

Note: *This booklet does not contain any tax forms.*

DEPARTMENT OF THE TREASURY—INTERNAL REVENUE SERVICE



www.irs.ustreas.gov

19971040EZ

Instructions

Explore IRS

e-file!

- The quickest way to file—by computer or phone
- The fastest way to get refunds
- The surest way to avoid filing errors and error notices

More details on page 2.

Check Your Social Security Numbers (SSNs)!

Incorrect or missing SSNs may increase your tax or reduce your refund. See page 3.

Receiving a Refund?

- Have it directly deposited! See the instructions for lines 11b–11d on page 13.
- Check its status with TeleTax! See page 18.

Quick and Easy Access to Tax Help and Forms

COMPUTER

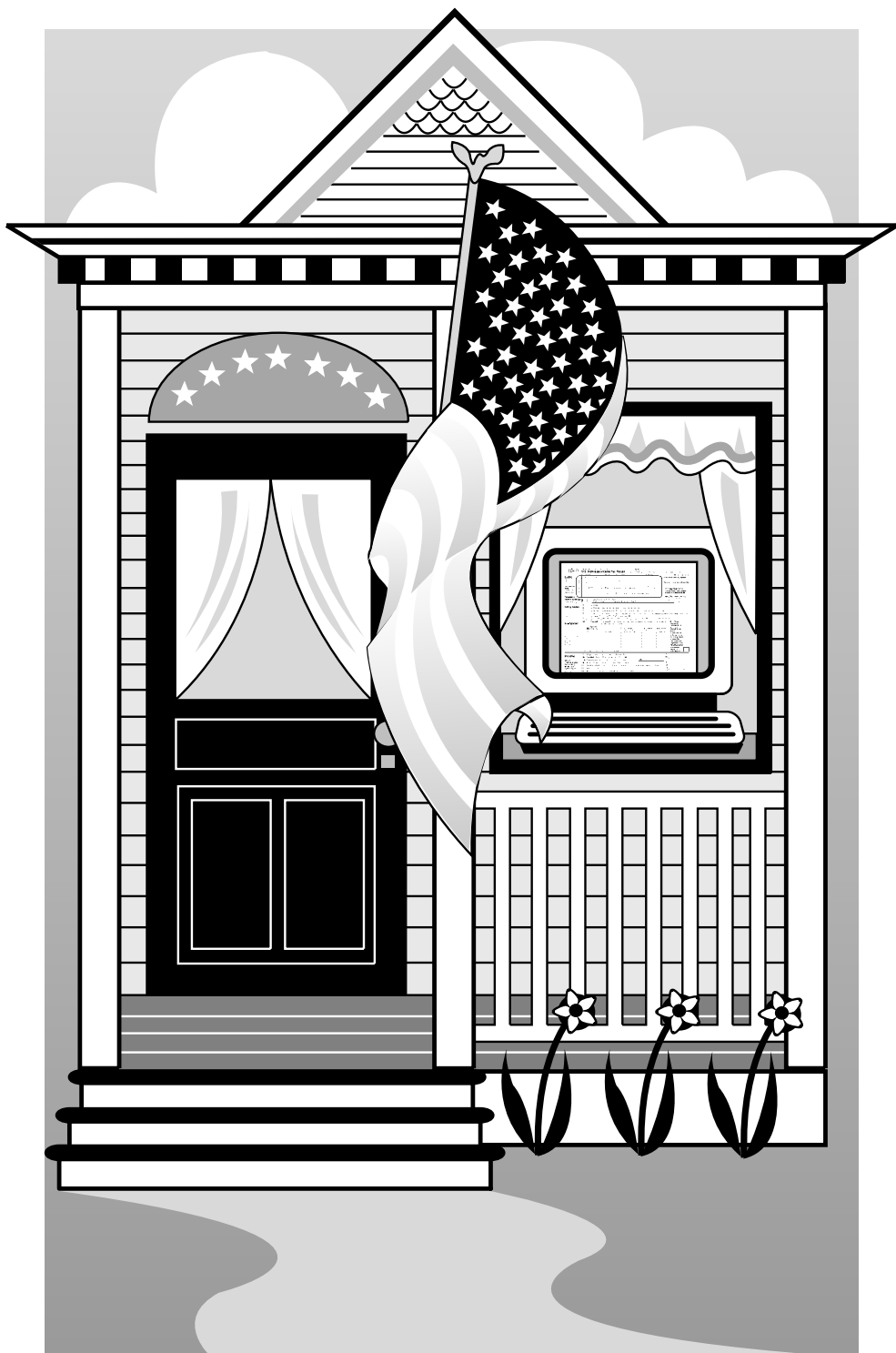
World Wide Web
www.irs.ustreas.gov

IRIS at FedWorld
703-321-8020

FAX

From your fax machine's telephone, dial—
703-368-9694

See Page 15!



IRS *e-file*. Click. Zip. Fast Roundtrip!



You can take advantage of the benefits of *e-file* if:

- you're expecting a **REFUND** and want it in **half the time**
- you want to file the **FASTEST** and most **ACCURATE** way possible (thereby reducing your likelihood of receiving an error notice)
- you want **PROOF** your return has been accepted

- OR -

- you want to file your Federal and state tax returns together



Filing Season

e-file means a fast refund—even faster with Direct Deposit!

"IRS offers a number of electronic services to make tax time easier. Forms and information are available on the Internet or by fax. In addition, you can file your return electronically using *e-file*! Last year, over 19 million taxpayers (people just like you!) chose an *e-file* option to send us their tax return—mostly because they wanted a **FAST REFUND!** With *e-file*, we offer a number of filing options. You can ask your tax professional to *e-file* your return, or if you prefer, file it from home using your personal computer. If you receive a *TeleFile Tax Package*, use a Touch-Tone telephone."

Mike Dolan, Deputy Commissioner, IRS



e-file Using A Tax Professional

Whether you prepare your own return and have a professional *e-file* it *or* have a tax professional prepare AND *e-file* your return, look for this sign.

e-file From Your Personal Computer

File electronically from home using tax preparation software, a personal computer, and modem.

e-file By Phone

With *TeleFile*, a tax return can be filed with a Touch-Tone phone in about 10 minutes. It's FREE, available 24 hours a day, 7 days a week for those who receive the *TeleFile Tax Package*.

Get all the details on page 25.

"I've been filing electronically for the past four years and think it's GREAT! It's simple, FAST, and what's more provides an acknowledgement that IRS received my return! I particularly like the Direct Deposit feature! I truly believe that if more taxpayers tried it, they'd be convinced that it's the **ONLY** way to file their tax return especially since it lessens their likelihood of receiving an error notice."

James Donelson, Chief Taxpayer Service, IRS

IRS Customer Service Standards



At the IRS our goal is to continually improve the quality of our services. To help achieve that goal, we have developed customer service standards in the following areas:

- Easier filing
- Access to information
- Accuracy
- Prompt refunds
- Initial contact resolution
- Canceling penalties
- Resolving problems
- Simpler forms

If you would like information about the IRS standards and a report of our accomplishments, see **Pub. 2183**.

Before You Fill in Form 1040EZ

Tax Law Changes

The 1997 tax forms and instructions reflect changes resulting from legislation enacted in 1997. However, you will find that your tax forms this year are very similar to those you filed in the past. This is because most of the new tax changes do not take effect until after 1997. For more details on 1997 and 1998 tax changes, see **Pub. 553** or **What's Hot** at www.irs.ustreas.gov.

What's New for 1997?

Adoption Expenses

If you received employer-provided adoption benefits in 1997, you must use **Form 8839** and Form 1040A or 1040. If you adopted a child in 1997, you may be able to take a credit. See Form 8839 for details.

Medical Savings Accounts (MSAs)

If you or your employer made contributions to your MSA for 1997, you must use **Form 8853** and Form 1040.

Long-Term Care Insurance

If you received benefits under a long-term care insurance contract, see the instructions for **Form 8853**. You may be able to deduct the amount you paid for the insurance, but you must use **Schedule A** and Form 1040 to do so. Also, the unreimbursed expenses for the care of a chronically ill individual may be deductible as a medical expense on Schedule A.

Accelerated Death Benefits

See the instructions for Form 8853 if you received accelerated death benefits under a life insurance contract or from a viatical settlement provider. Generally, a viatical settlement is an arrangement that lets terminally ill individuals sell their life insurance policies.

Earned Income Credit

You may be able to take this credit if you earned less than \$9,770. See the instructions for lines 8a and 8b on page 9.

Caution: *If it is determined that you are not entitled to the earned income credit you claim, you may not be allowed to take the credit for certain future years. For details, see **Pub. 596**.*

What To Look for in 1998

Student Loan Interest Deduction

You may be able to deduct up to \$1,000 of the interest you pay on a loan for qualified higher education expenses. But you **cannot** take the deduction if you can be claimed as a dependent on someone else's 1998 tax return.

Credits for Higher Education Expenses

You may be able to take the Hope credit for the tuition and related expenses you pay to enroll at or attend an

eligible educational institution. However, this credit only applies to the first 2 years of postsecondary education. For qualified expenses paid after June 30, 1998, you may be able to take the Lifetime Learning credit. This credit is not limited to the first 2 years of postsecondary education.

Roth IRAs

You may be able to contribute up to \$2,000 to a Roth IRA. Although the contributions are not deductible, the earnings may be tax free depending on when and why withdrawals are made.

How To Avoid Common Mistakes

Mistakes may delay your refund or result in notices being sent to you.

1. If you think you can take the earned income credit, read the instructions for lines 8a and 8b that begin on page 9 to make sure you qualify.
2. Check your math, especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe.
3. Remember to sign and date Form 1040EZ and enter your occupation.
4. Use the amount from **line 6** to find your tax in the tax table. Be sure you enter the correct tax on line 10.
5. Check the "Yes" box on line 5 if you (or your spouse) can be claimed as a dependent on someone's 1997 return, such as your parents' return. Check "Yes" even if that person chooses not to claim you (or your spouse). If no one can claim you (or your spouse) as a dependent, check the "No" box.
6. Be sure to enter an amount on line 5. If you check the "Yes" box on line 5, fill in the worksheet on the back of Form 1040EZ to figure the amount to enter. If you check the "No" box, enter 6,800.00 if single; 12,200.00 if married filing jointly.
7. If you got a peel-off label, make sure it shows the correct name(s), address, and social security number(s). If not, enter the correct information.
8. If you did not get a peel-off label, enter your name, address, and social security number (SSN) in the spaces provided on Form 1040EZ. If you are married filing jointly, enter your spouse's name and SSN.
9. Attach your W-2 form(s) to the left margin of your return.
10. If you owe tax, be sure to include all the required information on your payment. See the instructions for line 12 on page 13 for details.

Do Both the Name and Social Security Number (SSN) 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 name or SSN, 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 SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

What if a Taxpayer Died?

If a taxpayer died before filing a return for 1997, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer 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 print "**DECEASED**," the deceased taxpayer's name, and the date of death across the top of the return. **If your spouse died in 1997** and you did not remarry in 1997, or if your spouse died in 1998 before filing a return for 1997, you can file a joint return. A joint return should show your spouse's 1997 income before death and your income for all of 1997. Print "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. The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's SSN should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a Refund for a Deceased Taxpayer

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

For more details, use TeleTax topic 356 (see page 18) or see **Pub. 559**.

What Are the Filing Dates and Penalties?



*If you were a participant in Operation Joint Guard or you were in the Persian Gulf area combat zone, see **Pub. 3**.*

When Is Your Tax Return Due?

Not later than **April 15, 1998**.

What if You Cannot File on Time?

If you need more time to complete your return, you can get an automatic 4-month extension by filing **Form 4868** with the IRS by April 15, 1998. 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, 1998. If

you make a payment with Form 4868 or Form 2688, see the instructions for line 9 on page 13.

What if You 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 can be as much as 25% (more in some cases) 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 1/2 of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

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 where you sign.

Where Do You File?

See page 28.

Private Delivery Services

You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The IRS publishes a list of the designated private delivery services in September of each year. The list published in September 1997 includes only the following:

- Airborne Express (Airborne): Overnight Air Express Service, Next Afternoon Service, Second Day Service.
- DHL Worldwide Express (DHL): DHL "Same Day" Service, DHL USA Overnight.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M.

The private delivery service can tell you how to get written proof of the mailing date.

Filing Requirements

Do You Have To File?

Note: *These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.*

Were you (or your spouse if filing a joint return) age 65 or older on January 1, 1998?

Yes. Use TeleTax topic 351 (see page 18) to find out if you must file a return. If you do, you must use Form 1040A or 1040.

No. You must file a return if **any** of the following three conditions apply to you.

1. Your filing status is single and your **gross income** (see below) was at least \$6,800.

2. Your filing status is married filing jointly and your **gross income** (see below) was at least \$12,200. But if you **did not** live with your spouse at the end of 1997 (or on the date your spouse died), you must file a return if your gross income was at least \$2,650.

3. Your parents (or someone else) can claim you as a dependent (even if they chose not to claim you) and—

| Your unearned income was: | AND | The total of that income plus your earned income was: |
|---------------------------|-----|---|
| \$1 or more | | over \$650 |
| \$0 | | over \$4,150 if single over \$3,450 if married |

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

Caution: *If your gross income was \$2,650 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, use TeleTax topic 354 (see page 18).*

Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax.



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

Exception for Children Under Age 14

If you are planning to file a tax return for your child who was under age 14 on January 1, 1998, and certain other conditions apply, you can elect to include your child's income on your return. But you must use **Form 8814** and Form 1040 to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 18) or see Form 8814.

Other Situations When You Must File

You must also file a return using Form 1040A or 1040 if you received any advance earned income credit payments from your employer. These payments should be shown in box 9 of your W-2 form. You must file a

return using Form 1040 if **any** of the following apply for 1997:

- 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 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 qualified church-controlled organization that is exempt from employer social security and Medicare taxes, or
- You owe tax on a qualified retirement plan, including an individual retirement arrangement (IRA), or on a medical savings account (MSA). But if you are filing a return only because you owe the tax on a qualified retirement plan, you can file **Form 5329** by itself.

Nonresident Aliens and Dual-Status Aliens

These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1997 and who have elected to be taxed as resident aliens. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details.

Should You Use Form 1040EZ?

You can use Form 1040EZ if **all seven** of the following apply:

1. Your filing status is **single** or **married filing jointly** (see page 6). If you were a **nonresident alien** at any time in 1997, see **Nonresident Aliens** on page 6.
2. You do not claim any dependents.
3. You (and your spouse if married filing a joint return) were under age 65 on January 1, 1998, and not blind at the end of 1997.
4. Your taxable income (line 6 of Form 1040EZ) is less than \$50,000.
5. You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest income was not over \$400.
6. You did not receive any advance earned income credit payments.
7. You did not owe any **household employment taxes** on wages you paid to a household employee. To find out who owes these taxes, use TeleTax topic 756 (see page 18).

If you do not meet **all seven** of the requirements above, you must use Form 1040A or 1040. Use TeleTax topic 352 (see page 18) to find out which form to use.

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. For example, you can claim the head of household filing status (which

usually results in a lower tax than single) only on Form 1040A or 1040. Use TeleTax topic 353 (see page 18). Also, you can itemize deductions only on Form 1040. It would benefit you to itemize deductions if they total more than your standard deduction, which is \$4,150 for most single people and \$6,900 for most married people filing a joint return. Use TeleTax topic 501 (see page 18). But if someone can claim you (or your spouse if married) as a dependent, your standard deduction is the amount entered on line E of the worksheet on page 2 of Form 1040EZ.

Nonresident Aliens. If you were a nonresident alien at any time in 1997, your filing status must be **married filing jointly** to use Form 1040EZ. If your filing status is not married filing jointly, you may have to use **Form 1040NR** or **1040NR-EZ**. Specific rules apply to determine if you were a nonresident or resident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

Single

You may use this filing status if **any** of the following was true on December 31, 1997:

- You were never married, or

- You were legally separated, according to your state law, under a decree of divorce or separate maintenance, or
- You were widowed before January 1, 1997, and did not remarry in 1997.

Married Filing Joint Return

You may use this filing status if **any** of the following is true:

- You were married as of December 31, 1997, even if you did not live with your spouse at the end of 1997, or
- Your spouse died in 1997 and you did not remarry in 1997, or
- Your spouse died in 1998 before filing a 1997 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 1997, you may not, after the due date for filing that return, amend it to file as married filing a separate return.

Where To Report Certain Items From 1997 Forms W-2 and 1099

Report any amounts shown on these forms as **Federal income tax withheld** on Form 1040EZ, line 7.

| Form | Item and Box in Which it Should Appear | Where To Report on Form 1040EZ |
|-----------|--|--|
| W-2 | Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10) Adoption benefits (box 13, code T) Employer contributions to an MSA (box 13, code R) | Line 1 See Tip income on page 8 Must file Form 1040A or 1040 Must file Form 1040 |
| W-2G | Gambling winnings (box 1) | Must file Form 1040 |
| 1099-C | Canceled debt (box 2) | Must file Form 1040 if taxable (see the instructions on Form 1099-C) |
| 1099-DIV | Dividends and distributions | Must file Form 1040A or 1040 |
| 1099-G | Unemployment compensation (box 1) | Line 3. But if you repaid any unemployment compensation in 1997, see the instructions for line 3 on page 9 |
| 1099-INT | Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 5) | Line 2 See the instructions for line 2 on page 8 Must file Form 1040 |
| 1099-LTC | Long-term care and accelerated death benefits | Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853) |
| 1099-MISC | Miscellaneous income | Must file Form 1040 |
| 1099-MSA | Distributions from medical savings accounts | Must file Form 1040 |
| 1099-OID | Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) | See the instructions on Form 1099-OID Must file Form 1040 |
| 1099-R | Distributions from pensions, annuities, IRAs, etc. | Must file Form 1040A or 1040 |

Line Instructions for Form 1040EZ

Name, Address, and Social Security Number (SSN)

Use the Peel-Off Label

Using the peel-off label in this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Attach the label after you have finished your return. Cross out any errors and print the correct information. Add any missing items, such as your apartment number.

Address Change

If the address on your peel-off label is not your current address, cross out your old address and print your new address. If you plan to move after you file your 1997 return, see page 14.

Name Change

If you changed your name, be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. If you received a peel-off label, cross out your former name and print your new name.

What if You Don't Have a Peel-Off Label?

Print the information, including your SSN(s), in the spaces provided.

Social Security Number (SSN)

Make sure your return includes the correct SSN for you and your spouse. If it does not, at the time we process your return, we may disallow the exemption(s) and any earned income credit you claim. **To apply for an SSN**, get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. **To apply for an ITIN**, file **Form W-7** with the IRS. It usually takes about 30 days to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.**

Note: *An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.*

Nonresident Alien Spouse. If your spouse is a nonresident alien, he or she must have either an SSN or an ITIN.

P.O. Box

Enter your P.O. box number **only** if your post office does not deliver mail to your home.

Foreign Address

Print the information in the following order: city, province or state, and country. Follow the country's practice for entering the postal code. Please **do not** abbreviate the country name.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

Income

Rounding Off to Whole Dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. To do so, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next whole dollar. For example, \$129.39 becomes \$129 and \$235.50 becomes \$236. If you do round off, do so for all amounts. But 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 1040EZ, line 1, you would enter 13,770.00 (\$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 1997, you may receive a **Form 1099-G**. None of your refund is taxable if, in the year you paid the tax, you filed Form 1040EZ or 1040A or you used TeleFile. But if the refund, credit, or offset was for a tax you deducted as an **itemized deduction**, you may have to report part or all of it as income on Form 1040 for 1997. For details, use TeleTax topic 405 (see page 18).

Social Security Benefits

You should receive a **Form SSA-1099** or **Form RRB-1099**. These forms will show the total social security and equivalent railroad retirement benefits paid to you in 1997 and the amount of any benefits you repaid in 1997. Use the worksheet on page 8 to see if any of your benefits are taxable. If they are, you **MUST** use Form 1040A or 1040. For more details, see **Pub. 915**.

Line 1

Wages, Salaries, and Tips

Enter the total of your wages, salaries, and tips. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their **Forms W-2**. But the following types of income must also be included in the total on line 1.

- Wages received as a household employee for which you did not receive a W-2 form because your employer paid you less than \$1,000 in 1997.
- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** instead of Form 1040EZ 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 the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. For more details, see **Pub. 531**.
- **Scholarship and fellowship grants** not reported on a W-2 form. Also, print "SCH" and the amount in the space to the right of the words "W-2 form(s)" on line 1. **Exception.** If you were a degree candidate, include on line 1 **only** the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1.

Note: You must use Form 1040A or 1040 if you received **dependent care benefits** or **employer-provided adoption benefits** for 1997.

Missing or Incorrect Form W-2?
If you do not get a W-2 form from your employer by February 2, 1998, use TeleTax topic 154 (see page 18) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 1. If you lose

your W-2 or it is incorrect, ask your employer for a new one.

Line 2

Interest

Each payer should send you a **Form 1099-INT** or **Form 1099-OID**. Report **all** of your **taxable interest** income on line 2 even if you did not receive a Form 1099-INT or 1099-OID.

Include taxable interest from banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. If interest was credited in 1997 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution, you may be able to exclude part or all of that interest from your 1997 income. But you must use Form 1040A or 1040 to do so. See **Pub. 550** for details.

If you cashed series EE U.S. savings bonds in 1997 that were issued after 1989 and you paid certain higher education expenses during the year, you may be able to exclude from income part or all of the interest on those bonds. But you must use **Form 8815** and Form 1040A or 1040 to do so.

You must use Form 1040A or 1040 if **either** of the following applies:

- You received interest as a nominee (that is, in your name but the interest income actually belongs to someone else), or
- You received a 1997 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1997.

Tax-Exempt Interest

If you had tax-exempt interest, such as from municipal bonds, print "TEI" in the space to the right of the words "Form 1040EZ" on line 2. After "TEI," show the amount of your tax-exempt interest. **Do not** add tax-exempt interest in the total on line 2.

Worksheet To See if Any of Your Social Security Benefits Are Taxable (keep for your records)



If you are filing a joint return and your spouse also received a Form SSA-1099 or Form RRB-1099, add your spouse's amounts to yours on lines 1, 3, and 4 below.

1. Enter the amount from **box 5** of **all** your **Forms SSA-1099** and **Forms RRB-1099**. If the amount on line 1 is zero or less, stop; none of your social security benefits are taxable **1.** _____
2. Enter one-half of line 1 **2.** _____
3. Enter your total wages, salaries, tips, etc., from Form(s) W-2. Also, include any taxable unemployment compensation and Alaska Permanent Fund dividends you received (see page 9) **3.** _____
4. Enter your total interest income, including any tax-exempt interest **4.** _____
5. Add lines 2 through 4 **5.** _____
6. Enter \$25,000 if single; \$32,000 if filing a joint return **6.** _____
7. Subtract line 6 from line 5. If zero or less, enter -0- **7.** _____

Is the amount on line 7 more than zero?
No. None of your social security benefits are taxable this year. You can use Form 1040EZ. **Do not** list your benefits as income.
Yes. Some of your benefits are taxable this year. You **MUST** use Form 1040A or 1040.

Line 3

Unemployment Compensation

You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 1997.

If you received an overpayment of unemployment compensation in 1997 and you repaid any of it in 1997, subtract the amount you repaid from the total amount you received. Enter the result on line 3. Also, print "Repaid" and the amount you repaid in the space to the right of the words "(see page 9)" on line 3. If you repaid unemployment compensation in 1997 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

Note: If you received **Alaska Permanent Fund dividends**, report them on line 3.

Line 6

Subtract line 5 from line 4. Your tax is figured on this amount.

If You Want, the IRS Will Figure Your Tax and Your Earned Income Credit

Tax. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill. For details, including who is eligible and what to do, see **Pub. 967**.

Earned Income Credit (EIC). Answer the questions on page 10 to see if you can take the EIC. If you can take this credit and you want us to figure it for you, follow the instructions for question 6.

Payments and Tax

Line 7

Federal Income Tax Withheld

Enter the total amount of Federal income tax withheld. This should be shown in box 2 of your 1997 Form(s) W-2.

If you received a 1997 Form 1099-INT, 1099-G, or 1099-OID showing Federal income tax withheld, include the tax withheld in the total on line 7. This should be shown in box 4 of these forms.

If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 7.

Lines 8a and 8b

Earned Income Credit (EIC)

The EIC reduces the tax you owe and may give you a refund even if you do not owe any tax.

The credit can be as much as \$332 if you **do not** have a qualifying child (defined on this page). If you **do** have a qualifying child, the credit can be as much as \$2,210 (\$3,656 if more than one qualifying child). But if you have a qualifying child, you must use **Schedule EIC** and Form 1040A or 1040 to claim the credit.

Who Can Take the EIC

Answer the questions on page 10 to see if you can take this credit. **But you cannot** take the credit if you (or your spouse if filing a joint return):

- Were the qualifying child of another person in 1997, or
- Do not have a social security number (defined below).

If you cannot take the credit for either of these reasons, print "No" in the space to the right of the word "below" on line 8b.

Social Security Number (SSN)

For purposes of the EIC, an SSN means a number issued by the Social Security Administration to a U.S. citizen or to a person who has permission from the Immigration and Naturalization Service to work in the United States.

Qualifying Child

A qualifying child is a child who:

1. Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
2. Was (at the end of 1997)—
 - under age 19, or
 - under age 24 and a full-time student, or
 - any age and permanently and totally disabled, **and**
3. Either lived with you in the United States for more than half of 1997 (for all of 1997 if a foster child) OR was born or died in 1997 and your home was the child's home for the entire time he or she was alive during 1997.

Special rules apply if the child was married or was also a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 (see page 18) or see **Pub. 596**.

Caution: *The child must have an SSN (defined above) unless the child was born and died in 1997.*

Taxable Earned Income

This is usually the amount reported on Form 1040EZ, line 1. But if line 1 includes an amount for a taxable scholarship or fellowship grant that was not reported on a W-2 form, or an amount paid to an inmate in a penal institution, subtract that amount from the total on line 1. The result is your taxable earned income for purposes of the earned income credit. If you subtracted income paid to an inmate, also print "PRI" and the amount subtracted to the right of the words "W-2 form(s)" on line 1 of Form 1040EZ.

Also, if line 1 of Form 1040EZ includes any amount paid to a household employee who did not receive a W-2 form, see **Special Rules** on page 10.

Nontaxable Earned Income

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

- Basic quarters and subsistence allowances, the value of in-kind quarters and subsistence, and combat zone excluded pay received from the U.S. military. These amounts should be shown in box 13 of your 1997 W-2 form with code **Q**.
- Housing allowances or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary 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, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, see **Pub. 596**.



Nontaxable earned income does not include welfare benefits, such as those listed next.

Effect of Credit on Certain Welfare Benefits

Any refund you receive as the result of claiming the earned income credit will not be used to determine if

you are eligible for the following benefit programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (formerly Aid to Families With Dependent Children (AFDC)).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Special Rules

If you were in the **military** on extended active duty outside the United States, your home is considered to be in the United States during that duty period. See **Pub. 596** for the definition of extended active duty.

If you were a **household employee** who did not receive a W-2 form because your employer paid you less than \$1,000 in 1997, be sure to include the amount you were paid on Form 1040EZ, line 1. Print "HSH" and the amount that was not reported on a W-2 form in the space to the right of the words "W-2 form(s)" on line 1.

Amounts paid to **inmates** in penal institutions for their work are not earned income for purposes of the EIC. If the total on Form 1040EZ, line 1, includes such income, subtract that income from the amount on line 1. Enter the result on line 1 of the worksheet on page 11. Also, print "PRI" and the amount subtracted in the space to the right of the words "W-2 form(s)" on line 1 of Form 1040EZ.

Questions To See if You Can Take the Earned Income Credit

If you were in the military stationed outside the United States, see **Special Rules** on this page before you begin.

- Is the amount on Form 1040EZ, line 4, less than \$9,770?
 - No. Stop.** You **cannot** take the credit.
 - Yes.** Go to question 2.

 - Do you have at least one qualifying child (defined on page 9)?
 - Yes. Stop.** You may be able to take the credit but you must use **Schedule EIC** and Form 1040A or 1040 to do so. For details, see **Pub. 596**.
 - No.** Go to question 3.

 - Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 1997?
 - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
 - Yes.** Go to question 4.

 - Can you (or your spouse if filing a joint return) be claimed as a dependent on someone else's 1997 tax return?
 - Yes. Stop.** You **cannot** take the credit.
 - No.** Go to question 5.

 - Was your home (and your spouse's if filing a joint return) in the United States for more than half of 1997?
 - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
 - Yes.** Go to question 6.

 - Is the total of your **taxable and nontaxable earned income** (see page 9) less than \$9,770? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)
 - No. Stop.** You **cannot** take the credit. Print "No" to the right of the word "below" on line 8b.
 - Yes.** You can take the credit. **If you want the IRS to figure it for you**, print "EIC" in the space to the right of the word "below" on line 8b. Also, enter the type and amount of any nontaxable earned income in the spaces marked "Type" and "\$" on line 8b. **If you want to figure the credit yourself**, fill in the worksheet on page 11.
-



Caution: If you were a household employee who did not receive a Form W-2 because your employer paid you less than \$1,000 in 1997, see **Special Rules** on page 10 before completing this worksheet. Also, see **Special Rules** if Form 1040EZ, line 1, includes any amount paid to an inmate in a penal institution.

1. Enter the amount from Form 1040EZ, line 1 **1.** _____
2. If you received a taxable scholarship or fellowship grant that was not reported on a W-2 form, enter that amount here **2.** _____
3. Subtract line 2 from line 1 **3.** _____
4. Enter any **nontaxable earned income** (see page 9). Types of nontaxable earned income include contributions to a 401(k) plan, and military housing and subsistence. These should be shown in box 13 of your W-2 form **4.** _____
5. Add lines 3 and 4 **5.** _____

Caution: If line 5 is \$9,770 or more, you **cannot** take the credit. Print "No" to the right of the word "below" on line 8b of Form 1040EZ.

6. Look up the amount on **line 5** above in the **EIC Table** on page 12 to find your credit. Enter the credit here **6.** _____
7. Enter the amount from Form 1040EZ, line 4 **7.** _____

8. Is line 7 \$5,450 or more?

Yes. Look up the amount on **line 7** above in the **EIC Table** on page 12 to find your credit. Enter the credit here **8.** _____

No. Go to line 9.

9. Earned income credit.

- If you checked "Yes" on line 8, enter the **smaller** of line 6 or line 8.
- If you checked "No" on line 8, enter the amount from line 6 **9.** _____

Next: Take the amount from line 9 above and enter it on Form 1040EZ, line 8a.

AND

If you had any nontaxable earned income (see line 4 above), enter the type and amount of that income in the spaces marked "Type" and "\$" on line 8b.

1997 Earned Income Credit (EIC) Table

To find your credit: First, read down the "At least—But less than" columns and find the line that includes the amount you entered on line 5 or line 7 of the **Earned Income Credit Worksheet** on page 11. Next, read across and find the credit. Then, enter the credit on line 6 or line 8 of the worksheet, whichever applies.

Caution: This is *not* a tax table.

| If the amount on line 5 or line 7 of the worksheet is— | | Your credit is— | If the amount on line 5 or line 7 of the worksheet is— | | Your credit is— | If the amount on line 5 or line 7 of the worksheet is— | | Your credit is— | If the amount on line 5 or line 7 of the worksheet is— | | Your credit is— |
|--|---------------|-----------------|--|---------------|-----------------|--|---------------|-----------------|--|---------------|-----------------|
| At least | But less than | | At least | But less than | | At least | But less than | | At least | But less than | |
| \$1 | \$50 | \$2 | 2,600 | 2,650 | 201 | 5,200 | 5,250 | 332 | 7,800 | 7,850 | 149 |
| 50 | 100 | 6 | 2,650 | 2,700 | 205 | 5,250 | 5,300 | 332 | 7,850 | 7,900 | 145 |
| 100 | 150 | 10 | 2,700 | 2,750 | 208 | 5,300 | 5,350 | 332 | 7,900 | 7,950 | 141 |
| 150 | 200 | 13 | 2,750 | 2,800 | 212 | 5,350 | 5,400 | 332 | 7,950 | 8,000 | 137 |
| 200 | 250 | 17 | 2,800 | 2,850 | 216 | 5,400 | 5,450 | 332 | 8,000 | 8,050 | 133 |
| 250 | 300 | 21 | 2,850 | 2,900 | 220 | 5,450 | 5,500 | 329 | 8,050 | 8,100 | 130 |
| 300 | 350 | 25 | 2,900 | 2,950 | 224 | 5,500 | 5,550 | 325 | 8,100 | 8,150 | 126 |
| 350 | 400 | 29 | 2,950 | 3,000 | 228 | 5,550 | 5,600 | 321 | 8,150 | 8,200 | 122 |
| 400 | 450 | 33 | 3,000 | 3,050 | 231 | 5,600 | 5,650 | 317 | 8,200 | 8,250 | 118 |
| 450 | 500 | 36 | 3,050 | 3,100 | 235 | 5,650 | 5,700 | 313 | 8,250 | 8,300 | 114 |
| 500 | 550 | 40 | 3,100 | 3,150 | 239 | 5,700 | 5,750 | 309 | 8,300 | 8,350 | 111 |
| 550 | 600 | 44 | 3,150 | 3,200 | 243 | 5,750 | 5,800 | 306 | 8,350 | 8,400 | 107 |
| 600 | 650 | 48 | 3,200 | 3,250 | 247 | 5,800 | 5,850 | 302 | 8,400 | 8,450 | 103 |
| 650 | 700 | 52 | 3,250 | 3,300 | 251 | 5,850 | 5,900 | 298 | 8,450 | 8,500 | 99 |
| 700 | 750 | 55 | 3,300 | 3,350 | 254 | 5,900 | 5,950 | 294 | 8,500 | 8,550 | 95 |
| 750 | 800 | 59 | 3,350 | 3,400 | 258 | 5,950 | 6,000 | 290 | 8,550 | 8,600 | 91 |
| 800 | 850 | 63 | 3,400 | 3,450 | 262 | 6,000 | 6,050 | 286 | 8,600 | 8,650 | 88 |
| 850 | 900 | 67 | 3,450 | 3,500 | 266 | 6,050 | 6,100 | 283 | 8,650 | 8,700 | 84 |
| 900 | 950 | 71 | 3,500 | 3,550 | 270 | 6,100 | 6,150 | 279 | 8,700 | 8,750 | 80 |
| 950 | 1,000 | 75 | 3,550 | 3,600 | 273 | 6,150 | 6,200 | 275 | 8,750 | 8,800 | 76 |
| 1,000 | 1,050 | 78 | 3,600 | 3,650 | 277 | 6,200 | 6,250 | 271 | 8,800 | 8,850 | 72 |
| 1,050 | 1,100 | 82 | 3,650 | 3,700 | 281 | 6,250 | 6,300 | 267 | 8,850 | 8,900 | 68 |
| 1,100 | 1,150 | 86 | 3,700 | 3,750 | 285 | 6,300 | 6,350 | 264 | 8,900 | 8,950 | 65 |
| 1,150 | 1,200 | 90 | 3,750 | 3,800 | 289 | 6,350 | 6,400 | 260 | 8,950 | 9,000 | 61 |
| 1,200 | 1,250 | 94 | 3,800 | 3,850 | 293 | 6,400 | 6,450 | 256 | 9,000 | 9,050 | 57 |
| 1,250 | 1,300 | 98 | 3,850 | 3,900 | 296 | 6,450 | 6,500 | 252 | 9,050 | 9,100 | 53 |
| 1,300 | 1,350 | 101 | 3,900 | 3,950 | 300 | 6,500 | 6,550 | 248 | 9,100 | 9,150 | 49 |
| 1,350 | 1,400 | 105 | 3,950 | 4,000 | 304 | 6,550 | 6,600 | 244 | 9,150 | 9,200 | 46 |
| 1,400 | 1,450 | 109 | 4,000 | 4,050 | 308 | 6,600 | 6,650 | 241 | 9,200 | 9,250 | 42 |
| 1,450 | 1,500 | 113 | 4,050 | 4,100 | 312 | 6,650 | 6,700 | 237 | 9,250 | 9,300 | 38 |
| 1,500 | 1,550 | 117 | 4,100 | 4,150 | 316 | 6,700 | 6,750 | 233 | 9,300 | 9,350 | 34 |
| 1,550 | 1,600 | 120 | 4,150 | 4,200 | 319 | 6,750 | 6,800 | 229 | 9,350 | 9,400 | 30 |
| 1,600 | 1,650 | 124 | 4,200 | 4,250 | 323 | 6,800 | 6,850 | 225 | 9,400 | 9,450 | 26 |
| 1,650 | 1,700 | 128 | 4,250 | 4,300 | 327 | 6,850 | 6,900 | 221 | 9,450 | 9,500 | 23 |
| 1,700 | 1,750 | 132 | 4,300 | 4,350 | 332 | 6,900 | 6,950 | 218 | 9,500 | 9,550 | 19 |
| 1,750 | 1,800 | 136 | 4,350 | 4,400 | 332 | 6,950 | 7,000 | 214 | 9,550 | 9,600 | 15 |
| 1,800 | 1,850 | 140 | 4,400 | 4,450 | 332 | 7,000 | 7,050 | 210 | 9,600 | 9,650 | 11 |
| 1,850 | 1,900 | 143 | 4,450 | 4,500 | 332 | 7,050 | 7,100 | 206 | 9,650 | 9,700 | 7 |
| 1,900 | 1,950 | 147 | 4,500 | 4,550 | 332 | 7,100 | 7,150 | 202 | 9,700 | 9,750 | 3 |
| 1,950 | 2,000 | 151 | 4,550 | 4,600 | 332 | 7,150 | 7,200 | 199 | 9,750 | 9,770 | 1 |
| 2,000 | 2,050 | 155 | 4,600 | 4,650 | 332 | 7,200 | 7,250 | 195 | <div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: fit-content; margin: 0 auto;"> <p>\$9,770 or more— you cannot take the credit</p> </div> | | |
| 2,050 | 2,100 | 159 | 4,650 | 4,700 | 332 | 7,250 | 7,300 | 191 | | | |
| 2,100 | 2,150 | 163 | 4,700 | 4,750 | 332 | 7,300 | 7,350 | 187 | | | |
| 2,150 | 2,200 | 166 | 4,750 | 4,800 | 332 | 7,350 | 7,400 | 183 | | | |
| 2,200 | 2,250 | 170 | 4,800 | 4,850 | 332 | 7,400 | 7,450 | 179 | | | |
| 2,250 | 2,300 | 174 | 4,850 | 4,900 | 332 | 7,450 | 7,500 | 176 | | | |
| 2,300 | 2,350 | 178 | 4,900 | 4,950 | 332 | 7,500 | 7,550 | 172 | | | |
| 2,350 | 2,400 | 182 | 4,950 | 5,000 | 332 | 7,550 | 7,600 | 168 | | | |
| 2,400 | 2,450 | 186 | 5,000 | 5,050 | 332 | 7,600 | 7,650 | 164 | | | |
| 2,450 | 2,500 | 189 | 5,050 | 5,100 | 332 | 7,650 | 7,700 | 160 | | | |
| 2,500 | 2,550 | 193 | 5,100 | 5,150 | 332 | 7,700 | 7,750 | 156 | | | |
| 2,550 | 2,600 | 197 | 5,150 | 5,200 | 332 | 7,750 | 7,800 | 153 | | | |

Line 9

Add lines 7 and 8a. Enter the total on line 9.

Amount Paid With Extensions of Time To File

If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 9 any amount you paid with that form. To the left of line 9, print "Form 4868" and show the amount paid. Also, include any amount paid with **Form 2688**.

Refund

Line 11a

If line 11a is under \$1, we will send the refund only if you request it when you file your return.



*If your refund is large, you may want to decrease the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1998** on page 14.*

Injured Spouse Claim

If you file a joint return and your spouse has not paid child or spousal support payments or certain Federal debts such as student loans, all or part of the refund on line 11a may be used to pay the past-due amount. But **your** part of the amount on line 11a may be refunded to you if certain conditions apply and you complete and attach **Form 8379**. For details, use TeleTax topic 203 (see page 18) or see Form 8379. If you file Form 8379, you **cannot** request direct deposit.

Lines 11b Through 11d

Direct Deposit of Refund

Complete lines 11b through 11d if you want us to directly deposit the amount shown on line 11a into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

Why Use Direct Deposit?

- You get your refund fast—even faster if you *e-file*!
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.



You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing number and account number.

Line 11b. The routing number **must** be **nine** digits. If the first two digits are not 01 through 12 or 21 through 32, the direct deposit will be rejected and a check sent instead. On the sample check on this page, the routing number is 250250025.

Your check may state that it is payable through a bank different from the financial institution at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your

financial institution for the correct routing number to enter on this line.

Line 11d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on this page, the account number is 20202086. Be sure **not** to include the check number.

Caution: *Some financial institutions do not allow a joint refund to be deposited into an individual account. The IRS is not responsible when a financial institution refuses a direct deposit.*

Note. *The routing and account numbers may appear in different places on your check.*

Amount You Owe

Line 12



You do not have to pay if line 12 is under \$1.

Enclose in the envelope with your return a check or money order payable to the "Internal Revenue Service" (not "IRS") for the full amount when you file. **Do not** attach the payment to the return. **Do not** send cash. Write "1997 Form 1040EZ" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your return.



*You may need to increase the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1998** on page 14.*

Installment Payments

If you cannot pay the full amount shown on line 12 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 1998, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465**. You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

(continued)

Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 12 is at least \$500 and it is more than 10% of the tax shown on your return. The "tax shown on your return" is the amount on line 10 minus the amount on line 8. You may choose to have the IRS figure the penalty for you. If you owe a penalty, the IRS will send you a bill. However, if you want to figure the penalty yourself on **Form 2210**, you must file Form 1040A or 1040 to do so.

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

Exceptions to the Penalty. You will not owe the penalty if your 1996 tax return was for a tax year of 12 full months and **either 1 or 2** below applies.

1. You had no tax liability for 1996 and you were a U.S. citizen or resident for all of 1996, **or**
2. Line 7 on your 1997 return is at least as much as the tax liability shown on your 1996 return.

Sign Your Return

Form 1040EZ 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). If you are filing a joint return as a surviving spouse, see **What if a Taxpayer Died?** on page 4.

Child's Return

If your child cannot sign the return, either parent may sign the 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 in the space provided on page 2 of Form 1040EZ and put an "X" in box 10 of the "For Official Use Only" area on page 1. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

General Information

What Should You Do if You Move?

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

How Long Should You Keep Your Tax Return?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever 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, see **Pub. 552**.

Income Tax Withholding and Estimated Tax Payments for 1998

If the amount you owe the IRS or the refund the IRS owes you is large, you may want to file a new **Form W-4** with your employer to change the amount of income tax withheld from your 1998 pay. In general, you do not have to make estimated tax payments if you expect that your 1998 tax return will show a tax refund OR a tax balance due the IRS of less than \$1,000. See **Pub. 505** for more details.

How Do You Amend Your Tax Return?

Use **Form 1040X** to change the return you already filed. 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.

What Are Your Rights as a Taxpayer?

You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see **Pub. 1**.

How Do You Make a Gift To Reduce the Public Debt?

If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file. You may be able to deduct this gift if you itemize your deductions for 1998.

How Do You Get a Copy of Your Tax Return?

Use TeleTax topic 156 (see page 18) or see **Form 4506**.

Quick and Easy Access to Tax Help and Forms



PERSONAL COMPUTER

Why not use a personal computer and modem to get the forms and information you need?

Here is a sample of what you will find when you visit the IRS's Internet Web Site at — www.irs.ustreas.gov

- Forms and Instructions
- Publications
- Educational Materials
- IRS Press Releases and Fact Sheets
- TeleTax Topics on About 150 Tax Topics
- Answers to Frequently Asked Questions

You can also reach us using

- Telnet at iris.irs.ustreas.gov
- File Transfer Protocol at ftp.irs.ustreas.gov
- Direct Dial (by modem)—You can also dial direct to the Internal Revenue Information Services (IRIS) at **703-321-8020**. IRIS is an on-line information service on FedWorld.



PHONE

You can also get forms and information, including the status of your refund, by phone.

Forms and Publications

You can order forms, instructions, and publications by phone. Just call **1-800-TAX-FORM** (1-800-829-3676) between 7:30 a.m. and 5:30 p.m. on weekdays. The best time to call is before 9 a.m. or after 2 p.m. Thursdays and Fridays are the best days to call. (The hours are Pacific time in Alaska and Hawaii, Eastern time in Puerto Rico.) You should receive your order or notification of its status within 7 to 15 workdays.

TeleTax Topics

You can listen to pre-recorded messages covering about 150 tax topics. (See page 18 for the number to call and page 19 for a list of the topics.)

Refund Information

You can check on the status of your 1997 refund using TeleTax's Refund Information service. (See page 18.)



FAX

*Just call **703-368-9694** from the telephone connected to the fax machine to get the following:*

Forms and Instructions

We can fax you over 100 of the most requested forms and instructions. (See page 16 for a partial list of the items.)

TeleTax Topics

We can also fax you TeleTax topics covering about 150 tax topics. (See page 19 for a list of the topics.)



MAIL

You can order forms, instructions, and publications by sending a request to the IRS Distribution Center nearest you.

Western part of the U.S.:

Western Area Distribution Center

Rancho Cordova, CA 95743-0001

Central part of the U.S.:

Central Area Distribution Center

P.O. Box 8903
Bloomington, IL 61702-8903

Eastern part of the U.S. and foreign addresses:

Eastern Area Distribution Center

P.O. Box 85074
Richmond, VA 23261-5074



WALK-IN

You can pick up certain forms, instructions, and publications at many post offices, libraries, and IRS offices. See page 16 for a partial list of products. You can also photocopy, or print out from a CD-ROM or the Internet, many other products at participating libraries.



CD-ROM

*To order the CD-ROM, call **202-512-1800** or connect to www.access.gpo.gov/su_docs by computer.*

The CD-ROM contains over 2,000 tax forms and publications for small businesses, return preparers, and others who frequently need current or prior year tax products. Popular tax forms on the CD-ROM may be filled-in electronically, then printed out for submission. Other products on the CD-ROM include the Internal Revenue Bulletin, Tax Supplements, and Internet resources for the tax professional with links to the World Wide Web. The CD-ROM can be purchased from the Government Printing Office (GPO), Superintendent of Documents, for \$17 plus the cost of either regular postage (\$3) or express delivery (\$8.50).

You can get the following items from the IRS or get them at participating post offices or libraries.

Form 1040

Instructions for Form 1040 & Schedules

Schedule A for itemized deductions

Schedule B for interest and dividend income if over \$400; and for answering the foreign accounts or foreign trusts questions

Schedule EIC qualifying child information for 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

Many libraries also carry reference sets of forms and publications which can be photocopied and used for filing. Ask the reference librarian for **Pub. 1132**, Reproducible Federal Tax Forms For Use in Libraries, and **Pub. 1194**, A Selection of IRS Tax Information Publications.

Partial List of Forms Available by Fax

From the telephone connected to the fax machine call: **703-368-9694**.

| Name of Form or Instructions | Title of Form or Instructions | Fax Order No. | No. of Pages | Name of Form or Instructions | Title of Form or Instructions | Fax Order No. | No. of Pages |
|-----------------------------------|---|---------------|--------------|------------------------------|---|---------------|--------------|
| Form SS-4 | Application for Employer Identification Number | 16055 | 4 | Schedule 2 (Form 1040A) | Child and Dependent Care Expenses for Form 1040A Filers | 10749 | 2 |
| Form W-4 | Employee's Withholding Allowance Certificate | 10220 | 2 | Schedule 3 (Form 1040A) | Credit for the Elderly or the Disabled for Form 1040A Filers | 12064 | 2 |
| Form W-5 | Earned Income Credit Advance Payment Certificate | 10227 | 2 | Instr. Sch. 3 | | 12059 | 4 |
| Form W-7 | Application for IRS Individual Taxpayer Identification Number | 10229 | 3 | Form 1040-ES | Estimated Tax for Individuals | 11340 | 6 |
| Form W-9 | Request for Taxpayer Identification Number and Certification | 10231 | 2 | Form 1040EZ | Income Tax Return for Single and Joint Filers With No Dependents | 11329 | 2 |
| Instr. W-9 | | 20479 | 2 | Form 2106 | Employee Business Expenses | 11700 | 2 |
| Form W-10 | Dependent Care Provider's Identification and Certification | 10437 | 1 | Instr. 2106 | | 64188 | 4 |
| Form 1040 | U.S. Individual Income Tax Return | 11320 | 2 | Form 2106-EZ | Unreimbursed Employee Business Expenses | 20604 | 2 |
| Instr. 1040 | Line Instructions for Form 1040 | 11325 | 19 | Form 2119 | Sale of Your Home | 11710 | 2 |
| Instr. 1040 | General Information for Form 1040 | 24811 | 16 | Instr. 2119 | | 18038 | 5 |
| Tax Table and Tax Rate Sch. | Tax Table and Tax Rate Schedules (Form 1040) | 24327 | 13 | Form 2210 | Underpayment of Estimated Tax by Individuals, Estates, and Trusts | 11744 | 3 |
| Schedules A&B (Form 1040) | Itemized Deductions & Interest and Dividend Income | 11330 | 2 | Instr. 2210 | | 63610 | 5 |
| Instr. Sch. A&B | | 24328 | 7 | Form 2441 | Child and Dependent Care Expenses | 11862 | 2 |
| Schedule C (Form 1040) | Profit or Loss From Business (Sole Proprietorship) | 11334 | 2 | Instr. 2441 | | 10842 | 3 |
| Instr. Sch. C | | 24329 | 6 | Form 2848 | Power of Attorney and Declaration of Representative | 11980 | 2 |
| Schedule C-EZ (Form 1040) | Net Profit From Business (Sole Proprietorship) | 14374 | 2 | Instr. 2848 | | 11981 | 3 |
| Schedule D (Form 1040) | Capital Gains and Losses | 11338 | 2 | Form 3903 | Moving Expenses | 12490 | 2 |
| Instr. Sch. D | | 24331 | 4 | Form 4868 | Application for Automatic Extension of Time To File U.S. Individual Income Tax Return | 13141 | 4 |
| Schedule E (Form 1040) | Supplemental Income and Loss | 11344 | 2 | Form 4952 | Investment Interest Expense Deduction | 13177 | 2 |
| Instr. Sch. E | | 24332 | 5 | Form 8332 | Release of Claim to Exemption for Child of Divorced or Separated Parents | 13910 | 1 |
| Schedule EIC (Form 1040A or 1040) | Earned Income Credit | 13339 | 2 | Form 8379 | Injured Spouse Claim and Allocation | 62474 | 2 |
| Schedule SE (Form 1040) | Self-Employment Tax | 11358 | 2 | Form 8606 | Nondeductible IRAs (Contributions, Distributions, and Basis) | 63966 | 2 |
| Instr. Sch. SE | | 24334 | 3 | Form 8814 | Parents' Election To Report Child's Interest and Dividends | 10750 | 2 |
| Form 1040A | U.S. Individual Income Tax Return | 11327 | 2 | Form 8822 | Change of Address | 12081 | 2 |
| Schedule 1 (Form 1040A) | Interest and Dividend Income for Form 1040A Filers | 12075 | 1 | Form 8829 | Expenses for Business Use of Your Home | 13232 | 1 |
| | | | | Instr. 8829 | | 15683 | 3 |
| | | | | Form 9465 | Installment Agreement Request | 14842 | 2 |

Other Ways To Get Help

Send Your Written Questions to the IRS

You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you do not have the address, call us. See page 17.

Assistance With Your Return

Many IRS offices can help you prepare your return. An assister will explain a Form 1040EZ, 1040A, or 1040 with Schedules A and B to you and others in a group

setting. You can also file your return electronically by computer free of charge at many IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 17.

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE)

These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 17 for the number. If you received a Federal income tax package in the mail,

take it with you when you go for help. Also, take a copy of your 1996 tax return if you have it.

Or to find the nearest American Association of Retired Persons (AARP) Tax-Aide site, visit AARP's Internet Web Site at—www.aarp.org/taxaide/home.htm.

On-Line Services

If you subscribe to an on-line service, ask if on-line filing or tax information is available.

Help for People With Disabilities

Telephone help is available using TTY/TDD equipment. See below. Braille materials are available at libraries that have special services for people with disabilities.

Help With Unresolved Tax Issues

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. People who have access to TTY/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. For more details, use TeleTax topic 104 (see page 18) or see **Pub. 1546**.

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 15, please call us. You will not be charged for the call unless your phone company charges you for local calls. This service is available Monday through Saturday from 7:00 a.m. to 11:00 p.m. (in Alaska from 6:00 a.m. to 10:00 p.m. and in Hawaii from 5:00 a.m. to 9:00 p.m.).



If you want to check on the status of your 1997 refund, call TeleTax. See page 18 for the number.

Before You Call

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 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.

Making the Call

Find the correct number by using the chart below. If you have a pulse or rotary dial phone, stay on the line and one of our assisters will answer your call.

If you have a touch-tone telephone, press **1** to enter our automated telephone system. You can press the number for your topic as soon as you hear it. Selecting the correct topic helps us serve you faster and more efficiently. The system allows you to order tax forms and publications and to select from the following topics: questions about a notice, letter, or bill you received; questions about your refund, a tax return you filed, or your tax records; questions about your taxes, or about preparing a tax return; and questions about business or employment taxes.

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 so that it is most helpful to you.

By law, you are responsible for paying your 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.

Choosing the Right Number For Tax Help

- If a number listed below is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-1040**.



| | | | | |
|--|--|--|---|--|
| California Oakland, 510-839-1040 Colorado Denver, 303-825-7041 Florida Jacksonville, 904-354-1760 Georgia Atlanta, 404-522-0050 Maryland Baltimore, 410-962-2590 Massachusetts Boston, 617-536-1040 | Missouri St. Louis, 314-342-1040 New York Buffalo, 716-685-5432 Ohio Cincinnati, 513-621-6281 Cleveland, 216-522-3000 Oregon Portland, 503-221-3960 Pennsylvania Philadelphia, 215-574-9900 Pittsburgh, 412-281-0112 | Puerto Rico San Juan Metro Area, 787-759-5100 Texas Dallas, 214-742-2440 Houston, 713-541-0440 Virginia Richmond, 804-698-5000 Washington Seattle, 206-442-1040 | TTY/TDD Help All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059 Note: <i>This number is answered by TTY/TDD equipment only.</i> | Hours of TTY/TDD Operation 7:30 a.m. to 6:30 p.m. EST (Jan. 1–April 4) 8:30 a.m. to 7:30 p.m. EDT (April 5–April 15) 9:30 a.m. to 6:30 p.m. EDT (April 16–Oct. 24) 7:30 a.m. to 5:30 p.m. EST (Oct. 25–Dec. 31) |
|--|--|--|---|--|

What Is TeleTax?

TeleTax allows you to get:

Refund information. Check the status of your **1997** refund.

Recorded tax information. There are about 150 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

How Do You Use TeleTax?

Refund Information

Note: *Refund information is not available until at least 4 weeks after you file your return (3 weeks if you file electronically), and sometimes is not available for up to 6 weeks. Please wait at least 4 weeks before calling to check on the status of your refund. If it has been more than 6 weeks and TeleTax does not give you a refund issuance date, please call us. See page 17.*

Be sure to have a copy of your 1997 tax return available because you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar 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, usually over the weekend. If you call to check the status of your refund and are not given the date it will be issued, please wait until the next week before calling back.

Touch-tone service is generally available Monday through Friday from 7:00 a.m. to 11:30 p.m. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours may vary in your area.)

Recorded Tax Information

A complete list of topics is on page 19. Touch-tone service is available 24 hours a day, 7 days a week. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours in Alaska and Hawaii may vary.)

Select the number of the topic you want to hear. Then, call the appropriate phone number listed below. Have paper and pencil handy to take notes.

Topics by Fax or Personal Computer

TeleTax topics are also available using a fax machine (call **703-368-9694** from the telephone connected to the fax machine) or a personal computer and modem (connect to **www.irs.ustreas.gov**).

Choosing the Right Number For TeleTax

- If a number listed below is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-4477**.



California
Oakland, 510-839-4245

Colorado
Denver, 303-592-1118

District of Columbia
202-628-2929

Florida
Jacksonville, 904-355-2000

Georgia
Atlanta, 404-331-6572

Illinois
Chicago, 312-886-9614

Indiana
Indianapolis, 317-377-0001

Maryland
Baltimore, 410-244-7306

Massachusetts
Boston, 617-536-0709

Missouri
St. Louis, 314-241-4700

New York
Buffalo, 716-685-5533

Ohio
Cincinnati, 513-421-0329
Cleveland, 216-522-3037

Oregon
Portland, 503-294-5363

Pennsylvania
Philadelphia, 215-627-1040
Pittsburgh, 412-261-1040

Tennessee
Nashville, 615-781-5040

Texas
Dallas, 214-767-1792
Houston, 713-541-3400

Virginia
Richmond, 804-783-1569

Washington
Seattle, 206-343-7221

What Should You 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, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect 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.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax. We may give

the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, 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 be subject to criminal prosecution. We may also have to disallow the exemptions, credits, or deduction 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. The time needed to complete and file Form 1040EZ will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 5 min.; **Learning about the law or the form**, 58 min.; **Preparing the form**, 1 hr., 22 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min. The total is 2 hr., 45 min.

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Internet Home Page (www.irs.ustreas.gov) or write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send your return to this address. Instead, see **Where Do You File?** on page 28.

| TeleTax Topics | | <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> | Adjustments to Income | 658 We changed your account (Refund) | Tax Information for Aliens and U.S. Citizens Living Abroad | |
| | IRS Help Available | 305 | Recordkeeping | 451 Individual retirement arrangements (IRAs) | 659 CP12—We changed your return—You are due a refund | 851 Resident and nonresident aliens | |
| 101 | IRS services— Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs | 306 | Penalty for underpayment of estimated tax | 452 Alimony paid | | 852 Dual-status alien | |
| 102 | Tax assistance for individuals with disabilities and the hearing impaired | 307 | Backup withholding | 453 Bad debt deduction | 660 CP22A—We changed your account | 853 Foreign earned income exclusion—General | |
| 103 | Small Business Tax Education Program (STEP)—Tax help for small businesses | 308 | Amended returns | 454 Tax shelters | | 854 Foreign earned income exclusion—Who qualifies? | |
| 104 | Problem Resolution Program—Help for problem situations | 309 | Tax fraud—How to report | 455 Moving expenses | | 855 Foreign earned income exclusion—What qualifies? | |
| 105 | Public libraries—Tax information tapes and reproducible tax forms | 310 | Power of attorney information | | Basis of Assets, Depreciation, and Sale of Assets | 856 Foreign tax credit | |
| | IRS Procedures | 999 | Local information | Itemized Deductions | 701 Sale of your home— General | Tax Information for Puerto Rico Residents (in Spanish) | |
| 151 | Your appeal rights | | Filing Requirements, Filing Status, and Exemptions | 501 Should I itemize? | 702 Sale of your home—How to report gain | 901 Who must file a U.S. income tax return in Puerto Rico | |
| 152 | Refunds—How long they should take | 351 | Who must file? | 502 Medical and dental expenses | 703 Sale of your home— Exclusion of gain, age 55 and over | 902 Deductions and credits for Puerto Rico filers | |
| 153 | What to do if you haven't filed your tax return (Nonfilers) | 352 | Which form—1040, 1040A, or 1040EZ? | 503 Deductible taxes | 704 Basis of assets | 903 Federal employment taxes in Puerto Rico | |
| 154 | Form W-2—What to do if not received | 353 | What is your filing status? | 504 Home mortgage points | 705 Depreciation | 904 Tax assistance for Puerto Rico residents | |
| 155 | Forms and publications—How to order | 354 | Dependents | 505 Interest expense | 706 Installment sales | Other Topics in Spanish | |
| 156 | Copy of your tax return—How to get one | 355 | Estimated tax | 506 Contributions | Employer Tax Information | 951 IRS services— Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs | |
| 157 | Change of address— How to notify IRS | 356 | Decedents | 507 Casualty losses | 751 Social security and Medicare withholding rates | 952 Refunds—How long they should take | |
| 911 | Hardship assistance applications | | Types of Income | 508 Miscellaneous expenses | 752 Form W-2—Where, when, and how to file | 953 Forms and publications—How to order | |
| | Collection | 401 | Wages and salaries | 509 Business use of home | 753 Form W-4—Employee's withholding allowance certificate | 954 Highlights of tax changes | |
| 201 | The collection process | 402 | Tips | 510 Business use of car | 754 Form W-5—Advance earned income credit | 955 Who must file? | |
| 202 | What to do if you can't pay your tax | 403 | Interest received | 511 Business travel expenses | 755 Employer identification number (EIN)—How to apply | 956 Which form to use? | |
| 203 | Failure to pay child support and other Federal obligations | 404 | Dividends | 512 Business entertainment expenses | 756 Employment taxes for household employees | 957 What is your filing status? | |
| 204 | Offers in compromise | 405 | Refunds of state and local taxes | 513 Educational expenses | 757 Form 941—Deposit requirements | 958 Social security and equivalent railroad retirement benefits | |
| | Alternative Filing Methods | 406 | Alimony received | 514 Employee business expenses | 758 Form 941—Employer's Quarterly Federal Tax Return | 959 Earned income credit (EIC) | |
| 251 | Form 1040PC tax return | 407 | Business income | 515 Disaster area losses | 759 Form 940/940-EZ— Deposit requirements | 960 Advance earned income credit | |
| 252 | Electronic filing | 408 | Sole proprietorship | Tax Computation | 760 Form 940/940-EZ— Employer's Annual Federal Unemployment Tax Return | 961 Alien tax clearance | |
| 253 | Substitute tax forms | 409 | Capital gains and losses | 551 Standard deduction | 761 Form 945—Annual Return of Withheld Federal Income Tax | | |
| 254 | How to choose a tax preparer | 410 | Pensions and annuities | 552 Tax and credits figured by the IRS | 762 Tips—Withholding and reporting | | |
| 255 | TeleFile | 411 | Pensions—The general rule and the simplified general rule | 553 Tax on a child's investment income | Magnetic Media Filers—1099 Series and Related Information Returns (For electronic filing of individual returns, use topic 252.) | | |
| | General Information | 412 | Lump-sum distributions | 554 Self-employment tax | | | |
| 301 | When, where, and how to file | 413 | Rollovers from retirement plans | 555 Five- or ten-year tax options for lump-sum distributions | | | |
| 302 | Highlights of tax changes | 414 | Rental income and expenses | 556 Alternative minimum tax | | | |
| 303 | Checklist of common errors when preparing your tax return | 415 | Renting vacation property and renting to relatives | Tax Credits | | | |
| 304 | Extensions of time to file your tax return | 416 | Farming and fishing income | 601 Earned income credit (EIC) | | | |
| | | 417 | Earnings for clergy | 602 Child and dependent care credit | | | |
| | | 418 | Unemployment compensation | 603 Credit for the elderly or the disabled | | | |
| | | 419 | Gambling income and expenses | 604 Advance earned income credit | | | |
| | | 420 | Bartering income | Tax Credits | | | |
| | | 421 | Scholarship and fellowship grants | 601 Earned income credit (EIC) | | | |
| | | 422 | Nontaxable income | 602 Child and dependent care credit | | | |
| | | 423 | Social security and equivalent railroad retirement benefits | 603 Credit for the elderly or the disabled | | | |
| | | 424 | 401(k) plans | 604 Advance earned income credit | | | |
| | | 425 | Passive activities— Losses and credits | 605 Alternative minimum tax | | | |
| | | | | 606 Alternative minimum tax | | | |
| | | | | 607 Alternative minimum tax | | | |
| | | | | 608 Alternative minimum tax | | | |
| | | | | 609 Alternative minimum tax | | | |
| | | | | 610 Alternative minimum tax | | | |
| | | | | 611 Alternative minimum tax | | | |
| | | | | 612 Alternative minimum tax | | | |
| | | | | 613 Alternative minimum tax | | | |
| | | | | 614 Alternative minimum tax | | | |
| | | | | 615 Alternative minimum tax | | | |
| | | | | 616 Alternative minimum tax | | | |
| | | | | 617 Alternative minimum tax | | | |
| | | | | 618 Alternative minimum tax | | | |
| | | | | 619 Alternative minimum tax | | | |
| | | | | 620 Alternative minimum tax | | | |
| | | | | 621 Alternative minimum tax | | | |
| | | | | 622 Alternative minimum tax | | | |
| | | | | 623 Alternative minimum tax | | | |
| | | | | 624 Alternative minimum tax | | | |
| | | | | 625 Alternative minimum tax | | | |
| | | | | 626 Alternative minimum tax | | | |
| | | | | 627 Alternative minimum tax | | | |
| | | | | 628 Alternative minimum tax | | | |
| | | | | 629 Alternative minimum tax | | | |
| | | | | 630 Alternative minimum tax | | | |
| | | | | 631 Alternative minimum tax | | | |
| | | | | 632 Alternative minimum tax | | | |
| | | | | 633 Alternative minimum tax | | | |
| | | | | 634 Alternative minimum tax | | | |
| | | | | 635 Alternative minimum tax | | | |
| | | | | 636 Alternative minimum tax | | | |
| | | | | 637 Alternative minimum tax | | | |
| | | | | 638 Alternative minimum tax | | | |
| | | | | 639 Alternative minimum tax | | | |
| | | | | 640 Alternative minimum tax | | | |
| | | | | 641 Alternative minimum tax | | | |
| | | | | 642 Alternative minimum tax | | | |
| | | | | 643 Alternative minimum tax | | | |
| | | | | 644 Alternative minimum tax | | | |
| | | | | 645 Alternative minimum tax | | | |
| | | | | 646 Alternative minimum tax | | | |
| | | | | 647 Alternative minimum tax | | | |
| | | | | 648 Alternative minimum tax | | | |
| | | | | 649 Alternative minimum tax | | | |
| | | | | 650 Alternative minimum tax | | | |
| | | | | 651 Alternative minimum tax | | | |
| | | | | 652 Alternative minimum tax | | | |
| | | | | 653 Alternative minimum tax | | | |
| | | | | 654 Alternative minimum tax | | | |
| | | | | 655 Alternative minimum tax | | | |
| | | | | 656 Alternative minimum tax | | | |
| | | | | 657 Alternative minimum tax | | | |
| | | | | 658 Alternative minimum tax | | | |
| | | | | 659 Alternative minimum tax | | | |
| | | | | 660 Alternative minimum tax | | | |
| | | | | 661 Alternative minimum tax | | | |
| | | | | 662 Alternative minimum tax | | | |
| | | | | 663 Alternative minimum tax | | | |
| | | | | 664 Alternative minimum tax | | | |
| | | | | 665 Alternative minimum tax | | | |
| | | | | 666 Alternative minimum tax | | | |
| | | | | 667 Alternative minimum tax | | | |
| | | | | 668 Alternative minimum tax | | | |
| | | | | 669 Alternative minimum tax | | | |
| | | | | 670 Alternative minimum tax | | | |
| | | | | 671 Alternative minimum tax | | | |
| | | | | 672 Alternative minimum tax | | | |
| | | | | 673 Alternative minimum tax | | | |
| | | | | 674 Alternative minimum tax | | | |
| | | | | 675 Alternative minimum tax | | | |
| | | | | 676 Alternative minimum tax | | | |
| | | | | 677 Alternative minimum tax | | | |
| | | | | 678 Alternative minimum tax | | | |
| | | | | 679 Alternative minimum tax | | | |
| | | | | 680 Alternative minimum tax | | | |
| | | | | 681 Alternative minimum tax | | | |
| | | | | 682 Alternative minimum tax | | | |
| | | | | 683 Alternative minimum tax | | | |
| | | | | 684 Alternative minimum tax | | | |
| | | | | 685 Alternative minimum tax | | | |
| | | | | 686 Alternative minimum tax | | | |
| | | | | 687 Alternative minimum tax | | | |
| | | | | 688 Alternative minimum tax | | | |
| | | | | 689 Alternative minimum tax | | | |
| | | | | 690 Alternative minimum tax | | | |
| | | | | 691 Alternative minimum tax | | | |
| | | | | 692 Alternative minimum tax | | | |
| | | | | 693 Alternative minimum tax | | | |
| | | | | 694 Alternative minimum tax | | | |
| | | | | 695 Alternative minimum tax | | | |
| | | | | 696 Alternative minimum tax | | | |
| | | | | 697 Alternative minimum tax | | | |
| | | | | 698 Alternative minimum tax | | | |
| | | | | 699 Alternative minimum tax | | | |
| | | | | 700 Alternative minimum tax | | | |

Topic numbers are effective January 1, 1998.

1997 Tax Table

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

Example. Mr. Brown is single. His taxable income on line 6 of Form 1040EZ is \$23,850. First, he finds the \$23,850-23,900 income line. Next, he finds the "Single" column and reads down the column. The amount shown where the income line and filing status column meet is \$3,581. This is the tax amount he should enter on line 10 of Form 1040EZ.

| | | | |
|----------|---------------|--------------|------------------------|
| At least | But less than | Single | Married filing jointly |
| 23,800 | 23,850 | 3,574 | 3,574 |
| 23,850 | 23,900 | 3,581 | 3,581 |
| 23,900 | 23,950 | 3,589 | 3,589 |
| 23,950 | 24,000 | 3,596 | 3,596 |

| If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | |
|-----------------------------|---------------|--------------|------------------------|-----------------------------|---------------|--------------|------------------------|-----------------------------|---------------|--------------|------------------------|-----------------------------|---------------|--------------|------------------------|
| At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly |
| Your tax is— | | Your tax is— | | Your tax is— | | Your tax is— | | Your tax is— | | Your tax is— | | Your tax is— | | Your tax is— | |
| 0 | 5 | 0 | 0 | 1,500 | 1,525 | 227 | 227 | 3,000 | | 6,000 | | | | | |
| 5 | 15 | 2 | 2 | 1,525 | 1,550 | 231 | 231 | 3,000 | 3,050 | 454 | 454 | 6,000 | 6,050 | 904 | 904 |
| 15 | 25 | 3 | 3 | 1,550 | 1,575 | 234 | 234 | 3,050 | 3,100 | 461 | 461 | 6,050 | 6,100 | 911 | 911 |
| 25 | 50 | 6 | 6 | 1,575 | 1,600 | 238 | 238 | 3,100 | 3,150 | 469 | 469 | 6,100 | 6,150 | 919 | 919 |
| 50 | 75 | 9 | 9 | 1,600 | 1,625 | 242 | 242 | 3,150 | 3,200 | 476 | 476 | 6,150 | 6,200 | 926 | 926 |
| 75 | 100 | 13 | 13 | 1,625 | 1,650 | 246 | 246 | 3,200 | 3,250 | 484 | 484 | 6,200 | 6,250 | 934 | 934 |
| 100 | 125 | 17 | 17 | 1,650 | 1,675 | 249 | 249 | 3,250 | 3,300 | 491 | 491 | 6,250 | 6,300 | 941 | 941 |
| 125 | 150 | 21 | 21 | 1,675 | 1,700 | 253 | 253 | 3,300 | 3,350 | 499 | 499 | 6,300 | 6,350 | 949 | 949 |
| 150 | 175 | 24 | 24 | 1,700 | 1,725 | 257 | 257 | 3,350 | 3,400 | 506 | 506 | 6,350 | 6,400 | 956 | 956 |
| 175 | 200 | 28 | 28 | 1,725 | 1,750 | 261 | 261 | 3,400 | 3,450 | 514 | 514 | 6,400 | 6,450 | 964 | 964 |
| 200 | 225 | 32 | 32 | 1,750 | 1,775 | 264 | 264 | 3,450 | 3,500 | 521 | 521 | 6,450 | 6,500 | 971 | 971 |
| 225 | 250 | 36 | 36 | 1,775 | 1,800 | 268 | 268 | 3,500 | 3,550 | 529 | 529 | 6,500 | 6,550 | 979 | 979 |
| 250 | 275 | 39 | 39 | 1,800 | 1,825 | 272 | 272 | 3,550 | 3,600 | 536 | 536 | 6,550 | 6,600 | 986 | 986 |
| 275 | 300 | 43 | 43 | 1,825 | 1,850 | 276 | 276 | 3,600 | 3,650 | 544 | 544 | 6,600 | 6,650 | 994 | 994 |
| 300 | 325 | 47 | 47 | 1,850 | 1,875 | 279 | 279 | 3,650 | 3,700 | 551 | 551 | 6,650 | 6,700 | 1,001 | 1,001 |
| 325 | 350 | 51 | 51 | 1,875 | 1,900 | 283 | 283 | 3,700 | 3,750 | 559 | 559 | 6,700 | 6,750 | 1,009 | 1,009 |
| 350 | 375 | 54 | 54 | 1,900 | 1,925 | 287 | 287 | 3,750 | 3,800 | 566 | 566 | 6,750 | 6,800 | 1,016 | 1,016 |
| 375 | 400 | 58 | 58 | 1,925 | 1,950 | 291 | 291 | 3,800 | 3,850 | 574 | 574 | 6,800 | 6,850 | 1,024 | 1,024 |
| 400 | 425 | 62 | 62 | 1,950 | 1,975 | 294 | 294 | 3,850 | 3,900 | 581 | 581 | 6,850 | 6,900 | 1,031 | 1,031 |
| 425 | 450 | 66 | 66 | 1,975 | 2,000 | 298 | 298 | 3,900 | 3,950 | 589 | 589 | 6,900 | 6,950 | 1,039 | 1,039 |
| 450 | 475 | 69 | 69 | 2,000 | | 4,000 | | 7,000 | | | | | | | |
| 475 | 500 | 73 | 73 | 2,000 | 2,025 | 302 | 302 | 4,000 | 4,050 | 604 | 604 | 7,000 | 7,050 | 1,054 | 1,054 |
| 500 | 525 | 77 | 77 | 2,025 | 2,050 | 306 | 306 | 4,050 | 4,100 | 611 | 611 | 7,050 | 7,100 | 1,061 | 1,061 |
| 525 | 550 | 81 | 81 | 2,050 | 2,075 | 309 | 309 | 4,100 | 4,150 | 619 | 619 | 7,100 | 7,150 | 1,069 | 1,069 |
| 550 | 575 | 84 | 84 | 2,075 | 2,100 | 313 | 313 | 4,150 | 4,200 | 626 | 626 | 7,150 | 7,200 | 1,076 | 1,076 |
| 575 | 600 | 88 | 88 | 2,100 | 2,125 | 317 | 317 | 4,200 | 4,250 | 634 | 634 | 7,200 | 7,250 | 1,084 | 1,084 |
| 600 | 625 | 92 | 92 | 2,125 | 2,150 | 321 | 321 | 4,250 | 4,300 | 641 | 641 | 7,250 | 7,300 | 1,091 | 1,091 |
| 625 | 650 | 96 | 96 | 2,150 | 2,175 | 324 | 324 | 4,300 | 4,350 | 649 | 649 | 7,300 | 7,350 | 1,099 | 1,099 |
| 650 | 675 | 99 | 99 | 2,175 | 2,200 | 328 | 328 | 4,350 | 4,400 | 656 | 656 | 7,350 | 7,400 | 1,106 | 1,106 |
| 675 | 700 | 103 | 103 | 2,200 | 2,225 | 332 | 332 | 4,400 | 4,450 | 664 | 664 | 7,400 | 7,450 | 1,114 | 1,114 |
| 700 | 725 | 107 | 107 | 2,225 | 2,250 | 336 | 336 | 4,450 | 4,500 | 671 | 671 | 7,450 | 7,500 | 1,121 | 1,121 |
| 725 | 750 | 111 | 111 | 2,250 | 2,275 | 339 | 339 | 4,500 | 4,550 | 679 | 679 | 7,500 | 7,550 | 1,129 | 1,129 |
| 750 | 775 | 114 | 114 | 2,275 | 2,300 | 343 | 343 | 4,550 | 4,600 | 686 | 686 | 7,550 | 7,600 | 1,136 | 1,136 |
| 775 | 800 | 118 | 118 | 2,300 | 2,325 | 347 | 347 | 4,600 | 4,650 | 694 | 694 | 7,600 | 7,650 | 1,144 | 1,144 |
| 800 | 825 | 122 | 122 | 2,325 | 2,350 | 351 | 351 | 4,650 | 4,700 | 701 | 701 | 7,650 | 7,700 | 1,151 | 1,151 |
| 825 | 850 | 126 | 126 | 2,350 | 2,375 | 354 | 354 | 4,700 | 4,750 | 709 | 709 | 7,700 | 7,750 | 1,159 | 1,159 |
| 850 | 875 | 129 | 129 | 2,375 | 2,400 | 358 | 358 | 4,750 | 4,800 | 716 | 716 | 7,750 | 7,800 | 1,166 | 1,166 |
| 875 | 900 | 133 | 133 | 2,400 | 2,425 | 362 | 362 | 4,800 | 4,850 | 724 | 724 | 7,800 | 7,850 | 1,174 | 1,174 |
| 900 | 925 | 137 | 137 | 2,425 | 2,450 | 366 | 366 | 4,850 | 4,900 | 731 | 731 | 7,850 | 7,900 | 1,181 | 1,181 |
| 925 | 950 | 141 | 141 | 2,450 | 2,475 | 369 | 369 | 4,900 | 4,950 | 739 | 739 | 7,900 | 7,950 | 1,189 | 1,189 |
| 950 | 975 | 144 | 144 | 2,475 | 2,500 | 373 | 373 | 4,950 | 5,000 | 746 | 746 | 7,950 | 8,000 | 1,196 | 1,196 |
| 975 | 1,000 | 148 | 148 | 2,500 | | 5,000 | | 8,000 | | | | | | | |
| 1,000 | | | | 2,500 | 2,525 | 377 | 377 | 5,000 | 5,050 | 754 | 754 | 8,000 | 8,050 | 1,204 | 1,204 |
| 1,000 | 1,025 | 152 | 152 | 2,525 | 2,550 | 381 | 381 | 5,050 | 5,100 | 761 | 761 | 8,050 | 8,100 | 1,211 | 1,211 |
| 1,025 | 1,050 | 156 | 156 | 2,550 | 2,575 | 384 | 384 | 5,100 | 5,150 | 769 | 769 | 8,100 | 8,150 | 1,219 | 1,219 |
| 1,050 | 1,075 | 159 | 159 | 2,575 | 2,600 | 388 | 388 | 5,150 | 5,200 | 776 | 776 | 8,150 | 8,200 | 1,226 | 1,226 |
| 1,075 | 1,100 | 163 | 163 | 2,600 | 2,625 | 392 | 392 | 5,200 | 5,250 | 784 | 784 | 8,200 | 8,250 | 1,234 | 1,234 |
| 1,100 | 1,125 | 167 | 167 | 2,625 | 2,650 | 396 | 396 | 5,250 | 5,300 | 791 | 791 | 8,250 | 8,300 | 1,241 | 1,241 |
| 1,125 | 1,150 | 171 | 171 | 2,650 | 2,675 | 399 | 399 | 5,300 | 5,350 | 799 | 799 | 8,300 | 8,350 | 1,249 | 1,249 |
| 1,150 | 1,175 | 174 | 174 | 2,675 | 2,700 | 403 | 403 | 5,350 | 5,400 | 806 | 806 | 8,350 | 8,400 | 1,256 | 1,256 |
| 1,175 | 1,200 | 178 | 178 | 2,700 | 2,725 | 407 | 407 | 5,400 | 5,450 | 814 | 814 | 8,400 | 8,450 | 1,264 | 1,264 |
| 1,200 | 1,225 | 182 | 182 | 2,725 | 2,750 | 411 | 411 | 5,450 | 5,500 | 821 | 821 | 8,450 | 8,500 | 1,271 | 1,271 |
| 1,225 | 1,250 | 186 | 186 | 2,750 | 2,775 | 414 | 414 | 5,500 | 5,550 | 829 | 829 | 8,500 | 8,550 | 1,279 | 1,279 |
| 1,250 | 1,275 | 189 | 189 | 2,775 | 2,800 | 418 | 418 | 5,550 | 5,600 | 836 | 836 | 8,550 | 8,600 | 1,286 | 1,286 |
| 1,275 | 1,300 | 193 | 193 | 2,800 | 2,825 | 422 | 422 | 5,600 | 5,650 | 844 | 844 | 8,600 | 8,650 | 1,294 | 1,294 |
| 1,300 | 1,325 | 197 | 197 | 2,825 | 2,850 | 426 | 426 | 5,650 | 5,700 | 851 | 851 | 8,650 | 8,700 | 1,301 | 1,301 |
| 1,325 | 1,350 | 201 | 201 | 2,850 | 2,875 | 429 | 429 | 5,700 | 5,750 | 859 | 859 | 8,700 | 8,750 | 1,309 | 1,309 |
| 1,350 | 1,375 | 204 | 204 | 2,875 | 2,900 | 433 | 433 | 5,750 | 5,800 | 866 | 866 | 8,750 | 8,800 | 1,316 | 1,316 |
| 1,375 | 1,400 | 208 | 208 | 2,900 | 2,925 | 437 | 437 | 5,800 | 5,850 | 874 | 874 | 8,800 | 8,850 | 1,324 | 1,324 |
| 1,400 | 1,425 | 212 | 212 | 2,925 | 2,950 | 441 | 441 | 5,850 | 5,900 | 881 | 881 | 8,850 | 8,900 | 1,331 | 1,331 |
| 1,425 | 1,450 | 216 | 216 | 2,950 | 2,975 | 444 | 444 | 5,900 | 5,950 | 889 | 889 | 8,900 | 8,950 | 1,339 | 1,339 |
| 1,450 | 1,475 | 219 | 219 | 2,975 | 3,000 | 448 | 448 | 5,950 | 6,000 | 896 | 896 | 8,950 | 9,000 | 1,346 | 1,346 |
| 1,475 | 1,500 | 223 | 223 | | | | | | | | | | | | |

Continued on next page

1997 1040EZ Tax Table—Continued

| If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | |
|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|
| At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly |
| | | Your tax is— | | | | Your tax is— | | | | Your tax is— | | | | Your tax is— | |
| 9,000 | | | | 12,000 | | | | 15,000 | | | | 18,000 | | | |
| 9,000 | 9,050 | 1,354 | 1,354 | 12,000 | 12,050 | 1,804 | 1,804 | 15,000 | 15,050 | 2,254 | 2,254 | 18,000 | 18,050 | 2,704 | 2,704 |
| 9,050 | 9,100 | 1,361 | 1,361 | 12,050 | 12,100 | 1,811 | 1,811 | 15,050 | 15,100 | 2,261 | 2,261 | 18,050 | 18,100 | 2,711 | 2,711 |
| 9,100 | 9,150 | 1,369 | 1,369 | 12,100 | 12,150 | 1,819 | 1,819 | 15,100 | 15,150 | 2,269 | 2,269 | 18,100 | 18,150 | 2,719 | 2,719 |
| 9,150 | 9,200 | 1,376 | 1,376 | 12,150 | 12,200 | 1,826 | 1,826 | 15,150 | 15,200 | 2,276 | 2,276 | 18,150 | 18,200 | 2,726 | 2,726 |
| 9,200 | 9,250 | 1,384 | 1,384 | 12,200 | 12,250 | 1,834 | 1,834 | 15,200 | 15,250 | 2,284 | 2,284 | 18,200 | 18,250 | 2,734 | 2,734 |
| 9,250 | 9,300 | 1,391 | 1,391 | 12,250 | 12,300 | 1,841 | 1,841 | 15,250 | 15,300 | 2,291 | 2,291 | 18,250 | 18,300 | 2,741 | 2,741 |
| 9,300 | 9,350 | 1,399 | 1,399 | 12,300 | 12,350 | 1,849 | 1,849 | 15,300 | 15,350 | 2,299 | 2,299 | 18,300 | 18,350 | 2,749 | 2,749 |
| 9,350 | 9,400 | 1,406 | 1,406 | 12,350 | 12,400 | 1,856 | 1,856 | 15,350 | 15,400 | 2,306 | 2,306 | 18,350 | 18,400 | 2,756 | 2,756 |
| 9,400 | 9,450 | 1,414 | 1,414 | 12,400 | 12,450 | 1,864 | 1,864 | 15,400 | 15,450 | 2,314 | 2,314 | 18,400 | 18,450 | 2,764 | 2,764 |
| 9,450 | 9,500 | 1,421 | 1,421 | 12,450 | 12,500 | 1,871 | 1,871 | 15,450 | 15,500 | 2,321 | 2,321 | 18,450 | 18,500 | 2,771 | 2,771 |
| 9,500 | 9,550 | 1,429 | 1,429 | 12,500 | 12,550 | 1,879 | 1,879 | 15,500 | 15,550 | 2,329 | 2,329 | 18,500 | 18,550 | 2,779 | 2,779 |
| 9,550 | 9,600 | 1,436 | 1,436 | 12,550 | 12,600 | 1,886 | 1,886 | 15,550 | 15,600 | 2,336 | 2,336 | 18,550 | 18,600 | 2,786 | 2,786 |
| 9,600 | 9,650 | 1,444 | 1,444 | 12,600 | 12,650 | 1,894 | 1,894 | 15,600 | 15,650 | 2,344 | 2,344 | 18,600 | 18,650 | 2,794 | 2,794 |
| 9,650 | 9,700 | 1,451 | 1,451 | 12,650 | 12,700 | 1,901 | 1,901 | 15,650 | 15,700 | 2,351 | 2,351 | 18,650 | 18,700 | 2,801 | 2,801 |
| 9,700 | 9,750 | 1,459 | 1,459 | 12,700 | 12,750 | 1,909 | 1,909 | 15,700 | 15,750 | 2,359 | 2,359 | 18,700 | 18,750 | 2,809 | 2,809 |
| 9,750 | 9,800 | 1,466 | 1,466 | 12,750 | 12,800 | 1,916 | 1,916 | 15,750 | 15,800 | 2,366 | 2,366 | 18,750 | 18,800 | 2,816 | 2,816 |
| 9,800 | 9,850 | 1,474 | 1,474 | 12,800 | 12,850 | 1,924 | 1,924 | 15,800 | 15,850 | 2,374 | 2,374 | 18,800 | 18,850 | 2,824 | 2,824 |
| 9,850 | 9,900 | 1,481 | 1,481 | 12,850 | 12,900 | 1,931 | 1,931 | 15,850 | 15,900 | 2,381 | 2,381 | 18,850 | 18,900 | 2,831 | 2,831 |
| 9,900 | 9,950 | 1,489 | 1,489 | 12,900 | 12,950 | 1,939 | 1,939 | 15,900 | 15,950 | 2,389 | 2,389 | 18,900 | 18,950 | 2,839 | 2,839 |
| 9,950 | 10,000 | 1,496 | 1,496 | 12,950 | 13,000 | 1,946 | 1,946 | 15,950 | 16,000 | 2,396 | 2,396 | 18,950 | 19,000 | 2,846 | 2,846 |
| 10,000 | | | | 13,000 | | | | 16,000 | | | | 19,000 | | | |
| 10,000 | 10,050 | 1,504 | 1,504 | 13,000 | 13,050 | 1,954 | 1,954 | 16,000 | 16,050 | 2,404 | 2,404 | 19,000 | 19,050 | 2,854 | 2,854 |
| 10,050 | 10,100 | 1,511 | 1,511 | 13,050 | 13,100 | 1,961 | 1,961 | 16,050 | 16,100 | 2,411 | 2,411 | 19,050 | 19,100 | 2,861 | 2,861 |
| 10,100 | 10,150 | 1,519 | 1,519 | 13,100 | 13,150 | 1,969 | 1,969 | 16,100 | 16,150 | 2,419 | 2,419 | 19,100 | 19,150 | 2,869 | 2,869 |
| 10,150 | 10,200 | 1,526 | 1,526 | 13,150 | 13,200 | 1,976 | 1,976 | 16,150 | 16,200 | 2,426 | 2,426 | 19,150 | 19,200 | 2,876 | 2,876 |
| 10,200 | 10,250 | 1,534 | 1,534 | 13,200 | 13,250 | 1,984 | 1,984 | 16,200 | 16,250 | 2,434 | 2,434 | 19,200 | 19,250 | 2,884 | 2,884 |
| 10,250 | 10,300 | 1,541 | 1,541 | 13,250 | 13,300 | 1,991 | 1,991 | 16,250 | 16,300 | 2,441 | 2,441 | 19,250 | 19,300 | 2,891 | 2,891 |
| 10,300 | 10,350 | 1,549 | 1,549 | 13,300 | 13,350 | 1,999 | 1,999 | 16,300 | 16,350 | 2,449 | 2,449 | 19,300 | 19,350 | 2,899 | 2,899 |
| 10,350 | 10,400 | 1,556 | 1,556 | 13,350 | 13,400 | 2,006 | 2,006 | 16,350 | 16,400 | 2,456 | 2,456 | 19,350 | 19,400 | 2,906 | 2,906 |
| 10,400 | 10,450 | 1,564 | 1,564 | 13,400 | 13,450 | 2,014 | 2,014 | 16,400 | 16,450 | 2,464 | 2,464 | 19,400 | 19,450 | 2,914 | 2,914 |
| 10,450 | 10,500 | 1,571 | 1,571 | 13,450 | 13,500 | 2,021 | 2,021 | 16,450 | 16,500 | 2,471 | 2,471 | 19,450 | 19,500 | 2,921 | 2,921 |
| 10,500 | 10,550 | 1,579 | 1,579 | 13,500 | 13,550 | 2,029 | 2,029 | 16,500 | 16,550 | 2,479 | 2,479 | 19,500 | 19,550 | 2,929 | 2,929 |
| 10,550 | 10,600 | 1,586 | 1,586 | 13,550 | 13,600 | 2,036 | 2,036 | 16,550 | 16,600 | 2,486 | 2,486 | 19,550 | 19,600 | 2,936 | 2,936 |
| 10,600 | 10,650 | 1,594 | 1,594 | 13,600 | 13,650 | 2,044 | 2,044 | 16,600 | 16,650 | 2,494 | 2,494 | 19,600 | 19,650 | 2,944 | 2,944 |
| 10,650 | 10,700 | 1,601 | 1,601 | 13,650 | 13,700 | 2,051 | 2,051 | 16,650 | 16,700 | 2,501 | 2,501 | 19,650 | 19,700 | 2,951 | 2,951 |
| 10,700 | 10,750 | 1,609 | 1,609 | 13,700 | 13,750 | 2,059 | 2,059 | 16,700 | 16,750 | 2,509 | 2,509 | 19,700 | 19,750 | 2,959 | 2,959 |
| 10,750 | 10,800 | 1,616 | 1,616 | 13,750 | 13,800 | 2,066 | 2,066 | 16,750 | 16,800 | 2,516 | 2,516 | 19,750 | 19,800 | 2,966 | 2,966 |
| 10,800 | 10,850 | 1,624 | 1,624 | 13,800 | 13,850 | 2,074 | 2,074 | 16,800 | 16,850 | 2,524 | 2,524 | 19,800 | 19,850 | 2,974 | 2,974 |
| 10,850 | 10,900 | 1,631 | 1,631 | 13,850 | 13,900 | 2,081 | 2,081 | 16,850 | 16,900 | 2,531 | 2,531 | 19,850 | 19,900 | 2,981 | 2,981 |
| 10,900 | 10,950 | 1,639 | 1,639 | 13,900 | 13,950 | 2,089 | 2,089 | 16,900 | 16,950 | 2,539 | 2,539 | 19,900 | 19,950 | 2,989 | 2,989 |
| 10,950 | 11,000 | 1,646 | 1,646 | 13,950 | 14,000 | 2,096 | 2,096 | 16,950 | 17,000 | 2,546 | 2,546 | 19,950 | 20,000 | 2,996 | 2,996 |
| 11,000 | | | | 14,000 | | | | 17,000 | | | | 20,000 | | | |
| 11,000 | 11,050 | 1,654 | 1,654 | 14,000 | 14,050 | 2,104 | 2,104 | 17,000 | 17,050 | 2,554 | 2,554 | 20,000 | 20,050 | 3,004 | 3,004 |
| 11,050 | 11,100 | 1,661 | 1,661 | 14,050 | 14,100 | 2,111 | 2,111 | 17,050 | 17,100 | 2,561 | 2,561 | 20,050 | 20,100 | 3,011 | 3,011 |
| 11,100 | 11,150 | 1,669 | 1,669 | 14,100 | 14,150 | 2,119 | 2,119 | 17,100 | 17,150 | 2,569 | 2,569 | 20,100 | 20,150 | 3,019 | 3,019 |
| 11,150 | 11,200 | 1,676 | 1,676 | 14,150 | 14,200 | 2,126 | 2,126 | 17,150 | 17,200 | 2,576 | 2,576 | 20,150 | 20,200 | 3,026 | 3,026 |
| 11,200 | 11,250 | 1,684 | 1,684 | 14,200 | 14,250 | 2,134 | 2,134 | 17,200 | 17,250 | 2,584 | 2,584 | 20,200 | 20,250 | 3,034 | 3,034 |
| 11,250 | 11,300 | 1,691 | 1,691 | 14,250 | 14,300 | 2,141 | 2,141 | 17,250 | 17,300 | 2,591 | 2,591 | 20,250 | 20,300 | 3,041 | 3,041 |
| 11,300 | 11,350 | 1,699 | 1,699 | 14,300 | 14,350 | 2,149 | 2,149 | 17,300 | 17,350 | 2,599 | 2,599 | 20,300 | 20,350 | 3,049 | 3,049 |
| 11,350 | 11,400 | 1,706 | 1,706 | 14,350 | 14,400 | 2,156 | 2,156 | 17,350 | 17,400 | 2,606 | 2,606 | 20,350 | 20,400 | 3,056 | 3,056 |
| 11,400 | 11,450 | 1,714 | 1,714 | 14,400 | 14,450 | 2,164 | 2,164 | 17,400 | 17,450 | 2,614 | 2,614 | 20,400 | 20,450 | 3,064 | 3,064 |
| 11,450 | 11,500 | 1,721 | 1,721 | 14,450 | 14,500 | 2,171 | 2,171 | 17,450 | 17,500 | 2,621 | 2,621 | 20,450 | 20,500 | 3,071 | 3,071 |
| 11,500 | 11,550 | 1,729 | 1,729 | 14,500 | 14,550 | 2,179 | 2,179 | 17,500 | 17,550 | 2,629 | 2,629 | 20,500 | 20,550 | 3,079 | 3,079 |
| 11,550 | 11,600 | 1,736 | 1,736 | 14,550 | 14,600 | 2,186 | 2,186 | 17,550 | 17,600 | 2,636 | 2,636 | 20,550 | 20,600 | 3,086 | 3,086 |
| 11,600 | 11,650 | 1,744 | 1,744 | 14,600 | 14,650 | 2,194 | 2,194 | 17,600 | 17,650 | 2,644 | 2,644 | 20,600 | 20,650 | 3,094 | 3,094 |
| 11,650 | 11,700 | 1,751 | 1,751 | 14,650 | 14,700 | 2,201 | 2,201 | 17,650 | 17,700 | 2,651 | 2,651 | 20,650 | 20,700 | 3,101 | 3,101 |
| 11,700 | 11,750 | 1,759 | 1,759 | 14,700 | 14,750 | 2,209 | 2,209 | 17,700 | 17,750 | 2,659 | 2,659 | 20,700 | 20,750 | 3,109 | 3,109 |
| 11,750 | 11,800 | 1,766 | 1,766 | 14,750 | 14,800 | 2,216 | 2,216 | 17,750 | 17,800 | 2,666 | 2,666 | 20,750 | 20,800 | 3,116 | 3,116 |
| 11,800 | 11,850 | 1,774 | 1,774 | 14,800 | 14,850 | 2,224 | 2,224 | 17,800 | 17,850 | 2,674 | 2,674 | 20,800 | 20,850 | 3,124 | 3,124 |
| 11,850 | 11,900 | 1,781 | 1,781 | 14,850 | 14,900 | 2,231 | 2,231 | 17,850 | 17,900 | 2,681 | 2,681 | 20,850 | 20,900 | 3,131 | 3,131 |
| 11,900 | 11,950 | 1,789 | 1,789 | 14,900 | 14,950 | 2,239 | 2,239 | 17,900 | 17,950 | 2,689 | 2,689 | 20,900 | 20,950 | 3,139 | 3,139 |
| 11,950 | 12,000 | 1,796 | 1,796 | 14,950 | 15,000 | 2,246 | 2,246 | 17,950 | 18,000 | 2,696 | 2,696 | 20,950 | 21,000 | 3,146 | 3,146 |

Continued on next page

1997 1040EZ Tax Table—Continued

| If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | |
|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|
| At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly |
| | | Your tax is— | | | | Your tax is— | | | | Your tax is— | | | | Your tax is— | |
| 21,000 | | | | 24,000 | | | | 27,000 | | | | 30,000 | | | |
| 21,000 | 21,050 | 3,154 | 3,154 | 24,000 | 24,050 | 3,604 | 3,604 | 27,000 | 27,050 | 4,363 | 4,054 | 30,000 | 30,050 | 5,203 | 4,504 |
| 21,050 | 21,100 | 3,161 | 3,161 | 24,050 | 24,100 | 3,611 | 3,611 | 27,050 | 27,100 | 4,377 | 4,061 | 30,050 | 30,100 | 5,217 | 4,511 |
| 21,100 | 21,150 | 3,169 | 3,169 | 24,100 | 24,150 | 3,619 | 3,619 | 27,100 | 27,150 | 4,391 | 4,069 | 30,100 | 30,150 | 5,231 | 4,519 |
| 21,150 | 21,200 | 3,176 | 3,176 | 24,150 | 24,200 | 3,626 | 3,626 | 27,150 | 27,200 | 4,405 | 4,076 | 30,150 | 30,200 | 5,245 | 4,526 |
| 21,200 | 21,250 | 3,184 | 3,184 | 24,200 | 24,250 | 3,634 | 3,634 | 27,200 | 27,250 | 4,419 | 4,084 | 30,200 | 30,250 | 5,259 | 4,534 |
| 21,250 | 21,300 | 3,191 | 3,191 | 24,250 | 24,300 | 3,641 | 3,641 | 27,250 | 27,300 | 4,433 | 4,091 | 30,250 | 30,300 | 5,273 | 4,541 |
| 21,300 | 21,350 | 3,199 | 3,199 | 24,300 | 24,350 | 3,649 | 3,649 | 27,300 | 27,350 | 4,447 | 4,099 | 30,300 | 30,350 | 5,287 | 4,549 |
| 21,350 | 21,400 | 3,206 | 3,206 | 24,350 | 24,400 | 3,656 | 3,656 | 27,350 | 27,400 | 4,461 | 4,106 | 30,350 | 30,400 | 5,301 | 4,556 |
| 21,400 | 21,450 | 3,214 | 3,214 | 24,400 | 24,450 | 3,664 | 3,664 | 27,400 | 27,450 | 4,475 | 4,114 | 30,400 | 30,450 | 5,315 | 4,564 |
| 21,450 | 21,500 | 3,221 | 3,221 | 24,450 | 24,500 | 3,671 | 3,671 | 27,450 | 27,500 | 4,489 | 4,121 | 30,450 | 30,500 | 5,329 | 4,571 |
| 21,500 | 21,550 | 3,229 | 3,229 | 24,500 | 24,550 | 3,679 | 3,679 | 27,500 | 27,550 | 4,503 | 4,129 | 30,500 | 30,550 | 5,343 | 4,579 |
| 21,550 | 21,600 | 3,236 | 3,236 | 24,550 | 24,600 | 3,686 | 3,686 | 27,550 | 27,600 | 4,517 | 4,136 | 30,550 | 30,600 | 5,357 | 4,586 |
| 21,600 | 21,650 | 3,244 | 3,244 | 24,600 | 24,650 | 3,694 | 3,694 | 27,600 | 27,650 | 4,531 | 4,144 | 30,600 | 30,650 | 5,371 | 4,594 |
| 21,650 | 21,700 | 3,251 | 3,251 | 24,650 | 24,700 | 3,705 | 3,701 | 27,650 | 27,700 | 4,545 | 4,151 | 30,650 | 30,700 | 5,385 | 4,601 |
| 21,700 | 21,750 | 3,259 | 3,259 | 24,700 | 24,750 | 3,719 | 3,709 | 27,700 | 27,750 | 4,559 | 4,159 | 30,700 | 30,750 | 5,399 | 4,609 |
| 21,750 | 21,800 | 3,266 | 3,266 | 24,750 | 24,800 | 3,733 | 3,716 | 27,750 | 27,800 | 4,573 | 4,166 | 30,750 | 30,800 | 5,413 | 4,616 |
| 21,800 | 21,850 | 3,274 | 3,274 | 24,800 | 24,850 | 3,747 | 3,724 | 27,800 | 27,850 | 4,587 | 4,174 | 30,800 | 30,850 | 5,427 | 4,624 |
| 21,850 | 21,900 | 3,281 | 3,281 | 24,850 | 24,900 | 3,761 | 3,731 | 27,850 | 27,900 | 4,601 | 4,181 | 30,850 | 30,900 | 5,441 | 4,631 |
| 21,900 | 21,950 | 3,289 | 3,289 | 24,900 | 24,950 | 3,775 | 3,739 | 27,900 | 27,950 | 4,615 | 4,189 | 30,900 | 30,950 | 5,455 | 4,639 |
| 21,950 | 22,000 | 3,296 | 3,296 | 24,950 | 25,000 | 3,789 | 3,746 | 27,950 | 28,000 | 4,629 | 4,196 | 30,950 | 31,000 | 5,469 | 4,646 |
| 22,000 | | | | 25,000 | | | | 28,000 | | | | 31,000 | | | |
| 22,000 | 22,050 | 3,304 | 3,304 | 25,000 | 25,050 | 3,803 | 3,754 | 28,000 | 28,050 | 4,643 | 4,204 | 31,000 | 31,050 | 5,483 | 4,654 |
| 22,050 | 22,100 | 3,311 | 3,311 | 25,050 | 25,100 | 3,817 | 3,761 | 28,050 | 28,100 | 4,657 | 4,211 | 31,050 | 31,100 | 5,497 | 4,661 |
| 22,100 | 22,150 | 3,319 | 3,319 | 25,100 | 25,150 | 3,831 | 3,769 | 28,100 | 28,150 | 4,671 | 4,219 | 31,100 | 31,150 | 5,511 | 4,669 |
| 22,150 | 22,200 | 3,326 | 3,326 | 25,150 | 25,200 | 3,845 | 3,776 | 28,150 | 28,200 | 4,685 | 4,226 | 31,150 | 31,200 | 5,525 | 4,676 |
| 22,200 | 22,250 | 3,334 | 3,334 | 25,200 | 25,250 | 3,859 | 3,784 | 28,200 | 28,250 | 4,699 | 4,234 | 31,200 | 31,250 | 5,539 | 4,684 |
| 22,250 | 22,300 | 3,341 | 3,341 | 25,250 | 25,300 | 3,873 | 3,791 | 28,250 | 28,300 | 4,713 | 4,241 | 31,250 | 31,300 | 5,553 | 4,691 |
| 22,300 | 22,350 | 3,349 | 3,349 | 25,300 | 25,350 | 3,887 | 3,799 | 28,300 | 28,350 | 4,727 | 4,249 | 31,300 | 31,350 | 5,567 | 4,699 |
| 22,350 | 22,400 | 3,356 | 3,356 | 25,350 | 25,400 | 3,901 | 3,806 | 28,350 | 28,400 | 4,741 | 4,256 | 31,350 | 31,400 | 5,581 | 4,706 |
| 22,400 | 22,450 | 3,364 | 3,364 | 25,400 | 25,450 | 3,915 | 3,814 | 28,400 | 28,450 | 4,755 | 4,264 | 31,400 | 31,450 | 5,595 | 4,714 |
| 22,450 | 22,500 | 3,371 | 3,371 | 25,450 | 25,500 | 3,929 | 3,821 | 28,450 | 28,500 | 4,769 | 4,271 | 31,450 | 31,500 | 5,609 | 4,721 |
| 22,500 | 22,550 | 3,379 | 3,379 | 25,500 | 25,550 | 3,943 | 3,829 | 28,500 | 28,550 | 4,783 | 4,279 | 31,500 | 31,550 | 5,623 | 4,729 |
| 22,550 | 22,600 | 3,386 | 3,386 | 25,550 | 25,600 | 3,957 | 3,836 | 28,550 | 28,600 | 4,797 | 4,286 | 31,550 | 31,600 | 5,637 | 4,736 |
| 22,600 | 22,650 | 3,394 | 3,394 | 25,600 | 25,650 | 3,971 | 3,844 | 28,600 | 28,650 | 4,811 | 4,294 | 31,600 | 31,650 | 5,651 | 4,744 |
| 22,650 | 22,700 | 3,401 | 3,401 | 25,650 | 25,700 | 3,985 | 3,851 | 28,650 | 28,700 | 4,825 | 4,301 | 31,650 | 31,700 | 5,665 | 4,751 |
| 22,700 | 22,750 | 3,409 | 3,409 | 25,700 | 25,750 | 3,999 | 3,859 | 28,700 | 28,750 | 4,839 | 4,309 | 31,700 | 31,750 | 5,679 | 4,759 |
| 22,750 | 22,800 | 3,416 | 3,416 | 25,750 | 25,800 | 4,013 | 3,866 | 28,750 | 28,800 | 4,853 | 4,316 | 31,750 | 31,800 | 5,693 | 4,766 |
| 22,800 | 22,850 | 3,424 | 3,424 | 25,800 | 25,850 | 4,027 | 3,874 | 28,800 | 28,850 | 4,867 | 4,324 | 31,800 | 31,850 | 5,707 | 4,774 |
| 22,850 | 22,900 | 3,431 | 3,431 | 25,850 | 25,900 | 4,041 | 3,881 | 28,850 | 28,900 | 4,881 | 4,331 | 31,850 | 31,900 | 5,721 | 4,781 |
| 22,900 | 22,950 | 3,439 | 3,439 | 25,900 | 25,950 | 4,055 | 3,889 | 28,900 | 28,950 | 4,895 | 4,339 | 31,900 | 31,950 | 5,735 | 4,789 |
| 22,950 | 23,000 | 3,446 | 3,446 | 25,950 | 26,000 | 4,069 | 3,896 | 28,950 | 29,000 | 4,909 | 4,346 | 31,950 | 32,000 | 5,749 | 4,796 |
| 23,000 | | | | 26,000 | | | | 29,000 | | | | 32,000 | | | |
| 23,000 | 23,050 | 3,454 | 3,454 | 26,000 | 26,050 | 4,083 | 3,904 | 29,000 | 29,050 | 4,923 | 4,354 | 32,000 | 32,050 | 5,763 | 4,804 |
| 23,050 | 23,100 | 3,461 | 3,461 | 26,050 | 26,100 | 4,097 | 3,911 | 29,050 | 29,100 | 4,937 | 4,361 | 32,050 | 32,100 | 5,777 | 4,811 |
| 23,100 | 23,150 | 3,469 | 3,469 | 26,100 | 26,150 | 4,111 | 3,919 | 29,100 | 29,150 | 4,951 | 4,369 | 32,100 | 32,150 | 5,791 | 4,819 |
| 23,150 | 23,200 | 3,476 | 3,476 | 26,150 | 26,200 | 4,125 | 3,926 | 29,150 | 29,200 | 4,965 | 4,376 | 32,150 | 32,200 | 5,805 | 4,826 |
| 23,200 | 23,250 | 3,484 | 3,484 | 26,200 | 26,250 | 4,139 | 3,934 | 29,200 | 29,250 | 4,979 | 4,384 | 32,200 | 32,250 | 5,819 | 4,834 |
| 23,250 | 23,300 | 3,491 | 3,491 | 26,250 | 26,300 | 4,153 | 3,941 | 29,250 | 29,300 | 4,993 | 4,391 | 32,250 | 32,300 | 5,833 | 4,841 |
| 23,300 | 23,350 | 3,499 | 3,499 | 26,300 | 26,350 | 4,167 | 3,949 | 29,300 | 29,350 | 5,007 | 4,399 | 32,300 | 32,350 | 5,847 | 4,849 |
| 23,350 | 23,400 | 3,506 | 3,506 | 26,350 | 26,400 | 4,181 | 3,956 | 29,350 | 29,400 | 5,021 | 4,406 | 32,350 | 32,400 | 5,861 | 4,856 |
| 23,400 | 23,450 | 3,514 | 3,514 | 26,400 | 26,450 | 4,195 | 3,964 | 29,400 | 29,450 | 5,035 | 4,414 | 32,400 | 32,450 | 5,875 | 4,864 |
| 23,450 | 23,500 | 3,521 | 3,521 | 26,450 | 26,500 | 4,209 | 3,971 | 29,450 | 29,500 | 5,049 | 4,421 | 32,450 | 32,500 | 5,889 | 4,871 |
| 23,500 | 23,550 | 3,529 | 3,529 | 26,500 | 26,550 | 4,223 | 3,979 | 29,500 | 29,550 | 5,063 | 4,429 | 32,500 | 32,550 | 5,903 | 4,879 |
| 23,550 | 23,600 | 3,536 | 3,536 | 26,550 | 26,600 | 4,237 | 3,986 | 29,550 | 29,600 | 5,077 | 4,436 | 32,550 | 32,600 | 5,917 | 4,886 |
| 23,600 | 23,650 | 3,544 | 3,544 | 26,600 | 26,650 | 4,251 | 3,994 | 29,600 | 29,650 | 5,091 | 4,444 | 32,600 | 32,650 | 5,931 | 4,894 |
| 23,650 | 23,700 | 3,551 | 3,551 | 26,650 | 26,700 | 4,265 | 4,001 | 29,650 | 29,700 | 5,105 | 4,451 | 32,650 | 32,700 | 5,945 | 4,901 |
| 23,700 | 23,750 | 3,559 | 3,559 | 26,700 | 26,750 | 4,279 | 4,009 | 29,700 | 29,750 | 5,119 | 4,459 | 32,700 | 32,750 | 5,959 | 4,909 |
| 23,750 | 23,800 | 3,566 | 3,566 | 26,750 | 26,800 | 4,293 | 4,016 | 29,750 | 29,800 | 5,133 | 4,466 | 32,750 | 32,800 | 5,973 | 4,916 |
| 23,800 | 23,850 | 3,574 | 3,574 | 26,800 | 26,850 | 4,307 | 4,024 | 29,800 | 29,850 | 5,147 | 4,474 | 32,800 | 32,850 | 5,987 | 4,924 |
| 23,850 | 23,900 | 3,581 | 3,581 | 26,850 | 26,900 | 4,321 | 4,031 | 29,850 | 29,900 | 5,161 | 4,481 | 32,850 | 32,900 | 6,001 | 4,931 |
| 23,900 | 23,950 | 3,589 | 3,589 | 26,900 | 26,950 | 4,335 | 4,039 | 29,900 | 29,950 | 5,175 | 4,489 | 32,900 | 32,950 | 6,015 | 4,939 |
| 23,950 | 24,000 | 3,596 | 3,596 | 26,950 | 27,000 | 4,349 | 4,046 | 29,950 | 30,000 | 5,189 | 4,496 | 32,950 | 33,000 | 6,029 | 4,946 |

Continued on next page

1997 1040EZ Tax Table—Continued

| If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | |
|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|--------------------------------|---------------------|--------------|------------------------------|
| At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly |
| | | Your tax is— | | | | Your tax is— | | | | Your tax is— | | | | Your tax is— | |
| 33,000 | | | | 36,000 | | | | 39,000 | | | | 42,000 | | | |
| 33,000 | 33,050 | 6,043 | 4,954 | 36,000 | 36,050 | 6,883 | 5,404 | 39,000 | 39,050 | 7,723 | 5,854 | 42,000 | 42,050 | 8,563 | 6,411 |
| 33,050 | 33,100 | 6,057 | 4,961 | 36,050 | 36,100 | 6,897 | 5,411 | 39,050 | 39,100 | 7,737 | 5,861 | 42,050 | 42,100 | 8,577 | 6,425 |
| 33,100 | 33,150 | 6,071 | 4,969 | 36,100 | 36,150 | 6,911 | 5,419 | 39,100 | 39,150 | 7,751 | 5,869 | 42,100 | 42,150 | 8,591 | 6,439 |
| 33,150 | 33,200 | 6,085 | 4,976 | 36,150 | 36,200 | 6,925 | 5,426 | 39,150 | 39,200 | 7,765 | 5,876 | 42,150 | 42,200 | 8,605 | 6,453 |
| 33,200 | 33,250 | 6,099 | 4,984 | 36,200 | 36,250 | 6,939 | 5,434 | 39,200 | 39,250 | 7,779 | 5,884 | 42,200 | 42,250 | 8,619 | 6,467 |
| 33,250 | 33,300 | 6,113 | 4,991 | 36,250 | 36,300 | 6,953 | 5,441 | 39,250 | 39,300 | 7,793 | 5,891 | 42,250 | 42,300 | 8,633 | 6,481 |
| 33,300 | 33,350 | 6,127 | 4,999 | 36,300 | 36,350 | 6,967 | 5,449 | 39,300 | 39,350 | 7,807 | 5,899 | 42,300 | 42,350 | 8,647 | 6,495 |
| 33,350 | 33,400 | 6,141 | 5,006 | 36,350 | 36,400 | 6,981 | 5,456 | 39,350 | 39,400 | 7,821 | 5,906 | 42,350 | 42,400 | 8,661 | 6,509 |
| 33,400 | 33,450 | 6,155 | 5,014 | 36,400 | 36,450 | 6,995 | 5,464 | 39,400 | 39,450 | 7,835 | 5,914 | 42,400 | 42,450 | 8,675 | 6,523 |
| 33,450 | 33,500 | 6,169 | 5,021 | 36,450 | 36,500 | 7,009 | 5,471 | 39,450 | 39,500 | 7,849 | 5,921 | 42,450 | 42,500 | 8,689 | 6,537 |
| 33,500 | 33,550 | 6,183 | 5,029 | 36,500 | 36,550 | 7,023 | 5,479 | 39,500 | 39,550 | 7,863 | 5,929 | 42,500 | 42,550 | 8,703 | 6,551 |
| 33,550 | 33,600 | 6,197 | 5,036 | 36,550 | 36,600 | 7,037 | 5,486 | 39,550 | 39,600 | 7,877 | 5,936 | 42,550 | 42,600 | 8,717 | 6,565 |
| 33,600 | 33,650 | 6,211 | 5,044 | 36,600 | 36,650 | 7,051 | 5,494 | 39,600 | 39,650 | 7,891 | 5,944 | 42,600 | 42,650 | 8,731 | 6,579 |
| 33,650 | 33,700 | 6,225 | 5,051 | 36,650 | 36,700 | 7,065 | 5,501 | 39,650 | 39,700 | 7,905 | 5,951 | 42,650 | 42,700 | 8,745 | 6,593 |
| 33,700 | 33,750 | 6,239 | 5,059 | 36,700 | 36,750 | 7,079 | 5,509 | 39,700 | 39,750 | 7,919 | 5,959 | 42,700 | 42,750 | 8,759 | 6,607 |
| 33,750 | 33,800 | 6,253 | 5,066 | 36,750 | 36,800 | 7,093 | 5,516 | 39,750 | 39,800 | 7,933 | 5,966 | 42,750 | 42,800 | 8,773 | 6,621 |
| 33,800 | 33,850 | 6,267 | 5,074 | 36,800 | 36,850 | 7,107 | 5,524 | 39,800 | 39,850 | 7,947 | 5,974 | 42,800 | 42,850 | 8,787 | 6,635 |
| 33,850 | 33,900 | 6,281 | 5,081 | 36,850 | 36,900 | 7,121 | 5,531 | 39,850 | 39,900 | 7,961 | 5,981 | 42,850 | 42,900 | 8,801 | 6,649 |
| 33,900 | 33,950 | 6,295 | 5,089 | 36,900 | 36,950 | 7,135 | 5,539 | 39,900 | 39,950 | 7,975 | 5,989 | 42,900 | 42,950 | 8,815 | 6,663 |
| 33,950 | 34,000 | 6,309 | 5,096 | 36,950 | 37,000 | 7,149 | 5,546 | 39,950 | 40,000 | 7,989 | 5,996 | 42,950 | 43,000 | 8,829 | 6,677 |
| 34,000 | | | | 37,000 | | | | 40,000 | | | | 43,000 | | | |
| 34,000 | 34,050 | 6,323 | 5,104 | 37,000 | 37,050 | 7,163 | 5,554 | 40,000 | 40,050 | 8,003 | 6,004 | 43,000 | 43,050 | 8,843 | 6,691 |
| 34,050 | 34,100 | 6,337 | 5,111 | 37,050 | 37,100 | 7,177 | 5,561 | 40,050 | 40,100 | 8,017 | 6,011 | 43,050 | 43,100 | 8,857 | 6,705 |
| 34,100 | 34,150 | 6,351 | 5,119 | 37,100 | 37,150 | 7,191 | 5,569 | 40,100 | 40,150 | 8,031 | 6,019 | 43,100 | 43,150 | 8,871 | 6,719 |
| 34,150 | 34,200 | 6,365 | 5,126 | 37,150 | 37,200 | 7,205 | 5,576 | 40,150 | 40,200 | 8,045 | 6,026 | 43,150 | 43,200 | 8,885 | 6,733 |
| 34,200 | 34,250 | 6,379 | 5,134 | 37,200 | 37,250 | 7,219 | 5,584 | 40,200 | 40,250 | 8,059 | 6,034 | 43,200 | 43,250 | 8,899 | 6,747 |
| 34,250 | 34,300 | 6,393 | 5,141 | 37,250 | 37,300 | 7,233 | 5,591 | 40,250 | 40,300 | 8,073 | 6,041 | 43,250 | 43,300 | 8,913 | 6,761 |
| 34,300 | 34,350 | 6,407 | 5,149 | 37,300 | 37,350 | 7,247 | 5,599 | 40,300 | 40,350 | 8,087 | 6,049 | 43,300 | 43,350 | 8,927 | 6,775 |
| 34,350 | 34,400 | 6,421 | 5,156 | 37,350 | 37,400 | 7,261 | 5,606 | 40,350 | 40,400 | 8,101 | 6,056 | 43,350 | 43,400 | 8,941 | 6,789 |
| 34,400 | 34,450 | 6,435 | 5,164 | 37,400 | 37,450 | 7,275 | 5,614 | 40,400 | 40,450 | 8,115 | 6,064 | 43,400 | 43,450 | 8,955 | 6,803 |
| 34,450 | 34,500 | 6,449 | 5,171 | 37,450 | 37,500 | 7,289 | 5,621 | 40,450 | 40,500 | 8,129 | 6,071 | 43,450 | 43,500 | 8,969 | 6,817 |
| 34,500 | 34,550 | 6,463 | 5,179 | 37,500 | 37,550 | 7,303 | 5,629 | 40,500 | 40,550 | 8,143 | 6,079 | 43,500 | 43,550 | 8,983 | 6,831 |
| 34,550 | 34,600 | 6,477 | 5,186 | 37,550 | 37,600 | 7,317 | 5,636 | 40,550 | 40,600 | 8,157 | 6,086 | 43,550 | 43,600 | 8,997 | 6,845 |
| 34,600 | 34,650 | 6,491 | 5,194 | 37,600 | 37,650 | 7,331 | 5,644 | 40,600 | 40,650 | 8,171 | 6,094 | 43,600 | 43,650 | 9,011 | 6,859 |
| 34,650 | 34,700 | 6,505 | 5,201 | 37,650 | 37,700 | 7,345 | 5,651 | 40,650 | 40,700 | 8,185 | 6,101 | 43,650 | 43,700 | 9,025 | 6,873 |
| 34,700 | 34,750 | 6,519 | 5,209 | 37,700 | 37,750 | 7,359 | 5,659 | 40,700 | 40,750 | 8,199 | 6,109 | 43,700 | 43,750 | 9,039 | 6,887 |
| 34,750 | 34,800 | 6,533 | 5,216 | 37,750 | 37,800 | 7,373 | 5,666 | 40,750 | 40,800 | 8,213 | 6,116 | 43,750 | 43,800 | 9,053 | 6,901 |
| 34,800 | 34,850 | 6,547 | 5,224 | 37,800 | 37,850 | 7,387 | 5,674 | 40,800 | 40,850 | 8,227 | 6,124 | 43,800 | 43,850 | 9,067 | 6,915 |
| 34,850 | 34,900 | 6,561 | 5,231 | 37,850 | 37,900 | 7,401 | 5,681 | 40,850 | 40,900 | 8,241 | 6,131 | 43,850 | 43,900 | 9,081 | 6,929 |
| 34,900 | 34,950 | 6,575 | 5,239 | 37,900 | 37,950 | 7,415 | 5,689 | 40,900 | 40,950 | 8,255 | 6,139 | 43,900 | 43,950 | 9,095 | 6,943 |
| 34,950 | 35,000 | 6,589 | 5,246 | 37,950 | 38,000 | 7,429 | 5,696 | 40,950 | 41,000 | 8,269 | 6,146 | 43,950 | 44,000 | 9,109 | 6,957 |
| 35,000 | | | | 38,000 | | | | 41,000 | | | | 44,000 | | | |
| 35,000 | 35,050 | 6,603 | 5,254 | 38,000 | 38,050 | 7,443 | 5,704 | 41,000 | 41,050 | 8,283 | 6,154 | 44,000 | 44,050 | 9,123 | 6,971 |
| 35,050 | 35,100 | 6,617 | 5,261 | 38,050 | 38,100 | 7,457 | 5,711 | 41,050 | 41,100 | 8,297 | 6,161 | 44,050 | 44,100 | 9,137 | 6,985 |
| 35,100 | 35,150 | 6,631 | 5,269 | 38,100 | 38,150 | 7,471 | 5,719 | 41,100 | 41,150 | 8,311 | 6,169 | 44,100 | 44,150 | 9,151 | 6,999 |
| 35,150 | 35,200 | 6,645 | 5,276 | 38,150 | 38,200 | 7,485 | 5,726 | 41,150 | 41,200 | 8,325 | 6,176 | 44,150 | 44,200 | 9,165 | 7,013 |
| 35,200 | 35,250 | 6,659 | 5,284 | 38,200 | 38,250 | 7,499 | 5,734 | 41,200 | 41,250 | 8,339 | 6,187 | 44,200 | 44,250 | 9,179 | 7,027 |
| 35,250 | 35,300 | 6,673 | 5,291 | 38,250 | 38,300 | 7,513 | 5,741 | 41,250 | 41,300 | 8,353 | 6,201 | 44,250 | 44,300 | 9,193 | 7,041 |
| 35,300 | 35,350 | 6,687 | 5,299 | 38,300 | 38,350 | 7,527 | 5,749 | 41,300 | 41,350 | 8,367 | 6,215 | 44,300 | 44,350 | 9,207 | 7,055 |
| 35,350 | 35,400 | 6,701 | 5,306 | 38,350 | 38,400 | 7,541 | 5,756 | 41,350 | 41,400 | 8,381 | 6,229 | 44,350 | 44,400 | 9,221 | 7,069 |
| 35,400 | 35,450 | 6,715 | 5,314 | 38,400 | 38,450 | 7,555 | 5,764 | 41,400 | 41,450 | 8,395 | 6,243 | 44,400 | 44,450 | 9,235 | 7,083 |
| 35,450 | 35,500 | 6,729 | 5,321 | 38,450 | 38,500 | 7,569 | 5,771 | 41,450 | 41,500 | 8,409 | 6,257 | 44,450 | 44,500 | 9,249 | 7,097 |
| 35,500 | 35,550 | 6,743 | 5,329 | 38,500 | 38,550 | 7,583 | 5,779 | 41,500 | 41,550 | 8,423 | 6,271 | 44,500 | 44,550 | 9,263 | 7,111 |
| 35,550 | 35,600 | 6,757 | 5,336 | 38,550 | 38,600 | 7,597 | 5,786 | 41,550 | 41,600 | 8,437 | 6,285 | 44,550 | 44,600 | 9,277 | 7,125 |
| 35,600 | 35,650 | 6,771 | 5,344 | 38,600 | 38,650 | 7,611 | 5,794 | 41,600 | 41,650 | 8,451 | 6,299 | 44,600 | 44,650 | 9,291 | 7,139 |
| 35,650 | 35,700 | 6,785 | 5,351 | 38,650 | 38,700 | 7,625 | 5,801 | 41,650 | 41,700 | 8,465 | 6,313 | 44,650 | 44,700 | 9,305 | 7,153 |
| 35,700 | 35,750 | 6,799 | 5,359 | 38,700 | 38,750 | 7,639 | 5,809 | 41,700 | 41,750 | 8,479 | 6,327 | 44,700 | 44,750 | 9,319 | 7,167 |
| 35,750 | 35,800 | 6,813 | 5,366 | 38,750 | 38,800 | 7,653 | 5,816 | 41,750 | 41,800 | 8,493 | 6,341 | 44,750 | 44,800 | 9,333 | 7,181 |
| 35,800 | 35,850 | 6,827 | 5,374 | 38,800 | 38,850 | 7,667 | 5,824 | 41,800 | 41,850 | 8,507 | 6,355 | 44,800 | 44,850 | 9,347 | 7,195 |
| 35,850 | 35,900 | 6,841 | 5,381 | 38,850 | 38,900 | 7,681 | 5,831 | 41,850 | 41,900 | 8,521 | 6,369 | 44,850 | 44,900 | 9,361 | 7,209 |
| 35,900 | 35,950 | 6,855 | 5,389 | 38,900 | 38,950 | 7,695 | 5,839 | 41,900 | 41,950 | 8,535 | 6,383 | 44,900 | 44,950 | 9,375 | 7,223 |
| 35,950 | 36,000 | 6,869 | 5,396 | 38,950 | 39,000 | 7,709 | 5,846 | 41,950 | 42,000 | 8,549 | 6,397 | 44,950 | 45,000 | 9,389 | 7,237 |

Continued on next page

1997 1040EZ Tax Table—Continued

| If Form 1040EZ, line 6, is— | | And you are— | | If Form 1040EZ, line 6, is— | | And you are— | |
|--------------------------------|---------------------|--------------|------------------------------|--|---------------------|--------------|------------------------------|
| At least | But less than | Single | Married filing jointly | At least | But less than | Single | Married filing jointly |
| Your tax is— | | | | Your tax is— | | | |
| 45,000 | | | | 48,000 | | | |
| 45,000 | 45,050 | 9,403 | 7,251 | 48,000 | 48,050 | 10,243 | 8,091 |
| 45,050 | 45,100 | 9,417 | 7,265 | 48,050 | 48,100 | 10,257 | 8,105 |
| 45,100 | 45,150 | 9,431 | 7,279 | 48,100 | 48,150 | 10,271 | 8,119 |
| 45,150 | 45,200 | 9,445 | 7,293 | 48,150 | 48,200 | 10,285 | 8,133 |
| 45,200 | 45,250 | 9,459 | 7,307 | 48,200 | 48,250 | 10,299 | 8,147 |
| 45,250 | 45,300 | 9,473 | 7,321 | 48,250 | 48,300 | 10,313 | 8,161 |
| 45,300 | 45,350 | 9,487 | 7,335 | 48,300 | 48,350 | 10,327 | 8,175 |
| 45,350 | 45,400 | 9,501 | 7,349 | 48,350 | 48,400 | 10,341 | 8,189 |
| 45,400 | 45,450 | 9,515 | 7,363 | 48,400 | 48,450 | 10,355 | 8,203 |
| 45,450 | 45,500 | 9,529 | 7,377 | 48,450 | 48,500 | 10,369 | 8,217 |
| 45,500 | 45,550 | 9,543 | 7,391 | 48,500 | 48,550 | 10,383 | 8,231 |
| 45,550 | 45,600 | 9,557 | 7,405 | 48,550 | 48,600 | 10,397 | 8,245 |
| 45,600 | 45,650 | 9,571 | 7,419 | 48,600 | 48,650 | 10,411 | 8,259 |
| 45,650 | 45,700 | 9,585 | 7,433 | 48,650 | 48,700 | 10,425 | 8,273 |
| 45,700 | 45,750 | 9,599 | 7,447 | 48,700 | 48,750 | 10,439 | 8,287 |
| 45,750 | 45,800 | 9,613 | 7,461 | 48,750 | 48,800 | 10,453 | 8,301 |
| 45,800 | 45,850 | 9,627 | 7,475 | 48,800 | 48,850 | 10,467 | 8,315 |
| 45,850 | 45,900 | 9,641 | 7,489 | 48,850 | 48,900 | 10,481 | 8,329 |
| 45,900 | 45,950 | 9,655 | 7,503 | 48,900 | 48,950 | 10,495 | 8,343 |
| 45,950 | 46,000 | 9,669 | 7,517 | 48,950 | 49,000 | 10,509 | 8,357 |
| 46,000 | | | | 49,000 | | | |
| 46,000 | 46,050 | 9,683 | 7,531 | 49,000 | 49,050 | 10,523 | 8,371 |
| 46,050 | 46,100 | 9,697 | 7,545 | 49,050 | 49,100 | 10,537 | 8,385 |
| 46,100 | 46,150 | 9,711 | 7,559 | 49,100 | 49,150 | 10,551 | 8,399 |
| 46,150 | 46,200 | 9,725 | 7,573 | 49,150 | 49,200 | 10,565 | 8,413 |
| 46,200 | 46,250 | 9,739 | 7,587 | 49,200 | 49,250 | 10,579 | 8,427 |
| 46,250 | 46,300 | 9,753 | 7,601 | 49,250 | 49,300 | 10,593 | 8,441 |
| 46,300 | 46,350 | 9,767 | 7,615 | 49,300 | 49,350 | 10,607 | 8,455 |
| 46,350 | 46,400 | 9,781 | 7,629 | 49,350 | 49,400 | 10,621 | 8,469 |
| 46,400 | 46,450 | 9,795 | 7,643 | 49,400 | 49,450 | 10,635 | 8,483 |
| 46,450 | 46,500 | 9,809 | 7,657 | 49,450 | 49,500 | 10,649 | 8,497 |
| 46,500 | 46,550 | 9,823 | 7,671 | 49,500 | 49,550 | 10,663 | 8,511 |
| 46,550 | 46,600 | 9,837 | 7,685 | 49,550 | 49,600 | 10,677 | 8,525 |
| 46,600 | 46,650 | 9,851 | 7,699 | 49,600 | 49,650 | 10,691 | 8,539 |
| 46,650 | 46,700 | 9,865 | 7,713 | 49,650 | 49,700 | 10,705 | 8,553 |
| 46,700 | 46,750 | 9,879 | 7,727 | 49,700 | 49,750 | 10,719 | 8,567 |
| 46,750 | 46,800 | 9,893 | 7,741 | 49,750 | 49,800 | 10,733 | 8,581 |
| 46,800 | 46,850 | 9,907 | 7,755 | 49,800 | 49,850 | 10,747 | 8,595 |
| 46,850 | 46,900 | 9,921 | 7,769 | 49,850 | 49,900 | 10,761 | 8,609 |
| 46,900 | 46,950 | 9,935 | 7,783 | 49,900 | 49,950 | 10,775 | 8,623 |
| 46,950 | 47,000 | 9,949 | 7,797 | 49,950 | 50,000 | 10,789 | 8,637 |
| 47,000 | | | | <div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: fit-content; margin: auto;"> <p>\$50,000 or over— use Form 1040</p> </div> | | | |
| 47,000 | 47,050 | 9,963 | 7,811 | | | | |
| 47,050 | 47,100 | 9,977 | 7,825 | | | | |
| 47,100 | 47,150 | 9,991 | 7,839 | | | | |
| 47,150 | 47,200 | 10,005 | 7,853 | | | | |
| 47,200 | 47,250 | 10,019 | 7,867 | | | | |
| 47,250 | 47,300 | 10,033 | 7,881 | | | | |
| 47,300 | 47,350 | 10,047 | 7,895 | | | | |
| 47,350 | 47,400 | 10,061 | 7,909 | | | | |
| 47,400 | 47,450 | 10,075 | 7,923 | | | | |
| 47,450 | 47,500 | 10,089 | 7,937 | | | | |
| 47,500 | 47,550 | 10,103 | 7,951 | | | | |
| 47,550 | 47,600 | 10,117 | 7,965 | | | | |
| 47,600 | 47,650 | 10,131 | 7,979 | | | | |
| 47,650 | 47,700 | 10,145 | 7,993 | | | | |
| 47,700 | 47,750 | 10,159 | 8,007 | | | | |
| 47,750 | 47,800 | 10,173 | 8,021 | | | | |
| 47,800 | 47,850 | 10,187 | 8,035 | | | | |
| 47,850 | 47,900 | 10,201 | 8,049 | | | | |
| 47,900 | 47,950 | 10,215 | 8,063 | | | | |
| 47,950 | 48,000 | 10,229 | 8,077 | | | | |

Explore IRS *e-file*!

Millions of people **JUST LIKE YOU** file their tax returns **ELECTRONICALLY** using an *e-file* option because they offer:

- **A Fast Refund IN HALF THE TIME—Even Faster with Direct Deposit**
- **Faster Processing and Increased Accuracy**
- **An Acknowledgment of IRS Receipt within 48 hours**

In many cases, *e-file* options allow you to file your state tax return with your Federal return. What's more, with *e-file* your return is less likely to have errors therefore lessening your chances of receiving a letter from IRS. Here's how you can participate with e-file:

See A Tax Professional



Many tax professionals file returns electronically for their clients. You can prepare your own return and have a professional transmit it electronically *or* you can have your return both prepared AND transmitted electronically. Look for the "AUTHORIZED IRS *e-file* PROVIDER" sign. Tax professionals may charge a fee to *e-file* your return and fees may vary depending on the professional and the specific services requested.

Use A Personal Computer

If you have a modem, personal computer, and tax preparation software, you can *e-file* your tax return

from the convenience of your home. Tax preparation software is available at your local computer retailer or through various web sites over the Internet. Through a tax return transmitter, you can file 24 hours a day, 7 days a week. A tax return transmitter may charge a fee for transmitting your return.

Visit a VITA/TCE Site

The IRS offers FREE Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Many of these sites also offer *e-file*. See page 16 for details on these programs.

Ask Your Employer or Financial Institution

Some businesses offer *e-file* FREE to their employees as a benefit. Others offer it for a fee to customers. Ask your employer or financial institution if they offer electronic filing. If they don't, why not suggest that they offer it as a benefit or service?

Use a Phone



For millions of eligible taxpayers, *TeleFile* is the easiest way to file. The call only takes about 10 minutes. It allows taxpayers to file simple Federal tax returns using a Touch-Tone telephone. It's completely paperless. Eligible taxpayers will automatically receive the *TeleFile Tax Package* in the mail. **Parents!: If your children receive a *TeleFile Tax Package*, please encourage them to use *TeleFile*!**

Major Categories of Federal Income and Outlays for Fiscal Year 1996

On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and deficit or surplus for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and deficit or surplus. Individual spending and revenue bills are then enacted consistent with the goals of the budget resolution.

In fiscal year 1996 (which began on October 1, 1995, and ended on September 30, 1996), Federal income was \$1,453 billion and outlays were \$1,560 billion, leaving a deficit of \$107 billion.

Federal Income

Income and social insurance taxes are, by far, the largest source of receipts. In 1996, individuals paid \$656 billion in income taxes and corporations paid \$172 billion. Social security and other insurance and retirement contributions were \$509 billion. Excise taxes were \$54 billion. The remaining \$61 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts.

Federal Outlays

About 93% of total outlays were financed by tax receipts and the remaining 7% were financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1996*:

1. Social security, Medicare, and other retirement: \$597 billion. These programs were about 37% of total outlays. They provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: \$316 billion. About 17% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. Net interest: \$241 billion. About 15% of total outlays were for net interest payments on the public debt.

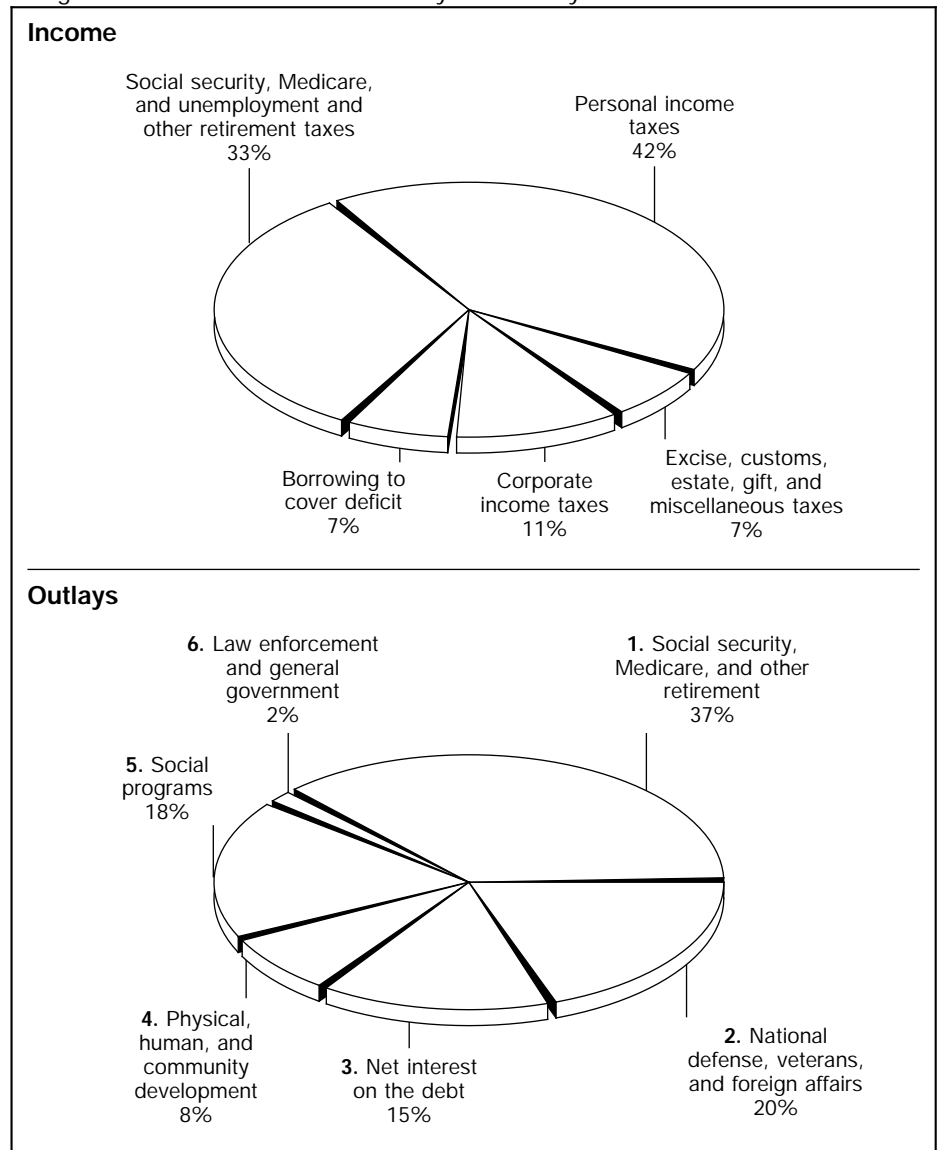
4. Physical, human, and community development: \$127 billion. About 8% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

5. Social programs: \$287 billion. The Federal Government spent 12% of total outlays to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. 6% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

6. Law enforcement and general government: \$29 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal Government, including the collection of taxes and legislative activities.

Note: Detail may not add to total due to rounding.

Income and Outlays—These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1996.



* The percentages on this page exclude undistributed offsetting receipts, which were -\$38 billion in fiscal year 1996. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the spectrum auction.

Index to Instructions

- A**
Accelerated Death Benefits 3
Address Change 7, 14
Addresses of Internal Revenue Service Centers 28
Adoption Expenses 3
Alaska Permanent Fund Dividends 9
Allocated Tip Income 8
Amended Return 14
Amount You Owe 13
- C**
Common Mistakes, How To Avoid 3
Customer Service Standards 2
- D**
Death of Spouse 4
Death of Taxpayer 4
Debt, Gift To Reduce the Public 14
Dependent Care Benefits 8
Direct Deposit of Refund 13
- E**
Earned Income Credit 3, 9-12
Earned Income Credit Table 12
Electronic Filing 2
Employer-Provided Adoption Benefits 3
Extensions of Time To File 4, 13
- F**
Filing Instructions—
 When To File 4
 Where To File 28
Filing Requirements 5
Filing Status 6
Form W-2 8
Forms W-2 and 1099,
 Where To Report Certain Items From 6
Forms, How To Get 15-16
- H**
Help (free) 15-18
Help With Unresolved Tax Issues 17
Household Employment Taxes 5
- I**
Income Tax Withheld (Federal) 9
Injured Spouse Claim 13
Installment Payments 13
Interest Income—
 Taxable 8
 Tax-Exempt 8
Interest—Late Payment of Tax 4
- L**
Line Instructions 7-14
- M**
Married Persons 6
Medical Savings Accounts (MSAs) 3
- N**
Name, Address, and Social Security
 Number 7
Name Change 3, 7
Nonresident Alien 5, 6, 7
- P**
Payments and Tax 9
 Amount You Owe 13
Penalty—
 Late Filing 4
 Late Payment 4
 Underpayment of Tax 14
Preparer, Tax Return 14
Presidential Election—\$3 Check-Off 7
Privacy and Paperwork Reduction Act Notice 18
Private Delivery Services 4
Problem Resolution Program 17
Public Debt, Gift To Reduce the 14
Publications, How To Get 15-16
- R**
Railroad Retirement Benefits Treated
 as Social Security 7
Recordkeeping 14
Refund 13
Refunds of State and Local Income Taxes 7
Rights of Taxpayers 14
Rounding Off to Whole Dollars 7
- S**
Salaries 8
Scholarship and Fellowship Grants 8
Sign Your Return 14
Single Person 6
Social Security Benefits 7
Social Security Number 3, 7
State and Local Income Taxes, Refunds of 7
- T**
Tax Assistance 15-18
Tax-Exempt Interest 8
Tax Figured by the IRS 9
Tax Table 20-24
Telephone Assistance—Federal Tax
 Information 15, 17
TeleTax 15, 18-19
Tip Income 8
- U**
Unemployment Compensation 9
- W**
Wages 8
When To File 4
Where To File 28
Who Can Use Form 1040EZ 5
Who Must File 5
Who Should File 5
Withholding and Estimated Tax Payments
 for 1998 14



Where Do You File?

If an envelope addressed to the Internal Revenue Service came with your booklet, 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.** Envelopes without enough postage will be returned by the post office.

Alabama—Memphis, TN 37501-0014
Alaska—Ogden, UT 84201-0014
Arizona—Ogden, UT 84201-0014
Arkansas—Memphis, TN 37501-0014
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 84201-0014
All other counties—Fresno, CA 93888-0014
Colorado—Ogden, UT 84201-0014
Connecticut—Andover, MA 05501-0014
Delaware—Philadelphia, PA 19255-0014
District of Columbia—Philadelphia, PA 19255-0014
Florida—Atlanta, GA 39901-0014
Georgia—Atlanta, GA 39901-0014
Hawaii—Fresno, CA 93888-0014
Idaho—Ogden, UT 84201-0014
Illinois—Kansas City, MO 64999-0014
Indiana—Cincinnati, OH 45999-0014
Iowa—Kansas City, MO 64999-0014
Kansas—Austin, TX 73301-0014
Kentucky—Cincinnati, OH 45999-0014
Louisiana—Memphis, TN 37501-0014
Maine—Andover, MA 05501-0014
Maryland—Philadelphia, PA 19255-0014
Massachusetts—Andover, MA 05501-0014
Michigan—Cincinnati, OH 45999-0014
Minnesota—Kansas City, MO 64999-0014
Mississippi—Memphis, TN 37501-0014
Missouri—Kansas City, MO 64999-0014
Montana—Ogden, UT 84201-0014
Nebraska—Ogden, UT 84201-0014
Nevada—Ogden, UT 84201-0014
New Hampshire—Andover, MA 05501-0014
New Jersey—Holtsville, NY 00501-0014
New Mexico—Austin, TX 73301-0014
New York—*New York City and counties of Nassau, Rockland, Suffolk, and Westchester*—Holtsville, NY 00501-0014
All other counties—Andover, MA 05501-0014
North Carolina—Memphis, TN 37501-0014
North Dakota—Ogden, UT 84201-0014
Ohio—Cincinnati, OH 45999-0014
Oklahoma—Austin, TX 73301-0014
Oregon—Ogden, UT 84201-0014
Pennsylvania—Philadelphia, PA 19255-0014
Rhode Island—Andover, MA 05501-0014
South Carolina—Atlanta, GA 39901-0014
South Dakota—Ogden, UT 84201-0014
Tennessee—Memphis, TN 37501-0014
Texas—Austin, TX 73301-0014
Utah—Ogden, UT 84201-0014
Vermont—Andover, MA 05501-0014
Virginia—Philadelphia, PA 19255-0014
Washington—Ogden, UT 84201-0014
West Virginia—Cincinnati, OH 45999-0014
Wisconsin—Kansas City, MO 64999-0014
Wyoming—Ogden, UT 84201-0014
American Samoa—Philadelphia, PA 19255-0014
Guam: Permanent residents—Department of Revenue and Taxation Government of Guam P.O. Box 23607 GMF, GU 96921
Guam: Nonpermanent residents—Philadelphia, PA 19255-0014
Puerto Rico—Philadelphia, PA 19255-0014
Virgin Islands: Permanent residents—V.I. Bureau of Internal Revenue 9601 Estate Thomas Charlotte Amalie St. Thomas, VI 00802
Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255-0014
Foreign country:—Philadelphia, PA 19255-0014
All APO and FPO addresses—Philadelphia, PA 19255-0014

What's inside?

- When to file (page 4)
- What's new for 1997 (page 3)
- How to avoid common mistakes (page 3)
- Problem resolution program (page 17)
- Free tax help (pages 15–18)
- How to get forms and publications (page 15)
- Tax table (page 20)
- How to make a gift to reduce the public debt (page 14)



