

Instructions for Form

# 1040A

# 1991



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 people 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:

	<b>Form 1040A</b>	<b>Sch. 1 (1040A)</b>	<b>Sch. 2 (1040A)</b>	<b>Sch. 3 (1040A)</b>	<b>Sch. EIC (1040A)</b>
<b>Recordkeeping</b> . . . . .	1 hr., 3 min.	20 min.	33 min.	13 min.	40 min.
<b>Learning about the law or the form</b> . . . . .	2 hr., 11 min.	4 min.	11 min.	14 min.	17 min.
<b>Preparing the form</b> . . . . .	2 hr., 51 min.	10 min.	37 min.	26 min.	35 min.
<b>Copying, assembling, and sending the form to the IRS</b> . . . . .	35 min.	20 min.	28 min.	35 min.	48 min.

The estimated average time for people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 17 min.; **Learning about the law or the form**, 2 hr., 46 min.; **Preparing the form**, 3 hr., 40 min.; **Copying, assembling, and sending the form to the 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 65.

Dear Taxpayer:

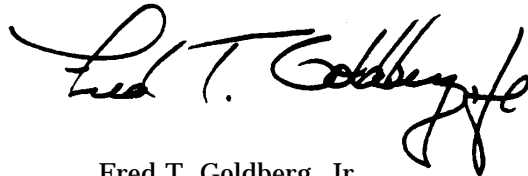
I thank each of you reading this letter for doing your part to keep our tax system the finest in the world. It works well because so many of you do your best to pay your fair share. As countries around the world embrace our way of life, it is a reminder that government in a free country can only be financed through voluntary compliance and the support of the public it serves.

We have been working for many months to make this filing season the best ever. This will mean prompt refunds, accurately filed and processed returns, tax forms when and where you need them, and the right answers and assistance from courteous, respectful employees. Electronic filing is now available for everyone. We're testing exciting new approaches by letting certain taxpayers file by telephone and by doing the math for taxpayers who ask for our help.

I also want to make clear our commitment to a decade of fundamental change. Your government must simplify the tax law. We must make it far easier to deal with the IRS. All of you who try to pay your fair share have every right to expect that the IRS will make sure others do the same. As citizens who "own" the government, you should insist that we make the best use of your tax dollars.

We are dedicated to reaching these goals. The journey requires us to modernize our computer systems; to help taxpayers do what's right in paying what they owe; to meet the highest standards of quality; to promote the highest ethical standards; and to assure diversity in our work force.

You have every right to demand that we deliver. I think we're making progress. With your support and oversight, we'll get there. Don't settle for less.



Fred T. Goldberg, Jr.

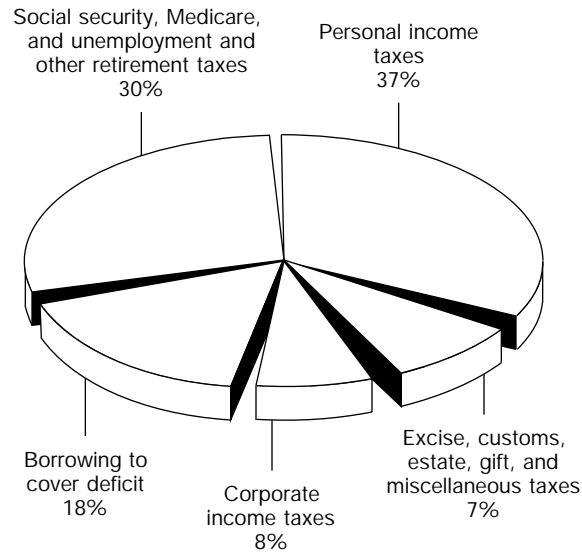
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**Major categories of Federal income and outlays for fiscal year 1990**

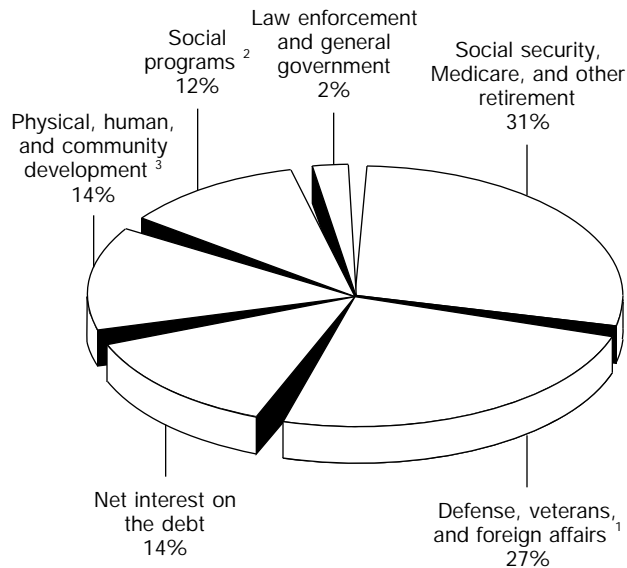
In fiscal year 1990, which began on October 1, 1989, and ended on September 30, 1990, Federal income was \$1,031.3 billion and outlays were \$1,251.7 billion, leaving a deficit of \$220.4 billion. The budget deficit is financed largely by government borrowing from the public. The government borrows from the public by selling bonds and other debt securities to private citizens, banks, businesses, and other governments.

The pie charts below show the relative sizes of the major categories of Federal income and outlays for fiscal year 1990.

Where the income came from:



What the outlays were:



<sup>1</sup> About 23% was for defense; 2% was for veterans benefits and services; and 1% was for foreign affairs including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

<sup>2</sup> About 7% was spent to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. About 5% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

<sup>3</sup> This category consists of agricultural programs; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; economic development programs including deposit insurance; and space, energy, and general science programs.

**Fast filing**

Last year over 7.5 million people filed their tax returns electronically by computer. Electronic filing is a fast and accurate way to file your return with the IRS. If you are expecting a refund, it will be issued within 3 weeks from the time the IRS accepts your return. If you have your refund directly deposited into your savings or checking account, you could receive your money even faster. Even if you are not expecting a refund, electronic filing is still a fast and accurate way to file your return.

Many professional tax preparers offer electronic filing in addition to their preparation services. A paid preparer must sign your **Form 8453**, U.S. Individual Income Tax Declaration for Electronic Filing. 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 71.

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**Avoid common mistakes**

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

1. If a child lived with you and the amount on Form 1040A, line 16, is under \$21,250, read the instructions for new **Schedule EIC** that begin on page 56 to see if you can take the earned income credit.
  2. Make sure you use the correct filing status. If you think you can file as Head of household, read the instructions for line 4 that begin on page 18 to make sure you qualify.
  3. Enter your standard deduction on line 19. If you check any box on line 18a or 18b, be sure you see page 37 to find the amount to enter on line 19.
  4. If you (or your spouse, if you can check the box on line 6b) were age 65 or older or blind, check the appropriate boxes on line 18a.
  5. If your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you), check the box on line 18b.
  6. Make sure your name, address, and social security number are correct on the label. If not, correct the label.
  7. If you are married filing a joint return and didn't get a label, or you are married filing a separate return, enter your spouse's social security number in the space provided on page 1 of Form 1040A.
  8. Be sure you enter your total tax on line 27.
  9. Check your computations (additions, subtractions, etc.) especially when figuring your Federal income tax withheld and your refund or amount you owe.
  10. Attach your W-2 form(s) and any other required forms and schedules. And don't forget to sign and date Form 1040A and enter your occupation.
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**Recycling**

The tax forms and instructions you received are printed on recyclable paper. If your community has a recycling program, please recycle. (Remember to keep a copy of your return and any worksheets you used for your records.) The Internal Revenue Service tries to use recycled paper for all of its forms and instructions.

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## Section 1—Before you fill out Form 1040A

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### What's new for 1991?

**New earned income credit rules.** If you earned less than \$21,250 and a qualifying child lived with you, you may be able to take the earned income credit for 1991. The credit is now made up of three parts—the basic credit, the health insurance credit, and the extra credit for a child born in 1991. You can take each part that applies to you. You may be able to take the credit even if your filing status is single. In most cases, the child does not have to be your dependent. But the child must meet certain age and other conditions. Read the instructions for Schedule EIC that begin on page 56 to see if you can take the credit. Also, read Part I of Schedule EIC to see if you have a qualifying child.

**Social security number for dependents age 1 or older.** If you can claim any person age 1 or older as a dependent, show that person's social security number on your return. If your dependent does not have a number, see the instructions for line 6c, column (3), on page 23.

**Increased deduction for exemptions.** The deduction for each exemption—for you, your spouse, and dependents—has increased to \$2,150.

**Increased standard deduction.** The standard deduction has increased. Read the instructions for line 19 on page 37.

**Additional information.** If you want more information about tax law changes for 1991, get Pub. 553. You may also find the publications listed at the end of this booklet helpful in completing your return.

**Operation Desert Storm/Desert Shield.** If you were a participant in Operation Desert Storm or Desert Shield, see Tele-Tax (topic no. 468) on page 71 for more information, including extensions of deadlines for taking care of tax matters such as filing returns, making contributions to an IRA, or paying taxes.

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### 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 66.

**Recorded tax information by telephone.** Our **Tele-Tax** service has recorded tax information covering about 140 topics. See page 70 for the numbers to call.

**Refund information.** Tele-Tax can tell you the status of your refund. For details, see Tele-Tax beginning on page 70.

**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 if you have a question about a notice you received from us, please call us. Use the toll-free number for your area on page 69.

**Send the 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 69.

**Walk-in help.** Assistors are available in most IRS offices throughout the country to help you prepare your return. An assistor will explain or "walk through" a Form 1040EZ, Form 1040A, or Form 1040 and Schedules A and B with you and a number of other taxpayers in a group setting. 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, non-English-speaking, and

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What free tax help is available? (continued)

low-income people fill out their returns. Call the toll-free telephone number for your area on page 69 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 English and Spanish at many libraries.

**Telephone help for hearing-impaired people** is available. See page 69 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 people 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 people 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.

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Free Social Security Personal Earnings and Benefit Estimate Statement

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

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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 1-800-772-1213.

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What if a person died?

If a person died before filing a return for 1991, the person'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 person did not have to file a return but had tax withheld, a return must be filed to get a refund.

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

If your spouse died in 1991 and you did not remarry in 1991, or if your spouse died in 1992 before filing a return for 1991, you can file a joint return. A joint return should show your spouse's 1991 income before death and your income for all of 1991. 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 person's refund must file the return and attach Form 1310.

For more details, see Tele-Tax (topic no. 158) on page 71 or get Pub. 559.

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What are the filing dates, penalties, and extensions?

**When is my tax return due?** Your tax return must be postmarked by **April 15, 1992**.

**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, 1992. 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, 1992. If you make a payment with Form 4868 or Form 2688, see the instructions for line 28d on page 41.

**Note:** *Desert Storm participants see Pub. 945 for special rules on when to file.*

**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  $\frac{1}{2}$  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.

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 1992 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 Distribution Center for your state. See page 68 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.

## Section 2—Filing requirements

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### Do I have to file?

These rules 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 1991 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.

Use **Chart A** on page 11 to see if you must file a return. But you must use **Chart B** on page 12 if your parent (or someone else) can claim you as a dependent on his or her return. Also, see **Chart C** on page 13 for other situations when you must file.

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.

**Exception for children under age 14.** If your child was under age 14 on January 1, 1992, 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 1991.

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.

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**Chart A—for most people**


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To use this chart, first find your marital status at the end of 1991. Then, read across to find your filing status and age at the end of 1991. 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	\$5,550
		65 or older	\$6,400
	Head of household	under 65	\$7,150
		65 or older	\$8,000
Married with a child and living apart from your spouse during the last 6 months of 1991	Head of household (see page 18)	under 65	\$7,150
		65 or older	\$8,000
Married and living with your spouse at end of 1991 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	\$10,000
		65 or older (one spouse)	\$10,650
		65 or older (both spouses)	\$11,300
	Married, separate return	any age	\$2,150
Married, not living with spouse at end of 1991 (or on the date your spouse died)	Married, joint or separate return	any age	\$2,150
	Single	under 65	\$5,550
		65 or older	\$6,400
Widowed before 1991 and not remarried in 1991	Head of household	under 65	\$7,150
		65 or older	\$8,000
	Qualifying widow(er) with dependent child (see page 19)	under 65	\$7,850
		65 or older	\$8,500

\* If you turned 65 on January 1, 1992, you are considered to be age 65 at the end of 1991.

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Do I have to  
file?  
(continued)

Chart B—for children and other dependents

(See the instructions for line 6c on page 20 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.

In this chart, **unearned income** includes taxable interest and dividends. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants.

**Caution:** *If your gross income was \$2,150 or more, you usually cannot be claimed as a dependent unless you were under 19 **or** under 24 and a student. For details, see **Test 4—Income** on page 21.*

**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 \$550
\$0		more than \$3,400

**2. Single dependents 65 or older or blind.** You must file a return if—

- Your earned income was more than \$4,250 (\$5,100 if 65 or older **and** blind), or
- Your unearned income was more than \$1,400 (\$2,250 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$3,400) or \$550, whichever is larger, plus \$850 (\$1,700 if 65 or older **and** blind).

**3. Married dependents under 65.** You must file a return if—

- Your earned income was more than \$2,850, or
- You had any unearned income and your gross income was more than \$550, 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 \$3,500 (\$4,150 if 65 or older **and** blind), or
- Your unearned income was more than \$1,200 (\$1,850 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$2,850) or \$550, 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)

### 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 1991:

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer, or
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer, or
- You owe uncollected social security and Medicare or RRTA tax on your group-term life insurance, or
- You had net earnings from self-employment of at least \$400, or
- You earned wages of \$108.28 or more from a church or a qualified church-controlled organization that is exempt from employer social security and Medicare taxes, or
- You owe tax on an individual retirement arrangement (IRA) or a qualified retirement plan. However, if you are filing a return only because you owe this tax, you can file Form 5329 by itself.

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 usually benefit you to itemize deductions if—

Your filing status is:	And itemized deductions are more than:
<b>Single</b>	
• Under 65	• \$3,400
• 65 or older <b>or</b> blind	• \$4,250
• 65 or older <b>and</b> blind	• \$5,100
<b>Married filing joint</b>	
• Under 65 (both spouses)	• \$5,700
• 65 or older <b>or</b> blind (one spouse)	• \$6,350
• 65 or older <b>or</b> blind (both spouses)	• \$7,000
• 65 or older <b>and</b> blind (one spouse)	• \$7,000
• 65 or older <b>or</b> blind (one spouse) and 65 or older <b>and</b> blind (other spouse)	• \$7,650
• 65 or older <b>and</b> blind (both spouses)	• \$8,300
<b>Married filing separate *</b>	
• Your spouse itemizes deductions	• \$0
• Under 65	• \$2,850
• 65 or older <b>or</b> blind	• \$3,500
• 65 or older <b>and</b> blind	• \$4,150
<b>Head of household</b>	
• Under 65	• \$5,000
• 65 or older <b>or</b> blind	• \$5,850
• 65 or older <b>and</b> blind	• \$6,700
<b>Qualifying widow(er) with dependent child</b>	
• Under 65	• \$5,700
• 65 or older <b>or</b> blind	• \$6,350
• 65 or older <b>and</b> blind	• \$7,000

\* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Age 65 or Older or Blind** on page 38 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

	Filing status	Number of exemptions	Taxable income	Only income from
<b>Form 1040EZ</b>	Single (under age 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"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest of \$400 or less</li> </ul>
<b>Form 1040A</b>	<ul style="list-style-type: none"> <li>● Single</li> <li>● Married filing joint</li> <li>● Married filing separate</li> <li>● Head of household</li> <li>● Qualifying widow(er) with dependent child</li> </ul>	All exemptions that you are entitled to claim	Only taxable income (line 22) of less than \$50,000	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Pensions, annuities, and IRAs</li> <li>● Unemployment compensation</li> <li>● Taxable social security and railroad retirement benefits</li> </ul>
<b>Form 1040</b>	<ul style="list-style-type: none"> <li>● Single</li> <li>● Married filing joint</li> <li>● Married filing separate</li> <li>● Head of household</li> <li>● Qualifying widow(er) with dependent child</li> </ul>	All exemptions that you are entitled to claim	Any amount of taxable income (line 37)	<ul style="list-style-type: none"> <li>● Wages, salaries, tips</li> <li>● Taxable scholarship and fellowship grants</li> <li>● Interest</li> <li>● Dividends</li> <li>● Taxable social security and railroad retirement benefits</li> <li>● Unemployment compensation</li> <li>● Self-employment</li> <li>● Rents and royalties</li> <li>● Pensions, annuities, and IRAs</li> <li>● Taxable state and local income tax refunds</li> <li>● Capital gains</li> <li>● Gain from the sale of your home</li> <li>● Alimony received</li> <li>● All other sources</li> </ul>

**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 25.
  - 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 1991 and do not file a joint return.

are able to 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"> <li>● Earned income credit (Schedule EIC)</li> <li>● Credit for child and dependent care expenses (Schedule 2)</li> <li>● Credit for the elderly or the disabled (Schedule 3)</li> </ul>
<p>All adjustments to income:</p> <ul style="list-style-type: none"> <li>● Alimony paid</li> <li>● Penalty for early withdrawal of savings</li> <li>● Deduction for certain contributions to an IRA or Keogh plan (including nondeductible contributions to an IRA)</li> <li>● Deduction for self-employed health insurance</li> <li>● Deduction for one-half of self-employment tax</li> <li>● All other adjustments</li> </ul>	<p>All itemized deductions (Use Schedule A):</p> <ul style="list-style-type: none"> <li>● State and local income taxes</li> <li>● Real estate taxes</li> <li>● Home mortgage interest paid</li> <li>● Gifts to charity</li> <li>● Medical and dental expenses</li> <li>● Casualty and theft losses</li> <li>● Moving expenses</li> <li>● Miscellaneous deductions</li> </ul>	<p>All other taxes:</p> <ul style="list-style-type: none"> <li>● Advance earned income credit (AEIC) payments</li> <li>● Self-employment tax</li> <li>● Tax on qualified retirement plans (including IRAs)</li> <li>● Alternative minimum tax</li> <li>● Social security and Medicare tax on tips not reported to your employer</li> <li>● Uncollected social security and Medicare tax on tips shown on your Form W-2</li> <li>● Uncollected social security and Medicare tax on your group-term life insurance</li> <li>● All other income taxes</li> </ul>	<p>All tax credits:</p> <ul style="list-style-type: none"> <li>● Earned income credit</li> <li>● Credit for child and dependent care expenses</li> <li>● Credit for the elderly or the disabled</li> <li>● General business credit</li> <li>● Foreign tax credit</li> <li>● Credit for prior year minimum tax</li> <li>● Credit for Federal tax on fuels</li> <li>● Mortgage interest credit</li> <li>● All other credits</li> </ul>

**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 1991.
- You had a financial account in a foreign country (such as a bank account or securities account). **Exception.** If the combined value of the accounts was \$10,000 or less during all of 1991, or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

## Section 3—Line instructions for Form 1040A

### Step 1

Name, address, and social security number

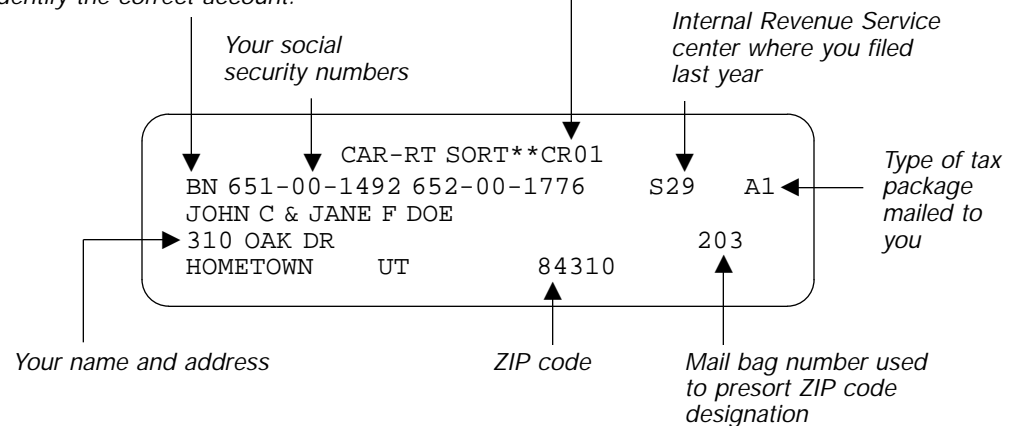
**Why use the label?** The mailing label on the front of the instruction booklet is designed to speed processing at Internal Revenue Service centers and prevent common errors that delay refund checks. But don't attach it until you have finished your return. Cross out any errors and print the correct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

*Computer shorthand for your name. By entering the two letters and the first social security number, the IRS can identify the correct account.*

*Postal service local delivery route within your ZIP code*



**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. 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 don't have a social security number, get Form SS-5 from your local Social Security Administration (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.

**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.

**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.

### 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** of the following was true on December 31, 1991:

- 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, 1991, and did not remarry in 1991.

If you had a child living with you, you may be able to take the earned income credit on line 28c. See the Schedule EIC instructions that begin on page 56 to find out if you can take the credit.

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

- You were married as of December 31, 1991, even if you did not live with your spouse at the end of 1991, or
- Your spouse died in 1991 and you did not remarry in 1991, or
- Your spouse died in 1992 before filing a 1991 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 1991, 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 1991.
- You may have to include in income up to one-half of any social security or equivalent railroad retirement benefits you received in 1991.
- You cannot exclude the interest from series EE U.S. savings bonds issued after 1989, even if you paid higher education expenses in 1991.
- Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. (See page 24.)

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 1991. See **Married persons who live apart** on page 19.

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**Line 4 Head of household.** This filing status is for unmarried individuals who provide a home for certain other persons. Also, if you were married in 1991, 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 19. You may check the box on line 4 if you were unmarried as of December 31, 1991, and:

- You paid 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 paid 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 your foster child must be 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** on page 22, 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 the instructions for line 6c.

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.

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If the person for whom you kept up a home was born, or died, during 1991, 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 18 is your dependent under the rules for **Person supported by two or more taxpayers** (see page 22).

**Aid to Families With Dependent Children (AFDC) and other public assistance programs.** If you used payments you received under the AFDC program or other public assistance programs 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 paid over half of the cost.

**Married persons who live apart.** Even if you were not divorced or legally separated in 1991, 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 1991, and
3. You paid over half the cost of keeping up your home for 1991, and
4. Your home was the main home of your child, stepchild, adopted child, or foster child for more than 6 months of 1991, 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** on page 22.

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**Line 5 Qualifying widow(er).** If your spouse died in 1989 or 1990 and you did not remarry in 1991, you may be able to file as a qualifying widow(er) with dependent child and use joint return tax rates for 1991. You may check the box on line 5 if **all four** of the following apply:

1. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent, and
2. This child lived in your home for all of 1991 (except for temporary absences), and
3. You paid over half the cost of keeping up your home for this child, and
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 1991, 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, read 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.

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Step 3

Figure your exemptions—  
Lines 6a–6e

For each exemption you can take, you can deduct \$2,150 on line 21.

**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. For example, do not check the box on line 6a if your parents (or someone else) could claim you as a dependent on their return (even if they chose not to claim you).

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**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, 1991, you cannot take an exemption for your former spouse. If, at the end of 1991, 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 1991 and you did not remarry by December 31, 1991, 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 person died?** on page 8.

**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 person. 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.

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**Line 6c Dependents.** You can take an exemption for each of your dependents who was alive during some part of 1991. This includes a baby **born** in 1991 or a person who **died** in 1991. 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.

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**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 only 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 \$2,150. 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 \$2,150 or more if:

**either** your child was **under age 19** at the end of 1991,

**or** your child was **under age 24** at the end of 1991 **and** was a **student**.

Your child was a student if he or she—

- Was enrolled as a full-time student at a school during any 5 months of 1991, or
- Took a full-time, on-farm training course during any 5 months of 1991. The course had to be given by a school or a state, county, or local government agency.

A 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 1991. 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** and **Person supported by two or more taxpayers** on page 22.

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 gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as **not** coming from you.

Support **does not** include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, 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 both parents together paid over half of the child's support, the other dependency tests are met, and **either** 1 or 2 below applies:

1. The custodial parent agrees not to claim the child's exemption for 1991 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 23), 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 1991. 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 pay 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 paid over half of another person's support, and
2. You paid over 10% of that person's support, and
3. No one alone paid over half of that person's support, and
4. Tests 1 through 4 on pages 20 and 21 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 1991.

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

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After figuring out who you can claim as a dependent, fill in the columns on line 6c. 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 (1).** Enter the name of each dependent.

**Column (2).** If your dependent was under age 1 on December 31, 1991, put a checkmark in column (2).

**Column (3).** Any dependent age 1 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. If your dependent does not have a number, he or she should apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your child won't have a number by the time you are ready to file your return, ask the SSA to give you a Form SSA-5028. When you file your return, enter "applied for" in column (3). If you got a Form SSA-5028, attach a copy of it to your return. If your dependent lives in Canada or Mexico, see Pub. 501 for details on how to get a social security number.

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

**Column (5).** Enter the number of months that your dependent lived with you in 1991. (Do not enter more than 12.) Count temporary absences such as school or vacation as time lived in your home. If your dependent was born, or died, in 1991, enter "12" in this column. If your dependent lived in Canada or Mexico during 1991, 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** on page 22, 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 unconditionally 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 unconditionally 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 1991.

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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 1991, 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 1991 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 1991. See Tele-Tax (topic no. 205) on page 71 or get Pub. 525 for details.

**Special rules for people in community property states**

Married couples living in community property states must follow state law to determine what is community income and what is individual income. 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 earned was transferred to your spouse.

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**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 1099-R (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.

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If you don't have a W-2 form by January 31, 1992, ask your employer for one. If you don't get it by February 17, call the toll-free telephone number for your area listed on page 69. 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 smaller 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 and Medicare tax on unreported tips. If you reported the full amount to your employer but the social security and Medicare tax was not withheld, you are still required to pay the taxes. 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 23 of your W-2 form, or on a separate statement.) For more details, get Pub. 917.

**Excess salary deferrals.** If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) 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 1991 under all plans is generally limited to \$8,475. But if amounts were deferred under a tax-sheltered annuity plan, the limit may be higher than \$8,475. 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 1991 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 22 of your W-2 form(s).) First, go to Schedule 2 and fill in Parts I and III. Include any taxable benefits from line 24 of that schedule on Form 1040A, line 7. In the space to the left of line 7, write "DCB."

**Caution:** *If you have a child who was born in 1991 and you earned less than \$21,250, you may be able to take the extra credit for a child born in 1991 on **Schedule EIC**. But you **cannot** take the extra credit **and** the exclusion of employer-provided dependent care benefits for the same child. To see which would*

*benefit you more, read **A change to note** in the instructions for Schedule 2 on page 51.*

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**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 50).

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 1991 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 1991 income. For details, get Pub. 550.

But you must use Form 1040 if **any** 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 the 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 1991 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1991, 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 50.

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

For more information, see Tele-Tax (topic no. 203) on page 71 or Pub. 550.

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**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 on page 50.

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**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 51). 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 the 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 51.

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

For more information, get Pub. 550.

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**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 showing the amount of your distribution. Attach Form 1099-R to Form 1040A if any Federal income tax was withheld from 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 1991 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; **do not** make an entry 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 1991, 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 1991, 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. If the total was not rolled over, enter the part not rolled over on line 10b. But if you ever made nondeductible contributions to any of your IRAs, use Form 8606 to figure the taxable part to enter on line 10b. For more details, see Pub. 590.

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**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 29 for information on rollovers and lump-sum distributions. You should receive a Form 1099-R showing the amount of your pension or annuity. Attach Form 1099-R to Form 1040A if any Federal income tax was withheld from your pension or annuity.

**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.

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**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; **do not** make an entry 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 your entire cost back tax free before 1991.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R, and any taxable railroad retirement benefits from Box 12 of Form RRB-1099-R. If you received Form RRB-1099-R 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 1099-R 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 choose to, you may submit a ruling request to the IRS before the due date of your return (including extensions) and the IRS will figure the taxable part for you for a \$50 fee. For details on how to do this, see Pub. 939.

If your Form 1099-R 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 the 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.
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If you qualify, use the worksheet on page 30 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 30. 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 1099-R 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. 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, your Form 1099-R should have the "Total distribution" box in Box 2b checked. 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.

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**Worksheet for  
Simplified  
General Rule**

**Worksheet for Simplified General Rule—Lines 11a and 11b**  
(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 29):	Enter:	
	55 and under . . . . .	300	
	56-60 . . . . .	260	
	61-65 . . . . .	240	
	66-70 . . . . .	170	
	71 and older . . . . .	120	3. <input type="text"/>
4.	Divide line 2 above by the number on line 3. Enter the result.	4.	<input type="text"/>
5.	Multiply line 4 above by the number of months for which this year's payments were made. Enter the result. If your annuity starting date was <b>before</b> 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.	7.	<input type="text"/>
8.	Compare the amounts on lines 5 and 7 above. Enter the <b>smaller</b> of the two amounts here.	8.	<input type="text"/>
9.	<b>Taxable amount.</b> 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 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R.	9.	<input type="text"/>

**Note:** *If you had more than one partially taxable pension or annuity, 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 1991 on Form 1040A, line 11a.*

**Line 12 Unemployment compensation.** Report the unemployment compensation you received on line 12. By January 31, 1992, you should receive Form 1099-G. This form shows the total amount paid to you during 1991.

If you received an overpayment of unemployment compensation in 1991 and you repaid any of it, subtract the amount you repaid in 1991 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.

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**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, 1992, you should receive a Form SSA-1099 showing in Box 3 the total social security benefits paid to you in 1991 and in Box 4 the amount of any benefits you repaid in 1991. 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 32 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 1991 and you were covered by a retirement plan at work, use the worksheets in Pub. 590 instead of the one on page 32 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 32.
  - If you repaid any benefits in 1991 and your total repayments (Box 4) were more than your total benefits for 1991 (Box 3), **do not** use the worksheet on page 32. None of your benefits are taxable for 1991. You may be able to take an itemized deduction for part of the excess repayments 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.
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**Social Security  
Benefits Worksheet**
**Social Security Benefits Worksheet—Lines 13a and 13b** (keep for your records)

**Note:** If married filing a separate return and you did **not** live with your spouse at any time in 1991, enter "D" in the space to the left of line 13a.

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

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

2. Divide line 1 above by 2. 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. 4.

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

6. Subtract line 5 from line 4. 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 1991)
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 1991, 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 line 8 above by 2. 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 1991 and they include benefits paid in 1991 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 and on page 34 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 June 1, 1992, that shows all contributions to your IRA for 1991.

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 1991, 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 1991. 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 35 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.

### Chart for People Covered by a Retirement Plan\*

**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 <b>not</b> live with your spouse in 1991	\$25,000 or less	Full IRA deduction (use Worksheet 1 on page 35)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use Worksheet 2 on pages 35-36)
	\$35,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 34)
Married filing jointly, or qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use Worksheet 1 on page 35)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use Worksheet 2 on pages 35-36)
	\$50,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 34)
Married filing separately and lived with your spouse in 1991	Over -0- but less than \$10,000	Partial IRA deduction (use Worksheet 2 on pages 35-36)
	\$10,000 or more	No IRA deduction (but see <b>Nondeductible contributions</b> on page 34)

\* 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 1991.

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**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 1991, you cannot deduct any contributions made to your IRA for 1991 or treat the contributions as nondeductible.
  - If you made contributions to your IRA in 1991 that you deducted for 1990, do not include them in the worksheet.
  - If you make contributions to an IRA in 1992 (by April 15) for 1991, be sure to include them in the worksheet.
  - If you received a distribution from a nonqualified deferred compensation plan, get Pub. 590 to figure the amount of your IRA deduction. (The distribution should be shown in Box 16 of your W-2 form.)
  - 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 1991, 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 1991, 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 27 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—Lines 15a and 15b (keep for your records)

	(a) Your IRA	(b) Your working spouse's IRA
1. Enter IRA contributions you made for 1991, but <b>do not</b> 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 <b>smaller</b> 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 <b>smaller</b> 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. 6.	<input type="text"/>
7. Enter IRA contributions made for 1991 for your nonworking spouse, but <b>not more than</b> \$2,000. 7.	<input type="text"/>
8. Compare the amounts on lines 6 and 7. Enter the <b>smaller</b> 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—Lines 15a and 15b (keep for your records)

1. If your filing status is: $\left\{ \begin{array}{l} \text{Single or head of household, enter \$35,000} \\ \text{Married filing jointly or qualifying widow(er), enter \$50,000} \\ \text{Married filing separately, enter \$10,000*} \end{array} \right\}$ 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. <b>If the result is \$10,000 or more, stop here and use Worksheet 1.</b> 3.	<input type="text"/>
4. Multiply line 3 above 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 36. 4.	<input type="text"/>

\* Enter \$10,000 only if you lived with your spouse at any time in 1991. If you did **not** live with your spouse at all in 1991, enter \$35,000.

**(Please continue on page 36)**

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.	
6. Enter IRA contributions you made for 1991, but <b>do not</b> enter more than \$2,000 in either column.	6.	
7. Enter the <b>smallest</b> 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.	

**Nondeductible IRA contributions**

8. Subtract line 7 from line 5 or line 6, whichever is <b>smaller</b> . Enter the result. Enter on line 2 of your Form 8606 the amount from line 8 that you choose to make nondeductible.	8.	
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**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 <b>smaller</b> amount.	9.	
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.	
11. Subtract line 10 from line 9. If the result is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.	11.	
12. Enter the <b>smallest</b> of: (a) IRA contributions made for 1991 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.	12.	
13. Multiply line 3 above 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.	
14. Enter the amount from line 7, column (a).	14.	
15. Subtract line 14 from line 13.	15.	
16. Compare the amounts on lines 12 and 15, and enter the <b>smaller</b> amount.	16.	
17. Compare the amounts on lines 4, 5, and 16. Enter the <b>smallest</b> 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.	

**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.	
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**Step 6**

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

**Line 18a** If you were age 65 or older or blind, check the appropriate boxes. If you were married and claim an exemption for your spouse, and your spouse was age 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 38.

**Age.** If you were age 65 or older on January 1, 1992, check the “65 or older” box on your 1991 return.

**Blindness.** If you were completely blind as of December 31, 1991, attach a statement to your return describing this condition. If you were partially blind, you must attach a statement certified by 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 statement certified by your eye doctor to this effect. If you attached this statement in a prior year, attach a note saying that you have already filed a statement.

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**Line 18b Dependents.** If your parent (or someone else) can claim you as a dependent on his or her return (even if that person chose not to claim you), check the box on line 18b. You must use the **Standard Deduction Worksheet for Dependents** on page 38 to figure your standard deduction.

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**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 age 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, your Federal income tax will be less if you itemize your deductions, but you must use Form 1040 to do so.

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**Line 19 Standard deduction.** Find your correct standard deduction and enter it on line 19.

Most people can find their standard deduction by looking at line 19 of Form 1040A.

But if you checked **any** of the boxes on **line 18a or 18b**, use the chart or worksheet on page 38 that applies to you to figure your standard deduction. Also, if you checked the box on **line 18c**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

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**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	\$4,250
	2	\$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	\$6,350
	2	\$7,000
	3	\$7,650
	4	\$8,300
Married filing a separate return	1	\$3,500
	2	\$4,150
	3	\$4,800
	4	\$5,450
Head of household	1	\$5,850
	2	\$6,700

**Standard Deduction Worksheet for Dependents**

**Standard Deduction Worksheet for Dependents** (keep for your records)  
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 style="width: 100%; height: 20px;" type="text"/>
2. Minimum amount.	2.	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text" value="550.00"/>
3. Compare the amounts on lines 1 and 2. Enter the <b>larger</b> of the two amounts here.	3.	<input style="width: 100%; height: 20px;" type="text"/>
4. Enter on line 4 the amount shown below for your filing status. <ul style="list-style-type: none"> <li>• Single, enter \$3,400</li> <li>• Married filing a separate return, enter \$2,850</li> <li>• Married filing a joint return, or qualifying widow(er) with dependent child, enter \$5,700</li> <li>• Head of household, enter \$5,000</li> </ul>	4.	<input style="width: 100%; height: 20px;" type="text"/>
<b>5. Standard deduction</b>		
a. Compare the amounts on lines 3 and 4. Enter the <b>smaller</b> 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 style="width: 100%; height: 20px;" type="text"/>
b. If 65 or older or blind, multiply \$850 (\$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 style="width: 100%; height: 20px;" type="text"/>
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c.	<input style="width: 100%; height: 20px;" type="text"/>

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

**Tax figured by the 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 \$1,100**, or if you want any of your refund applied to your 1992 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 the earned income credit.
4. Attach the first copy or Copy B of all your W-2 forms and any 1099-R form that shows Federal income tax withheld.
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 enter your occupation(s).
7. Mail your return by April 15, 1992.

**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).** Read the instructions that begin on page 56 to see if you can take this credit. If you can, enter "EIC" in the space to the left of line 28c. Fill in Parts II and III of Schedule EIC and attach it to your Form 1040A. 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 44–49.

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, 1992, and the child had more than \$1,100 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 1991, 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 51 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 and Medicare 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 1991, **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 1991.

**Income limits.** Generally, you cannot take the credit if your income is equal to or more than the dollar amount shown below that applies to you.

If you are:	You generally cannot take the credit if:
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Single, Head of household, or Qualifying widow(er)	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
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Married filing a joint return and only one spouse is eligible for the credit	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
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Married filing a joint return and both spouses are eligible for the credit	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
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Married filing a separate return and you did not live with your spouse all year	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
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For more details, see the separate instructions for Schedule 3 and Pub. 524. If you want the 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 1099-R. Enter the total on line 28a. The amount of Federal income tax withheld should be shown in Box 9 of Form W-2 and Box 4 of Form 1099-R. If line 28a includes amounts withheld as shown on Form 1099-R, check the box on line 28a. Be sure to attach the Form 1099-R.

**Backup withholding.** If you received a 1991 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 1991 estimated tax payments.** Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 1991. Include any overpayment from your 1990 return that you applied to your 1991 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 details 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 1991.

**Divorced taxpayers.** If you were divorced during 1991 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 1991, 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 1991, the service center where you made the payments, and the name(s) and social security number(s) under which you made the payments.

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**Line 28c Earned income credit (EIC).** If the amount on line 16 is less than \$21,250 and a child lived with you, you may be able to take this credit. Read the instructions for Schedule EIC that begin on page 56 to see if you can take this credit. If you can, use Schedule EIC to figure the credit. If you want the IRS to figure the credit for you, see the instructions for Schedule EIC. You may be able to get advance earned income credit payments in 1992 by filing a Form W-5 with your employer.

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**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 you paid with that form. In the space to the left of line 28d, 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 1991 and your total wages were over \$53,400, 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 on page 42 to figure the excess amount. If any employer withheld more than \$3,310.80 of social security tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

**Excess railroad retirement (RRTA) taxes withheld.** If you had more than one railroad employer for 1991 and your total compensation was over \$53,400, your employers may have withheld too much tier 1 tax. If your total compensation was over \$39,600, your employers may have withheld too much tier 2 tax. Get Pub. 505 to figure any excess amount to include on line 28d. **Do not** use the worksheet on page 42.

If any employer withheld more than \$3,310.80 of tier 1 RRTA tax or more than \$1,940.40 of tier 2 tax, you must ask your employer to refund the excess to you. You cannot claim it on your return.

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Excess Social  
Security Taxes  
Worksheet**Excess Social Security Taxes Worksheet** (keep for your records)

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.

**Caution:** Do **not** use this worksheet if **any RRTA tax** was withheld from your pay. Instead, get Pub. 505 to figure the excess amount.

1. Add your social security tax withheld, but not more than \$3,310.80 for each employer. (This tax should be shown in Box 11 of your W-2 forms.) Enter the total.	1.	<input type="text"/>
2. Social security tax limit	-	2. <input type="text" value="3,310.80"/>
3. Subtract line 2 from line 1 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.	=	3. <input type="text"/>

**Step 8**

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

**Line 29 Amount overpaid.** If too much tax was withheld, line 28d will be larger than 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 1992** on page 66.

**Injured spouse claim.** If you file a joint return and your spouse has not paid certain obligations (for example, child and spousal support payments and certain Federal debts, such as 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 1992 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 1992. 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 or not enough estimated tax was paid, line 27 will be larger than line 28d. Subtract line 28d from line 27 and enter the result on line 32. This is the amount you still owe the 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 1991, you may need to increase the amount of income tax withheld from your pay or make estimated tax payments for 1992. See **Income tax withholding and estimated tax payments for 1992** on page 66.

**Line 33 Estimated tax penalty.** If line 32 is \$500 or more and more than 10% of the tax shown on your return, or if you underpaid your 1991 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, the IRS will figure the penalty for you and send you a bill. But see **Lowering your penalty** below.

**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 1990, you were a U.S. citizen or resident for all of 1990, AND your 1990 tax return was for a tax year of 12 full months, or
- The total of lines 28a and 28b on your 1991 return is at least as much as your 1990 tax liability, AND your 1990 tax return was for a tax year of 12 full months. Your estimated tax payments for 1991 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, the 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.

- 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 enter your occupation(s).

**Child's return.** If your child cannot sign the 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.

# Section 4—1991 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 enter on line 23 of Form 1040A.

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
23,200	23,250	3,858	3,484	4,293	3,484
23,250	23,300	3,872	<b>3,491</b>	4,307	3,491
23,300	23,350	3,886	3,499	4,321	3,499
23,350	23,400	3,900	3,506	4,335	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
		<b>Your tax is—</b>								<b>Your tax is—</b>							
\$0	\$5	\$0	\$0	\$0	\$0	1,300	1,325	197	197	197	197	2,700	2,725	407	407	407	407
5	15	2	2	2	2	1,325	1,350	201	201	201	201	2,725	2,750	411	411	411	411
15	25	3	3	3	3	1,350	1,375	204	204	204	204	2,750	2,775	414	414	414	414
25	50	6	6	6	6	1,375	1,400	208	208	208	208	2,775	2,800	418	418	418	418
50	75	9	9	9	9	1,400	1,425	212	212	212	212	2,800	2,825	422	422	422	422
75	100	13	13	13	13	1,425	1,450	216	216	216	216	2,825	2,850	426	426	426	426
100	125	17	17	17	17	1,450	1,475	219	219	219	219	2,850	2,875	429	429	429	429
125	150	21	21	21	21	1,475	1,500	223	223	223	223	2,875	2,900	433	433	433	433
150	175	24	24	24	24	1,500	1,525	227	227	227	227	2,900	2,925	437	437	437	437
175	200	28	28	28	28	1,525	1,550	231	231	231	231	2,925	2,950	441	441	441	441
200	225	32	32	32	32	1,550	1,575	234	234	234	234	2,950	2,975	444	444	444	444
225	250	36	36	36	36	1,575	1,600	238	238	238	238	2,975	3,000	448	448	448	448
250	275	39	39	39	39	1,600	1,625	242	242	242	242	<b>3,000</b>					
275	300	43	43	43	43	1,625	1,650	246	246	246	246	3,000	3,050	454	454	454	454
300	325	47	47	47	47	1,650	1,675	249	249	249	249	3,050	3,100	461	461	461	461
325	350	51	51	51	51	1,675	1,700	253	253	253	253	3,100	3,150	469	469	469	469
350	375	54	54	54	54	1,700	1,725	257	257	257	257	3,150	3,200	476	476	476	476
375	400	58	58	58	58	1,725	1,750	261	261	261	261	3,200	3,250	484	484	484	484
400	425	62	62	62	62	1,750	1,775	264	264	264	264	3,250	3,300	491	491	491	491
425	450	66	66	66	66	1,775	1,800	268	268	268	268	3,300	3,350	499	499	499	499
450	475	69	69	69	69	1,800	1,825	272	272	272	272	3,350	3,400	506	506	506	506
475	500	73	73	73	73	1,825	1,850	276	276	276	276	3,400	3,450	514	514	514	514
500	525	77	77	77	77	1,850	1,875	279	279	279	279	3,450	3,500	521	521	521	521
525	550	81	81	81	81	1,875	1,900	283	283	283	283	3,500	3,550	529	529	529	529
550	575	84	84	84	84	1,900	1,925	287	287	287	287	3,550	3,600	536	536	536	536
575	600	88	88	88	88	1,925	1,950	291	291	291	291	3,600	3,650	544	544	544	544
600	625	92	92	92	92	1,950	1,975	294	294	294	294	3,650	3,700	551	551	551	551
625	650	96	96	96	96	1,975	2,000	298	298	298	298	3,700	3,750	559	559	559	559
650	675	99	99	99	99	<b>2,000</b>						3,750	3,800	566	566	566	566
675	700	103	103	103	103	2,000	2,025	302	302	302	302	3,800	3,850	574	574	574	574
700	725	107	107	107	107	2,025	2,050	306	306	306	306	3,850	3,900	581	581	581	581
725	750	111	111	111	111	2,050	2,075	309	309	309	309	3,900	3,950	589	589	589	589
750	775	114	114	114	114	2,075	2,100	313	313	313	313	3,950	4,000	596	596	596	596
775	800	118	118	118	118	2,100	2,125	317	317	317	317	<b>4,000</b>					
800	825	122	122	122	122	2,125	2,150	321	321	321	321	4,000	4,050	604	604	604	604
825	850	126	126	126	126	2,150	2,175	324	324	324	324	4,050	4,100	611	611	611	611
850	875	129	129	129	129	2,175	2,200	328	328	328	328	4,100	4,150	619	619	619	619
875	900	133	133	133	133	2,200	2,225	332	332	332	332	4,150	4,200	626	626	626	626
900	925	137	137	137	137	2,225	2,250	336	336	336	336	4,200	4,250	634	634	634	634
925	950	141	141	141	141	2,250	2,275	339	339	339	339	4,250	4,300	641	641	641	641
950	975	144	144	144	144	2,275	2,300	343	343	343	343	4,300	4,350	649	649	649	649
975	1,000	148	148	148	148	2,300	2,325	347	347	347	347	4,350	4,400	656	656	656	656
<b>1,000</b>						2,325	2,350	351	351	351	351	4,400	4,450	664	664	664	664
1,000	1,025	152	152	152	152	2,350	2,375	354	354	354	354	4,450	4,500	671	671	671	671
1,025	1,050	156	156	156	156	2,375	2,400	358	358	358	358	4,500	4,550	679	679	679	679
1,050	1,075	159	159	159	159	2,400	2,425	362	362	362	362	4,550	4,600	686	686	686	686
1,075	1,100	163	163	163	163	2,425	2,450	366	366	366	366	4,600	4,650	694	694	694	694
1,100	1,125	167	167	167	167	2,450	2,475	369	369	369	369	4,650	4,700	701	701	701	701
1,125	1,150	171	171	171	171	2,475	2,500	373	373	373	373	4,700	4,750	709	709	709	709
1,150	1,175	174	174	174	174	2,500	2,525	377	377	377	377	4,750	4,800	716	716	716	716
1,175	1,200	178	178	178	178	2,525	2,550	381	381	381	381	4,800	4,850	724	724	724	724
1,200	1,225	182	182	182	182	2,550	2,575	384	384	384	384	4,850	4,900	731	731	731	731
1,225	1,250	186	186	186	186	2,575	2,600	388	388	388	388	4,900	4,950	739	739	739	739
1,250	1,275	189	189	189	189	2,600	2,625	392	392	392	392	4,950	5,000	746	746	746	746
1,275	1,300	193	193	193	193	2,625	2,650	396	396	396	396						
						2,650	2,675	399	399	399	399						
						2,675	2,700	403	403	403	403						

Continued on next page

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

1991 Tax Table—Continued

Table with columns for Form 1040A line 22, filing status (Single, Married, Head of household), and tax amounts. The table is divided into several sections based on tax brackets (5,000, 6,000, 7,000, 8,000, 9,000, 10,000, 11,000, 12,000, 13,000).

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











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## Section 5—Instructions for Schedules 1, 2, and EIC

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### Instructions for Schedule 1

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**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 26.

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 the 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.

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**Line 3 Excludable savings bond interest.** If you cashed series EE U.S. savings bonds during 1991 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 1991 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 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.

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## Part II

### Dividend income

To see what dividend income you must report, read the instructions for Form 1040A, line 9, on page 26.

Each payer should send you a Form 1099-DIV showing dividends you must report. A copy of the form is also sent to the 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 1991. But you must have had earned income to do so. See the instructions for lines 9 and 10 of Schedule 2 for the definition of earned income.

**Employer-provided dependent care benefits.** If you received benefits for 1991 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 22 of your W-2 form(s).) You must complete Part III before you can figure the credit in Part II.

### A change to note

**If you have a child who was born in 1991** and the amount on Form 1040A, line 17, is less than \$21,250, you may be able to take the extra credit for a child born in 1991 on Schedule EIC. To find out if you can take the extra credit, see Schedule EIC and its instructions. But if you take the extra credit, you **cannot** take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child.

If you qualify for both the child care credit **and** the extra credit for a child born in 1991, you should figure the amount you overpaid (or the amount you owe) both ways to see which way is better for you. You should also do this if you received employer-provided dependent care benefits and qualify for the extra credit on Schedule EIC. But see the **Exception** on page 52.

To see which way is better, you will need to do the following:

**Step 1.** Figure the child care credit or exclusion on Schedule 2 including the expenses for your child born in 1991. Fill in Form 1040A through line 29 (or line 32). Be sure to include on line 28c the basic credit and, if it applies, the health

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insurance credit from Schedule EIC, but **don't** include the extra credit for the child born in 1991.

**Step 2.** Fill in Form 1040A through line 28b, but **don't** use the child care expenses for your child born in 1991 when you figure any child care credit or exclusion on Schedule 2. Figure your earned income credit on Schedule EIC including the extra credit for a child born in 1991. Enter the total credit on Form 1040A, line 28c. Fill in the rest of Form 1040A through line 29 (or line 32).

Compare the amount on line 29 (or line 32) figured using Step 1 to the amount figured using Step 2. File your return using the one that benefits you more.

If you choose to use Step 1 and the amount on line 4 includes expenses for more than one person, write in the amount of qualified expenses for your child born in 1991 on the line to the left of your line 4 entry. If you are completing Part III, write this amount on the line to the left of your line 18 entry.

**Exception.** If you didn't receive any employer-provided dependent care benefits and the amount on line 23 of your Form 1040A is zero, you should take the extra credit for a child born in 1991; don't file Schedule 2.

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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 54).
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 71 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 1991.
5. You report the required information about the care provider on line 1.

If you were **married at the end of 1991**, 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 1991, 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,

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such as the provider's name and address. Write "See page 2" in the columns for which you do not have the information. On the bottom of page 2, also explain 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 1991 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

Credit for  
child and  
dependent  
care  
expenses

## Line 3 A qualifying person is:

- 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 \$2,150 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 1991, 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 1991 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 1991.
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** on page 22.

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 1990 that you did not pay until 1991, you may be able to increase the amount of credit you can take in 1991. But you must use Form 1040 and Form 2441 to do so.*

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**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 grant 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 1991 and had no earned income, 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 1991, 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 1991.

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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.

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**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 1991 dependent care expenses. The \$5,000 is shown in Box 22 of your W-2 form. In 1991, 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.

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**Line 18** Enter the total of all qualified expenses (see the instructions for line 4) incurred in 1991 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 1991. The \$2,000 is shown in Box 22 of your W-2 form. Only \$900 of qualified expenses were incurred in 1991 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 15 and \$900 on line 18.

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## Instructions for Schedule EIC

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### Purpose of schedule

**Schedule EIC is new for 1991.** Use it to figure the earned income credit. If you can take the credit, subtract it from the tax you owe. You can get a refund of the credit even if you don't owe any tax.

**Note:** *If you are eligible, you may be able to get advance earned income credit (AEIC) payments in 1992 by filing **Form W-5** with your employer.*

**Additional information.** Get **Pub. 596** for more details.

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### Changes you should note

- If you can take the earned income credit, you must fill in Schedule EIC and attach it to your return.
- Even if your filing status is single, you may be able to take the earned income credit.
- To take the credit, your child doesn't have to be your dependent in most cases.
- The earned income credit is now made up of three credits. You can take each credit that applies to you.

**Basic credit.** This credit can be as much as \$1,192 for one qualifying child. For two qualifying children, it can be as much as \$1,235. This is the maximum amount of this credit even if you had more than two qualifying children.

**Health insurance credit.** If you paid for health insurance that covered a qualifying child, you can take this credit. It can be as much as \$428.

**Extra credit for child born in 1991.** If you have a qualifying child born in 1991, you can also take this credit. It can be as much as \$357. This is the maximum amount of this credit even if you had more than one qualifying child born in 1991 (for example, twins). If you paid someone to care for your child born in 1991 so you could work, see **Special rule** next.

**Special rule.** If you take the **extra credit for a child born in 1991**, you **can't** take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child. But you can take the **basic credit** and, if it applies, the **health insurance credit** for your qualifying child born in 1991 even if you choose to take the credit or exclusion on Schedule 2 for that child.

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### Part I

#### General information

**Who can take the credit.** You can take the earned income credit if you meet **both** of these tests:

1. You meet the five requirements at the top of Part I of Schedule EIC.
2. The total of your **taxable and nontaxable earned income** (see page 58) is less than \$21,250. (To see if you meet this test, you can fill in lines 4 through 7 on page 2 of Schedule EIC. If the amount on line 7 is \$21,250 or more, enter "NO" on Form 1040A, line 28c.)

If you meet **both** of these tests, fill in the parts of Schedule EIC that apply to you.

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**If you want the IRS to figure your credit**, fill in Parts II and III of Schedule EIC and attach it to your return. Be sure to enter the amount from Form 1040A, line 16, in the space provided above Part III. On Form 1040A, enter "EIC" on the line next to line 28c. Make sure you also fill in line 28a for Federal income tax withheld. Sign and date your return, enter your occupation(s), and mail it. If you are filing a joint return, your spouse must also sign. If you are due a refund, we will send it to you. If you owe tax, we will send you a bill.

**Qualifying child.** A child must meet one condition from each of the three boxes in Part I of Schedule EIC, to be a qualifying child.

**Example.** You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1991 tax return. Your son is your qualifying child because he meets one condition from each box in Part I of Schedule EIC. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than 6 months.

The following explains some of the terms used in Part I of Schedule EIC.

- A **foster child** is any child you cared for as your own child. For example, if you cared for your niece as your own child, she is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption isn't final.
- A **grandchild** is any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, your great-great-grandchild, etc.

To find out if your child qualifies as a **student**, see the instructions for line 1, column (c).

To find out who is considered **permanently and totally disabled**, see the instructions for line 1, column (d).

**Exception.** The child is considered to have lived with you for all of 1991 if **both** of the following apply:

1. The child was born, or died, in 1991, and
2. Your home was the child's home while he or she was alive.

Temporary absences (such as for school, vacation, or medical care) count as time lived in the home.

**Married child.** If your child was married at the end of 1991, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules for **Children of divorced or separated parents** (see page 22), this child is your qualifying child.

**Qualifying child of more than one person.** If a child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** adjusted gross income for 1991 may treat that child as a qualifying child. If the other person is your spouse and you are filing a joint return, this rule doesn't apply.

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**Example.** You and your 5-year-old daughter moved in with your mother in April 1991. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your adjusted gross income for 1991 was \$7,000 and your mother's was \$14,000. Since your mother's adjusted gross income was higher, your daughter is your mother's qualifying child.

**Taxable earned income.** This is usually the amount reported on Form 1040A, line 7. But if you received a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, see the instructions for line 4.

**Nontaxable earned income.** Certain earned income is not taxable, but it must be included on Schedule EIC to see if you can take the earned income credit. It is also used to figure the amount of your credit. It includes anything of value (money, goods, or services) that is not taxable that you received from your employer for your work. Some examples of nontaxable earned income are—

- Basic quarters and subsistence allowances and the value of in-kind quarters and subsistence received from the U.S. military. This amount may be shown on your last Leave and Earnings Statement for 1991. If it isn't or you need additional help, contact your legal assistance office or unit tax advisor.
- Combat pay. If you served in Operation Desert Storm, contact your legal assistance office or unit tax advisor to find out the amount of combat pay you received in 1991.
- Housing allowance or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. The amount deferred should be shown in Box 17 of your W-2 form. "Deferred compensation" in Box 6 should also be checked on your W-2 form.
- Excludable employer-provided dependent care benefits from Schedule 2, line 23.

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**Part II**  
Information about  
your two youngest  
qualifying children

**Line 1** If you have a qualifying child, fill in columns **(a)** through **(g)**. If you have **more than two qualifying children**, you need to list only two to get the maximum credit.

**Column (a).** Enter each qualifying child's name. If you had more than two qualifying children, list only the two youngest children. If you have a qualifying child born in 1991, list that child even if you chose to claim the credit for child care expenses for this child on Schedule 2.

**Column (c).** If your child was born **before 1973** but was under age 24 at the end of 1991 and a student, put a checkmark in column **(c)**. Your child was a **student** if he or she—

- Was enrolled as a full-time student at a school during any 5 months of 1991, or
- Took a full-time, on-farm training course during any 5 months of 1991. The course had to be given by a school or a state, county, or local government agency.

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

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**Column (d).** If your child was born **before 1973** and was permanently and totally disabled during any part of 1991, put a checkmark in column **(d)**. A person is **permanently and totally disabled** if **both** of the following apply:

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition, and
2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year, or can lead to death.

**Column (e).** If your child was born **before 1991**, you must enter his or her social security number in column **(e)**. If your child doesn't have a number, apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your child won't have a number by the time you are ready to file your return, ask the SSA to give you a Form SSA-5028. When you file your return, enter "applied for" in column **(e)**. If you got a Form SSA-5028, attach a copy of it to your return.

**Column (g).** Enter the number of months your child lived with you in your home in the United States during 1991. (Don't enter more than 12.) Count temporary absences such as for school or vacation as time lived in your home. If the **Exception** on page 57 applies to your child, enter "12" in this column.

**Part III**  
Other information

Fill in this part only if you want the IRS to figure the earned income credit for you.

**Line 2** If you received any earned income that is not taxable, enter the total of that income on line 2. List the type and amount of this income in the space to the left of line 2. If you need more space, attach a statement.

**Line 3b** Enter the total amount you paid in 1991 for health insurance that covered at least one of your qualifying children even if the insurance covered you and other members of your family.

**Example 1.** You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1991 show that you paid a total of \$500 for the health insurance. You should enter \$500 on line 3b.

**Example 2.** You paid \$700 for health insurance in 1991. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1991 was \$350. You should enter \$350 on line 3b.

Do **not** include on line 3b—

- Amounts paid to doctors, dentists, hospitals, etc.
- Amounts paid for prescription medicines and drugs.
- Amounts contributed under a cafeteria plan.
- Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their subsidiary agencies or offices unless you must include that amount in your income.

Part IV  
Figure your  
earned income  
credit

**Line 4** If the amount on Form 1040A, line 7, includes an amount for a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, subtract that amount from the amount on line 7. Enter the result on line 4 of Schedule EIC. Also enter "SCH" and the amount you subtracted in the space to the left of line 4.

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**Line 5** If you received any earned income that was not taxable, enter the total of that income on line 5. List the type and amount of this income in the space to the left of line 5. If you need more space, attach a statement.

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**Lines 8-11 Basic credit.** The amount of this credit depends on whether you listed one qualifying child or two qualifying children in Part II of Schedule EIC. If you had more than two qualifying children, you need to list only two to get the maximum basic credit.

If you listed a qualifying child who was born in 1991, you can use that child to figure your basic credit even if you are also using that child to take the extra credit for a child born in 1991.

---

**Lines 12a-16 Health insurance credit.** If you paid for health insurance in 1991 and the insurance covered at least one of your qualifying children, you can also take this credit.

On line 12b, enter the total amount you paid in 1991 for health insurance even if the insurance covered you and other members of your family.

**Example 1.** You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1991 show that you paid a total of \$500 for the health insurance. You should enter \$500 on line 12b.

**Example 2.** You paid \$700 for health insurance in 1991. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1991 was \$350. You should enter \$350 on line 12b.

Do **not** include on line 12b—

- Amounts paid to doctors, dentists, hospitals, etc.
  - Amounts paid for prescription medicines and drugs.
  - Amounts contributed under a cafeteria plan.
  - Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their agencies or offices unless you must include that amount in your income.
- 

**Lines 17-19 Extra credit for child born in 1991.** You can take this credit ONLY if:

- You listed in Part II of Schedule EIC a child born in 1991, AND
- You did not take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child.

If you had more than one qualifying child born in 1991 (for example, twins), the amount of this credit does not change.

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# TABLE A—Basic Credit 1991 Earned Income Credit

**Caution:** This is **not** a tax table.

**To find your basic credit:** First, read down the “At least — But less than” columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across to the column that includes the number of qualifying children you listed on Schedule EIC. Then, enter the credit from that column on Schedule EIC, line 8 or line 10, whichever applies.

If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—	
At least	But less than	One child	Two children	At least	But less than	One child	Two children	At least	But less than	One child	Two children	At least	But less than	One child	Two children
\$1	\$50	\$4	\$4	\$2,800	\$2,850	\$472	\$489	\$5,600	\$5,650	\$939	\$973	\$12,500	\$12,550	\$1,040	\$1,078
50	100	13	13	2,850	2,900	480	497	5,650	5,700	948	982	12,550	12,600	1,034	1,071
100	150	21	22	2,900	2,950	488	506	5,700	5,750	956	990	12,600	12,650	1,028	1,065
150	200	29	30	2,950	3,000	497	515	5,750	5,800	964	999	12,650	12,700	1,022	1,059
200	250	38	39	3,000	3,050	505	523	5,800	5,850	973	1,008	12,700	12,750	1,016	1,053
250	300	46	48	3,050	3,100	514	532	5,850	5,900	981	1,016	12,750	12,800	1,010	1,047
300	350	54	56	3,100	3,150	522	541	5,900	5,950	989	1,025	12,800	12,850	1,004	1,041
350	400	63	65	3,150	3,200	530	549	5,950	6,000	998	1,034	12,850	12,900	999	1,034
400	450	71	74	3,200	3,250	539	558	6,000	6,050	1,006	1,042	12,900	12,950	993	1,028
450	500	79	82	3,250	3,300	547	567	6,050	6,100	1,015	1,051	12,950	13,000	987	1,022
500	550	88	91	3,300	3,350	555	575	6,100	6,150	1,023	1,060	13,000	13,050	981	1,016
550	600	96	99	3,350	3,400	564	584	6,150	6,200	1,031	1,068	13,050	13,100	975	1,010
600	650	104	108	3,400	3,450	572	593	6,200	6,250	1,040	1,077	13,100	13,150	969	1,003
650	700	113	117	3,450	3,500	580	601	6,250	6,300	1,048	1,086	13,150	13,200	963	997
700	750	121	125	3,500	3,550	589	610	6,300	6,350	1,056	1,094	13,200	13,250	957	991
750	800	129	134	3,550	3,600	597	618	6,350	6,400	1,065	1,103	13,250	13,300	951	985
800	850	138	143	3,600	3,650	605	627	6,400	6,450	1,073	1,112	13,300	13,350	945	979
850	900	146	151	3,650	3,700	614	636	6,450	6,500	1,081	1,120	13,350	13,400	939	973
900	950	154	160	3,700	3,750	622	644	6,500	6,550	1,090	1,129	13,400	13,450	933	966
950	1,000	163	169	3,750	3,800	630	653	6,550	6,600	1,098	1,137	13,450	13,500	927	960
1,000	1,050	171	177	3,800	3,850	639	662	6,600	6,650	1,106	1,146	13,500	13,550	921	954
1,050	1,100	180	186	3,850	3,900	647	670	6,650	6,700	1,115	1,155	13,550	13,600	915	948
1,100	1,150	188	195	3,900	3,950	655	679	6,700	6,750	1,123	1,163	13,600	13,650	909	942
1,150	1,200	196	203	3,950	4,000	664	688	6,750	6,800	1,131	1,172	13,650	13,700	903	935
1,200	1,250	205	212	4,000	4,050	672	696	6,800	6,850	1,140	1,181	13,700	13,750	897	929
1,250	1,300	213	221	4,050	4,100	681	705	6,850	6,900	1,148	1,189	13,750	13,800	891	923
1,300	1,350	221	229	4,100	4,150	689	714	6,900	6,950	1,156	1,198	13,800	13,850	885	917
1,350	1,400	230	238	4,150	4,200	697	722	6,950	7,000	1,165	1,207	13,850	13,900	879	911
1,400	1,450	238	247	4,200	4,250	706	731	7,000	7,050	1,173	1,215	13,900	13,950	873	905
1,450	1,500	246	255	4,250	4,300	714	740	7,050	7,100	1,182	1,224	13,950	14,000	867	898
1,500	1,550	255	264	4,300	4,350	722	748	7,100	7,150	1,192	1,235	14,000	14,050	861	892
1,550	1,600	263	272	4,350	4,400	731	757	11,250	11,300	1,189	1,232	14,050	14,100	855	886
1,600	1,650	271	281	4,400	4,450	739	766	11,300	11,350	1,183	1,226	14,100	14,150	849	880
1,650	1,700	280	290	4,450	4,500	747	774	11,350	11,400	1,177	1,220	14,150	14,200	843	874
1,700	1,750	288	298	4,500	4,550	756	783	11,400	11,450	1,172	1,214	14,200	14,250	837	868
1,750	1,800	296	307	4,550	4,600	764	791	11,450	11,500	1,166	1,207	14,250	14,300	831	861
1,800	1,850	305	316	4,600	4,650	772	800	11,500	11,550	1,160	1,201	14,300	14,350	826	855
1,850	1,900	313	324	4,650	4,700	781	809	11,550	11,600	1,154	1,195	14,350	14,400	820	849
1,900	1,950	321	333	4,700	4,750	789	817	11,600	11,650	1,148	1,189	14,400	14,450	814	843
1,950	2,000	330	342	4,750	4,800	797	826	11,650	11,700	1,142	1,183	14,450	14,500	808	837
2,000	2,050	338	350	4,800	4,850	806	835	11,700	11,750	1,136	1,177	14,500	14,550	802	830
2,050	2,100	347	359	4,850	4,900	814	843	11,750	11,800	1,130	1,170	14,550	14,600	796	824
2,100	2,150	355	368	4,900	4,950	822	852	11,800	11,850	1,124	1,164	14,600	14,650	790	818
2,150	2,200	363	376	4,950	5,000	831	861	11,850	11,900	1,118	1,158	14,650	14,700	784	812
2,200	2,250	372	385	5,000	5,050	839	869	11,900	11,950	1,112	1,152				
2,250	2,300	380	394	5,050	5,100	848	878	11,950	12,000	1,106	1,146				
2,300	2,350	388	402	5,100	5,150	856	887	12,000	12,050	1,100	1,139				
2,350	2,400	397	411	5,150	5,200	864	895	12,050	12,100	1,094	1,133				
2,400	2,450	405	420	5,200	5,250	873	904	12,100	12,150	1,088	1,127				
2,450	2,500	413	428	5,250	5,300	881	913	12,150	12,200	1,082	1,121				
2,500	2,550	422	437	5,300	5,350	889	921	12,200	12,250	1,076	1,115				
2,550	2,600	430	445	5,350	5,400	898	930	12,250	12,300	1,070	1,109				
2,600	2,650	438	454	5,400	5,450	906	939	12,300	12,350	1,064	1,102				
2,650	2,700	447	463	5,450	5,500	914	947	12,350	12,400	1,058	1,096				
2,700	2,750	455	471	5,500	5,550	923	956	12,400	12,450	1,052	1,090				
2,750	2,800	463	480	5,550	5,600	931	964	12,450	12,500	1,046	1,084				

**TABLE A**

*(This table continues on next page)*

If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—		If the amount on Schedule EIC, line 7 or line 9, is—		And you listed—	
		One child	Two children			One child	Two children			One child	Two children
At least	But less than	Your basic credit is—		At least	But less than	Your basic credit is—		At least	But less than	Your basic credit is—	
\$14,700	\$14,750	\$778	\$806	\$17,900	\$17,950	\$396	\$410	\$21,100	\$21,150	\$14	\$15
14,750	14,800	772	800	17,950	18,000	390	404	21,150	21,200	8	8
14,800	14,850	766	793	18,000	18,050	384	398	21,200	21,250	2	2
14,850	14,900	760	787	18,050	18,100	378	392				
14,900	14,950	754	781	18,100	18,150	372	385	<b>\$21,250 or more—you may not take the credit</b>			
14,950	15,000	748	775	18,150	18,200	366	379				
15,000	15,050	742	769	18,200	18,250	360	373				
15,050	15,100	736	762	18,250	18,300	354	367				
15,100	15,150	730	756	18,300	18,350	348	361				
15,150	15,200	724	750	18,350	18,400	342	355				
15,200	15,250	718	744	18,400	18,450	336	348				
15,250	15,300	712	738	18,450	18,500	330	342				
15,300	15,350	706	732	18,500	18,550	324	336				
15,350	15,400	700	725	18,550	18,600	319	330				
15,400	15,450	694	719	18,600	18,650	313	324				
15,450	15,500	688	713	18,650	18,700	307	317				
15,500	15,550	682	707	18,700	18,750	301	311				
15,550	15,600	676	701	18,750	18,800	295	305				
15,600	15,650	670	694	18,800	18,850	289	299				
15,650	15,700	664	688	18,850	18,900	283	293				
15,700	15,750	659	682	18,900	18,950	277	287				
15,750	15,800	653	676	18,950	19,000	271	280				
15,800	15,850	647	670	19,000	19,050	265	274				
15,850	15,900	641	664	19,050	19,100	259	268				
15,900	15,950	635	657	19,100	19,150	253	262				
15,950	16,000	629	651	19,150	19,200	247	256				
16,000	16,050	623	645	19,200	19,250	241	250				
16,050	16,100	617	639	19,250	19,300	235	243				
16,100	16,150	611	633	19,300	19,350	229	237				
16,150	16,200	605	626	19,350	19,400	223	231				
16,200	16,250	599	620	19,400	19,450	217	225				
16,250	16,300	593	614	19,450	19,500	211	219				
16,300	16,350	587	608	19,500	19,550	205	212				
16,350	16,400	581	602	19,550	19,600	199	206				
16,400	16,450	575	596	19,600	19,650	193	200				
16,450	16,500	569	589	19,650	19,700	187	194				
16,500	16,550	563	583	19,700	19,750	181	188				
16,550	16,600	557	577	19,750	19,800	175	182				
16,600	16,650	551	571	19,800	19,850	169	175				
16,650	16,700	545	565	19,850	19,900	163	169				
16,700	16,750	539	559	19,900	19,950	157	163				
16,750	16,800	533	552	19,950	20,000	151	157				
16,800	16,850	527	546	20,000	20,050	146	151				
16,850	16,900	521	540	20,050	20,100	140	144				
16,900	16,950	515	534	20,100	20,150	134	138				
16,950	17,000	509	528	20,150	20,200	128	132				
17,000	17,050	503	521	20,200	20,250	122	126				
17,050	17,100	497	515	20,250	20,300	116	120				
17,100	17,150	491	509	20,300	20,350	110	114				
17,150	17,200	486	503	20,350	20,400	104	107				
17,200	17,250	480	497	20,400	20,450	98	101				
17,250	17,300	474	491	20,450	20,500	92	95				
17,300	17,350	468	484	20,500	20,550	86	89				
17,350	17,400	462	478	20,550	20,600	80	83				
17,400	17,450	456	472	20,600	20,650	74	76				
17,450	17,500	450	466	20,650	20,700	68	70				
17,500	17,550	444	460	20,700	20,750	62	64				
17,550	17,600	438	453	20,750	20,800	56	58				
17,600	17,650	432	447	20,800	20,850	50	52				
17,650	17,700	426	441	20,850	20,900	44	46				
17,700	17,750	420	435	20,900	20,950	38	39				
17,750	17,800	414	429	20,950	21,000	32	33				
17,800	17,850	408	423	21,000	21,050	26	27				
17,850	17,900	402	416	21,050	21,100	20	21				

TABLE A







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## Section 6—After you fill out Form 1040A

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### 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

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### What do I need if I write to the IRS?

If you write to the 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.

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### 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.

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### 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.

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**Income tax withholding and estimated tax payments for 1992**

If the amount you owe the IRS (line 32) or the amount you overpaid the 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 1992 tax return will show a tax refund OR a tax balance due the IRS of less than \$500. If your total estimated tax for 1992 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.

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**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 the IRS), it may affect your state income tax return. Contact your state tax agency for more information.

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**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 67. 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, Schedule EIC, Schedules 1 & 2, and their related instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the order blank on page 67. 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 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  
**Schedule EIC** for claiming the earned income credit

**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

**Participating libraries may also carry a variety of forms, schedules, instructions, and publications that may be photocopied, or you can order them from the Distribution Center for your state. See page 68 for the address.**

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- Schedule 3**, Credit for the Elderly or the Disabled for Form 1040 Filers
- Schedule C**, Profit or Loss From Business
- Schedule D**, Capital Gains and Losses
- Schedule E**, Supplemental Income and Loss
- Schedule F**, Profit or Loss From Farming
- Schedule R**, Credit for the Elderly or the Disabled
- Schedule SE**, 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 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. 553**, Highlights of 1991 Tax Changes
- Pub. 554**, Tax Information for Older Americans
- Pub. 590**, Individual Retirement Arrangements (IRAs)
- Pub. 596**, Earned Income Credit
- 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 two copies of each form and one 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 68 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	Schedule F (1040)	Schedule 3 (1040A) & instructions	2210 & instructions	8582 & instructions	Pub. 508	Pub. 590	
Instructions for 1040 & Schedules	Schedule R (1040) & instructions	1040EZ	2441 & instructions	8822	Pub. 521	Pub. 596	
Schedules A&B (1040)	Schedule SE (1040)	Instructions for 1040EZ	3903 & instructions	Pub. 1	Pub. 523	Pub. 910	
Schedule C (1040)	1040A	1040-ES (1992)	4562 & instructions	Pub. 17	Pub. 525	Pub. 917	
Schedule D (1040)	Instructions for 1040A & Schedules	1040X & instructions	4868	Pub. 334	Pub. 527	Pub. 929	
Schedule E (1040)	Schedule 1 (1040A)	2106 & instructions	8283 & instructions	Pub. 463	Pub. 529		
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2119 & instructions	8332	Pub. 505	Pub. 553		

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

Western Area 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

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Bloomington, IL 61799

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Eastern Area Distribution Center  
P.O. Box 85074  
Richmond, VA 23261-5074

**Foreign Addresses**—Taxpayers with mailing addresses in foreign countries should send the order blank to either: Eastern Area Distribution Center, P.O. Box 85074, Richmond, VA 23261-5074; or Western Area Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Eastern Area Distribution Center, P.O. Box 85074, Richmond, VA 23261-5074.

**Puerto Rico**—Eastern Area Distribution Center, P.O. Box 85074, Richmond, VA 23261-5074

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

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Name

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Number, street, and apt. number

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

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

**Call the 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. The representative will be happy to take the additional time required to be sure he or she has answered your question fully and in the manner that 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.

<b>Alabama</b> 1-800-829-1040	<b>Illinois</b> Chicago, 435-1040 In area code 708, 1-312-435-1040 Elsewhere, 1-800-829-1040	<b>Missouri</b> St. Louis, 342-1040 Elsewhere, 1-800-829-1040	<b>Oklahoma</b> 1-800-829-1040	<b>Virginia</b> Richmond, 649-2361 Elsewhere, 1-800-829-1040
<b>Alaska</b> Anchorage, 561-7484 Elsewhere, 1-800-829-1040	<b>Indiana</b> Indianapolis, 226-5477 Elsewhere, 1-800-829-1040	<b>Montana</b> 1-800-829-1040	<b>Oregon</b> Portland, 221-3960 Elsewhere, 1-800-829-1040	<b>Washington</b> Seattle, 442-1040 Elsewhere, 1-800-829-1040
<b>Arizona</b> Phoenix, 257-1233 Elsewhere, 1-800-829-1040	<b>Iowa</b> Des Moines, 283-0523 Elsewhere, 1-800-829-1040	<b>Nebraska</b> Omaha, 422-1500 Elsewhere, 1-800-829-1040	<b>Pennsylvania</b> Philadelphia, 574-9900 Pittsburgh, 281-0112 Elsewhere, 1-800-829-1040	<b>West Virginia</b> 1-800-829-1040
<b>Arkansas</b> 1-800-829-1040	<b>Kansas</b> 1-800-829-1040	<b>Nevada</b> 1-800-829-1040	<b>Puerto Rico</b> San Juan Metro Area, 766-5040 Isla, 766-5549	<b>Wisconsin</b> Milwaukee, 271-3780 Elsewhere, 1-800-829-1040
<b>California</b> Oakland, 839-1040 San Francisco, 839-1040 Elsewhere, 1-800-829-1040	<b>Kentucky</b> 1-800-829-1040	<b>New Hampshire</b> 1-800-829-1040	<b>Rhode Island</b> 1-800-829-1040	<b>Wyoming</b> 1-800-829-1040
<b>Colorado</b> Denver, 825-7041 Elsewhere, 1-800-829-1040	<b>Louisiana</b> 1-800-829-1040	<b>New Jersey</b> 1-800-829-1040	<b>South Carolina</b> 1-800-829-1040	<b>Phone Help for Hearing-Impaired People With TDD Equipment.</b> All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059
<b>Connecticut</b> 1-800-829-1040	<b>Maine</b> 1-800-829-1040	<b>New Mexico</b> 1-800-829-1040	<b>South Dakota</b> 1-800-829-1040	
<b>Delaware</b> 1-800-829-1040	<b>Maryland</b> Baltimore, 962-2590 Elsewhere, 1-800-829-1040	<b>New York</b> Bronx, 732-0100 Brooklyn, 596-3770 Buffalo, 685-5432 Manhattan, 732-0100 Nassau, 222-1131 Queens, 596-3770 Staten Island, 596-3770 Suffolk, 724-5000 Elsewhere, 1-800-829-1040	<b>Tennessee</b> Nashville, 259-4601 Elsewhere, 1-800-829-1040	
<b>District of Columbia</b> 1-800-829-1040	<b>Massachusetts</b> Boston, 523-1040 Elsewhere, 1-800-829-1040	<b>North Carolina</b> 1-800-829-1040	<b>Texas</b> Dallas, 742-2440 Houston, 965-0440 Elsewhere, 1-800-829-1040	<b>Hours of Operation:</b> 8:00 A.M. to 6:30 P.M. EST (Jan. 1–April 4) 9:00 A.M. to 7:30 P.M. EDT (April 5–April 15) 9:00 A.M. to 5:30 P.M. EDT (April 16–Oct. 24) 8:00 A.M. to 4:30 P.M. EST (Oct. 25–Dec. 31)
<b>Florida</b> Jacksonville, 354-1760 Elsewhere, 1-800-829-1040	<b>Michigan</b> Detroit, 237-0800 Elsewhere, 1-800-829-1040	<b>North Dakota</b> 1-800-829-1040	<b>Vermont</b> 1-800-829-1040	
<b>Georgia</b> Atlanta, 522-0050 Elsewhere, 1-800-829-1040	<b>Minnesota</b> Minneapolis, 644-7515 St. Paul, 644-7515 Elsewhere, 1-800-829-1040	<b>Ohio</b> Cincinnati, 621-6281 Cleveland, 522-3000 Elsewhere, 1-800-829-1040		
<b>Hawaii</b> Oahu, 541-1040 Elsewhere, 1-800-829-1040	<b>Mississippi</b> 1-800-829-1040			
<b>Idaho</b> 1-800-829-1040				

## What is Tele-Tax?

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

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

## How do I use Tele-Tax?

**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.

### Recorded Tax Information

Topic numbers are effective January 1, 1992.

Touch-tone service is available 24 hours a day, 7 days a week.

Rotary or pulse dial service is available Monday through Friday during regular office hours.

Select, by number, the topic you want to hear. **For the directory of topics, listen to topic no. 323.** A complete list of these topics is on the next page.

Have paper and pencil handy to take notes.

Call the appropriate phone number listed below.

- If you have a touch-tone phone, immediately follow the recorded instructions, or
- If you have a rotary or 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.

The 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.

- Touch-tone service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary or pulse dial service is available Monday through Friday during regular office hours.

### Alabama

1-800-829-4477

### Alaska

1-800-829-4477

### Arizona

Phoenix, 252-4909

Elsewhere, 1-800-829-4477

### Arkansas

1-800-829-4477

### 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,*

1-800-829-4032

Los Angeles, 617-3177

Oakland, 839-4245

Elsewhere, 1-800-829-4477

### Colorado

Denver, 592-1118

Elsewhere, 1-800-829-4477

### Connecticut

1-800-829-4477

### Delaware

1-800-829-4477

### District of Columbia

882-1040

### Florida

1-800-829-4477

### Georgia

Atlanta, 331-6572

Elsewhere, 1-800-829-4477

### Hawaii

1-800-829-4477

### Idaho

1-800-829-4477

### Illinois

Chicago, 886-9614

In area code 708,

1-312-886-9614

Springfield, 789-0489

Elsewhere, 1-800-829-4477

### Indiana

Indianapolis, 631-1010

Elsewhere, 1-800-829-4477

### Iowa

Des Moines, 284-7454

Elsewhere, 1-800-829-4477

### Kansas

1-800-829-4477

### Kentucky

1-800-829-4477

### Louisiana

1-800-829-4477

### Maine

1-800-829-4477

### Maryland

Baltimore, 466-1040

Elsewhere, 1-800-829-4477

### Massachusetts

Boston, 523-8602

Elsewhere, 1-800-829-4477

### Michigan

Detroit, 961-4282

Elsewhere, 1-800-829-4477

### Minnesota

St. Paul, 644-7748

Elsewhere, 1-800-829-4477

### Mississippi

1-800-829-4477

### Missouri

St. Louis, 241-4700

Elsewhere, 1-800-829-4477

### Montana

1-800-829-4477

### Nebraska

Omaha, 221-3324

Elsewhere, 1-800-829-4477

### Nevada

1-800-829-4477

### New Hampshire

1-800-829-4477

### New Jersey

1-800-829-4477

### New Mexico

1-800-829-4477

### New York

Bronx, 406-4080

Brooklyn, 858-4461

Buffalo, 685-5533

Manhattan, 406-4080

Queens, 858-4461

Staten Island, 858-4461

Elsewhere, 1-800-829-4477

### North Carolina

1-800-829-4477

### North Dakota

1-800-829-4477

### Ohio

Cincinnati, 421-0329

Cleveland, 522-3037

Elsewhere, 1-800-829-4477

### Oklahoma

1-800-829-4477

### Oregon

Portland, 294-5363

Elsewhere, 1-800-829-4477

### Pennsylvania

Philadelphia, 627-1040

Pittsburgh, 261-1040

Elsewhere, 1-800-829-4477

### Puerto Rico

1-800-829-4477

### Rhode Island

1-800-829-4477

### South Carolina

1-800-829-4477

### South Dakota

1-800-829-4477

### Tennessee

Nashville, 242-1541

Elsewhere, 1-800-829-4477

### Texas

Dallas, 767-1792

Houston, 850-8801

Elsewhere, 1-800-829-4477

### Utah

1-800-829-4477

### Vermont

1-800-829-4477

### Virginia

Richmond, 783-1569

Elsewhere, 1-800-829-4477

### Washington

Seattle, 343-7221

Elsewhere, 1-800-829-4477

### West Virginia

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>	<i>Topic No.</i>	<i>Subject</i>							
	<b>IRS Procedures and Services</b>			<b>Tax Computation</b>		<b>Basis of Assets, Depreciation, Sale of Assets</b>		<b>Tax Information for Aliens and U.S. Citizens Living Abroad</b>		
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	
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 Program (STEP)—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			707	Foreign tax credit	
108	Tax fraud—How to report	212	Lump-sum distributions	358	Tax on a child's investment income					
109	Types of organizations that qualify for tax-exempt status	213	Rental income and expenses			<b>Employer Tax Information</b>				
110	Organizations—How to apply for exempt status	214	Renting vacation property/Renting to relatives	401	Child and dependent care credit	601	Social security and Medicare withholding rates		<b>The following topics are in Spanish:</b>	
111	Examination appeal rights	215	Royalties	402	Earned income credit	602	Form W-2—Where, when, and how to file	751	Who must file?	
112	Electronic filing	216	Farming and fishing income	403	Credit for the elderly or the disabled	603	Form W-4—Employee's Withholding Allowance Certificate	752	Which form to use?	
113	Special Enrollment Examination to practice before IRS	217	Earnings for clergy			604	Federal tax deposits—General	753	What is your filing status?	
114	Power of attorney information	218	Unemployment compensation	<b>General Information</b>		605	Employer identification number—How to apply	754	Earned income credit	
115	Change of address—How to notify IRS	219	Gambling income and expenses	451	Substitute tax forms	606	Form 942—Employer's Quarterly Tax Return for Household Employees	755	Highlights of 1991 tax changes	
911	Hardship assistance applications	220	Bartering income	452	Highlights of 1991 tax changes	607	Form 941—Deposit requirements	756	Forms and publications—How to order	
999	Local information	221	Scholarship and fellowship grants	453	Refunds—How long they should take	608	Form 941—Employer's Quarterly Federal Tax Return	757	Alien tax clearance	
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151	Who must file?	223	Social security and equivalent railroad retirement benefits	455	Forms/Publications—How to order	610	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Returns	759	IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program	
152	Which form—1040, 1040A, or 1040EZ?	224	401(k) plans	456	Tax shelter registration	611	Targeted jobs credit	760	Social security and equivalent railroad retirement benefits	
153	When, where, and how to file	225	Passive activities—Losses/credits	457	Extensions of time to file your tax return	612	Tips—Withholding and reporting	761	Why do I have to turn in a Form W-4 to my employer?	
154	What is your filing status?	226	Tax statements from the Railroad Retirement Board	458	Form W-2—What to do if not received				<b>Tax Information for Puerto Rico Residents</b>	
155	Dependents	<b>Adjustments to Income</b>		459	Penalty for underpayment of estimated tax	<b>1099 Series and Related Information Returns—Filing Magnetically/Electronically</b>			851	Who must file a U.S. income tax return in Puerto Rico
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		304	Moving expenses	468	Desert Storm/Desert Shield					
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		306	Contributions	<b>IRS Notices &amp; Letters</b>						
		307	Casualty losses	501	Notices—What to do					
		308	Miscellaneous expenses	502	Notice of underreported income—CP 2000					
		309	Business use of home	503	IRS notices and bills/Penalty and interest charges					
		310	Business use of car							
		311	Business travel expenses							
		312	Business entertainment expenses							
		313	Educational expenses							
		314	Employee business expenses							
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