chart for People Age 65 or Older or Blind** on page 35.

Age. If you were 65 or older on January 1, 1991, check the “65 or older” box on your 1990 return.

Blindness. If you were completely blind as of December 31, 1990, attach a statement to your return describing this condition. If you were partially blind, you must attach a certified statement from your eye doctor that:

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

If your eye condition is not likely to improve beyond the conditions listed above, attach a certified statement to this effect. If you attached this statement in a prior year, attach a note saying that you have already filed a statement.

Line 18b **Dependents.** If your parent (or someone else) can claim you on his or her return, check the box on line 18b. You must use the **Standard Deduction Worksheet for Dependents** on page 35 to figure your standard deduction.

Line 18c If you are married filing a separate return, and your spouse itemizes deductions on a separate return, check the box on line 18c. You **CANNOT** take the standard deduction even if you were 65 or older or blind (you completed line 18a). Enter zero on line 19 and go to line 20. If you have any itemized deductions, such as state and local income taxes or interest, your Federal income tax will be less if you itemize your deductions, but you must use Form 1040 to do so.

Standard Deduction Chart for Most People

Standard Deduction Chart for Most People

Line 19

DO NOT use this chart if you were 65 or older or blind, OR if someone can claim you as a dependent.

If your filing status is:	enter on Form 1040A, line 19:
Single	\$3,250
Married filing a joint return, or qualifying widow(er) with dependent child	\$5,450
Married filing a separate return	\$2,725
Head of household	\$4,750

Standard Deduction Chart for People Age 65 or Older or Blind

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A.

▶

Caution: Do not use the number of exemptions from line 6e.

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	\$4,050
	2	\$4,850
Married filing a joint return or Qualifying widow(er) with dependent child	1	\$6,100
	2	\$6,750
	3	\$7,400
	4	\$8,050
Married filing a separate return	1	\$3,375
	2	\$4,025
	3	\$4,675
	4	\$5,325
Head of household	1	\$5,550
	2	\$6,350

Standard Deduction Worksheet for Dependents (keep for your records)

Standard Deduction Worksheet for Dependents

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1.	<input type="text"/>
2. Minimum amount.	2.	<input type="text" value="500.00"/>
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3.	<input type="text"/>
4. Enter on line 4 the amount shown below for your filing status. <ul style="list-style-type: none"> • Single, enter \$3,250 • Married filing a separate return, enter \$2,725 • Married filing a joint return, or qualifying widow(er) with dependent child, enter \$5,450 • Head of household, enter \$4,750 	4.	<input type="text"/>
5. Standard deduction		
a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a.	<input type="text"/>
b. If 65 or older or blind, multiply \$800 (\$650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b.	<input type="text"/>
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c.	<input type="text"/>

Line 22 Subtract line 21 from line 20. Your tax is figured on this amount.

Tax figured by IRS. If you want, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by the due date for filing your return, whichever is later.

Note: *If you are required to use Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,000, or if you want any of your refund applied to your 1991 estimated tax, we cannot figure your tax for you.*

To have us figure your tax for you, please do the following:

1. Fill in the parts of your return through line 22 that apply to you.
2. If you file a joint return, use the space to the left of line 22 to separately show your own and your spouse's taxable income.
3. Complete lines 24a, 24b, 26, and 28a through 28d if they apply to you. Read the instructions below if you want us to figure your credit for the elderly or the disabled, or earned income credit.
4. Attach the first copy or Copy B of all your W-2 and W-2P forms.
5. Complete and attach any schedules or forms asked for on the lines you completed.
6. Sign and date your return (both spouses must sign a joint return) and show your occupation.
7. Mail your return by April 15, 1991.

We will figure the following credits too:

Credit for the elderly or the disabled. If you can take this credit, attach Schedule 3 to your return and write "CFE" in the space to the left of line 24b. Check the box on Schedule 3 for your filing status and age, and fill in lines 11 and 13 of Part III if applicable. Also complete Part II if applicable.

Earned income credit (EIC). Answer the questions that begin on page 38 to see if you can take this credit. If you can, write "EIC" in the space to the left of line 28c. If you don't have to file a return, but are filing only to take the earned income credit, follow all of the above instructions.

Step 7

Line 23 Find your tax in the tax table on pages 49-54.

**Figure your tax, credits, and payments—
Lines 23-28d**

Form 8615. If this return is for a child who was under age 14 on January 1, 1991, and the child had more than \$1,000 of investment income, such as taxable interest or dividends, Form 8615 must be used to figure the tax. But if neither of the child's parents was alive at the end of 1990, use the tax table to figure the child's tax.

Line 24a **Child and dependent care credit.** You may be able to take this credit if you paid someone to care for your child or other qualifying person so that you (and your spouse if you were married) could work or look for work.

The credit is allowed if you kept up a home that included a child **under age 13** or your dependent or spouse who could not care for himself or herself. Use Schedule 2 to figure the credit. To take the credit, you must show on Schedule 2 the name, address, and identifying number of the person or organization who provided the care. You can use Form W-10 to get the correct information from the care provider. For more details, including special rules for divorced or separated parents, see the instructions for Schedule 2 that begin on page 46 and Pub. 503.

Note: If someone cared for your child or disabled dependent in your home, both you and the employee may have to pay a share of the social security tax on the employee's wages. You may also have to pay Federal unemployment tax. For more details, get Pub. 926.

Line 24b Credit for the elderly or the disabled. You may be able to take this credit and reduce your tax if, by the end of 1990, either of the following applied:

- You were age 65 or older, or
- You were under age 65, you retired on **permanent and total** disability, and you had taxable disability income in 1990.

Even if you meet one of the above conditions, you generally cannot take the credit if you are:

- Single and the amount on Form 1040A, line 17, is \$17,500 or more; or you received \$5,000 or more of nontaxable social security or other nontaxable pensions.
- Married filing a joint return, only one spouse is eligible for the credit, and the amount on Form 1040A, line 17, is \$20,000 or more; or you received \$5,000 or more of nontaxable social security or other nontaxable pensions.
- Married filing a joint return, both spouses are eligible for the credit, and the amount on Form 1040A, line 17, is \$25,000 or more; or you received \$7,500 or more of nontaxable social security or other nontaxable pensions.
- Married filing a separate return, you did not live with your spouse all year, and the amount on Form 1040A, line 17, is \$12,500 or more; or you received \$3,750 or more of nontaxable social security or other nontaxable pensions.

For more information, see the separate instructions for Schedule 3 and Pub. 524. If you want IRS to figure the credit for you, see the instructions for line 22.

Line 26 Advance earned income credit (AEIC) payments. If you received AEIC payments, enter them on line 26. These payments should be shown in Box 8 of your W-2 form(s).

Line 28a Federal income tax withheld. Add the amounts shown as Federal income tax withheld on your Form(s) W-2 and any Forms W-2P and 1099-R. Enter the total on line 28a. The amount of Federal income tax withheld should be shown in Box 9 of your 1990 Form W-2, Box 11 of your 1990 Form W-2P, and Box 4 of your 1990 Form 1099-R. If line 28a includes amounts withheld as shown on Form 1099-R, check the box on line 28a.

If you received a 1990 Form 1099 showing income tax withheld ("backup withholding") on dividends or interest income, check the box and include the amount withheld in the total on line 28a.

Line 28b 1990 estimated tax payments. Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 1990. Include any overpayment from your 1989 return that you applied to your 1990 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. Get Pub. 505 for more information on how to divide your payments. Please be sure to show both social security numbers in the space provided on the separate returns. If you or your spouse paid separate estimated tax, but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died during 1990.

Divorced taxpayers. If you were divorced during 1990 and you made joint estimated tax payments with your former spouse, please enter your former spouse's social security number in the space provided on the front of Form 1040A.

If you were divorced and remarried in 1990, enter your present spouse's social security number in the space provided on the front of Form 1040A. Also, in the margin to the left of line 28b, write your former spouse's social security number, followed by "DIV."

Name change. If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040A explaining all the payments you and your spouse made in 1990, the service center where you made the payments, and the name(s) and social security number(s) under which you made the payments.

Line 28c Earned income credit (EIC). The earned income credit is a special credit that can help some people who have a child. The credit can be as much as \$953. If you can take the earned income credit, you can subtract it from the tax you owe. You can get a refund of the credit even if you don't owe any tax. To see if you can take the earned income credit, answer the questions below.

You must file a return if you got advance earned income credit (AEIC) payments in 1990. Be sure you report them on line 26. You may be able to get AEIC payments in 1991 by filing Form W-5 with your employer.

If you want IRS to figure the credit for you, see the instructions for line 22.

Questions to see if you can take the earned income credit (keep for your records)

- 1. Is your filing status married filing a joint return, head of household, OR qualifying widow(er) with dependent child? Yes No
- 2. In 1990, was the total of your taxable and nontaxable **earned income** (such as military housing allowances) at least \$1 but less than \$20,264? (See page 40 for the definition of earned income.) Yes No
- 3. Is the amount on Form 1040A, line 17, less than \$20,264? Yes No
- 4. Did your child* live with you in your main home in the U.S. for more than half of 1990 (for all of 1990 if your filing status is qualifying widow(er) with dependent child)? Yes No

Note: If your child was born, or died, in 1990 and your home was your child's home during the part of 1990 that he or she was alive, your child is considered to have lived with you for the entire year. Your child is also considered to have lived with you for the entire year if in 1990 your child was adopted, was placed with you for adoption, or became your stepchild.

*Your child means your son, daughter, stepchild, or adopted child.

If your filing status is **married filing a joint return** or **qualifying widow(er) with dependent child**, your "child" also includes a child placed with you by an authorized placement agency for adoption by you, or any other child such as your grandchild, whom you cared for as your own child for the whole year.

If your filing status is **head of household**, your "child" also includes a descendant of your son, daughter, or adopted child.

(Please Continue on Page 39)

If you checked **NO** to any of the questions on page 38, you may not take the earned income credit. Do not fill in the worksheet on page 40. Instead, write "No" on Form 1040A, line 28c, and go to line 28d.

If you checked **YES** to all of the questions on page 38, continue as follows:

If your filing status is:

Then:

- Married filing a joint return Go to question 5 below.
- Head of household and your child was **unmarried** } You may take the credit. Fill out the worksheet on page 40 to figure it. Also, if your child is not your dependent, be sure to enter your child's name on Form 1040A, line 4.
- Head of household and your child was **married** Go to question 6 below.
- Qualifying widow(er) with dependent child You may take the credit. Fill out the worksheet on page 40 to figure it.

5. If your filing status is **married filing a joint return**, answer the following:

- a. Did you claim your child as your dependent on Form 1040A, line 6c? Yes No
 - If you checked "Yes," you may take the credit. Fill out the worksheet on page 40 to figure it.
 - If you checked "No," go to question 5b.
- b. If you remarried, is your child's other parent claiming him or her under the rules for **Children of divorced or separated parents** that begin on page 19? Yes No
 - If you checked "Yes," you may take the credit. Fill out the worksheet on page 40 to figure it. Also, enter your child's name in the space to the left of line 28c on Form 1040A.
 - If you checked "No," stop here; you may not take the earned income credit. Do not fill in the worksheet on page 40. Instead, write "No" on Form 1040A, line 28c, and go to line 28d.

6. If your filing status is **head of household** and your child was **married**, answer the following:

- a. Did you claim your child as a dependent on Form 1040A, line 6c? Yes No
 - If you checked "Yes," you may take the credit. Fill out the worksheet on page 40 to figure it.
 - If you checked "No," go to question 6b.
- b. Is your child's other parent claiming him or her under the rules for **Children of divorced or separated parents** that begin on page 19? Yes No
 - If you checked "Yes," you may take the credit. Fill out the worksheet on page 40 to figure it. Also, enter your child's name in the space to the left of line 28c on Form 1040A.
 - If you checked "No," stop here; you may not take the earned income credit. Do not fill in the worksheet on page 40. Instead, write "No" on Form 1040A, line 28c, and go to line 28d.

Earned income includes:

- Wages, salaries, tips, etc.
- Union strike benefits
- Certain disability pensions
- Basic quarters and subsistence allowances from the U.S. military
- Anything else of value (money, goods, services) that you get from your employer for your services even if it is not taxable (such as housing allowance or rental value of a parsonage for clergy members and meals and lodging for employees)

Earned income does not include:

- Alimony
- Interest and dividends
- Social security and railroad retirement benefits
- Welfare benefits
- Nondisability pensions
- Veterans' benefits
- Workers' compensation
- Unemployment compensation
- Taxable scholarships or fellowships not reported on Form W-2

Earned Income Credit Worksheet

Earned Income Credit Worksheet (keep for your records)

If your filing status is single or married filing separately, you may not take the credit. Do not complete this worksheet.

1. Enter the amount from Form 1040A, line 7. Include scholarship or fellowship income only if you received a W-2 form for it. 1.

2. Enter your total nontaxable earned income. If you have an entry on this line, write "NEI" to the left of the line 28c entry space on Form 1040A. Do this even if you cannot take the credit. 2.

3. Add lines 1 and 2. If this amount is \$20,264 or more, stop here. You may not take the credit. 3.

4. Enter the amount from Form 1040A, line 17. If this amount is \$20,264 or more, stop here. You may not take the credit. 4.

5. If line 4 is less than \$10,750, use the amount on line 3 to find the credit in the table that begins on page 55. Enter the credit here and on Form 1040A, line 28c. 5.

6. If line 4 is at least \$10,750:
 - a. First, use the amount on line 3 to find the credit in the table that begins on page 55. Enter that amount here. 6a.
 - b. Then, use the amount on line 4 to find the credit in the table. Enter that amount here. 6b.
 - c. Compare lines 6a and 6b above. Enter the smaller of the two amounts here. Also enter this amount on Form 1040A, line 28c. 6c.

Line 28d Add lines 28a, 28b, and 28c. Enter the total on line 28d. Also include in the total on line 28d any of the following that applies.

Amount paid with extensions of time to file. If you filed Form 4868 to get an automatic extension of time to file Form 1040A, include in the total on line 28d the amount of any payment you made with Form 4868. In the space to the left of the line 28d entry space, write "Form 4868" and show the amount paid. Also include any amount paid with Form 2688 if you filed for an additional extension.

Excess social security taxes withheld. If you had more than one employer for 1990 and your total wages were over \$51,300, your employers may have withheld too much social security tax. If so, you can include the excess amount in the total on line 28d. Use the worksheet below to figure any excess social security taxes.

If any one employer withheld more than \$3,924.45 in social security taxes, you must ask your employer to refund the excess to you. You cannot claim it on your return.

Excess railroad retirement (RRTA) taxes withheld. For 1990 no more than \$5,791.35 in RRTA tax should have been withheld from your pay. If any one railroad employer withheld more than that amount, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Do not use the worksheet below if you had any RRTA tax withheld from your pay. Instead, get Pub. 505 to figure the amount of any excess RRTA or social security taxes withheld if either of the following applies to you:

- You had more than one railroad employer and you paid more than \$5,791.35 in RRTA tax in 1990, or
- You had both RRTA tax and social security tax withheld from your wages in 1990 and the total withheld was more than \$3,924.45.

Excess Social Security Taxes Worksheet

Excess Social Security Taxes Worksheet (keep for your records)

Caution: If you were a government employee who paid ONLY the 1.45% Medicare (hospital insurance benefits) tax on your government wages, do not include on line 1 below the Medicare tax withheld from your government wages. See **Excess Medicare tax**, below the worksheet.

Note: If you are filing a joint return, figure excess social security tax withholding separately for each spouse. Do NOT combine amounts of both husband and wife.

Employers	Social security tax withheld (Do not enter more than \$3,924.45 for each employer.)
1. _____	\$ 1. <input style="width: 100px; height: 20px;" type="text"/>
_____	+ <input style="width: 100px; height: 20px;" type="text"/>
2. Add amounts withheld	= 2. <input style="width: 100px; height: 20px;" type="text"/>
3. Social security tax limit	- 3. <input style="width: 100px; height: 20px; text-align: center; value: 3,924.45;" type="text"/>
4. Subtract line 3 from line 2 and enter the result here. Also include this amount in the total on Form 1040A, line 28d. Write "Excess SST" and show the amount in the space to the left of line 28d.	= 4. <input style="width: 100px; height: 20px;" type="text"/>

Excess Medicare tax. If you were a government employee whose wages in 1990 were subject ONLY to the 1.45% Medicare tax and you also had another job that was subject to social security tax or RRTA tax, you may have paid too much Medicare tax. To get a credit on the excess, your total government wages plus your other wages subject to social security tax or RRTA tax must be more than \$51,300. You must use Form 1040 with Form 4469 attached to it to claim the credit.

Step 8
Figure your refund or amount you owe—
Lines 29–33

Line 29 Amount overpaid. If too much tax was withheld, the amount on line 28d will be larger than the amount on line 27. Subtract line 27 from line 28d and enter the result on line 29. If line 29 is less than \$1, we will send the refund only if you request it when you file your return.

If the amount you overpaid is large, you may be able to decrease the amount of income tax to be withheld from your pay. See **Income tax withholding and estimated tax payments for 1991** on page 58.

Injured spouse claim. If you file a joint return and your spouse has not paid certain obligations (such as child and spousal support payments and certain Federal debts, for example, student loans), all or part of the overpayment on line 29 may be used to pay the past due amount. But your part of the overpayment may be refunded to you if **all three** of the following apply:

1. You are not obligated to pay the past due amount.
2. You received and reported income (such as wages, taxable interest, etc.) on the joint return.
3. You made and reported payments (such as Federal income tax withheld from your wages or estimated tax payments) on the joint return.

If **all three** of the above apply to you and you want your part of the amount on line 29 to be refunded to you, complete Form 8379 and attach it to Form 1040A when you file your return. Write "Injured spouse" in the upper left corner of Form 1040A.

Note: If you are filing an injured spouse claim to receive your part of a joint overpayment for a return you have already filed, use only Form 8379 to obtain your refund. Do not attach it to Form 1040A.

Line 31 Amount applied to 1991 estimated tax. Subtract line 30 from line 29. Enter the result on line 31. This is the amount that will be applied to your estimated tax for 1991. We will apply this amount to your account unless you request us to apply it to your spouse's account. The request should include your spouse's social security number.

Line 32 Amount you owe. If not enough tax was withheld, the amount on line 27 will be larger than the amount on line 28d. Subtract line 28d from line 27 and enter the result on line 32. This is the amount you still owe IRS. Attach your check or money order for the full amount when you file. If line 32 is less than \$1, you do not have to pay it.

Do not include any estimated tax payment in your check or money order. Mail any estimated tax payment in a separate envelope from the one you use to pay the tax due on Form 1040A.

If you owe tax for 1990, you may need to increase the amount of income tax withheld from your pay or make estimated tax payments for 1991. See **Income tax withholding and estimated tax payments for 1991** on page 58.

Line 33 Estimated tax penalty. If line 32 is \$500 or more, and more than 10% of the tax shown on your return, or you underpaid your 1990 estimated tax liability for any payment period, you may owe a penalty. Get Form 2210 to see if you owe a penalty and to figure the amount. If you want, IRS will figure the penalty for you and send you a bill. But see **Lowering your penalty** on page 43.

How to avoid the penalty You will not owe the penalty or have to complete Form 2210 if either of the following applies:

- You had no tax liability for 1989, you were a U.S. citizen or resident for all of 1989, AND your 1989 tax return was for a tax year of 12 full months, or
- The total of lines 28a and 28b on your 1990 return is at least as much as your 1989 tax liability, AND your 1989 tax return was for a tax year of 12 full months. Your estimated tax payments for 1990 must have been made on time and for the required amount.

Figuring the penalty. If you cannot avoid the penalty and you choose to figure it yourself on Form 2210, enter the penalty amount on Form 1040A, line 33. Do not attach Form 2210 to your return. Add the penalty amount to any tax due and enter the total on line 32. If you are due a refund, subtract the penalty amount from the overpayment you show on line 29.

If you leave line 33 blank, IRS will figure the penalty and send you a bill. We will not begin to charge you interest on the penalty until 10 days after the notice date.

Lowering your penalty If any of the conditions below applies to you, you may be able to lower the amount of your penalty. But you must complete and attach Form 2210 to your return to do so. In the space to the left of line 33, you must enter the letter (A, B, or C) that corresponds to the condition(s) that applies to you.

- A. You claim a waiver.
- B. Your income varied during the year and you use the annualized income installment method to figure your required payments.
- C. You had Federal income tax withheld from your wages and you treat it as being paid when it was actually withheld (instead of in four equal amounts).

For more details, see Form 2210 and its instructions.

Step 9

Sign your return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and show your occupation in the space provided.

Child's return. If your child cannot sign his or her return, sign your child's name in the space provided. Then add "By (your signature), parent for minor child."

Paid preparers must sign your return. Generally, anyone you pay to prepare your return must sign it. A preparer who must sign your return must sign it by hand in the space provided (signature stamps or labels cannot be used) and give you a copy of the return for your records.

Someone who prepares your return for you but does not charge you should not sign your return.

Avoid common mistakes

This checklist is to help you make sure that your tax return is filled out correctly. Errors may delay your refund.

1. Are your name, address, and social security number correct on the label? If not, did you correct the label?
2. Did you enter your spouse's social security number in the space provided on page 1 of Form 1040A if you are married filing a joint return and didn't get a label, or you are married filing a separate return?
3. If a child lived with you and the amount on Form 1040A, line 16, is under \$20,264, did you answer the questions in the instructions for line 28c to see if you can take the earned income credit?
4. If you (or your spouse if you checked the box on line 6b) were 65 or older or blind, did you complete line 18a?
5. If your parent (or someone else) can claim you as a dependent on his or her return, did you check the box on line 18b?
6. Did you enter your standard deduction on line 19? Also, did you use the correct standard deduction chart (or worksheet) on page 35?
7. Did you check your computations (additions, subtractions, etc.) especially when figuring your refund or amount you owe?
8. Did you use the correct filing status and taxable income amount to find your tax in the tax table?
9. Did you attach your W-2 form(s) and any other required forms or schedules?
10. Did you sign and date Form 1040A?

Section 3—Instructions for Schedules 1 and 2

Instructions for Schedule 1

Purpose of schedule

You must fill out Schedule 1 if any of the following applies:

- You have over \$400 of taxable interest income (fill in Part I), or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (fill in Part I), or
- You have over \$400 of dividend income (fill in Part II).

**Part I
Interest Income**

To see what interest income you must report, read the instructions for Form 1040A, line 8a, on page 23.

Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to IRS.

-
- Line 1** Report on line 1 all taxable interest that you received or that was credited to your account so you could withdraw it. Include interest from series EE U.S. savings bonds. List each payer's name and show the amount. If you received a Form 1099-INT or Form 1099-OID from a brokerage firm, list the brokerage firm as the payer.
-

Nominees. If you received interest as a nominee (that is, in your name, but the interest actually belongs to someone else), include on line 1 the nominee interest shown on Form 1099-INT. Also, several lines above line 2, put a subtotal of all interest income listed on line 1. Below this subtotal, write "Nominee distribution" and show the total interest you received as a nominee. Then, subtract the total of your nominee distributions from the subtotal. Enter the result on line 2.

Note: If you received interest as a nominee, you must give the actual owner a Form 1099-INT, unless the owner is your spouse.

Tax-exempt interest. If you received a Form 1099-INT for tax-exempt interest, include on line 1 the tax-exempt interest shown on Form 1099-INT. Also, several lines above line 2, put a subtotal of all interest income listed on line 1. Below this subtotal, write "Tax-exempt interest" and show the total amount of this interest. Then, subtract the total of your tax-exempt interest from the subtotal. Enter the result on line 2. Also include this tax-exempt interest on Form 1040A, line 8b.

Line 3 Excludable savings bond interest. If you cashed series EE U.S. savings bonds during 1990 that were issued after 1989 and **all three** of the conditions listed below apply, you may be able to exclude part or all of the interest on those bonds.

1. The bonds were issued in your name (or, if married, in your name and your spouse's name) and you were age 24 or older before the bonds were issued.
2. You paid qualified higher education expenses during 1990 for yourself, your spouse, or your dependents.
3. Your filing status is single, married filing joint return, head of household, or qualifying widow(er) with dependent child.

If you meet **all three** of the above conditions, get Form 8815 to figure the amount, if any, of interest you can exclude. Enter on line 3 the amount from Form 8815, line 14.

Part II

Dividend Income

To see what dividend income you must report, read the instructions for Form 1040A, line 9, on page 24.

Each payer should send you a Form 1099-DIV showing dividends you must report. A copy of the form is also sent to IRS.

Line 5 Report on line 5 **all** of your dividend income. List each payer's name and show the amount. If you received a Form 1099-DIV from a brokerage firm, list the brokerage firm as the payer.

Nominees. If you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), include on line 5 the nominee dividends shown on Form 1099-DIV. Also, several lines above line 6, put a subtotal of all dividend income listed on line 5. Below this subtotal, write "Nominee distribution" and show the total dividends received as a nominee. Then, subtract the total of your nominee distributions from the subtotal. Enter the result on line 6.

Note: If you received dividends as a nominee, you must give the actual owner a Form 1099-DIV, unless the owner is your spouse.

Instructions for Schedule 2

Purpose of schedule

Child and dependent care credit. Use Parts I and II of Schedule 2 to figure the credit for child and dependent care expenses. You may be able to take this credit if you paid someone to care for your child or other qualifying person so you (and your spouse if you were married) could work or look for work in 1990. But you must have had earned income to do so. See the instructions for lines 9 and 10 for the definition of earned income.

Employer-provided dependent care benefits. If you received benefits for 1990 under your employer's dependent care plan, use Parts I and III of Schedule 2 to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7 (The benefits should be shown in Box 15 of your W-2 form(s).)

Who can take the credit or exclude employer-provided dependent care benefits?

You can take the credit or the exclusion if **all five** of the following apply:

1. The care was provided so you (and your spouse if you were married) could work or look for work (but see **Spouse who was a full-time student or was disabled** on page 48).
2. You and the qualifying person(s) lived in the same home. See the instructions for line 3 for the definition of a qualifying person.
3. You (and your spouse if you were married) paid more than half the cost of keeping up your home. See *Tele-Tax (topic no. 401)* on page 63 or get Pub. 503 for an explanation of what costs are included.
4. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1990.
5. You report the required information about the care provider on line 1.

If you were **married at the end of 1990**, you generally must file a joint return to take the credit. But you will be treated as unmarried and still be eligible to take the credit if **either** of the following applies:

- You were legally separated, or
 - You lived apart from your spouse during the last 6 months of the year. If so, the qualifying person must have lived with you in your home more than 6 months in 1990, and you must have provided more than half the cost of keeping up your home.
-

**Part I
Persons or organizations who provided the care**

- Line 1** Complete columns a through d for each person or organization that provided the care. You can use Form W-10 or one of the other sources listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit and exclusion, if applicable, may be disallowed, unless you can show you used due diligence in attempting to provide the required information.

Due diligence. You can show due diligence by keeping in your records a Form W-10 properly completed by the care provider or one of the other sources of information listed in the instructions for Form W-10. If the provider does not comply with your request for one of these items, complete the entries you can, such as the provider's name and address. Write "See attached" in the columns for which you do not have the information. Attach a statement that you requested the information from the care provider, but the provider did not comply with your request.

Columns a and b. Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column a, write "See W-2" in column b, and leave columns c and d blank. But if

your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns a-d.

Column c. If the care provider is an individual, enter his or her social security number (SSN). For other than an individual, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-exempt."

Column d. Enter the total amount you **actually paid** in 1990 to the care provider. Also include amounts your employer paid on your behalf to a third party. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.

Part II**Line 3 A qualifying person is:****Credit for child and dependent care expenses**

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for children of divorced or separated parents**, below). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.
- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had \$2,050 or more of gross income).

Exception for children of divorced or separated parents. If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1990, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person if **all five** of the following apply:

1. You had custody of the child for a longer time in 1990 than the other parent.
2. One or both of the parents provided over half of the child's support.
3. One or both of the parents had custody of the child for more than half of 1990.
4. The child was under age 13, or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of divorced or separated parents** that begin on page 19.

If you can take the credit because of this exception, enter your child's name in the space to the left of line 3. If you can take the exclusion because of this exception, enter your child's name in the space to the left of line 18.

Line 4 Qualified expenses. You can count only those expenses that were for the qualifying person's well-being and protection while you worked or looked for work. These expenses include household services needed to care for the qualifying person and to run the home, expenses for the care of the qualifying person, and your share of the employment taxes paid on wages for qualifying child and dependent care services.

You can include the cost of care provided outside your home for your dependent who is under age 13, or any other qualifying person who regularly spends at least 8 hours a day in your home.

If the care of the qualifying person is provided by a dependent care center, the center must meet all applicable state and local regulations. See Pub. 503 for the definition of a "dependent care center."

You cannot include amounts paid for food or schooling. But if these items are included as part of the total care, and they are incident to and cannot be separated from the total cost, you can include the total cost. You may not include child support payments, any part of the cost of schooling for a child in the first grade or above, or the expenses for sending your child to an overnight camp.

Some disabled spouse and dependent care expenses may qualify as medical expenses if you itemize deductions. But you must use Form 1040. Get Pub. 503 for details.

Note: If you had qualified expenses in 1989 that you did not pay until 1990, you may be able to increase the amount of credit you can take in 1990. But you must use Form 1040 and Form 2441 to do so.

Lines 9 and 10 The amount you use to figure the credit **cannot** be more than your earned income, or if you are married filing a joint return, the **smaller** of your earned income or your spouse's earned income.

Earned income for this purpose generally means wages, salaries, tips, etc., included on line 7 of Form 1040A. But it does not include a scholarship or fellowship if you did not get a W-2 form for it.

If you are **married filing a joint return**, enter your earned income on line 9 and your spouse's earned income on line 10. If your spouse died in 1990, see Pub. 503.

Spouse who was a full-time student or was disabled. If your spouse was a full-time student or was disabled in 1990, figure your spouse's earned income on a monthly basis. For each month or part of a month that your spouse was disabled or a full-time student, your spouse is considered to have worked and earned income of not less than \$200 a month (\$400 a month if more than one qualifying person was cared for). But if your spouse also worked during any month and earned more than that amount, use his or her actual income. For any month that your spouse was not disabled or a full-time student, use actual earned income if your spouse worked during the month.

To be a full-time student, your spouse must be enrolled in school for the number of hours or classes that the school considers full time. He or she must also have been enrolled during any 5 months in 1990.

If, in the same month, both you and your spouse were full-time students and did not work, you may not use any amount paid that month to figure the credit. The same applies to a couple who did not work because neither was capable of self-care.

Part III
Employer-
provided
dependent
care benefits

Line 16 If you had a flexible spending account, any amount included on line 15 that you did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 16. Do **not** include amounts you expect to receive at a future date.

Example. Under your employer's dependent care plan, you elected to have your employer set aside \$5,000 to cover your 1990 dependent care expenses. The \$5,000 is shown in Box 15 of your W-2 form. In 1990, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 15 and \$50, the amount forfeited, on line 16.

Line 18 Enter the total of all qualified expenses (see the instructions for line 4) incurred in 1990 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. You received \$2,000 in cash under your employer's dependent care plan for 1990. The \$2,000 is shown in Box 15 of your W-2 form. Only \$900 of qualified expenses were incurred in 1990 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 15 and \$900 on line 18.

Section 4—1990 Tax Table

For persons with taxable incomes of less than \$50,000

Example: Mr. and Mrs. Green are filing a joint return. Their taxable income on line 22 of Form 1040A is \$23,250. First, they find the \$23,250-23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$3,491. This is the tax amount they must write on line 23 of Form 1040A.

At least	But less than	Single	Married filing jointly *	Married filing separately.	Head of a household
Your tax is—					
23,200	23,250	3,975	3,484	4,394	3,484
23,250	23,300	3,989	3,491	4,408	3,491
23,300	23,350	4,003	3,499	4,422	3,499
23,350	23,400	4,017	3,506	4,436	3,506

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—				Your tax is—				Your tax is—							
\$0	\$5	\$0	\$0	\$0	\$0	1,400	1,425	212	212	212	212	2,700	2,725	407	407	407	407
5	15	2	2	2	2	1,425	1,450	216	216	216	216	2,725	2,750	411	411	411	411
15	25	3	3	3	3	1,450	1,475	219	219	219	219	2,750	2,775	414	414	414	414
25	50	6	6	6	6	1,475	1,500	223	223	223	223	2,775	2,800	418	418	418	418
50	75	9	9	9	9	1,500	1,525	227	227	227	227	2,800	2,825	422	422	422	422
75	100	13	13	13	13	1,525	1,550	231	231	231	231	2,825	2,850	426	426	426	426
100	125	17	17	17	17	1,550	1,575	234	234	234	234	2,850	2,875	429	429	429	429
125	150	21	21	21	21	1,575	1,600	238	238	238	238	2,875	2,900	433	433	433	433
150	175	24	24	24	24	1,600	1,625	242	242	242	242	2,900	2,925	437	437	437	437
175	200	28	28	28	28	1,625	1,650	246	246	246	246	2,925	2,950	441	441	441	441
200	225	32	32	32	32	1,650	1,675	249	249	249	249	2,950	2,975	444	444	444	444
225	250	36	36	36	36	1,675	1,700	253	253	253	253	2,975	3,000	448	448	448	448
250	275	39	39	39	39	1,700	1,725	257	257	257	257	3,000					
275	300	43	43	43	43	1,725	1,750	261	261	261	261	3,000	3,050	454	454	454	454
300	325	47	47	47	47	1,750	1,775	264	264	264	264	3,050	3,100	461	461	461	461
325	350	51	51	51	51	1,775	1,800	268	268	268	268	3,100	3,150	469	469	469	469
350	375	54	54	54	54	1,800	1,825	272	272	272	272	3,150	3,200	476	476	476	476
375	400	58	58	58	58	1,825	1,850	276	276	276	276	3,200	3,250	484	484	484	484
400	425	62	62	62	62	1,850	1,875	279	279	279	279	3,250	3,300	491	491	491	491
425	450	66	66	66	66	1,875	1,900	283	283	283	283	3,300	3,350	499	499	499	499
450	475	69	69	69	69	1,900	1,925	287	287	287	287	3,350	3,400	506	506	506	506
475	500	73	73	73	73	1,925	1,950	291	291	291	291	3,400	3,450	514	514	514	514
500	525	77	77	77	77	1,950	1,975	294	294	294	294	3,450	3,500	521	521	521	521
525	550	81	81	81	81	1,975	2,000	298	298	298	298	3,500	3,550	529	529	529	529
550	575	84	84	84	84	2,000				3,550	3,600	536	536	536	536	536	536
575	600	88	88	88	88	2,000	2,025	302	302	302	302	3,600	3,650	544	544	544	544
600	625	92	92	92	92	2,025	2,050	306	306	306	306	3,650	3,700	551	551	551	551
625	650	96	96	96	96	2,050	2,075	309	309	309	309	3,700	3,750	559	559	559	559
650	675	99	99	99	99	2,075	2,100	313	313	313	313	3,750	3,800	566	566	566	566
675	700	103	103	103	103	2,100	2,125	317	317	317	317	3,800	3,850	574	574	574	574
700	725	107	107	107	107	2,125	2,150	321	321	321	321	3,850	3,900	581	581	581	581
725	750	111	111	111	111	2,150	2,175	324	324	324	324	3,900	3,950	589	589	589	589
750	775	114	114	114	114	2,175	2,200	328	328	328	328	3,950	4,000	596	596	596	596
775	800	118	118	118	118	2,200	2,225	332	332	332	332	4,000					
800	825	122	122	122	122	2,225	2,250	336	336	336	336	4,000	4,050	604	604	604	604
825	850	126	126	126	126	2,250	2,275	339	339	339	339	4,050	4,100	611	611	611	611
850	875	129	129	129	129	2,275	2,300	343	343	343	343	4,100	4,150	619	619	619	619
875	900	133	133	133	133	2,300	2,325	347	347	347	347	4,150	4,200	626	626	626	626
900	925	137	137	137	137	2,325	2,350	351	351	351	351	4,200	4,250	634	634	634	634
925	950	141	141	141	141	2,350	2,375	354	354	354	354	4,250	4,300	641	641	641	641
950	975	144	144	144	144	2,375	2,400	358	358	358	358	4,300	4,350	649	649	649	649
975	1,000	148	148	148	148	2,400	2,425	362	362	362	362	4,350	4,400	656	656	656	656
1,000		152	152	152	152	2,425	2,450	366	366	366	366	4,400	4,450	664	664	664	664
1,000	1,025	156	156	156	156	2,450	2,475	369	369	369	369	4,450	4,500	671	671	671	671
1,025	1,050	159	159	159	159	2,475	2,500	373	373	373	373	4,500	4,550	679	679	679	679
1,050	1,075	163	163	163	163	2,500	2,525	377	377	377	377	4,550	4,600	686	686	686	686
1,075	1,100	167	167	167	167	2,525	2,550	381	381	381	381	4,600	4,650	694	694	694	694
1,100	1,125	171	171	171	171	2,550	2,575	384	384	384	384	4,650	4,700	701	701	701	701
1,125	1,150	174	174	174	174	2,575	2,600	388	388	388	388	4,700	4,750	709	709	709	709
1,150	1,175	178	178	178	178	2,600	2,625	392	392	392	392	4,750	4,800	716	716	716	716
1,175	1,200	182	182	182	182	2,625	2,650	396	396	396	396	4,800	4,850	724	724	724	724
1,200	1,225	186	186	186	186	2,650	2,675	399	399	399	399	4,850	4,900	731	731	731	731
1,225	1,250	189	189	189	189	2,675	2,700	403	403	403	403	4,900	4,950	739	739	739	739
1,250	1,275	193	193	193	193	2,700	2,725	407	407	407	407	4,950	5,000	746	746	746	746
1,275	1,300	197	197	197	197												
1,300	1,325	201	201	201	201												
1,325	1,350	204	204	204	204												
1,350	1,375	208	208	208	208												
1,375	1,400																

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

1990 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	754	754	754	754	8,000	8,050	1,204	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654	1,654
5,050	5,100	761	761	761	761	8,050	8,100	1,211	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661	1,661
5,100	5,150	769	769	769	769	8,100	8,150	1,219	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669	1,669
5,150	5,200	776	776	776	776	8,150	8,200	1,226	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676	1,676
5,200	5,250	784	784	784	784	8,200	8,250	1,234	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684	1,684
5,250	5,300	791	791	791	791	8,250	8,300	1,241	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691	1,691
5,300	5,350	799	799	799	799	8,300	8,350	1,249	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699	1,699
5,350	5,400	806	806	806	806	8,350	8,400	1,256	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706	1,706
5,400	5,450	814	814	814	814	8,400	8,450	1,264	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714	1,714
5,450	5,500	821	821	821	821	8,450	8,500	1,271	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721	1,721
5,500	5,550	829	829	829	829	8,500	8,550	1,279	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729	1,729
5,550	5,600	836	836	836	836	8,550	8,600	1,286	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736	1,736
5,600	5,650	844	844	844	844	8,600	8,650	1,294	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744	1,744
5,650	5,700	851	851	851	851	8,650	8,700	1,301	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751	1,751
5,700	5,750	859	859	859	859	8,700	8,750	1,309	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759	1,759
5,750	5,800	866	866	866	866	8,750	8,800	1,316	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766	1,766
5,800	5,850	874	874	874	874	8,800	8,850	1,324	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774	1,774
5,850	5,900	881	881	881	881	8,850	8,900	1,331	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781	1,781
5,900	5,950	889	889	889	889	8,900	8,950	1,339	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789	1,789
5,950	6,000	896	896	896	896	8,950	9,000	1,346	1,346	1,346	1,346	11,950	12,000	1,796	1,796	1,796	1,796
6,000						9,000						12,000					
6,000	6,050	904	904	904	904	9,000	9,050	1,354	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804	1,804
6,050	6,100	911	911	911	911	9,050	9,100	1,361	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811	1,811
6,100	6,150	919	919	919	919	9,100	9,150	1,369	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819	1,819
6,150	6,200	926	926	926	926	9,150	9,200	1,376	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826	1,826
6,200	6,250	934	934	934	934	9,200	9,250	1,384	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834	1,834
6,250	6,300	941	941	941	941	9,250	9,300	1,391	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841	1,841
6,300	6,350	949	949	949	949	9,300	9,350	1,399	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849	1,849
6,350	6,400	956	956	956	956	9,350	9,400	1,406	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856	1,856
6,400	6,450	964	964	964	964	9,400	9,450	1,414	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864	1,864
6,450	6,500	971	971	971	971	9,450	9,500	1,421	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871	1,871
6,500	6,550	979	979	979	979	9,500	9,550	1,429	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879	1,879
6,550	6,600	986	986	986	986	9,550	9,600	1,436	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886	1,886
6,600	6,650	994	994	994	994	9,600	9,650	1,444	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	1,496	12,950	13,000	1,946	1,946	1,946	1,946
7,000						10,000						13,000					
7,000	7,050	1,054	1,054	1,054	1,054	10,000	10,050	1,504	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	1,646	13,950	14,000	2,096	2,096	2,096	2,096

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

Continued on next page

1990 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
14,000						17,000						20,000					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,658	2,554	20,000	20,050	3,079	3,004	3,498	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,672	2,561	20,050	20,100	3,093	3,011	3,512	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,686	2,569	20,100	20,150	3,107	3,019	3,526	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,700	2,576	20,150	20,200	3,121	3,026	3,540	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,714	2,584	20,200	20,250	3,135	3,034	3,554	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,728	2,591	20,250	20,300	3,149	3,041	3,568	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,742	2,599	20,300	20,350	3,163	3,049	3,582	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,756	2,606	20,350	20,400	3,177	3,056	3,596	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,770	2,614	20,400	20,450	3,191	3,064	3,610	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,784	2,621	20,450	20,500	3,205	3,071	3,624	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,798	2,629	20,500	20,550	3,219	3,079	3,638	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,812	2,636	20,550	20,600	3,233	3,086	3,652	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,826	2,644	20,600	20,650	3,247	3,094	3,666	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,840	2,651	20,650	20,700	3,261	3,101	3,680	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,854	2,659	20,700	20,750	3,275	3,109	3,694	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,868	2,666	20,750	20,800	3,289	3,116	3,708	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,882	2,674	20,800	20,850	3,303	3,124	3,722	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,896	2,681	20,850	20,900	3,317	3,131	3,736	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,910	2,689	20,900	20,950	3,331	3,139	3,750	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,924	2,696	20,950	21,000	3,345	3,146	3,764	3,146
15,000						18,000						21,000					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,938	2,704	21,000	21,050	3,359	3,154	3,778	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,952	2,711	21,050	21,100	3,373	3,161	3,792	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,966	2,719	21,100	21,150	3,387	3,169	3,806	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,980	2,726	21,150	21,200	3,401	3,176	3,820	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,994	2,734	21,200	21,250	3,415	3,184	3,834	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	3,008	2,741	21,250	21,300	3,429	3,191	3,848	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	3,022	2,749	21,300	21,350	3,443	3,199	3,862	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	3,036	2,756	21,350	21,400	3,457	3,206	3,876	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	3,050	2,764	21,400	21,450	3,471	3,214	3,890	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	3,064	2,771	21,450	21,500	3,485	3,221	3,904	3,221
15,500	15,550	2,329	2,329	2,329	2,329	18,500	18,550	2,779	2,779	3,078	2,779	21,500	21,550	3,499	3,229	3,918	3,229
15,550	15,600	2,336	2,336	2,336	2,336	18,550	18,600	2,786	2,786	3,092	2,786	21,550	21,600	3,513	3,236	3,932	3,236
15,600	15,650	2,344	2,344	2,344	2,344	18,600	18,650	2,794	2,794	3,106	2,794	21,600	21,650	3,527	3,244	3,946	3,244
15,650	15,700	2,351	2,351	2,351	2,351	18,650	18,700	2,801	2,801	3,120	2,801	21,650	21,700	3,541	3,251	3,960	3,251
15,700	15,750	2,359	2,359	2,359	2,359	18,700	18,750	2,809	2,809	3,134	2,809	21,700	21,750	3,555	3,259	3,974	3,259
15,750	15,800	2,366	2,366	2,366	2,366	18,750	18,800	2,816	2,816	3,148	2,816	21,750	21,800	3,569	3,266	3,988	3,266
15,800	15,850	2,374	2,374	2,374	2,374	18,800	18,850	2,824	2,824	3,162	2,824	21,800	21,850	3,583	3,274	4,002	3,274
15,850	15,900	2,381	2,381	2,381	2,381	18,850	18,900	2,831	2,831	3,176	2,831	21,850	21,900	3,597	3,281	4,016	3,281
15,900	15,950	2,389	2,389	2,389	2,389	18,900	18,950	2,839	2,839	3,190	2,839	21,900	21,950	3,611	3,289	4,030	3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	3,204	2,846	21,950	22,000	3,625	3,296	4,044	3,296
16,000						19,000						22,000					
16,000	16,050	2,404	2,404	2,404	2,404	19,000	19,050	2,854	2,854	3,218	2,854	22,000	22,050	3,639	3,304	4,058	3,304
16,050	16,100	2,411	2,411	2,411	2,411	19,050	19,100	2,861	2,861	3,232	2,861	22,050	22,100	3,653	3,311	4,072	3,311
16,100	16,150	2,419	2,419	2,419	2,419	19,100	19,150	2,869	2,869	3,246	2,869	22,100	22,150	3,667	3,319	4,086	3,319
16,150	16,200	2,426	2,426	2,426	2,426	19,150	19,200	2,876	2,876	3,260	2,876	22,150	22,200	3,681	3,326	4,100	3,326
16,200	16,250	2,434	2,434	2,434	2,434	19,200	19,250	2,884	2,884	3,274	2,884	22,200	22,250	3,695	3,334	4,114	3,334
16,250	16,300	2,441	2,441	2,448	2,441	19,250	19,300	2,891	2,891	3,288	2,891	22,250	22,300	3,709	3,341	4,128	3,341
16,300	16,350	2,449	2,449	2,462	2,449	19,300	19,350	2,899	2,899	3,302	2,899	22,300	22,350	3,723	3,349	4,142	3,349
16,350	16,400	2,456	2,456	2,476	2,456	19,350	19,400	2,906	2,906	3,316	2,906	22,350	22,400	3,737	3,356	4,156	3,356
16,400	16,450	2,464	2,464	2,490	2,464	19,400	19,450	2,914	2,914	3,330	2,914	22,400	22,450	3,751	3,364	4,170	3,364
16,450	16,500	2,471	2,471	2,504	2,471	19,450	19,500	2,922	2,921	3,344	2,921	22,450	22,500	3,765	3,371	4,184	3,371
16,500	16,550	2,479	2,479	2,518	2,479	19,500	19,550	2,930	2,929	3,358	2,929	22,500	22,550	3,779	3,379	4,198	3,379
16,550	16,600	2,486	2,486	2,532	2,486	19,550	19,600	2,938	2,936	3,372	2,936	22,550	22,600	3,793	3,386	4,212	3,386
16,600	16,650	2,494	2,494	2,546	2,494	19,600	19,650	2,946	2,944	3,386	2,944	22,600	22,650	3,807	3,394	4,226	3,394
16,650	16,700	2,501	2,501	2,560	2,501	19,650	19,700	2,954	2,951	3,400	2,951	22,650	22,700	3,821	3,401	4,240	3,401
16,700	16,750	2,509	2,509	2,574	2,509	19,700	19,750	2,962	2,959	3,414	2,959	22,700	22,750	3,835	3,409	4,254	3,409
16,750	16,800	2,516	2,516	2,588	2,516	19,750	19,800	2,970	2,966	3,428	2,966	22,750	22,800	3,849	3,416	4,268	3,416
16,800	16,850	2,524	2,524	2,602	2,524	19,800	19,850	2,978	2,974	3,442	2,974	22,800	22,850	3,863	3,424	4,282	3,424
16,850	16,900	2,531	2,531	2,616	2,531	19,850	19,900	2,986	2,981	3,456	2,981	22,850	22,900	3,877	3,431	4,296	3,431
16,900	16,950	2,539	2,539	2,630	2,539	19,900	19,950	2,994	2,989	3,470	2,989	22,900	22,950	3,891	3,439		

1990 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
23,000					26,000					29,000							
23,000	23,050	3,919	3,454	4,338	3,454	26,000	26,050	4,759	3,904	5,178	3,904	29,000	29,050	5,599	4,354	6,018	4,741
23,050	23,100	3,933	3,461	4,352	3,461	26,050	26,100	4,773	3,911	5,192	3,915	29,050	29,100	5,613	4,361	6,032	4,755
23,100	23,150	3,947	3,469	4,366	3,469	26,100	26,150	4,787	3,919	5,206	3,929	29,100	29,150	5,627	4,369	6,046	4,769
23,150	23,200	3,961	3,476	4,380	3,476	26,150	26,200	4,801	3,926	5,220	3,943	29,150	29,200	5,641	4,376	6,060	4,783
23,200	23,250	3,975	3,484	4,394	3,484	26,200	26,250	4,815	3,934	5,234	3,957	29,200	29,250	5,655	4,384	6,074	4,797
23,250	23,300	3,989	3,491	4,408	3,491	26,250	26,300	4,829	3,941	5,248	3,971	29,250	29,300	5,669	4,391	6,088	4,811
23,300	23,350	4,003	3,499	4,422	3,499	26,300	26,350	4,843	3,949	5,262	3,985	29,300	29,350	5,683	4,399	6,102	4,825
23,350	23,400	4,017	3,506	4,436	3,506	26,350	26,400	4,857	3,956	5,276	3,999	29,350	29,400	5,697	4,406	6,116	4,839
23,400	23,450	4,031	3,514	4,450	3,514	26,400	26,450	4,871	3,964	5,290	4,013	29,400	29,450	5,711	4,414	6,130	4,853
23,450	23,500	4,045	3,521	4,464	3,521	26,450	26,500	4,885	3,971	5,304	4,027	29,450	29,500	5,725	4,421	6,144	4,867
23,500	23,550	4,059	3,529	4,478	3,529	26,500	26,550	4,899	3,979	5,318	4,041	29,500	29,550	5,739	4,429	6,158	4,881
23,550	23,600	4,073	3,536	4,492	3,536	26,550	26,600	4,913	3,986	5,332	4,055	29,550	29,600	5,753	4,436	6,172	4,895
23,600	23,650	4,087	3,544	4,506	3,544	26,600	26,650	4,927	3,994	5,346	4,069	29,600	29,650	5,767	4,444	6,186	4,909
23,650	23,700	4,101	3,551	4,520	3,551	26,650	26,700	4,941	4,001	5,360	4,083	29,650	29,700	5,781	4,451	6,200	4,923
23,700	23,750	4,115	3,559	4,534	3,559	26,700	26,750	4,955	4,009	5,374	4,097	29,700	29,750	5,795	4,459	6,214	4,937
23,750	23,800	4,129	3,566	4,548	3,566	26,750	26,800	4,969	4,016	5,388	4,111	29,750	29,800	5,809	4,466	6,228	4,951
23,800	23,850	4,143	3,574	4,562	3,574	26,800	26,850	4,983	4,024	5,402	4,125	29,800	29,850	5,823	4,474	6,242	4,965
23,850	23,900	4,157	3,581	4,576	3,581	26,850	26,900	4,997	4,031	5,416	4,139	29,850	29,900	5,837	4,481	6,256	4,979
23,900	23,950	4,171	3,589	4,590	3,589	26,900	26,950	5,011	4,039	5,430	4,153	29,900	29,950	5,851	4,489	6,270	4,993
23,950	24,000	4,185	3,596	4,604	3,596	26,950	27,000	5,025	4,046	5,444	4,167	29,950	30,000	5,865	4,496	6,284	5,007
24,000					27,000					30,000							
24,000	24,050	4,199	3,604	4,618	3,604	27,000	27,050	5,039	4,054	5,458	4,181	30,000	30,050	5,879	4,504	6,298	5,021
24,050	24,100	4,213	3,611	4,632	3,611	27,050	27,100	5,053	4,061	5,472	4,195	30,050	30,100	5,893	4,511	6,312	5,035
24,100	24,150	4,227	3,619	4,646	3,619	27,100	27,150	5,067	4,069	5,486	4,209	30,100	30,150	5,907	4,519	6,326	5,049
24,150	24,200	4,241	3,626	4,660	3,626	27,150	27,200	5,081	4,076	5,500	4,223	30,150	30,200	5,921	4,526	6,340	5,063
24,200	24,250	4,255	3,634	4,674	3,634	27,200	27,250	5,095	4,084	5,514	4,237	30,200	30,250	5,935	4,534	6,354	5,077
24,250	24,300	4,269	3,641	4,688	3,641	27,250	27,300	5,109	4,091	5,528	4,251	30,250	30,300	5,949	4,541	6,368	5,091
24,300	24,350	4,283	3,649	4,702	3,649	27,300	27,350	5,123	4,099	5,542	4,265	30,300	30,350	5,963	4,549	6,382	5,105
24,350	24,400	4,297	3,656	4,716	3,656	27,350	27,400	5,137	4,106	5,556	4,279	30,350	30,400	5,977	4,556	6,396	5,119
24,400	24,450	4,311	3,664	4,730	3,664	27,400	27,450	5,151	4,114	5,570	4,293	30,400	30,450	5,991	4,564	6,410	5,133
24,450	24,500	4,325	3,671	4,744	3,671	27,450	27,500	5,165	4,121	5,584	4,307	30,450	30,500	6,005	4,571	6,424	5,147
24,500	24,550	4,339	3,679	4,758	3,679	27,500	27,550	5,179	4,129	5,598	4,321	30,500	30,550	6,019	4,579	6,438	5,161
24,550	24,600	4,353	3,686	4,772	3,686	27,550	27,600	5,193	4,136	5,612	4,335	30,550	30,600	6,033	4,586	6,452	5,175
24,600	24,650	4,367	3,694	4,786	3,694	27,600	27,650	5,207	4,144	5,626	4,349	30,600	30,650	6,047	4,594	6,466	5,189
24,650	24,700	4,381	3,701	4,800	3,701	27,650	27,700	5,221	4,151	5,640	4,363	30,650	30,700	6,061	4,601	6,480	5,203
24,700	24,750	4,395	3,709	4,814	3,709	27,700	27,750	5,235	4,159	5,654	4,377	30,700	30,750	6,075	4,609	6,494	5,217
24,750	24,800	4,409	3,716	4,828	3,716	27,750	27,800	5,249	4,166	5,668	4,391	30,750	30,800	6,089	4,616	6,508	5,231
24,800	24,850	4,423	3,724	4,842	3,724	27,800	27,850	5,263	4,174	5,682	4,405	30,800	30,850	6,103	4,624	6,522	5,245
24,850	24,900	4,437	3,731	4,856	3,731	27,850	27,900	5,277	4,181	5,696	4,419	30,850	30,900	6,117	4,631	6,536	5,259
24,900	24,950	4,451	3,739	4,870	3,739	27,900	27,950	5,291	4,189	5,710	4,433	30,900	30,950	6,131	4,639	6,550	5,273
24,950	25,000	4,465	3,746	4,884	3,746	27,950	28,000	5,305	4,196	5,724	4,447	30,950	31,000	6,145	4,646	6,564	5,287
25,000					28,000					31,000							
25,000	25,050	4,479	3,754	4,898	3,754	28,000	28,050	5,319	4,204	5,738	4,461	31,000	31,050	6,159	4,654	6,578	5,301
25,050	25,100	4,493	3,761	4,912	3,761	28,050	28,100	5,333	4,211	5,752	4,475	31,050	31,100	6,173	4,661	6,592	5,315
25,100	25,150	4,507	3,769	4,926	3,769	28,100	28,150	5,347	4,219	5,766	4,489	31,100	31,150	6,187	4,669	6,606	5,329
25,150	25,200	4,521	3,776	4,940	3,776	28,150	28,200	5,361	4,226	5,780	4,503	31,150	31,200	6,201	4,676	6,620	5,343
25,200	25,250	4,535	3,784	4,954	3,784	28,200	28,250	5,375	4,234	5,794	4,517	31,200	31,250	6,215	4,684	6,634	5,357
25,250	25,300	4,549	3,791	4,968	3,791	28,250	28,300	5,389	4,241	5,808	4,531	31,250	31,300	6,229	4,691	6,648	5,371
25,300	25,350	4,563	3,799	4,982	3,799	28,300	28,350	5,403	4,249	5,822	4,545	31,300	31,350	6,243	4,699	6,662	5,385
25,350	25,400	4,577	3,806	4,996	3,806	28,350	28,400	5,417	4,256	5,836	4,559	31,350	31,400	6,257	4,706	6,676	5,399
25,400	25,450	4,591	3,814	5,010	3,814	28,400	28,450	5,431	4,264	5,850	4,573	31,400	31,450	6,271	4,714	6,690	5,413
25,450	25,500	4,605	3,821	5,024	3,821	28,450	28,500	5,445	4,271	5,864	4,587	31,450	31,500	6,285	4,721	6,704	5,427
25,500	25,550	4,619	3,829	5,038	3,829	28,500	28,550	5,459	4,279	5,878	4,601	31,500	31,550	6,299	4,729	6,718	5,441
25,550	25,600	4,633	3,836	5,052	3,836	28,550	28,600	5,473	4,286	5,892	4,615	31,550	31,600	6,313	4,736	6,732	5,455
25,600	25,650	4,647	3,844	5,066	3,844	28,600	28,650	5,487	4,294	5,906	4,629	31,600	31,650	6,327	4,744	6,746	5,469
25,650	25,700	4,661	3,851	5,080	3,851	28,650	28,700	5,501	4,301	5,920	4,643	31,650	31,700	6,341	4,751	6,760	5,483
25,700	25,750	4,675	3,859	5,094	3,859	28,700	28,750	5,515	4,309	5,934	4,657	31,700	31,750	6,355	4,759	6,774	5,497
25,750	25,800	4,689	3,866	5,108	3,866	28,750	28,800	5,529	4,316	5,948	4,671	31,750	31,800	6,369	4,766	6,788	5,511
25,800	25,850	4,703	3,874	5,122	3,874	28,800	28,850	5,543	4,324	5,962	4,685	31,800	31,850	6,383	4,774	6,802	5,525
25,850	25,900	4,717	3,881	5,136	3,881	28,850	28,900	5,557	4,331	5,976	4,699	31,850	31,900	6,397	4,781	6,816	5,539
25,900	25,950	4,731	3,889	5,150	3,889	28,900	28,950	5,571	4,339	5,990	4,713	31,900	31,950	6,411	4,789	6,830	5,553
25,950	26,000	4,745	3,896	5,164	3,896	28,950	29,000	5,585	4,346	6,004	4,727	3					

1990 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000	32,050	6,439	4,804	6,858	5,581	35,000	35,050	7,279	5,589	7,698	6,421	38,000	38,050	8,119	6,429	8,538	7,261
32,050	32,100	6,453	4,811	6,872	5,595	35,050	35,100	7,293	5,603	7,712	6,435	38,050	38,100	8,133	6,443	8,552	7,275
32,100	32,150	6,467	4,819	6,886	5,609	35,100	35,150	7,307	5,617	7,726	6,449	38,100	38,150	8,147	6,457	8,566	7,289
32,150	32,200	6,481	4,826	6,900	5,623	35,150	35,200	7,321	5,631	7,740	6,463	38,150	38,200	8,161	6,471	8,580	7,303
32,200	32,250	6,495	4,834	6,914	5,637	35,200	35,250	7,335	5,645	7,754	6,477	38,200	38,250	8,175	6,485	8,594	7,317
32,250	32,300	6,509	4,841	6,928	5,651	35,250	35,300	7,349	5,659	7,768	6,491	38,250	38,300	8,189	6,499	8,608	7,331
32,300	32,350	6,523	4,849	6,942	5,665	35,300	35,350	7,363	5,673	7,782	6,505	38,300	38,350	8,203	6,513	8,622	7,345
32,350	32,400	6,537	4,856	6,956	5,679	35,350	35,400	7,377	5,687	7,796	6,519	38,350	38,400	8,217	6,527	8,636	7,359
32,400	32,450	6,551	4,864	6,970	5,693	35,400	35,450	7,391	5,701	7,810	6,533	38,400	38,450	8,231	6,541	8,650	7,373
32,450	32,500	6,565	4,875	6,984	5,707	35,450	35,500	7,405	5,715	7,824	6,547	38,450	38,500	8,245	6,555	8,664	7,387
32,500	32,550	6,579	4,889	6,998	5,721	35,500	35,550	7,419	5,729	7,838	6,561	38,500	38,550	8,259	6,569	8,678	7,401
32,550	32,600	6,593	4,903	7,012	5,735	35,550	35,600	7,433	5,743	7,852	6,575	38,550	38,600	8,273	6,583	8,692	7,415
32,600	32,650	6,607	4,917	7,026	5,749	35,600	35,650	7,447	5,757	7,866	6,589	38,600	38,650	8,287	6,597	8,706	7,429
32,650	32,700	6,621	4,931	7,040	5,763	35,650	35,700	7,461	5,771	7,880	6,603	38,650	38,700	8,301	6,611	8,720	7,443
32,700	32,750	6,635	4,945	7,054	5,777	35,700	35,750	7,475	5,785	7,894	6,617	38,700	38,750	8,315	6,625	8,734	7,457
32,750	32,800	6,649	4,959	7,068	5,791	35,750	35,800	7,489	5,799	7,908	6,631	38,750	38,800	8,329	6,639	8,748	7,471
32,800	32,850	6,663	4,973	7,082	5,805	35,800	35,850	7,503	5,813	7,922	6,645	38,800	38,850	8,343	6,653	8,762	7,485
32,850	32,900	6,677	4,987	7,096	5,819	35,850	35,900	7,517	5,827	7,936	6,659	38,850	38,900	8,357	6,667	8,776	7,499
32,900	32,950	6,691	5,001	7,110	5,833	35,900	35,950	7,531	5,841	7,950	6,673	38,900	38,950	8,371	6,681	8,790	7,513
32,950	33,000	6,705	5,015	7,124	5,847	35,950	36,000	7,545	5,855	7,964	6,687	38,950	39,000	8,385	6,695	8,804	7,527
33,000						36,000						39,000					
33,000	33,050	6,719	5,029	7,138	5,861	36,000	36,050	7,559	5,869	7,978	6,701	39,000	39,050	8,399	6,709	8,818	7,541
33,050	33,100	6,733	5,043	7,152	5,875	36,050	36,100	7,573	5,883	7,992	6,715	39,050	39,100	8,413	6,723	8,832	7,555
33,100	33,150	6,747	5,057	7,166	5,889	36,100	36,150	7,587	5,897	8,006	6,729	39,100	39,150	8,427	6,737	8,846	7,569
33,150	33,200	6,761	5,071	7,180	5,903	36,150	36,200	7,601	5,911	8,020	6,743	39,150	39,200	8,441	6,751	8,860	7,583
33,200	33,250	6,775	5,085	7,194	5,917	36,200	36,250	7,615	5,925	8,034	6,757	39,200	39,250	8,455	6,765	8,875	7,597
33,250	33,300	6,789	5,099	7,208	5,931	36,250	36,300	7,629	5,939	8,048	6,771	39,250	39,300	8,469	6,779	8,892	7,611
33,300	33,350	6,803	5,113	7,222	5,945	36,300	36,350	7,643	5,953	8,062	6,785	39,300	39,350	8,483	6,793	8,908	7,625
33,350	33,400	6,817	5,127	7,236	5,959	36,350	36,400	7,657	5,967	8,076	6,799	39,350	39,400	8,497	6,807	8,925	7,639
33,400	33,450	6,831	5,141	7,250	5,973	36,400	36,450	7,671	5,981	8,090	6,813	39,400	39,450	8,511	6,821	8,941	7,653
33,450	33,500	6,845	5,155	7,264	5,987	36,450	36,500	7,685	5,995	8,104	6,827	39,450	39,500	8,525	6,835	8,958	7,667
33,500	33,550	6,859	5,169	7,278	6,001	36,500	36,550	7,699	6,009	8,118	6,841	39,500	39,550	8,539	6,849	8,974	7,681
33,550	33,600	6,873	5,183	7,292	6,015	36,550	36,600	7,713	6,023	8,132	6,855	39,550	39,600	8,553	6,863	8,991	7,695
33,600	33,650	6,887	5,197	7,306	6,029	36,600	36,650	7,727	6,037	8,146	6,869	39,600	39,650	8,567	6,877	9,007	7,709
33,650	33,700	6,901	5,211	7,320	6,043	36,650	36,700	7,741	6,051	8,160	6,883	39,650	39,700	8,581	6,891	9,024	7,723
33,700	33,750	6,915	5,225	7,334	6,057	36,700	36,750	7,755	6,065	8,174	6,897	39,700	39,750	8,595	6,905	9,040	7,737
33,750	33,800	6,929	5,239	7,348	6,071	36,750	36,800	7,769	6,079	8,188	6,911	39,750	39,800	8,609	6,919	9,057	7,751
33,800	33,850	6,943	5,253	7,362	6,085	36,800	36,850	7,783	6,093	8,202	6,925	39,800	39,850	8,623	6,933	9,073	7,765
33,850	33,900	6,957	5,267	7,376	6,099	36,850	36,900	7,797	6,107	8,216	6,939	39,850	39,900	8,637	6,947	9,090	7,779
33,900	33,950	6,971	5,281	7,390	6,113	36,900	36,950	7,811	6,121	8,230	6,953	39,900	39,950	8,651	6,961	9,106	7,793
33,950	34,000	6,985	5,295	7,404	6,127	36,950	37,000	7,825	6,135	8,244	6,967	39,950	40,000	8,665	6,975	9,123	7,807
34,000						37,000						40,000					
34,000	34,050	6,999	5,309	7,418	6,141	37,000	37,050	7,839	6,149	8,258	6,981	40,000	40,050	8,679	6,989	9,139	7,821
34,050	34,100	7,013	5,323	7,432	6,155	37,050	37,100	7,853	6,163	8,272	6,995	40,050	40,100	8,693	7,003	9,156	7,835
34,100	34,150	7,027	5,337	7,446	6,169	37,100	37,150	7,867	6,177	8,286	7,009	40,100	40,150	8,707	7,017	9,172	7,849
34,150	34,200	7,041	5,351	7,460	6,183	37,150	37,200	7,881	6,191	8,300	7,023	40,150	40,200	8,721	7,031	9,189	7,863
34,200	34,250	7,055	5,365	7,474	6,197	37,200	37,250	7,895	6,205	8,314	7,037	40,200	40,250	8,735	7,045	9,205	7,877
34,250	34,300	7,069	5,379	7,488	6,211	37,250	37,300	7,909	6,219	8,328	7,051	40,250	40,300	8,749	7,059	9,222	7,891
34,300	34,350	7,083	5,393	7,502	6,225	37,300	37,350	7,923	6,233	8,342	7,065	40,300	40,350	8,763	7,073	9,238	7,905
34,350	34,400	7,097	5,407	7,516	6,239	37,350	37,400	7,937	6,247	8,356	7,079	40,350	40,400	8,777	7,087	9,255	7,919
34,400	34,450	7,111	5,421	7,530	6,253	37,400	37,450	7,951	6,261	8,370	7,093	40,400	40,450	8,791	7,101	9,271	7,933
34,450	34,500	7,125	5,435	7,544	6,267	37,450	37,500	7,965	6,275	8,384	7,107	40,450	40,500	8,805	7,115	9,288	7,947
34,500	34,550	7,139	5,449	7,558	6,281	37,500	37,550	7,979	6,289	8,398	7,121	40,500	40,550	8,819	7,129	9,304	7,961
34,550	34,600	7,153	5,463	7,572	6,295	37,550	37,600	7,993	6,303	8,412	7,135	40,550	40,600	8,833	7,143	9,321	7,975
34,600	34,650	7,167	5,477	7,586	6,309	37,600	37,650	8,007	6,317	8,426	7,149	40,600	40,650	8,847	7,157	9,337	7,989
34,650	34,700	7,181	5,491	7,600	6,323	37,650	37,700	8,021	6,331	8,440	7,163	40,650	40,700	8,861	7,171	9,354	8,003
34,700	34,750	7,195	5,505	7,614	6,337	37,700	37,750	8,035	6,345	8,454	7,177	40,700	40,750	8,875	7,185	9,370	8,017
34,750	34,800	7,209	5,519	7,628	6,351	37,750	37,800	8,049	6,359	8,468	7,191	40,750	40,800	8,889	7,199	9,387	8,031
34,800	34,850	7,223	5,533	7,642	6,365	37,800	37,850	8,063	6,373	8,482	7,205	40,800	40,850	8,903	7,213	9,403	8,045
34,850	34,900	7,237	5,547	7,656	6,379	37,850	37,900	8,077	6,387	8,496	7,219	40,850	40,900	8,917	7,227	9,420	8,059
34,900	34,950	7,251	5,561	7,670	6,393	37,900	37,950	8,091	6,401	8,510	7,233	40,900	40,950	8,931	7,241		

1990 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	8,959	7,269	9,469	8,101	44,000	44,050	9,799	8,109	10,459	8,941	47,000	47,050	10,639	8,949	11,449	9,781
41,050	41,100	8,973	7,283	9,486	8,115	44,050	44,100	9,813	8,123	10,476	8,955	47,050	47,100	10,654	8,963	11,466	9,795
41,100	41,150	8,987	7,297	9,502	8,129	44,100	44,150	9,827	8,137	10,492	8,969	47,100	47,150	10,670	8,977	11,482	9,809
41,150	41,200	9,001	7,311	9,519	8,143	44,150	44,200	9,841	8,151	10,509	8,983	47,150	47,200	10,687	8,991	11,499	9,823
41,200	41,250	9,015	7,325	9,535	8,157	44,200	44,250	9,855	8,165	10,525	8,997	47,200	47,250	10,703	9,005	11,515	9,837
41,250	41,300	9,029	7,339	9,552	8,171	44,250	44,300	9,869	8,179	10,542	9,011	47,250	47,300	10,720	9,019	11,532	9,851
41,300	41,350	9,043	7,353	9,568	8,185	44,300	44,350	9,883	8,193	10,558	9,025	47,300	47,350	10,736	9,033	11,548	9,865
41,350	41,400	9,057	7,367	9,585	8,199	44,350	44,400	9,897	8,207	10,575	9,039	47,350	47,400	10,753	9,047	11,565	9,879
41,400	41,450	9,071	7,381	9,601	8,213	44,400	44,450	9,911	8,221	10,591	9,053	47,400	47,450	10,769	9,061	11,581	9,893
41,450	41,500	9,085	7,395	9,618	8,227	44,450	44,500	9,925	8,235	10,608	9,067	47,450	47,500	10,786	9,075	11,598	9,907
41,500	41,550	9,099	7,409	9,634	8,241	44,500	44,550	9,939	8,249	10,624	9,081	47,500	47,550	10,802	9,089	11,614	9,921
41,550	41,600	9,113	7,423	9,651	8,255	44,550	44,600	9,953	8,263	10,641	9,095	47,550	47,600	10,819	9,103	11,631	9,935
41,600	41,650	9,127	7,437	9,667	8,269	44,600	44,650	9,967	8,277	10,657	9,109	47,600	47,650	10,835	9,117	11,647	9,949
41,650	41,700	9,141	7,451	9,684	8,283	44,650	44,700	9,981	8,291	10,674	9,123	47,650	47,700	10,852	9,131	11,664	9,963
41,700	41,750	9,155	7,465	9,700	8,297	44,700	44,750	9,995	8,305	10,690	9,137	47,700	47,750	10,868	9,145	11,680	9,977
41,750	41,800	9,169	7,479	9,717	8,311	44,750	44,800	10,009	8,319	10,707	9,151	47,750	47,800	10,885	9,159	11,697	9,991
41,800	41,850	9,183	7,493	9,733	8,325	44,800	44,850	10,023	8,333	10,723	9,165	47,800	47,850	10,901	9,173	11,713	10,005
41,850	41,900	9,197	7,507	9,750	8,339	44,850	44,900	10,037	8,347	10,740	9,179	47,850	47,900	10,918	9,187	11,730	10,019
41,900	41,950	9,211	7,521	9,766	8,353	44,900	44,950	10,051	8,361	10,756	9,193	47,900	47,950	10,934	9,201	11,746	10,033
41,950	42,000	9,225	7,535	9,783	8,367	44,950	45,000	10,065	8,375	10,773	9,207	47,950	48,000	10,951	9,215	11,763	10,047
42,000						45,000						48,000					
42,000	42,050	9,239	7,549	9,799	8,381	45,000	45,050	10,079	8,389	10,789	9,221	48,000	48,050	10,967	9,229	11,779	10,061
42,050	42,100	9,253	7,563	9,816	8,395	45,050	45,100	10,093	8,403	10,806	9,235	48,050	48,100	10,984	9,243	11,796	10,075
42,100	42,150	9,267	7,577	9,832	8,409	45,100	45,150	10,107	8,417	10,822	9,249	48,100	48,150	11,000	9,257	11,812	10,089
42,150	42,200	9,281	7,591	9,849	8,423	45,150	45,200	10,121	8,431	10,839	9,263	48,150	48,200	11,017	9,271	11,829	10,103
42,200	42,250	9,295	7,605	9,865	8,437	45,200	45,250	10,135	8,445	10,855	9,277	48,200	48,250	11,033	9,285	11,845	10,117
42,250	42,300	9,309	7,619	9,882	8,451	45,250	45,300	10,149	8,459	10,872	9,291	48,250	48,300	11,050	9,299	11,862	10,131
42,300	42,350	9,323	7,633	9,898	8,465	45,300	45,350	10,163	8,473	10,888	9,305	48,300	48,350	11,066	9,313	11,878	10,145
42,350	42,400	9,337	7,647	9,915	8,479	45,350	45,400	10,177	8,487	10,905	9,319	48,350	48,400	11,083	9,327	11,895	10,159
42,400	42,450	9,351	7,661	9,931	8,493	45,400	45,450	10,191	8,501	10,921	9,333	48,400	48,450	11,099	9,341	11,911	10,173
42,450	42,500	9,365	7,675	9,948	8,507	45,450	45,500	10,205	8,515	10,938	9,347	48,450	48,500	11,116	9,355	11,928	10,187
42,500	42,550	9,379	7,689	9,964	8,521	45,500	45,550	10,219	8,529	10,954	9,361	48,500	48,550	11,132	9,369	11,944	10,201
42,550	42,600	9,393	7,703	9,981	8,535	45,550	45,600	10,233	8,543	10,971	9,375	48,550	48,600	11,149	9,383	11,961	10,215
42,600	42,650	9,407	7,717	9,997	8,549	45,600	45,650	10,247	8,557	10,987	9,389	48,600	48,650	11,165	9,397	11,977	10,229
42,650	42,700	9,421	7,731	10,014	8,563	45,650	45,700	10,261	8,571	11,004	9,403	48,650	48,700	11,182	9,411	11,994	10,243
42,700	42,750	9,435	7,745	10,030	8,577	45,700	45,750	10,275	8,585	11,020	9,417	48,700	48,750	11,198	9,425	12,010	10,257
42,750	42,800	9,449	7,759	10,047	8,591	45,750	45,800	10,289	8,599	11,037	9,431	48,750	48,800	11,215	9,439	12,027	10,271
42,800	42,850	9,463	7,773	10,063	8,605	45,800	45,850	10,303	8,613	11,053	9,445	48,800	48,850	11,231	9,453	12,043	10,285
42,850	42,900	9,477	7,787	10,080	8,619	45,850	45,900	10,317	8,627	11,070	9,459	48,850	48,900	11,248	9,467	12,060	10,299
42,900	42,950	9,491	7,801	10,096	8,633	45,900	45,950	10,331	8,641	11,086	9,473	48,900	48,950	11,264	9,481	12,076	10,313
42,950	43,000	9,505	7,815	10,113	8,647	45,950	46,000	10,345	8,655	11,103	9,487	48,950	49,000	11,281	9,495	12,093	10,327
43,000						46,000						49,000					
43,000	43,050	9,519	7,829	10,129	8,661	46,000	46,050	10,359	8,669	11,119	9,501	49,000	49,050	11,297	9,509	12,109	10,341
43,050	43,100	9,533	7,843	10,146	8,675	46,050	46,100	10,373	8,683	11,136	9,515	49,050	49,100	11,314	9,523	12,126	10,355
43,100	43,150	9,547	7,857	10,162	8,689	46,100	46,150	10,387	8,697	11,152	9,529	49,100	49,150	11,330	9,537	12,142	10,369
43,150	43,200	9,561	7,871	10,179	8,703	46,150	46,200	10,401	8,711	11,169	9,543	49,150	49,200	11,347	9,551	12,159	10,383
43,200	43,250	9,575	7,885	10,195	8,717	46,200	46,250	10,415	8,725	11,185	9,557	49,200	49,250	11,363	9,565	12,175	10,397
43,250	43,300	9,589	7,899	10,212	8,731	46,250	46,300	10,429	8,739	11,202	9,571	49,250	49,300	11,380	9,579	12,192	10,411
43,300	43,350	9,603	7,913	10,228	8,745	46,300	46,350	10,443	8,753	11,218	9,585	49,300	49,350	11,396	9,593	12,208	10,425
43,350	43,400	9,617	7,927	10,245	8,759	46,350	46,400	10,457	8,767	11,235	9,599	49,350	49,400	11,413	9,607	12,225	10,439
43,400	43,450	9,631	7,941	10,261	8,773	46,400	46,450	10,471	8,781	11,251	9,613	49,400	49,450	11,429	9,621	12,241	10,453
43,450	43,500	9,645	7,955	10,278	8,787	46,450	46,500	10,485	8,795	11,268	9,627	49,450	49,500	11,446	9,635	12,258	10,467
43,500	43,550	9,659	7,969	10,294	8,801	46,500	46,550	10,499	8,809	11,284	9,641	49,500	49,550	11,462	9,649	12,274	10,481
43,550	43,600	9,673	7,983	10,311	8,815	46,550	46,600	10,513	8,823	11,301	9,655	49,550	49,600	11,479	9,663	12,291	10,495
43,600	43,650	9,687	7,997	10,327	8,829	46,600	46,650	10,527	8,837	11,317	9,669	49,600	49,650	11,495	9,677	12,307	10,509
43,650	43,700	9,701	8,011	10,344	8,843	46,650	46,700	10,541	8,851	11,334	9,683	49,650	49,700	11,512	9,691	12,324	10,523
43,700	43,750	9,715	8,025	10,360	8,857	46,700	46,750	10,555	8,865	11,350	9,697	49,700	49,750	11,528	9,705	12,340	10,537
43,750	43,800	9,729	8,039	10,377	8,871	46,750	46,800	10,569	8,879	11,367	9,711	49,750	49,800	11,545	9,719	12,357	10,551
43,800	43,850	9,743	8,053	10,393	8,885	46,800	46,850	10,583	8,893	11,383	9,725	49,800	49,850	11,561	9,733	12,373	10,565
43,850	43,900	9,757	8,067	10,410	8,899	46,850	46,900										

1990 Earned Income Credit Table

Caution: This is not a tax table.

To find your earned income credit.—Read down the column titled "If line 3 or 4 of the worksheet is—" and find the appropriate amount from the Earned Income

Credit Worksheet on page 40. Read across to the right and find the amount of the earned income credit. Enter that amount on line 5 or 6 of the worksheet, whichever applies.

If line 3 or 4 of the worksheet is—			Your earned income credit is—	If line 3 or 4 of the worksheet is—			Your earned income credit is—	If line 3 or 4 of the worksheet is—			Your earned income credit is—	If line 3 or 4 of the worksheet is—			Your earned income credit is—
At least	But less than			At least	But less than			At least	But less than			At least	But less than		
\$1	\$25	\$2	\$1,600	\$1,625	\$226	\$3,200	\$3,225	\$450	\$4,800	\$4,825	\$674	\$6,400	\$6,425	\$898	
25	50	5	1,625	1,650	229	3,225	3,250	453	4,825	4,850	677	6,425	6,450	901	
50	75	9	1,650	1,675	233	3,250	3,275	457	4,850	4,875	681	6,450	6,475	905	
75	100	12	1,675	1,700	236	3,275	3,300	460	4,875	4,900	684	6,475	6,500	908	
100	125	16	1,700	1,725	240	3,300	3,325	464	4,900	4,925	688	6,500	6,525	912	
125	150	19	1,725	1,750	243	3,325	3,350	467	4,925	4,950	691	6,525	6,550	915	
150	175	23	1,750	1,775	247	3,350	3,375	471	4,950	4,975	695	6,550	6,575	919	
175	200	26	1,775	1,800	250	3,375	3,400	474	4,975	5,000	698	6,575	6,600	922	
200	225	30	1,800	1,825	254	3,400	3,425	478	5,000	5,025	702	6,600	6,625	926	
225	250	33	1,825	1,850	257	3,425	3,450	481	5,025	5,050	705	6,625	6,650	929	
250	275	37	1,850	1,875	261	3,450	3,475	485	5,050	5,075	709	6,650	6,675	933	
275	300	40	1,875	1,900	264	3,475	3,500	488	5,075	5,100	712	6,675	6,700	936	
300	325	44	1,900	1,925	268	3,500	3,525	492	5,100	5,125	716	6,700	6,725	940	
325	350	47	1,925	1,950	271	3,525	3,550	495	5,125	5,150	719	6,725	6,750	943	
350	375	51	1,950	1,975	275	3,550	3,575	499	5,150	5,175	723	6,750	6,775	947	
375	400	54	1,975	2,000	278	3,575	3,600	502	5,175	5,200	726	6,775	6,800	950	
400	425	58	2,000	2,025	282	3,600	3,625	506	5,200	5,225	730	6,800	10,750	953	
425	450	61	2,025	2,050	285	3,625	3,650	509	5,225	5,250	733	10,750	10,775	950	
450	475	65	2,050	2,075	289	3,650	3,675	513	5,250	5,275	737	10,775	10,800	948	
475	500	68	2,075	2,100	292	3,675	3,700	516	5,275	5,300	740	10,800	10,825	945	
500	525	72	2,100	2,125	296	3,700	3,725	520	5,300	5,325	744	10,825	10,850	943	
525	550	75	2,125	2,150	299	3,725	3,750	523	5,325	5,350	747	10,850	10,875	940	
550	575	79	2,150	2,175	303	3,750	3,775	527	5,350	5,375	751	10,875	10,900	938	
575	600	82	2,175	2,200	306	3,775	3,800	530	5,375	5,400	754	10,900	10,925	935	
600	625	86	2,200	2,225	310	3,800	3,825	534	5,400	5,425	758	10,925	10,950	933	
625	650	89	2,225	2,250	313	3,825	3,850	537	5,425	5,450	761	10,950	10,975	930	
650	675	93	2,250	2,275	317	3,850	3,875	541	5,450	5,475	765	10,975	11,000	928	
675	700	96	2,275	2,300	320	3,875	3,900	544	5,475	5,500	768	11,000	11,025	925	
700	725	100	2,300	2,325	324	3,900	3,925	548	5,500	5,525	772	11,025	11,050	923	
725	750	103	2,325	2,350	327	3,925	3,950	551	5,525	5,550	775	11,050	11,075	920	
750	775	107	2,350	2,375	331	3,950	3,975	555	5,550	5,575	779	11,075	11,100	918	
775	800	110	2,375	2,400	334	3,975	4,000	558	5,575	5,600	782	11,100	11,125	915	
800	825	114	2,400	2,425	338	4,000	4,025	562	5,600	5,625	786	11,125	11,150	913	
825	850	117	2,425	2,450	341	4,025	4,050	565	5,625	5,650	789	11,150	11,175	910	
850	875	121	2,450	2,475	345	4,050	4,075	569	5,650	5,675	793	11,175	11,200	908	
875	900	124	2,475	2,500	348	4,075	4,100	572	5,675	5,700	796	11,200	11,225	905	
900	925	128	2,500	2,525	352	4,100	4,125	576	5,700	5,725	800	11,225	11,250	903	
925	950	131	2,525	2,550	355	4,125	4,150	579	5,725	5,750	803	11,250	11,275	900	
950	975	135	2,550	2,575	359	4,150	4,175	583	5,750	5,775	807	11,275	11,300	898	
975	1,000	138	2,575	2,600	362	4,175	4,200	586	5,775	5,800	810	11,300	11,325	895	
1,000	1,025	142	2,600	2,625	366	4,200	4,225	590	5,800	5,825	814	11,325	11,350	893	
1,025	1,050	145	2,625	2,650	369	4,225	4,250	593	5,825	5,850	817	11,350	11,375	890	
1,050	1,075	149	2,650	2,675	373	4,250	4,275	597	5,850	5,875	821	11,375	11,400	888	
1,075	1,100	152	2,675	2,700	376	4,275	4,300	600	5,875	5,900	824	11,400	11,425	885	
1,100	1,125	156	2,700	2,725	380	4,300	4,325	604	5,900	5,925	828	11,425	11,450	883	
1,125	1,150	159	2,725	2,750	383	4,325	4,350	607	5,925	5,950	831	11,450	11,475	880	
1,150	1,175	163	2,750	2,775	387	4,350	4,375	611	5,950	5,975	835	11,475	11,500	878	
1,175	1,200	166	2,775	2,800	390	4,375	4,400	614	5,975	6,000	838	11,500	11,525	875	
1,200	1,225	170	2,800	2,825	394	4,400	4,425	618	6,000	6,025	842	11,525	11,550	873	
1,225	1,250	173	2,825	2,850	397	4,425	4,450	621	6,025	6,050	845	11,550	11,575	870	
1,250	1,275	177	2,850	2,875	401	4,450	4,475	625	6,050	6,075	849	11,575	11,600	868	
1,275	1,300	180	2,875	2,900	404	4,475	4,500	628	6,075	6,100	852	11,600	11,625	865	
1,300	1,325	184	2,900	2,925	408	4,500	4,525	632	6,100	6,125	856	11,625	11,650	863	
1,325	1,350	187	2,925	2,950	411	4,525	4,550	635	6,125	6,150	859	11,650	11,675	860	
1,350	1,375	191	2,950	2,975	415	4,550	4,575	639	6,150	6,175	863	11,675	11,700	858	
1,375	1,400	194	2,975	3,000	418	4,575	4,600	642	6,175	6,200	866	11,700	11,725	855	
1,400	1,425	198	3,000	3,025	422	4,600	4,625	646	6,200	6,225	870	11,725	11,750	853	
1,425	1,450	201	3,025	3,050	425	4,625	4,650	649	6,225	6,250	873	11,750	11,775	850	
1,450	1,475	205	3,050	3,075	429	4,650	4,675	653	6,250	6,275	877	11,775	11,800	848	
1,475	1,500	208	3,075	3,100	432	4,675	4,700	656	6,275	6,300	880	11,800	11,825	845	
1,500	1,525	212	3,100	3,125	436	4,700	4,725	660	6,300	6,325	884	11,825	11,850	843	
1,525	1,550	215	3,125	3,150	439	4,725	4,750	663	6,325	6,350	887	11,850	11,875	840	
1,550	1,575	219	3,150	3,175	443	4,750	4,775	667	6,350	6,375	891	11,875	11,900	838	
1,575	1,600	222	3,175	3,200	446	4,775	4,800	670	6,375	6,400	894	11,900	11,925	835	

If line 3 or 4 of the worksheet is—			Your earned income credit is—			If line 3 or 4 of the worksheet is—			Your earned income credit is—			If line 3 or 4 of the worksheet is—			Your earned income credit is—		
At least	But less than		At least	But less than		At least	But less than		At least	But less than		At least	But less than		At least	But less than	
\$11,925	\$11,950	\$833	\$13,625	\$13,650	\$663	\$15,325	\$15,350	\$493	\$17,025	\$17,050	\$323	\$18,725	\$18,750	\$153			
11,950	11,975	830	13,650	13,675	660	15,350	15,375	490	17,050	17,075	320	18,750	18,775	150			
11,975	12,000	828	13,675	13,700	658	15,375	15,400	488	17,075	17,100	318	18,775	18,800	148			
12,000	12,025	825	13,700	13,725	655	15,400	15,425	485	17,100	17,125	315	18,800	18,825	145			
12,025	12,050	823	13,725	13,750	653	15,425	15,450	483	17,125	17,150	313	18,825	18,850	143			
12,050	12,075	820	13,750	13,775	650	15,450	15,475	480	17,150	17,175	310	18,850	18,875	140			
12,075	12,100	818	13,775	13,800	648	15,475	15,500	478	17,175	17,200	308	18,875	18,900	138			
12,100	12,125	815	13,800	13,825	645	15,500	15,525	475	17,200	17,225	305	18,900	18,925	135			
12,125	12,150	813	13,825	13,850	643	15,525	15,550	473	17,225	17,250	303	18,925	18,950	133			
12,150	12,175	810	13,850	13,875	640	15,550	15,575	470	17,250	17,275	300	18,950	18,975	130			
12,175	12,200	808	13,875	13,900	638	15,575	15,600	468	17,275	17,300	298	18,975	19,000	128			
12,200	12,225	805	13,900	13,925	635	15,600	15,625	465	17,300	17,325	295	19,000	19,025	125			
12,225	12,250	803	13,925	13,950	633	15,625	15,650	463	17,325	17,350	293	19,025	19,050	123			
12,250	12,275	800	13,950	13,975	630	15,650	15,675	460	17,350	17,375	290	19,050	19,075	120			
12,275	12,300	798	13,975	14,000	628	15,675	15,700	458	17,375	17,400	288	19,075	19,100	118			
12,300	12,325	795	14,000	14,025	625	15,700	15,725	455	17,400	17,425	285	19,100	19,125	115			
12,325	12,350	793	14,025	14,050	623	15,725	15,750	453	17,425	17,450	283	19,125	19,150	113			
12,350	12,375	790	14,050	14,075	620	15,750	15,775	450	17,450	17,475	280	19,150	19,175	110			
12,375	12,400	788	14,075	14,100	618	15,775	15,800	448	17,475	17,500	278	19,175	19,200	108			
12,400	12,425	785	14,100	14,125	615	15,800	15,825	445	17,500	17,525	275	19,200	19,225	105			
12,425	12,450	783	14,125	14,150	613	15,825	15,850	443	17,525	17,550	273	19,225	19,250	103			
12,450	12,475	780	14,150	14,175	610	15,850	15,875	440	17,550	17,575	270	19,250	19,275	100			
12,475	12,500	778	14,175	14,200	608	15,875	15,900	438	17,575	17,600	268	19,275	19,300	98			
12,500	12,525	775	14,200	14,225	605	15,900	15,925	435	17,600	17,625	265	19,300	19,325	95			
12,525	12,550	773	14,225	14,250	603	15,925	15,950	433	17,625	17,650	263	19,325	19,350	93			
12,550	12,575	770	14,250	14,275	600	15,950	15,975	430	17,650	17,675	260	19,350	19,375	90			
12,575	12,600	768	14,275	14,300	598	15,975	16,000	428	17,675	17,700	258	19,375	19,400	88			
12,600	12,625	765	14,300	14,325	595	16,000	16,025	425	17,700	17,725	255	19,400	19,425	85			
12,625	12,650	763	14,325	14,350	593	16,025	16,050	423	17,725	17,750	253	19,425	19,450	83			
12,650	12,675	760	14,350	14,375	590	16,050	16,075	420	17,750	17,775	250	19,450	19,475	80			
12,675	12,700	758	14,375	14,400	588	16,075	16,100	418	17,775	17,800	248	19,475	19,500	78			
12,700	12,725	755	14,400	14,425	585	16,100	16,125	415	17,800	17,825	245	19,500	19,525	75			
12,725	12,750	753	14,425	14,450	583	16,125	16,150	413	17,825	17,850	243	19,525	19,550	73			
12,750	12,775	750	14,450	14,475	580	16,150	16,175	410	17,850	17,875	240	19,550	19,575	70			
12,775	12,800	748	14,475	14,500	578	16,175	16,200	408	17,875	17,900	238	19,575	19,600	68			
12,800	12,825	745	14,500	14,525	575	16,200	16,225	405	17,900	17,925	235	19,600	19,625	65			
12,825	12,850	743	14,525	14,550	573	16,225	16,250	403	17,925	17,950	233	19,625	19,650	63			
12,850	12,875	740	14,550	14,575	570	16,250	16,275	400	17,950	17,975	230	19,650	19,675	60			
12,875	12,900	738	14,575	14,600	568	16,275	16,300	398	17,975	18,000	228	19,675	19,700	58			
12,900	12,925	735	14,600	14,625	565	16,300	16,325	395	18,000	18,025	225	19,700	19,725	55			
12,925	12,950	733	14,625	14,650	563	16,325	16,350	393	18,025	18,050	223	19,725	19,750	53			
12,950	12,975	730	14,650	14,675	560	16,350	16,375	390	18,050	18,075	220	19,750	19,775	50			
12,975	13,000	728	14,675	14,700	558	16,375	16,400	388	18,075	18,100	218	19,775	19,800	48			
13,000	13,025	725	14,700	14,725	555	16,400	16,425	385	18,100	18,125	215	19,800	19,825	45			
13,025	13,050	723	14,725	14,750	553	16,425	16,450	383	18,125	18,150	213	19,825	19,850	43			
13,050	13,075	720	14,750	14,775	550	16,450	16,475	380	18,150	18,175	210	19,850	19,875	40			
13,075	13,100	718	14,775	14,800	548	16,475	16,500	378	18,175	18,200	208	19,875	19,900	38			
13,100	13,125	715	14,800	14,825	545	16,500	16,525	375	18,200	18,225	205	19,900	19,925	35			
13,125	13,150	713	14,825	14,850	543	16,525	16,550	373	18,225	18,250	203	19,925	19,950	33			
13,150	13,175	710	14,850	14,875	540	16,550	16,575	370	18,250	18,275	200	19,950	19,975	30			
13,175	13,200	708	14,875	14,900	538	16,575	16,600	368	18,275	18,300	198	19,975	20,000	28			
13,200	13,225	705	14,900	14,925	535	16,600	16,625	365	18,300	18,325	195	20,000	20,025	25			
13,225	13,250	703	14,925	14,950	533	16,625	16,650	363	18,325	18,350	193	20,025	20,050	23			
13,250	13,275	700	14,950	14,975	530	16,650	16,675	360	18,350	18,375	190	20,050	20,075	20			
13,275	13,300	698	14,975	15,000	528	16,675	16,700	358	18,375	18,400	188	20,075	20,100	18			
13,300	13,325	695	15,000	15,025	525	16,700	16,725	355	18,400	18,425	185	20,100	20,125	15			
13,325	13,350	693	15,025	15,050	523	16,725	16,750	353	18,425	18,450	183	20,125	20,150	13			
13,350	13,375	690	15,050	15,075	520	16,750	16,775	350	18,450	18,475	180	20,150	20,175	10			
13,375	13,400	688	15,075	15,100	518	16,775	16,800	348	18,475	18,500	178	20,175	20,200	8			
13,400	13,425	685	15,100	15,125	515	16,800	16,825	345	18,500	18,525	175	20,200	20,225	5			
13,425	13,450	683	15,125	15,150	513	16,825	16,850	343	18,525	18,550	173	20,225	20,250	3			
13,450	13,475	680	15,150	15,175	510	16,850	16,875	340	18,550	18,575	170	20,250	20,264	1			
13,475	13,500	678	15,175	15,200	508	16,875	16,900	338	18,575	18,600	168						
13,500	13,525	675	15,200	15,225	505	16,900	16,925	335	18,600	18,625	165						
13,525	13,550	673	15,225	15,250	503	16,925	16,950	333	18,625	18,650	163						
13,550	13,575	670	15,250	15,275	500	16,950	16,975	330	18,650	18,675	160						
13,575	13,600	668	15,275	15,300	498	16,975	17,000	328	18,675	18,700	158						
13,600	13,625	665	15,300	15,325	495	17,000	17,025	325	18,700	18,725	155						

\$20,264 or more—you cannot take the credit.

Section 5—After you fill out Form 1040A

Where do I file?

If an addressed envelope came with your return, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.**

Alabama—Memphis, TN 37501
Alaska—Ogden, UT 84201
Arizona—Ogden, UT 84201
Arkansas—Memphis, TN 37501
California—*Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba*—Ogden, UT 84201
All other counties—Fresno, CA 93888
Colorado—Ogden, UT 84201
Connecticut—Andover, MA 05501
Delaware—Philadelphia, PA 19255
District of Columbia—Philadelphia, PA 19255
Florida—Atlanta, GA 39901
Georgia—Atlanta, GA 39901
Hawaii—Fresno, CA 93888
Idaho—Ogden, UT 84201
Illinois—Kansas City, MO 64999
Indiana—Cincinnati, OH 45999
Iowa—Kansas City, MO 64999
Kansas—Austin, TX 73301
Kentucky—Cincinnati, OH 45999
Louisiana—Memphis, TN 37501
Maine—Andover, MA 05501
Maryland—Philadelphia, PA 19255
Massachusetts—Andover, MA 05501
Michigan—Cincinnati, OH 45999
Minnesota—Kansas City, MO 64999
Mississippi—Memphis, TN 37501
Missouri—Kansas City, MO 64999
Montana—Ogden, UT 84201
Nebraska—Ogden, UT 84201
Nevada—Ogden, UT 84201
New Hampshire—Andover, MA 05501
New Jersey—Holtsville, NY 00501
New Mexico—Austin, TX 73301
New York—*New York City and Counties of Nassau, Rockland, Suffolk, and Westchester*—Holtsville, NY 00501
All other counties—Andover, MA 05501
North Carolina—Memphis, TN 37501
North Dakota—Ogden, UT 84201
Ohio—Cincinnati, OH 45999
Oklahoma—Austin, TX 73301
Oregon—Ogden, UT 84201
Pennsylvania—Philadelphia, PA 19255
Rhode Island—Andover, MA 05501
South Carolina—Atlanta, GA 39901
South Dakota—Ogden, UT 84201
Tennessee—Memphis, TN 37501
Texas—Austin, TX 73301
Utah—Ogden, UT 84201
Vermont—Andover, MA 05501
Virginia—Philadelphia, PA 19255
Washington—Ogden, UT 84201
West Virginia—Cincinnati, OH 45999
Wisconsin—Kansas City, MO 64999
Wyoming—Ogden, UT 84201
American Samoa—Philadelphia, PA 19255
Guam—Commissioner of Revenue and Taxation
 855 West Marine Dr.
 Agana, GU 96910
Puerto Rico (or if excluding income under section 933)—Philadelphia, PA 19255
Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255
Virgin Islands: Permanent residents—V.I. Bureau of Internal Revenue
 Lockharts Garden No. 1A
 Charlotte Amalie
 St. Thomas, VI 00802
Foreign country: U.S. citizens and those filing Form 2555 or Form 4563—Philadelphia, PA 19255
All A.P.O. and F.P.O. addresses—Philadelphia, PA 19255

What do I need if I write to IRS?

If you write to IRS about your return after you file it, include your social security number on your correspondence. If you don't include it, it may take us longer to reply.

What should I do if I move?

If you move, always notify, in writing, the Internal Revenue Service center where you filed your last return or the Chief, Taxpayer Service Division in your local IRS district office. You can use **Form 8822** to notify us of your new address. If you move after you file your return and you are expecting a refund, you should also notify the post office serving your old address. This will help forward your check to your new address.

How long should I keep my tax return?

Keep a copy of your tax return and records of all items appearing on it until the statute of limitations runs out. Usually this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, get Pub. 552.

Income tax withholding and estimated tax payments for 1991

If the amount you owe IRS (line 32) or the amount you overpaid IRS (line 29) is large, you may want to file a new Form W-4 with your employer to change the amount of income tax to be withheld from your pay. If you go back to work after a period of unemployment, you may be able to reduce your withholding.

In general, you do not have to make estimated tax payments if you expect that your 1991 tax return will show a tax refund OR a tax balance due IRS of less than \$500. If your total estimated tax for 1991 is \$500 or more, please get Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments.

See Pub. 505 for more details.

How do I amend my tax return?

If you find changes in your income, deductions, or credits after you mail your return, file Form 1040X to change the return you already filed. If you filed a joint return, you may not, after the due date of that return, amend it to file as married filing a separate return. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. A return filed early is considered filed on the date it was due.

If your return is changed for any reason (for example, as a result of an audit of your return by IRS), it may affect your state income tax return. Contact your state tax agency for more information.

How do I get forms and publications?

Generally, individuals receive tax packages containing the forms and schedules that seem right for them based on what they filed last year. Forms, schedules, and publications you may need are listed below and on page 59. If you do not have any tax questions and you only need copies of tax forms and publications, you can—

- Visit your local IRS office.
- Visit a participating bank or post office to get Forms 1040, 1040A, 1040EZ, Schedules A&B, Schedules 1 & 2, and their related instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the handy order blank on page 59. You should receive the items you order within 2 weeks from the time you mail your request.
- Call our toll-free "Forms Only" number 1-800-TAX-FORM (1-800-829-3676). The hours of operation during the filing season are 8:00 A.M. to 5:00 P.M. (weekdays) and 9:00 A.M. to 3:00 P.M. (Saturdays). For callers in Alaska and Hawaii, the hours are Pacific Standard Time. For callers in Puerto Rico, the hours are Eastern Standard Time. You should receive your order within 7 to 10 work days after you call.

The following forms, schedules, and instructions may be obtained at many participating banks, post offices, or libraries.

Form 1040
Instructions for Form 1040 & Schedules
Schedule A for itemized deductions
Schedule B for interest and dividend income if more than \$400, and for answering the foreign accounts or foreign trusts questions

Form 1040A
Instructions for Form 1040A & Schedules
Schedule 1 for Form 1040A filers to report interest and dividend income
Schedule 2 for Form 1040A filers to report child and dependent care expenses
Form 1040EZ
Instructions for Form 1040EZ

Many participating libraries may also carry a variety of forms, schedules, instructions, and publications, which may be photocopied, or you can order them from the Forms Distribution Center for your state. See page 60 for the address.

Schedule 3, Credit for the Elderly or the Disabled for Form 1040A Filers

Schedule C, Profit or Loss From Business

Schedule D, Capital Gains and Losses

Schedule E, Supplemental Income and Loss

Schedule F, Farm Income and Expenses

Schedule R, Credit for the Elderly or the Disabled

Schedule SE, Social Security Self-Employment Tax

Form 1040-ES, Estimated Tax for Individuals

Form 1040X, Amended U.S. Individual Income Tax Return

Form 2106, Employee Business Expenses

Form 2119, Sale of Your Home

Form 2210, Underpayment of Estimated Tax by Individuals and Fiduciaries

Form 2441, Child and Dependent Care Expenses

Form 3468, Investment Credit

Form 3903, Moving Expenses

Form 4562, Depreciation and Amortization

Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

Form 8283, Noncash Charitable Contributions

Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents

Form 8582, Passive Activity Loss Limitations

Form 8606, Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions

Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,000

Form 8822, Change of Address

Pub. 1, Your Rights as a Taxpayer

Pub. 17, Your Federal Income Tax

Pub. 334, Tax Guide for Small Business

Pub. 463, Travel, Entertainment, and Gift Expenses

Pub. 501, Exemptions, Standard Deduction, and Filing Information

Pub. 502, Medical and Dental Expenses

Pub. 504, Tax Information for Divorced or Separated Individuals

Pub. 505, Tax Withholding and Estimated Tax

Pub. 508, Educational Expenses

Pub. 521, Moving Expenses

Pub. 523, Tax Information on Selling Your Home

Pub. 524, Credit for the Elderly or the Disabled

Pub. 525, Taxable and Nontaxable Income

Pub. 527, Residential Rental Property (Including Rental of Vacation Houses)

Pub. 529, Miscellaneous Deductions

Pub. 545, Interest Expense

Pub. 553, Highlights of 1990 Tax Changes

Pub. 554, Tax Information for Older Americans

Pub. 590, Individual Retirement Arrangements

Pub. 910, Guide to Free Tax Services (includes a list of publications)

Pub. 917, Business Use of a Car

Pub. 929, Tax Rules for Children and Dependents

How do I use the order blank?

1. Cut the order blank on the dotted line and be sure to print or type your name accurately on the other side. This will be the label used to send material to you.
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you think you will need to prepare your return. We will send you 2 copies of each form and 1 copy of each set of instructions or publication you circle.
3. Enclose the order blank in your own envelope and send it to the IRS address shown on page 60 for your state. Do not use the envelope we furnished you in your tax package because this envelope may be used only for filing your income tax return. Be sure to allow 2 weeks to receive your order.

Order blank

Circle desired forms, instructions, and publications

1040	1040EZ	Schedule R (1040) & Instructions	2441 & Instructions	8582 & Instructions	Pub. 508	Pub. 553	
Instructions for 1040 & Schedules	Instructions for 1040EZ	Schedule SE (1040)	3468 & Instructions	8822	Pub. 521	Pub. 590	
1040A	Schedules A&B (1040)	1040-ES (1991)	3903 & Instructions	Pub. 1	Pub. 523	Pub. 910	
Instructions for 1040A, Sch. 1&2	Schedule C (1040)	1040X & Instructions	4562 & Instructions	Pub. 17	Pub. 525	Pub. 917	
Schedule 1 (1040A)	Schedule D (1040)	2106 & Instructions	4868	Pub. 334	Pub. 527	Pub. 929	
Schedule 2 (1040A)	Schedule E (1040)	2119 & Instructions	8283 & Instructions	Pub. 463	Pub. 529		
Schedule 3 (1040A) & Instructions	Schedule F (1040)	2210 & Instructions	8332	Pub. 505	Pub. 545		

Where do I send my order for free forms and publications?

If you live in:

Send your order blank to:

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

Forms Distribution Center
Rancho Cordova, CA
95743-0001

Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, Wisconsin

Forms Distribution Center
P.O. Box 9903
Bloomington, IL 61799

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Forms Distribution Center
P.O. Box 25866
Richmond, VA 23289

Foreign Addresses—Taxpayers with mailing addresses in foreign countries should send the order blank to either: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289; or Forms Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289.

Puerto Rico—Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289

Virgin Islands—V.I. Bureau of Internal Revenue, Lockharts Garden, No. 1A, Charlotte Amalie, St. Thomas, VI 00802

Detach At This Line

Name

Number, street, and apt. number

City, town or post office, state, and ZIP code



Where do I call to get answers to my Federal tax questions?

Call IRS with your tax question. If the instructions to the tax forms and our free tax publications have not answered your question, please call us TOLL-FREE. "Toll-free" is a telephone call for which you pay only local charges.

Choosing the right number— Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. **Please do not dial "1-800" when using a local city number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number.

Before you call— Remember that good communication is a two-way process. IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates.
2. The facts about your particular situation (the answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.).
3. The name of any IRS publication or other source of information that you used to look for the answer.

Before you hang up— If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take the additional time required to be sure we have answered your question fully and in the manner which is most helpful to you.

By law, you are responsible for paying your fair share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

Alabama 1-800-829-1040	Illinois Chicago, 435-1040 In area code 708, 1-312-435-1040 Elsewhere, 1-800-829-1040	Missouri St. Louis, 342-1040 Elsewhere, 1-800-829-1040	Oklahoma 1-800-829-1040	Virginia Richmond, 649-2361 Elsewhere, 1-800-829-1040
Alaska Anchorage, 561-7484 Elsewhere, 1-800-829-1040	Indiana Indianapolis, 226-5477 Elsewhere, 1-800-829-1040	Montana 1-800-829-1040	Oregon Portland, 221-3960 Elsewhere, 1-800-829-1040	Washington Seattle, 442-1040 Elsewhere, 1-800-829-1040
Arizona Phoenix, 257-1233 Elsewhere, 1-800-829-1040	Iowa Des Moines, 283-0523 Elsewhere, 1-800-829-1040	Nebraska Omaha, 422-1500 Elsewhere, 1-800-829-1040	Pennsylvania Philadelphia, 574-9900 Pittsburgh, 281-0112 Elsewhere, 1-800-829-1040	West Virginia 1-800-829-1040
Arkansas 1-800-829-1040	Kansas 1-800-829-1040	Nevada 1-800-829-1040	Puerto Rico San Juan Metro Area, 766-5040 Isla, 766-5549	Wisconsin Milwaukee, 271-3780 Elsewhere, 1-800-829-1040
California Oakland, 839-1040 San Francisco, 839-1040 Elsewhere, 1-800-829-1040	Kentucky 1-800-829-1040	New Hampshire 1-800-829-1040	Rhode Island 1-800-829-1040	Wyoming 1-800-829-1040
Colorado Denver, 825-7041 Elsewhere, 1-800-829-1040	Louisiana 1-800-829-1040	New Jersey 1-800-829-1040	South Carolina 1-800-829-1040	Telephone Assistance Services for Hearing Impaired Taxpayers Who Have Access to TDD Equipment. Hours of Operation 8:00 A.M. to 6:45 P.M. EST (Jan. 1-April 15) 8:00 A.M. to 4:30 P.M. EST (April 16-Dec. 31) All locations in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, 1-800-829-4059
Connecticut 1-800-829-1040	Maine 1-800-829-1040	New Mexico 1-800-829-1040	South Dakota 1-800-829-1040	
Delaware 1-800-829-1040	Maryland Baltimore, 962-2590 Elsewhere, 1-800-829-1040	New York Bronx, 732-0100 Brooklyn, 596-3770 Buffalo, 855-3955 Manhattan, 732-0100 Nassau, 222-1131 Queens, 596-3770 Staten Island, 596-3770 Suffolk, 724-5000 Elsewhere, 1-800-829-1040	Tennessee Nashville, 259-4601 Elsewhere, 1-800-829-1040	
District of Columbia 1-800-829-1040	Massachusetts Boston, 523-1040 Elsewhere, 1-800-829-1040	North Carolina 1-800-829-1040	Texas Dallas, 742-2440 Houston, 965-0440 Elsewhere, 1-800-829-1040	
Florida Jacksonville, 354-1760 Elsewhere, 1-800-829-1040	Michigan Detroit, 237-0800 Elsewhere, 1-800-829-1040	North Dakota 1-800-829-1040	Utah 1-800-829-1040	
Georgia Atlanta, 522-0050 Elsewhere, 1-800-829-1040	Minnesota Minneapolis, 644-7515 St. Paul, 644-7515 Elsewhere, 1-800-829-1040	Ohio Cincinnati, 621-6281 Cleveland, 522-3000 Elsewhere, 1-800-829-1040	Vermont 1-800-829-1040	
Hawaii Oahu, 541-1040 Elsewhere, 1-800-829-1040	Mississippi 1-800-829-1040			
Idaho 1-800-829-1040				

What Is Tele-Tax?

Recorded Tax Information has about 140 topics of tax information that answer many Federal tax questions. You can hear up to three topics on each call you make.

Automated Refund Information is available so you can check the status of your refund.

To Call Tele-Tax Toll-Free, Use Only The Numbers Listed Below For Your Area

Long-distance charges apply if you call from outside the local dialing area of the numbers listed below. Do not dial "1-800" when using a local number. However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number. A complete list of these topics is on the next page.

How do I use Tele-Tax?**Recorded Tax Information**

Topic numbers are effective January 1, 1991.

Push-button (tone signaling) service is available 24 hours a day, 7 days a week.

Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Select, by number, the topic you want to hear. For the directory of topics, listen to topic no. 323.

Have paper and pencil handy to take notes.

Call the appropriate phone number listed below.

- If you have a push-button (tone signaling) phone, immediately follow the recorded instructions, or
- If you have a rotary (dial) or push-button (pulse dial) phone, wait for further recorded instructions.

Automated Refund Information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the exact amount of your refund.

Then, call the appropriate phone number listed below and follow the recorded instructions.

IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

- Push-button (tone signaling) service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Alabama 1-800-829-4477	Illinois Chicago, 886-9614 In area code 708, 1-312-886-9614 Springfield, 789-0489 Elsewhere, 1-800-829-4477	Montana 1-800-829-4477	Pennsylvania Philadelphia, 627-1040 Pittsburgh, 261-1040 Elsewhere, 1-800-829-4477
Alaska 1-800-829-4477	Indiana Indianapolis, 631-1010 Elsewhere, 1-800-829-4477	Nebraska Omaha, 221-3324 Elsewhere, 1-800-829-4477	Puerto Rico 1-800-829-4477
Arizona Phoenix, 252-4909 Elsewhere, 1-800-829-4477	Iowa Des Moines, 284-7454 Elsewhere, 1-800-829-4477	Nevada 1-800-829-4477	Rhode Island 1-800-829-4477
Arkansas 1-800-829-4477	Kansas 1-800-829-4477	New Hampshire 1-800-829-4477	South Carolina 1-800-829-4477
California <i>Counties of Amador, Calaveras, Contra Costa, Marin, and San Joaquin,</i> 1-800-829-4032 Los Angeles, 617-3177 Oakland, 839-4245 Elsewhere, 1-800-829-4477	Kentucky 1-800-829-4477	New Jersey 1-800-829-4477	South Dakota 1-800-829-4477
Colorado Denver, 592-1118 Elsewhere, 1-800-829-4477	Louisiana 1-800-829-4477	New Mexico 1-800-829-4477	Tennessee Nashville, 242-1541 Elsewhere, 1-800-829-4477
Connecticut 1-800-829-4477	Maine 1-800-829-4477	New York Bronx, 406-4080 Brooklyn, 858-4461 Buffalo, 858-9320 Manhattan, 406-4080 Queens, 858-4461 Staten Island, 858-4461 Elsewhere, 1-800-829-4477	Texas Dallas, 767-1792 Houston, 850-8801 Elsewhere, 1-800-829-4477
Delaware 1-800-829-4477	Maryland Baltimore, 466-1040 Elsewhere, 1-800-829-4477	North Carolina 1-800-829-4477	Utah 1-800-829-4477
District of Columbia 882-1040	Massachusetts Boston, 523-8602 Elsewhere, 1-800-829-4477	North Dakota 1-800-829-4477	Vermont 1-800-829-4477
Florida 1-800-829-4477	Michigan Detroit, 961-4282 Elsewhere, 1-800-829-4477	Ohio Cincinnati, 421-0329 Cleveland, 522-3037 Elsewhere, 1-800-829-4477	Virginia Richmond, 783-1569 Elsewhere, 1-800-829-4477
Georgia Atlanta, 331-6572 Elsewhere, 1-800-829-4477	Minnesota St. Paul, 644-7748 Elsewhere, 1-800-829-4477	Oklahoma 1-800-829-4477	Washington Seattle, 343-7221 Elsewhere, 1-800-829-4477
Hawaii 1-800-829-4477	Mississippi 1-800-829-4477	Oregon Portland, 294-5363 Elsewhere, 1-800-829-4477	West Virginia 1-800-829-4477
Idaho 1-800-829-4477	Missouri St. Louis, 241-4700 Elsewhere, 1-800-829-4477	Wisconsin Milwaukee, 273-8100 Elsewhere, 1-800-829-4477	Wyoming 1-800-829-4477

Tele-Tax Topic Numbers and Subjects

<i>Topic No.</i>	<i>Subject</i>	<i>Topic No.</i>	<i>Subject</i>	<i>Topic No.</i>	<i>Subject</i>	<i>Topic No.</i>	<i>Subject</i>					
IRS Procedures and Services				Tax Computation				Tax Information for Aliens and U.S. Citizens Living Abroad				
101	IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program	205	Refund of state and local taxes	351	Tax and credits figured by IRS	551	Sale of your home—General	701	Resident and nonresident aliens	The following topics are in Spanish: 751 Who must file? 752 Which form to use? 753 What is your filing status? 754 Earned income credit 755 Highlights of 1990 tax changes 756 Forms and publications—How to order 757 Alien tax clearance 758 Refunds—How long they should take 759 IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program 760 Social security and equivalent railroad retirement benefits		
102	Tax assistance for individuals with disabilities and the hearing impaired	206	Alimony received	352	Self-employment tax	552	Sale of your home—How to report gain	702	Dual-status alien			
103	Small business tax education—Tax help for small businesses	207	Business income	353	Five-year averaging for lump-sum distributions	553	Sale of your home—Exclusion of gain, age 55 and over	703	Alien tax clearance			
104	Problem resolution program—Help for problem situations	208	Sole proprietorship	354	Alternative minimum tax	554	Basis of assets	704	Foreign earned income exclusion—General			
105	Public libraries—Tax information tapes and reproducible tax forms	209	Capital gains and losses	355	Gift tax	555	Depreciation	705	Foreign earned income exclusion—Who qualifies?			
106	Examination procedures and how to prepare for an audit	210	Pensions and annuities	356	Estate tax	556	Installment sales	706	Foreign earned income exclusion—What qualifies?			
107	The collection process	211	Pensions—The general rule and the simplified general rule	357	Standard deduction	Employer Tax Information		707	Foreign tax credit			
108	Tax fraud—How to report	212	Lump-sum distributions	358	Tax on a child's investment income	601	Social security withholding rates	Tax Information for Puerto Rico Residents 851 Who must file a U.S. income tax return in Puerto Rico 852 Deductions and credits for Puerto Rico filers 853 Federal employment taxes in Puerto Rico 854 Tax assistance for residents of Puerto Rico				
109	Types of organizations that qualify for tax-exempt status	213	Rental income and expenses	Tax Credits		602	Form W-2—Where, when, and how to file					
110	Organizations—How to apply for exempt status	214	Renting vacation property/Renting to relatives	401	Child care credit	603	Form W-4—Employee's Withholding Allowance Certificate					
111	Examination appeal rights	215	Royalties	402	Earned income credit	604	Federal tax deposits—General					
112	Electronic filing	216	Farming and fishing income	403	Credit for the elderly or the disabled	605	Employer identification number—How to apply					
113	Special enrollment examination to practice before IRS	217	Earnings for clergy	General Information		606	Form 942—Employer's Quarterly Tax Return for Household Employees					
114	Power of Attorney information	218	Unemployment compensation	411	Substitute tax forms	607	Form 941—Deposit requirements					
115	Change of address—How to notify IRS	219	Gambling income and expenses	412	Highlights of 1990 tax changes	608	Form 941—Employer's Quarterly Federal Tax Return					
911	Hardship assistance applications	220	Bartering income	413	Refunds—How long they should take	609	Form 940—Deposit requirements					
999	Local information	221	Scholarships, fellowships, and grants	414	Copy of your tax return—How to get one	610	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Returns					
Filing Requirements, Filing Status, Exemptions				222	Nontaxable income	611	Targeted jobs credit	Topic numbers are effective January 1, 1991.				
151	Who must file?	223	Social security and equivalent railroad retirement benefits	415	Forms/Publications—How to order	612	Tips—Withholding and reporting					
152	Which form—1040, 1040A, or 1040EZ?	224	401(k) plans	416	Tax shelter registration	Magnetic Media Information						
153	When, where, and how to file	225	Passive activities—losses/credits	417	Extensions for time to file your tax return	651	Who must file/originals and corrections					
154	What is your filing status?	226	Tax statements from the Railroad Retirement Board	418	Form W-2—What to do if not received	652	Acceptable media/Locating a third party to prepare your files					
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156	Estimated tax	251	Individual retirement arrangements (IRAs)	420	Recordkeeping	654	Waivers, extensions, and format deviations					
157	Amended returns	252	Alimony paid	421	How to choose a tax preparer	655	Test files and combined Federal/state filing					
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201	Wages and salaries	Itemized Deductions		424	Withholding on interest and dividends	Topic numbers are effective January 1, 1991.						
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203	Interest received	302	Medical and dental expenses	426	Checklist/Common errors when preparing your tax return							
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