

Note. This booklet does not contain any tax forms.



2004 1040EZ

Instructions



A Message From the Commissioner

Dear Taxpayer,

As our nation moves forward in this still young century, the Internal Revenue Service will focus on three areas of tax administration:

- Improving taxpayer service;
- Enhancing enforcement of the tax law; and
- Modernizing the IRS through its people, processes, and technology.

Our working equation at the IRS is simple: service plus enforcement equals compliance. Not service or enforcement, but service and enforcement. We must do both in a balanced and consistent manner, with full respect for, and attention to, taxpayer rights.

By service, we mean helping people understand their federal tax obligations and facilitating their participation in the tax system. Enforcing the law is equally essential to our system of individual self-assessment. Americans need to be confident that when they pay their taxes, their neighbors and competitors are doing the same.

As you prepare your taxes, I encourage you to file electronically. Last year, more than 61 million Americans did. And we expect even more to file electronically this year. E-file benefits both the taxpayer and the government. E-file promotes greater reliability and faster processing. If you're getting a refund, you'll get it sooner.

To learn more, go online. Check out www.irs.gov and click on "1040 Central" for the tax forms, information, and updates you need. For example, you can find out whether you are eligible for the earned income credit. Also, like more than 23 million people last year, you can check the status of your refund online. Just click on "Where's My Refund?"

I hope this tax booklet is useful to you. For further information, you may contact us at www.irs.gov or call our toll-free numbers 1-800-829-1040 for individuals and 1-800-829-4933 for businesses.

Sincerely,



Mark W. Everson

The IRS Mission

Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



consider it done

What is IRS *e-file*?

It's the fastest, easiest, and most convenient way to file your income tax return electronically. So easy, over 61 million taxpayers preferred *e-file* over filing a paper income tax return last year. Visit the IRS website at www.irs.gov/efile for all the details and latest information.

What are the benefits?

Free File Options!

- At least 60 percent of taxpayers are eligible to use free commercial online tax preparation software to *e-file*.
- Visit www.irs.gov to see if you qualify and to access these free services offered by the tax software industry (not the IRS).

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with Direct Deposit. See page 18.
- Sign electronically and file a completely paperless return. See page 20.
- Receive an electronic proof of receipt within 48 hours that the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 15, 2005, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 15, 2005. See page 19.
- Prepare and file your federal and state returns together and save time.

Accurate! Secure!

- IRS computers quickly and automatically check for errors or other missing information.
- The chance of being audited does not differ whether you *e-file* or file a paper income tax return.
- Your bank account information is safeguarded along with other tax return information. The IRS does not have access to credit card numbers.

Visit the IRS website at www.irs.gov/efile for details.

How to *e-file*?

Use an Authorized IRS *e-file* Provider



Many tax professionals electronically file tax returns for their clients. As a taxpayer, you have two options:

- You can prepare your return, take it to an Authorized IRS *e-file* Provider, and have the provider transmit it electronically to the IRS, or
- You can have a tax professional prepare your return and transmit it for you electronically.

Tax professionals may charge a fee for IRS *e-file*. Fees may vary depending on the professional and the specific services rendered.

Use a Personal Computer



You can file your income tax return in a fast, easy, convenient way using your personal computer. A computer with a modem or Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week. Visit www.irs.gov for details.

IRS approved tax preparation software is available for online use on the Internet, for download from the Internet, and in retail stores. Visit www.irs.gov/efile for details.

If you do not qualify for the Free File options, visit our Partners Page for partners that offer other free or low-cost filing options at www.irs.gov/efile.

IRS Customer Service Standards

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

- Easier filing and payment options.
- Access to information.
- Accuracy.

- Prompt refunds.
- Canceling penalties.
- Resolving problems.
- Simpler forms.

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

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

Handling Your Tax Problems

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A “fresh look” at your new or on-going problem,
- Timely acknowledgment,
- The name and phone number of the individual assigned to your case,
- Updates on progress,
- Timeframes for action,
- Speedy resolution, and
- Courteous service.

Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number),
- Your telephone number and hours you can be reached,
- The type of tax return and year(s) involved,
- A detailed description of your problem,
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing and supporting documentation (if applicable).

How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate’s toll-free number: 1-877-777-4778.
- Call, write, or fax the Taxpayer Advocate office in your area (see Pub. 1546 for addresses and phone numbers).
- TTY/TDD help is available by calling 1-800-829-4059.
- Visit the website at www.irs.gov/advocate.

Quick and Easy Access to Tax Help and Forms




If you live outside the United States, see Pub. 54 to find out how to get help and forms.



Internet

You can access the IRS website 24 hours a day, 7 days a week, at www.irs.gov to:

-  Access commercial tax preparation and *e-file* services available for free to eligible taxpayers;
- Check the status of your 2004 refund;
- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications online by topic or keyword;
- Figure your withholding allowances using our W-4 calculator; and
- Sign up to receive local and national tax news by email.



Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call 703-368-9694 from the telephone connected to the fax machine. When you call, you will hear instructions on how to use

the service. For help with transmission problems, call 703-487-4608.

Long-distance charges may apply.



Mail

Send your order for forms, instructions, and publications to the IRS Distribution Center nearest you. You should receive your order within 10 days after we receive your request.

Western United States:	Western Area Distribution Center	Rancho Cordova, CA 95743-0001
Central United States:	Central Area Distribution Center	P.O. Box 8903 Bloomington, IL 61702-8903
Eastern United States or a foreign country:	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074



Phone

You can order forms and publications and receive automated information by phone.

Forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) during the hours shown on page 6 to order current year forms, instructions, and publications, and prior year forms and instructions. You should receive your order within 10 days.

TeleTax topics. Call 1-800-829-4477 24 hours a day, 7 days a week, to listen to pre-recorded messages covering about 150 tax topics. See page 7 for a list of the topics.

Refund information. You can check the status of your 2004 refund 24 hours a day, 7 days a week. See page 6 for details.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county government offices, credit unions, and office supply

stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



CD-ROM

Order Pub. 1796, Federal Tax Products on CD-ROM, and get:

- Current year forms, instructions, and publications;
- Prior year forms, instructions, and publications;
- Frequently requested tax forms that may be filled in electronically, printed out for submission, and saved for record-keeping; and
- The Internal Revenue Bulletin.

Buy the CD-ROM on the Internet at www.irs.gov/cdorders from the National Technical Information Service (NTIS) for \$22 (no handling fee) or call 1-877-CDFORMS (1-877-233-6767) toll free to buy the CD-ROM for \$22 (plus a \$5 handling fee).

Other ways to get help. See page 21 for information.

Refund Information

You can check on the status of your 2004 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2004 tax return available because you will need to know the exact whole-dollar amount of your refund. You will also need to know your filing status. Then, do one of the following.

- Go to www.irs.gov and click on *Where's My Refund*.
- Call 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.
- Call 1-800-829-1954 during the hours shown below under *Calling the IRS*.



Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

Calling the IRS

If you cannot find the answer to your question using one of the methods listed on page 5, please call us for assistance at 1-800-829-1040. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Beginning January 29, 2005, through April 9, 2005, assistance will also be available on Saturday from 10:00 a.m. to 3:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.



If you want to check the status of your 2004 refund, see Refund Information above.

Before You Call

IRS representatives care about the quality of the service provided to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
- 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.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available: (a) your social security number, date of birth, or personal identification number (PIN) if you have one, and (b) the amount of refund shown on your tax return, your filing status, the "Caller ID Number" shown at the top of any notice you received, the numbers in your street address, or your ZIP code. If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

Making the Call

Call 1-800-829-1040 (for TTY/TDD help, call 1-800-829-4059). Our menus allow callers with pulse or rotary dial telephones to speak their responses when requested to do so. First, you will be provided a series of options that will request touch-tone responses. If a touch-tone response is not received, you will then hear a series of options and be asked to speak your selections. After your touch-tone or spoken response is received, the system will direct your call to the appropriate assistance. You can do the following within the system: (a) order tax forms and publications, (b) find out what you owe, (c) determine if we have adjusted your account or received payments you made, (d) request a transcript of your tax return or account, (e) find out where to send your tax return or payment, (f) request more time to pay or set up a monthly installment agreement, and (g) find out if you qualify for innocent spouse relief.

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

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.

What Is TeleTax?

Recorded Tax Information

A complete list of topics is on the next page. Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

Topics by Internet

TeleTax topics are also available on the IRS website at www.irs.gov.

TeleTax Topics		All topics are available in Spanish.		Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
Topic No.	Subject	Topic No.	Subject	420	Bartering income	556	Alternative minimum tax	759	Form 940 and 940-EZ—Deposit requirements
IRS Help Available				421	Scholarship and fellowship grants	557	Tax on early distributions from traditional and Roth IRAs	760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	302	Highlights of tax changes	422	Nontaxable income	558	Tax on early distributions from retirement plans	761	Tips—Withholding and reporting
102	Tax assistance for individuals with disabilities and the hearing impaired	303	Checklist of common errors when preparing your tax return	423	Social security and equivalent railroad retirement benefits			762	Independent contractor vs. employee
103	Intro. to federal taxes for small businesses/self-employed	304	Extensions of time to file your tax return	424	401(k) plans	Tax Credits			
104	Taxpayer Advocate program—Help for problem situations	305	Recordkeeping	425	Passive activities—Losses and credits	601	Earned income credit (EIC)	Magnetic Media Filers—1099 Series and Related Information Returns	
IRS Procedures				306	Penalty for underpayment of estimated tax	602	Child and dependent care credit	801	Who must file magnetically
151	Your appeal rights	307	Backup withholding	426	Other income	603	Credit for the elderly or the disabled	802	Applications, forms, and information
152	Refunds—How long they should take	308	Amended returns	427	Stock options	604	Advance earned income credit	803	Waivers and extensions
153	What to do if you haven't filed your tax return	309	Roth IRA contributions	428	Roth IRA distributions	605	Education credits	804	Test files and combined federal and state filing
154	2004 Form W-2 and Form 1099-R—What to do if not received	310	Coverdell education savings accounts	429	Traders in securities (information for Form 1040 filers)	606	Child tax credits	805	Electronic filing of information returns
155	Forms and publications—How to order	311	Power of attorney information	430	Exchange of policyholder interest for stock	607	Adoption credit	Tax Information for Aliens and U.S. Citizens Living Abroad	
156	Copy of your tax return—How to get one	312	Disclosure authorizations	Adjustments to Income				851	Resident and nonresident aliens
157	Change of address—How to notify IRS	313	Qualified tuition programs (QTPs)	451	Individual retirement arrangements (IRAs)	608	Excess social security and RRTA tax withheld	852	Dual-status alien
158	Ensuring proper credit of payments	Filing Requirements, Filing Status, and Exemptions		452	Alimony paid	610	Retirement savings contributions credit	853	Foreign earned income—General
159	Prior year(s) Form W-2—How to get a copy of	351	Who must file?	453	Bad debt deduction	IRS Notices			
Collection				352	Which form—1040, 1040A, or 1040EZ?	651	Notices—What to do	854	Foreign earned income exclusion—Who qualifies?
201	The collection process	353	What is your filing status?	454	Tax shelters	652	Notice of underreported income—CP 2000	855	Foreign earned income exclusion—What qualifies?
202	What to do if you can't pay your tax	354	Dependents	455	Moving expenses	653	IRS notices and bills, penalties, and interest charges	856	Foreign tax credit
203	Failure to pay child support and federal nontax and state income tax obligations	355	Estimated tax	456	Student loan interest deduction	Basis of Assets, Depreciation, and Sale of Assets			
204	Offers in compromise	356	Decedents	457	Tuition and fees deduction	701	Sale of your home	857	Individual taxpayer identification number (ITIN)—Form W-7
205	Innocent spouse relief (and separation of liability and equitable relief)	357	Tax information for parents of kidnapped children	458	Educator expense deduction	702	Basis of assets	858	Alien tax clearance
Alternative Filing Methods				Itemized Deductions				Tax Information for Puerto Rico Residents (in Spanish only)	
251	Electronic signatures	Types of Income		501	Should I itemize?	703	Basis of assets	901	Who must file a U.S. income tax return in Puerto Rico
252	Electronic filing	401	Wages and salaries	502	Medical and dental expenses	704	Depreciation	902	Deductions and credits for Puerto Rico filers
253	Substitute tax forms	402	Tips	503	Deductible taxes	705	Installment sales	903	Federal employment taxes in Puerto Rico
254	How to choose a paid tax preparer	403	Interest received	504	Home mortgage points	Employer Tax Information			
255	TeleFile	404	Dividends	505	Interest expense	751	Social security and Medicare withholding rates	904	Tax assistance for Puerto Rico residents
256	Filing business returns electronically	405	Refunds of state and local taxes	506	Contributions	752	Form W-2—Where, when, and how to file		
General Information				406	Alimony received	753	Form W-4—Employee's Withholding Allowance Certificate		
301	When, where, and how to file	407	Business income	507	Casualty and theft losses	754	Form W-5—Advance earned income credit		
		408	Sole proprietorship	508	Miscellaneous expenses	755	Employer identification number (EIN)—How to apply		
		409	Capital gains and losses	509	Business use of home	756	Employment taxes for household employees		
		410	Pensions and annuities	510	Business use of car	757	Form 941—Deposit requirements		
		411	Pensions—The general rule and the simplified method	511	Business travel expenses	758	Form 941—Employer's Quarterly Federal Tax Return		
		412	Lump-sum distributions	512	Business entertainment expenses				
		413	Rollovers from retirement plans	513	Educational expenses				
		414	Rental income and expenses	514	Employee business expenses				
		415	Renting residential and vacation property	515	Casualty, disaster, and theft losses				
		416	Farming and fishing income	Tax Computation					
		417	Earnings for clergy	551	Standard deduction				
		418	Unemployment compensation	552	Tax and credits figured by the IRS				
		419	Gambling income and expenses	553	Tax on a child's investment income				
				554	Self-employment tax				
				555	Ten-year tax option for lump-sum distributions				

Topic numbers are effective January 1, 2005

Before You Fill In Form 1040EZ



For details on these and other changes for 2004 and 2005, see Pub. 553.

What's New for 2004

Tax Table Expanded

If your taxable income is less than \$100,000, you may be able to use Form 1040EZ. See *Who Can Use Form 1040EZ?* on page 10.

Health Savings Account (HSA) Deduction

You may be able to take a deduction if contributions (other than employer contributions) were made to your HSA for 2004. But you must use Form 1040 to take the deduction.

Mailing Your Return

You may be mailing your return to a different address this year because the IRS has changed the filing location for several areas. If

you received an envelope with your tax package, please use it. Otherwise, see *Where Do You File?* on the back cover.

Earned Income Credit (EIC)

You may be able to take the EIC if you earned less than \$11,490 (\$12,490 if married filing jointly). If you were a member of the U.S. Armed Forces who served in a combat zone, you may be able to include your nontaxable combat pay in earned income when figuring the EIC. See the instructions for lines 8a and 8b that begin on page 14.

What's New for 2005

EIC Phaseout Amount Increased for Joint Filers

The maximum amount of earned income that joint filers can have and still take the EIC will be \$2,000 more than that for other filers.

Filing Requirements

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

Do You Have To File?

Were you (or your spouse if filing a joint return) age 65 or older at the end of 2004? If you were born on January 1, 1940, you are considered to be age 65 at the end of 2004.

- Yes.** Use TeleTax topic 351 (see page 6) to find out if you must file a return. If you do, you must use Form 1040A or 1040.
- No.** Use Chart A, B, or C on page 9 to see if you must file a return.



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 or the health coverage tax credit.



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit www.irs.gov for details.

Exception for children under age 14. If you are planning to file a tax return for your child who was under age 14 at the end of 2004 and certain other conditions apply, you can elect to include your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 6) or see Form 8814.

A child born on January 1, 1991, is considered to be age 14 at the end of 2004. Do not use Form 8814 for such a child.

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 2004 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.

When Should You File?

Not later than **April 15, 2005**. If you file after this date, you may have to pay interest and penalties. See below.



If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone, qualified hazardous duty area, or a contingency operation (for example, you were in the Afghanistan, Bosnia, Kosovo, or Persian Gulf area), see Pub. 3.

What If You Cannot File on Time?

You can get an automatic 4-month extension if, no later than April 15, 2005, you either file for an extension by phone or you file Form 4868. For details, including how to file by phone, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 15, 2005. If you make a payment with your extension request, see the instructions for line 9 on page 18.

What 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 ½ 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 the back cover.

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. These private delivery services include only the following.

- **DHL Express (DHL):** DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.
- **Federal Express (FedEx):** FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.
- **United Parcel Service (UPS):** UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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

Chart A—For Most People

IF your filing status is . . .	THEN file a return if your gross income* was at least . . .
Single	\$ 7,950
Married filing jointly**	\$15,900

***Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it).

**If you did not live with your spouse at the end of 2004 (or on the date your spouse died) and your gross income was at least \$3,100, you must file a return.

Chart B—For Children and Other Dependents

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.



If your gross income was \$3,100 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student and under age 24. For details, use TeleTax topic 354 (see page 6).

You must file a return if **any** of the following apply.

- Your **unearned income** was over \$800.
- Your **earned income** was over \$4,850.
- Your **gross income** was more than the **larger** of—
 - \$800, or
 - Your earned income (up to \$4,600) plus \$250.

Chart C—Other Situations When You Must File

You must file a return using Form 1040A or 1040 if **either** of the following applies for 2004.

- You received any advance earned income credit payments from your employer. These payments are shown in box 9 of your Form W-2.

- You owe tax from the recapture of an education credit (see **Form 8863**).

You must file a return using Form 1040 if **any** of the following apply for 2004.

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

Who Can Use Form 1040EZ?

You can use Form 1040EZ if all of the following apply.

- Your filing status is single or married filing jointly (see page 11). If you were a nonresident alien at any time in 2004, see *Nonresident aliens* on page 11.
- You do not claim any dependents.
- You do not claim any adjustments to income, use TeleTax topics 451-458 (see page 6).
- The only tax credit you can claim is the earned income credit, use TeleTax topics 601-608 and 610 (see page 6).
- You (and your spouse if filing a joint return) were under age 65 and not blind at the end of 2004. If you were born on January 1, 1940, you are considered to be age 65 at the end of 2004 and cannot use Form 1040EZ.
- Your taxable income (line 6 of Form 1040EZ) is less than \$100,000.
- You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500.


- You did not receive any advance earned income credit payments.

- You do 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 6).

If you do not meet all of the requirements, you must use Form 1040A or 1040. Use TeleTax topic 352 (see page 6) 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 6). 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 \$4,850 for most single people and \$9,700 for most married people filing a joint return. Use TeleTax topic 501 (see page 6). 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.

Where To Report Certain Items From 2004 Forms W-2, 1098, and 1099

 IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit www.irs.gov/efile for details.

If any **federal income tax withheld** is shown on these forms, include the 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, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W)	Line 1 See <i>Tip income</i> on page 12 Must file Form 1040A or 1040 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889)
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098-E	Student loan interest (box 1)	Must file Form 1040A or 1040 to deduct
1098-T	Qualified tuition and related expenses (box 1)	Must file Form 1040A or 1040 to deduct or take a credit for the tuition and related expenses
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 2004, see the instructions for line 3 on page 13
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 6)	Line 2 See the instructions for line 2 on page 13 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
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-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 to deduct
1099-Q	Qualified education program payments	Must file Form 1040
1099-R	Distributions from Coverdell ESAs Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040 Must file Form 1040A or 1040
1099-SA	Distributions from HSAs and MSAs*	Must file Form 1040

*This includes distributions from Archer and Medicare Advantage MSAs.

Nonresident aliens. If you were a nonresident alien at any time in 2004, 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 can use this filing status if any of the following was true on December 31, 2004.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2004, and did not remarry in 2004.

Married Filing Jointly

You can use this filing status if any of the following apply.

- You were married as of December 31, 2004, even if you did not live with your spouse at the end of 2004.
- Your spouse died in 2004 and you did not remarry in 2004.
- You were married as of December 31, 2004, and your spouse died in 2005 before filing a 2004 return.

A husband and wife can 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. If you file a joint return for 2004, you cannot, after the due date for filing that return, amend it to file as married filing separately.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent spouse relief* on page 20.

Line Instructions for Form 1040EZ



IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit www.irs.gov/efile for details.

Name and Address

Use the Peel-Off Label

Using your peel-off name and address label on the back of this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Put the label on your return after you have finished it. Cross out any incorrect information 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 filing your return, use Form 8822 to notify the IRS of your new address.

Name Change

If you changed your name because of marriage, divorce, etc., 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 Do Not Have a Label?

Print the information in the spaces provided.



If you filed a joint return for 2003 and you are filing a joint return for 2004 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2003 return.

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. Do not abbreviate the country name.

Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it to the Social Security Administration (SSA). You can get Form SS-5 online at www.socialsecurity.gov, from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 21 for more details.

IRS individual taxpayer identification numbers (ITINs) for aliens. If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It usually takes about 4-6 weeks to get an ITIN.

If you already have an ITIN, enter it wherever your SSN is requested on your tax return.



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.

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 round off cents to whole dollars on your return. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

Example. You received two Forms W-2, 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 (\$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 2004, you may receive a Form 1099-G.

In the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or 1040A, or did you use TeleFile?

- Yes.** None of your refund is taxable.
- No.** You may have to report part or all of the refund as income on Form 1040 for 2004. For details, use TeleTax topic 405 (see page 6).

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 2004 and the amount of any

benefits you repaid in 2004. Use the worksheet below 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 on their Form(s) W-2 in box 1. 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 Form W-2 because your employer paid you less than \$1,400 in 2004. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 1.

- **Tip income** you did not report to your employer. But you must use Form 1040 and Form 4137 if: (a) you received tips of \$20 or more in any month and did not report the full amount to your employer, or (b) your Form(s) W-2 show **allocated tips** that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown on your Form(s) W-2 in box 8. They are not included as income in box 1. See Pub. 531 for more details.

- **Scholarship and fellowship grants** not reported on a Form W-2. Also, enter "SCH" and the amount in the space to the left of line 1. However, 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.



You must use Form 1040A or 1040 if you received dependent care benefits or employer-provided adoption benefits for 2004.

Worksheet To See if Any of Your Social Security Benefits Are Taxable

Keep for Your Records



Before you begin: ✓ If you are filing a joint return, be sure to include any amounts your spouse received when entering amounts on lines 1, 3, and 4 below.

1. Enter the amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	1. <input style="width: 100px; height: 20px;" type="text"/>
2. Is the amount on line 1 more than zero?	
<input type="checkbox"/> No. None of your social security benefits are taxable.	
<input type="checkbox"/> Yes. Enter one-half of line 1	
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 the instructions for line 3 on page 13)	3. <input style="width: 100px; height: 20px;" type="text"/>
4. Enter your total interest income, including any tax-exempt interest	4. <input style="width: 100px; height: 20px;" type="text"/>
5. Add lines 2, 3, and 4	5. <input style="width: 100px; height: 20px;" type="text"/>
6. If you are:	6. <input style="width: 100px; height: 20px;" type="text"/>
<ul style="list-style-type: none"> • Single, enter \$25,000 • Married filing jointly, enter \$32,000 	
7. Is the amount on line 6 less than the amount on line 5?	
<input type="checkbox"/> No. None of your social security benefits are taxable this year. You can use Form 1040EZ. Do not list your benefits as income.	
<input type="checkbox"/> Yes. Some of your benefits are taxable this year. You must use Form 1040A or 1040.	

Missing or Incorrect Form W-2?

If you do not get a Form W-2 from your employer by January 31, 2005, use TeleTax topic 154 (see page 6) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 2**Taxable 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 2004 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 2004 income. But you must use Form 1040A or 1040 to do so. See Pub. 550 for details.

If you cashed series EE or I U.S. savings bonds in 2004 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).
- You received a 2004 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2004.

Tax-Exempt Interest

If you received tax-exempt interest, such as from municipal bonds, enter "TEI" and the amount in the space to the left of line 2. Do not add tax-exempt interest in the total on line 2.

Line 3**Unemployment Compensation and Alaska Permanent Fund Dividends**

Unemployment compensation. You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2004.

If you received an overpayment of unemployment compensation in 2004 and you repaid any of it in 2004, subtract the amount you repaid from the total amount you received. Include the result in the total on line 3. Also, enter "Repaid" and the amount you repaid in the space to the left of line 3. If you repaid unemployment compensation in 2004 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.

Alaska Permanent Fund dividends. Include the dividends in the total on line 3. But you cannot use Form 1040EZ for a child who was under age 14 at the end of 2004 if the child's dividends are more than \$1,600. Instead, you must file Form 8615 and Form 1040A or 1040 for the child. You must also use Form 8615 and Form 1040A or 1040 for the child if the child's dividends and taxable interest (line 2) total more than \$1,600. A child born on January 1, 1991, is considered to be age 14 at the end of 2004. Do not use Form 8615 for such a child.

Payments and Tax**Line 7****Federal Income Tax Withheld**

Enter the total amount of federal income tax withheld. This should be shown on your 2004 Form(s) W-2 in box 2.

If you received a 2004 Form 1099-INT, 1099-G, or 1099-OID showing federal income tax withheld, include the tax withheld in the total on line 7. This tax 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)

What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.



If you have a qualifying child (see the next column on this page), 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.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 16 or let the IRS figure the credit for you.



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, Who must file, on page 15. You may also have to pay penalties.

Step 1 All Filers

1. Is the amount on Form 1040EZ, line 4, less than \$11,490 (\$12,490 if married filing jointly)?

Yes. Continue **No.** You cannot take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 15)?

Yes. Continue **No.** You cannot take the credit. Enter "No" in the space to the left of line 8a.

3. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2004 tax return?

Yes. You cannot take the credit. **No.** Continue

4. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2004?

Yes. Go to question 5. **No.** You cannot take the credit.

5. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2004? Members of the military stationed outside the United States, see page 15 before you answer.

Yes. Continue **No.** You cannot take the credit. Enter "No" in the space to the left of line 8a.

6. Look at the qualifying child conditions below. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2004?

Yes. You cannot take the credit. Enter "No" in the space to the left of line 8a. **No.** Go to Step 2 on page 15.

A **qualifying child** is a child who is your...

Son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild)

or

Brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew) whom you cared for as you would your own child

or

Foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child)

AND

was at the end of 2004...

Under age 19

or

Under age 24 and a student

or

Any age and permanently and totally disabled

AND

who...

Either lived with you in the United States for more than half of 2004 or was born or died in 2004 and your home was the child's home for the entire time he or she was alive in 2004.



Special rules apply if the child was married or also meets the conditions to be a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 (see page 6) or see Pub. 596.

Continued from page 14

Step 2 Earned Income

1. Figure earned income:

<p style="text-align: right;">Form 1040EZ, line 1 _____</p> <p>Subtract, if included in line 1, any:</p> <ul style="list-style-type: none"> • Taxable scholarship or fellowship grant not reported on a Form W-2. • Amount paid to an inmate in a penal institution for work (enter "PRI" in the space to the left of line 1 on Form 1040EZ). • Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted in the space to the left of line 1 on Form 1040EZ). This amount may be shown on your Form W-2 in box 11. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity. <p>Add all of your nontaxable combat pay if you elect to include it in earned income.* Also enter this amount on Form 1040EZ, line 8b. See <i>Combat pay, Nontaxable</i> on this page.</p>	<p>—</p> <p>—</p> <p>—</p> <p>+</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.

Earned Income =

*The election cannot be made on the return of a taxpayer whose tax year ended before October 5, 2004, due to his or her death.

2. Is your earned income less than \$11,490 (\$12,490 if married filing jointly)?

- Yes.** Go to Step 3. **No.** You cannot take the credit.

Step 3 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

- Yes.** See *Credit figured by the IRS* on this page. **No.** Go to the worksheet on page 16.

Definitions and Special Rules

(listed in alphabetical order)

Combat pay, Nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in Form(s) W-2, box 14, with code Q.

Credit figured by the IRS. To have the IRS figure the credit for you:

1. Enter "EIC" in the space to the left of line 8a on Form 1040EZ.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040EZ, line 8b. See *Combat pay, Nontaxable*, above.
3. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, Who must file*, below.

Form 8862, Who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if either of the following applies.

1. After your EIC was reduced or disallowed in an earlier year (a) you filed Form 8862 (or other documents) and your EIC was then allowed, and (b) your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
2. The only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Also, do not file Form 8862 or take the credit for:

- 2 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to fraud.

Members of the military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

Social security number (SSN). For purposes of taking the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a federally funded benefit.

To find out how to get an SSN, see page 11. If you will not have an SSN by April 15, 2005, see *What If You Cannot File on Time?* on page 8.

Welfare benefits, Effect of credit on. Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs or how much you can receive from them. But if the refund you receive because of the EIC is not spent within a certain period of time, it may count as an asset (or resource) and affect your eligibility.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Earned Income Credit (EIC) Worksheet—Lines 8a and 8b

Keep for Your Records



Part 1

All Filers

1. Enter your earned income from Step 2 on page 15. 1

2. Look up the amount on line 1 above in the EIC Table on page 17 to find the credit. Be sure you use the correct column for your filing status. Enter the credit here. 2

If line 2 is zero, You cannot take the credit. Enter "No" in the space to the left of line 8a.

3. Enter the amount from Form 1040EZ, line 4. 3

4. Are the amounts on lines 3 and 1 the same?
 Yes. Skip line 5; enter the amount from line 2 on line 6.
 No. Go to line 5.

Part 2

Filers Who Answered "No" on Line 4

5. Is the amount on line 3 less than \$6,400 (\$7,400 if married filing jointly)?
 Yes. Leave line 5 blank; enter the amount from line 2 on line 6.
 No. Look up the amount on line 3 in the EIC Table on page 17 to find the credit. Be sure you use the correct column for your filing status. Enter the credit here. 5
 Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

Part 3

Your Earned Income Credit

6. **This is your earned income credit.** 6

Enter this amount on Form 1040EZ, line 8a.



If your EIC for a year after 1996 was reduced or disallowed, see page 15 to find out if you must file Form 8862 to take the credit for 2004.

2004 Earned Income Credit (EIC) Table



This is not a tax table.

1. To find your credit, read down the “At least—But less than” columns and find the line that includes the amount you were told to look up from your EIC Worksheet on page 16.

2. Then, read across to the column for your filing status. Enter the credit from that column on your EIC Worksheet.

If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—		If the amount you are looking up from the worksheet is—		And your filing status is—	
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	At least	But less than	Single	Married filing jointly
Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—		Your credit is—	
\$1	\$50	\$2	\$2	2,600	2,650	201	201	5,200	5,250	390	390	7,800	7,850	280	357	10,400	10,450	81	158
50	100	6	6	2,650	2,700	205	205	5,250	5,300	390	390	7,850	7,900	277	353	10,450	10,500	78	154
100	150	10	10	2,700	2,750	208	208	5,300	5,350	390	390	7,900	7,950	273	349	10,500	10,550	74	150
150	200	13	13	2,750	2,800	212	212	5,350	5,400	390	390	7,950	8,000	269	345	10,550	10,600	70	146
200	250	17	17	2,800	2,850	216	216	5,400	5,450	390	390	8,000	8,050	265	342	10,600	10,650	66	143
250	300	21	21	2,850	2,900	220	220	5,450	5,500	390	390	8,050	8,100	261	338	10,650	10,700	62	139
300	350	25	25	2,900	2,950	224	224	5,500	5,550	390	390	8,100	8,150	257	334	10,700	10,750	59	135
350	400	29	29	2,950	3,000	228	228	5,550	5,600	390	390	8,150	8,200	254	330	10,750	10,800	55	131
400	450	33	33	3,000	3,050	231	231	5,600	5,650	390	390	8,200	8,250	250	326	10,800	10,850	51	127
450	500	36	36	3,050	3,100	235	235	5,650	5,700	390	390	8,250	8,300	246	322	10,850	10,900	47	124
500	550	40	40	3,100	3,150	239	239	5,700	5,750	390	390	8,300	8,350	242	319	10,900	10,950	43	120
550	600	44	44	3,150	3,200	243	243	5,750	5,800	390	390	8,350	8,400	238	315	10,950	11,000	39	116
600	650	48	48	3,200	3,250	247	247	5,800	5,850	390	390	8,400	8,450	234	311	11,000	11,050	36	112
650	700	52	52	3,250	3,300	251	251	5,850	5,900	390	390	8,450	8,500	231	307	11,050	11,100	32	108
700	750	55	55	3,300	3,350	254	254	5,900	5,950	390	390	8,500	8,550	227	303	11,100	11,150	28	104
750	800	59	59	3,350	3,400	258	258	5,950	6,000	390	390	8,550	8,600	223	299	11,150	11,200	24	101
800	850	63	63	3,400	3,450	262	262	6,000	6,050	390	390	8,600	8,650	219	296	11,200	11,250	20	97
850	900	67	67	3,450	3,500	266	266	6,050	6,100	390	390	8,650	8,700	215	292	11,250	11,300	16	93
900	950	71	71	3,500	3,550	270	270	6,100	6,150	390	390	8,700	8,750	212	288	11,300	11,350	13	89
950	1,000	75	75	3,550	3,600	273	273	6,150	6,200	390	390	8,750	8,800	208	284	11,350	11,400	9	85
1,000	1,050	78	78	3,600	3,650	277	277	6,200	6,250	390	390	8,800	8,850	204	280	11,400	11,450	5	81
1,050	1,100	82	82	3,650	3,700	281	281	6,250	6,300	390	390	8,850	8,900	200	277	11,450	11,500	*	78
1,100	1,150	86	86	3,700	3,750	285	285	6,300	6,350	390	390	8,900	8,950	196	273	11,500	11,550	0	74
1,150	1,200	90	90	3,750	3,800	289	289	6,350	6,400	390	390	8,950	9,000	192	269	11,550	11,600	0	70
1,200	1,250	94	94	3,800	3,850	293	293	6,400	6,450	387	390	9,000	9,050	189	265	11,600	11,650	0	66
1,250	1,300	98	98	3,850	3,900	296	296	6,450	6,500	384	390	9,050	9,100	185	261	11,650	11,700	0	62
1,300	1,350	101	101	3,900	3,950	300	300	6,500	6,550	380	390	9,100	9,150	181	257	11,700	11,750	0	59
1,350	1,400	105	105	3,950	4,000	304	304	6,550	6,600	376	390	9,150	9,200	177	254	11,750	11,800	0	55
1,400	1,450	109	109	4,000	4,050	308	308	6,600	6,650	372	390	9,200	9,250	173	250	11,800	11,850	0	51
1,450	1,500	113	113	4,050	4,100	312	312	6,650	6,700	368	390	9,250	9,300	169	246	11,850	11,900	0	47
1,500	1,550	117	117	4,100	4,150	316	316	6,700	6,750	365	390	9,300	9,350	166	242	11,900	11,950	0	43
1,550	1,600	120	120	4,150	4,200	319	319	6,750	6,800	361	390	9,350	9,400	162	238	11,950	12,000	0	39
1,600	1,650	124	124	4,200	4,250	323	323	6,800	6,850	357	390	9,400	9,450	158	234	12,000	12,050	0	36
1,650	1,700	128	128	4,250	4,300	327	327	6,850	6,900	353	390	9,450	9,500	154	231	12,050	12,100	0	32
1,700	1,750	132	132	4,300	4,350	331	331	6,900	6,950	349	390	9,500	9,550	150	227	12,100	12,150	0	28
1,750	1,800	136	136	4,350	4,400	335	335	6,950	7,000	345	390	9,550	9,600	146	223	12,150	12,200	0	24
1,800	1,850	140	140	4,400	4,450	339	339	7,000	7,050	342	390	9,600	9,650	143	219	12,200	12,250	0	20
1,850	1,900	143	143	4,450	4,500	342	342	7,050	7,100	338	390	9,650	9,700	139	215	12,250	12,300	0	16
1,900	1,950	147	147	4,500	4,550	346	346	7,100	7,150	334	390	9,700	9,750	135	212	12,300	12,350	0	13
1,950	2,000	151	151	4,550	4,600	350	350	7,150	7,200	330	390	9,750	9,800	131	208	12,350	12,400	0	9
2,000	2,050	155	155	4,600	4,650	354	354	7,200	7,250	326	390	9,800	9,850	127	204	12,400	12,450	0	5
2,050	2,100	159	159	4,650	4,700	358	358	7,250	7,300	322	390	9,850	9,900	124	200	12,450	12,500	0	*
2,100	2,150	163	163	4,700	4,750	361	361	7,300	7,350	319	390	9,900	9,950	120	196	12,500	or more	0	0
2,150	2,200	166	166	4,750	4,800	365	365	7,350	7,400	315	390	9,950	10,000	116	192				
2,200	2,250	170	170	4,800	4,850	369	369	7,400	7,450	311	387	10,000	10,050	112	189				
2,250	2,300	174	174	4,850	4,900	373	373	7,450	7,500	307	384	10,050	10,100	108	185				
2,300	2,350	178	178	4,900	4,950	377	377	7,500	7,550	303	380	10,100	10,150	104	181				
2,350	2,400	182	182	4,950	5,000	381	381	7,550	7,600	299	376	10,150	10,200	101	177				
2,400	2,450	186	186	5,000	5,050	384	384	7,600	7,650	296	372	10,200	10,250	97	173				
2,450	2,500	189	189	5,050	5,100	388	388	7,650	7,700	292	368	10,250	10,300	93	169				
2,500	2,550	193	193	5,100	5,150	390	390	7,700	7,750	288	365	10,300	10,350	89	166				
2,550	2,600	197	197	5,150	5,200	390	390	7,750	7,800	284	361	10,350	10,400	85	162				

*If the amount you are looking up from the worksheet is at least \$11,450 (\$12,450 if married filing jointly) but less than \$11,490 (\$12,490 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

Line 9

Add lines 7 and 8. 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 or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 9 the convenience fee you were charged. To the left of line 9, enter "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688.

Line 10**Tax**

Do you want the IRS to figure your tax for you?

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table that starts on page 24.

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 you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 6 for details.



If your refund is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2005 on page 21.

Refund Offset

If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the refund on line 11a may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

Injured spouse claim. If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the refund on line 11a may be used (offset) to pay the past-due amount. But your part of the refund may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 6) or see Form 8379.

Lines 11b Through 11d**DIRECT DEPOSIT**

Simple. Safe. Secure.

Fast Refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically into your checking or savings account.

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

Note. If you do not want your refund directly deposited into your account, draw a line through the boxes on lines 11b and 11d.

Why Use Direct Deposit?

- You get your refund fast—in half the time as paper filers 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 and account numbers. The IRS is not responsible for a lost refund if you enter the wrong account information.

If you file a joint return and fill in lines 11b through 11d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 11b. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 19, the routing number is 250250025.

Your check may state that it is payable through a financial institution different from the one 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 line 11b.

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 page 19, the account number is 20202086. Do not include the check number.



Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution rejects a direct deposit. If the direct deposit is rejected, a check will be sent instead.

Sample Check—Lines 11b Through 11d

William Maple
Doris Maple
1234 Redwood Circle
Anytown, MD 20000

PAY TO THE ORDER OF

1234
1234.00/1000

ROUTING number (line 11b): 250250025
Account number (line 11d): 202020188

ANYTOWN BANK
Anytown, MD 20000

For

1 250250025 202020188 1234

Do not include the check number.



The routing and account numbers may be in different places on your check.

Amount You Owe

IRS e-file IRS e-file offers an additional payment option: Electronic funds withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your checking or savings account on a future date up to and including April 15, 2005. IRS e-file also provides proof of receipt of your return and payment by email or through your software package. Visit www.irs.gov/efile for details.

Line 12



Pay your taxes in full by April 15, 2005, to save interest and penalties. You do not have to pay if line 12 is under \$1.

You can pay by check, money order, or credit card.

To pay by check or money order. Enclose in the envelope with your return a check or money order payable to the “United States Treasury” for the full amount when you file. Do not attach the payment to your return. Do not send cash. Write “2004 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.

To help process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter “XXX-” or “XXX $\frac{XX}{100}$ ”).

To pay by credit card. You may use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll free or visit the website of either service provider listed on this page and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider’s toll-free automated customer service number or visiting the provider’s website shown on this page.

Paying before you file. If you pay by credit card before filing your return, please enter on page 1 of Form 1040EZ in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

Official Payments Corporation
1-800-2PAY-TAXSM
(1-800-272-9829)
1-877-754-4413
(Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM
(1-888-729-1040)
1-888-658-5465
(Customer Service)
www.PAY1040.com



You may need to increase the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2005 on page 21.

What if You Cannot Pay?

Installment payments. If you cannot pay the full amount shown on line 12 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2005, 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 or credit card payment.

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.

Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 12 is at least \$1,000 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 8a. 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 2003 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax liability for 2003 and you were a U.S. citizen or resident for all of 2003, or
2. Line 7 on your 2004 return is at least as much as the tax liability shown on your 2003 return.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2004 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). But if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,

- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2005 tax return. This is April 17, 2006, for most people. If you want to revoke the authorization before it ends, see Pub. 947.

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. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* on page 21.

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

Daytime phone number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

Paid preparer must sign your return. Generally, anyone you pay to prepare your return must sign it in the space provided. 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.



Electronic return signatures! Create your own personal identification number (PIN) and file a paperless return electronically or use a tax professional. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2. For more details, visit www.irs.gov/efile and click on "e-file for Individual Taxpayers."

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2003 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X). AGI is the amount shown on your 2003 Form 1040, line 35; Form 1040A, line 22; Form 1040EZ, line 4; and on the TeleFile Tax Record, line I. If you do not have your 2003 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2004.

If you use a paid preparer, ask to sign your return electronically!

Forms 8453 and 8453-OL. Your return is not complete without your signature. If you are not eligible or choose not to sign your return electronically, you must complete, sign, and file Form 8453 or Form 8453-OL, whichever applies.

General Information

How to avoid common mistakes. Mistakes may delay your refund or result in notices being sent to you.

1. Be sure to enter the correct social security number for you and your spouse if married in the space provided on Form 1040EZ. Check that your name and SSN agree with your social security card.
2. Use the amount from line 6 to find your tax in the tax table. Be sure you enter the correct tax on line 10.
3. If you think you can take the earned income credit, read the instructions for lines 8a and 8b that begin on page 14 to make sure you qualify. If you do, make sure you use the correct column of the EIC Table for your filing status.
4. Check your math, especially when figuring your taxable income, federal income tax withheld, earned income credit, total payments, and your refund or amount you owe.
5. Check the "Yes" box on line 5 if you (or your spouse) can be claimed as a dependent on someone's (such as your parents') 2004 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 "No."
6. Enter an amount on line 5. If you check the "Yes" box, use the worksheet on the back of Form 1040EZ to figure the amount to enter. If you check the "No" box, enter \$7,950 if single; \$15,900 if married filing jointly.
7. Remember to sign and date Form 1040EZ and enter your occupation(s).

8. If you got a peel-off label, make sure it shows the correct name(s) and address. If not, enter the correct information. If you did not get a label, enter your name and address in the spaces provided on Form 1040EZ. Check that your name agrees with your social security card.

9. Attach your Form(s) W-2 to the left margin of Form 1040EZ.

10. If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 12 on page 19 for details.

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.

Innocent spouse relief. You may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. See Form 8857 or Pub. 971 for more details.

Income tax withholding and estimated tax payments for 2005. If the amount you owe or your refund 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 2005 pay. For details on how to complete Form W-4, see Pub. 919. In general, you do not have to make estimated tax payments if you expect that your 2005 tax return will show a tax refund or a tax balance due of less than \$1,000. See Pub. 505 for more details.

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 Forms W-2 and 1099) 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. See Pub. 552 for details.

How do you amend your tax return? Use Form 1040X to change a 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. But you may have more time to file Form 1040X if you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

How do you make a gift to reduce debt held by the public? 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, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file.



You may be able to deduct this gift on your 2005 tax return.

How do you get a copy of your tax return? Use TeleTax topic 156 (see page 6) or see Form 4506.

Parent of a kidnapped child. The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 6) or see Pub. 501 (Pub. 596 for the EIC).

Do both the name and social security number (SSN) on your tax forms agree with your social security card? If not, your exemption(s) and any earned income credit may be disallowed, your refund may be delayed, and 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.

Death of a taxpayer. If a taxpayer died before filing a return for 2004, 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 must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, the processing of your return may be delayed.

If your spouse died in 2004 and you did not remarry in 2004, or if your spouse died in 2005 before filing a return for 2004, you can file a joint return. A joint return should show your spouse's 2004 income before death and your income for all of 2004. Enter "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 social security number 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 6) or see Pub. 559.

Other Ways To Get Help

Send your written tax questions to the IRS. You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 6 for the number. Do not send questions with your return.

Research your tax questions online. You can find answers to many of your tax questions online in several ways by accessing the IRS website at www.irs.gov/help and then clicking on "Help with Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You may select your question by category or keyword.
 - Tax trails. This is an interactive section which asks questions you can answer by selecting "Yes" or "No."
 - Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.
-

Free help with your return. Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions that you may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information on these programs, go to www.irs.gov and enter keyword "VITA" in the upper right corner. Or call us. See page 6 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/taxaide or call 1-888-227-7669.

When you go for help, take your photo ID and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2003 tax return (if available), all your Forms W-2 and 1099 for 2004, and any other information about your 2004 income and expenses.

Everyday tax solutions. You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to www.irs.gov/localcontacts or look in the phone book under “United States Government, Internal Revenue Service.”

Online services. If you subscribe to an online service, ask about online filing or tax information.

Help for people with disabilities. Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first 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 it and whether your response is voluntary, required to obtain 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 tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), which require you to file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is 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. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third party designee. You also do not have to provide your daytime phone number.

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.

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.

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 deductions shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or

requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to Committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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**, 4 min.; **Learning about the law or the form**, 1 hr., 41 min.; **Preparing the form**, 1 hr., 41 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min. The total is 3 hr., 46 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 email us at *taxforms@irs.gov. Please put "Forms Comment" on the subject line. Or you can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224. Do not send your return to this address. Instead, see *Where Do You File?* on the back cover.

2004 Tax Table

Example. Mr. Brown is single. His taxable income on line 6 of Form 1040EZ is \$26,250. First, he finds the \$26,250–26,300 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 \$3,584. This is the tax amount he should enter on line 10 of Form 1040EZ.

At least	But less than	Single	Married filing jointly
26,200	26,250	3,576	3,219
26,250	26,300	3,584	3,226
26,300	26,350	3,591	3,234
26,350	26,400	3,599	3,241

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	151	151	3,000				6,000			
5	15	1	1	1,525	1,550	154	154	3,000	3,050	303	303	6,000	6,050	603	603
15	25	2	2	1,550	1,575	156	156	3,050	3,100	308	308	6,050	6,100	608	608
25	50	4	4	1,575	1,600	159	159	3,100	3,150	313	313	6,100	6,150	613	613
50	75	6	6	1,600	1,625	161	161	3,150	3,200	318	318	6,150	6,200	618	618
75	100	9	9	1,625	1,650	164	164	3,200	3,250	323	323	6,200	6,250	623	623
100	125	11	11	1,650	1,675	166	166	3,250	3,300	328	328	6,250	6,300	628	628
125	150	14	14	1,675	1,700	169	169	3,300	3,350	333	333	6,300	6,350	633	633
150	175	16	16	1,700	1,725	171	171	3,350	3,400	338	338	6,350	6,400	638	638
175	200	19	19	1,725	1,750	174	174	3,400	3,450	343	343	6,400	6,450	643	643
200	225	21	21	1,750	1,775	176	176	3,450	3,500	348	348	6,450	6,500	648	648
225	250	24	24	1,775	1,800	179	179	3,500	3,550	353	353	6,500	6,550	653	653
250	275	26	26	1,800	1,825	181	181	3,550	3,600	358	358	6,550	6,600	658	658
275	300	29	29	1,825	1,850	184	184	3,600	3,650	363	363	6,600	6,650	663	663
300	325	31	31	1,850	1,875	186	186	3,650	3,700	368	368	6,650	6,700	668	668
325	350	34	34	1,875	1,900	189	189	3,700	3,750	373	373	6,700	6,750	673	673
350	375	36	36	1,900	1,925	191	191	3,750	3,800	378	378	6,750	6,800	678	678
375	400	39	39	1,925	1,950	194	194	3,800	3,850	383	383	6,800	6,850	683	683
400	425	41	41	1,950	1,975	196	196	3,850	3,900	388	388	6,850	6,900	688	688
425	450	44	44	1,975	2,000	199	199	3,900	3,950	393	393	6,900	6,950	693	693
450	475	46	46					3,950	4,000	398	398	6,950	7,000	698	698
475	500	49	49	2,000				4,000				7,000			
500	525	51	51	2,000	2,025	201	201	4,000	4,050	403	403	7,000	7,050	703	703
525	550	54	54	2,025	2,050	204	204	4,050	4,100	408	408	7,050	7,100	708	708
550	575	56	56	2,050	2,075	206	206	4,100	4,150	413	413	7,100	7,150	713	713
575	600	59	59	2,075	2,100	209	209	4,150	4,200	418	418	7,150	7,200	719	719
600	625	61	61	2,100	2,125	211	211	4,200	4,250	423	423	7,200	7,250	726	726
625	650	64	64	2,125	2,150	214	214	4,250	4,300	428	428	7,250	7,300	734	734
650	675	66	66	2,150	2,175	216	216	4,300	4,350	433	433	7,300	7,350	741	741
675	700	69	69	2,175	2,200	219	219	4,350	4,400	438	438	7,350	7,400	749	749
700	725	71	71	2,200	2,225	221	221	4,400	4,450	443	443	7,400	7,450	756	756
725	750	74	74	2,225	2,250	224	224	4,450	4,500	448	448	7,450	7,500	764	764
750	775	76	76	2,250	2,275	226	226	4,500	4,550	453	453	7,500	7,550	771	771
775	800	79	79	2,275	2,300	229	229	4,550	4,600	458	458	7,550	7,600	779	779
800	825	81	81	2,300	2,325	231	231	4,600	4,650	463	463	7,600	7,650	786	786
825	850	84	84	2,325	2,350	234	234	4,650	4,700	468	468	7,650	7,700	794	794
850	875	86	86	2,350	2,375	236	236	4,700	4,750	473	473	7,700	7,750	801	801
875	900	89	89	2,375	2,400	239	239	4,750	4,800	478	478	7,750	7,800	809	809
900	925	91	91	2,400	2,425	241	241	4,800	4,850	483	483	7,800	7,850	816	816
925	950	94	94	2,425	2,450	244	244	4,850	4,900	488	488	7,850	7,900	824	824
950	975	96	96	2,450	2,475	246	246	4,900	4,950	493	493	7,900	7,950	831	831
975	1,000	99	99	2,475	2,500	249	249	4,950	5,000	498	498	7,950	8,000	839	839
1,000				2,500	2,525	251	251	5,000				8,000			
1,000	1,025	101	101	2,525	2,550	254	254	5,000	5,050	503	503	8,000	8,050	846	846
1,025	1,050	104	104	2,550	2,575	256	256	5,050	5,100	508	508	8,050	8,100	854	854
1,050	1,075	106	106	2,575	2,600	259	259	5,100	5,150	513	513	8,100	8,150	861	861
1,075	1,100	109	109	2,600	2,625	261	261	5,150	5,200	518	518	8,150	8,200	869	869
1,100	1,125	111	111	2,625	2,650	264	264	5,200	5,250	523	523	8,200	8,250	876	876
1,125	1,150	114	114	2,650	2,675	266	266	5,250	5,300	528	528	8,250	8,300	884	884
1,150	1,175	116	116	2,675	2,700	269	269	5,300	5,350	533	533	8,300	8,350	891	891
1,175	1,200	119	119	2,700	2,725	271	271	5,350	5,400	538	538	8,350	8,400	899	899
1,200	1,225	121	121	2,725	2,750	274	274	5,400	5,450	543	543	8,400	8,450	906	906
1,225	1,250	124	124	2,750	2,775	276	276	5,450	5,500	548	548	8,450	8,500	914	914
1,250	1,275	126	126	2,775	2,800	279	279	5,500	5,550	553	553	8,500	8,550	921	921
1,275	1,300	129	129	2,800	2,825	281	281	5,550	5,600	558	558	8,550	8,600	929	929
1,300	1,325	131	131	2,825	2,850	284	284	5,600	5,650	563	563	8,600	8,650	936	936
1,325	1,350	134	134	2,850	2,875	286	286	5,650	5,700	568	568	8,650	8,700	944	944
1,350	1,375	136	136	2,875	2,900	289	289	5,700	5,750	573	573	8,700	8,750	951	951
1,375	1,400	139	139	2,900	2,925	291	291	5,750	5,800	578	578	8,750	8,800	959	959
1,400	1,425	141	141	2,925	2,950	294	294	5,800	5,850	583	583	8,800	8,850	966	966
1,425	1,450	144	144	2,950	2,975	296	296	5,850	5,900	588	588	8,850	8,900	974	974
1,450	1,475	146	146	2,975	3,000	299	299	5,900	5,950	593	593	8,900	8,950	981	981
1,475	1,500	149	149					5,950	6,000	598	598	8,950	9,000	989	989

Continued on page 25

2004 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—		Your tax is—		Your tax is—		Your tax is—		Your tax is—	
9,000				12,000				15,000				18,000			
9,000	9,050	996	903	12,000	12,050	1,446	1,203	15,000	15,050	1,896	1,539	18,000	18,050	2,346	1,989
9,050	9,100	1,004	908	12,050	12,100	1,454	1,208	15,050	15,100	1,904	1,546	18,050	18,100	2,354	1,996
9,100	9,150	1,011	913	12,100	12,150	1,461	1,213	15,100	15,150	1,911	1,554	18,100	18,150	2,361	2,004
9,150	9,200	1,019	918	12,150	12,200	1,469	1,218	15,150	15,200	1,919	1,561	18,150	18,200	2,369	2,011
9,200	9,250	1,026	923	12,200	12,250	1,476	1,223	15,200	15,250	1,926	1,569	18,200	18,250	2,376	2,019
9,250	9,300	1,034	928	12,250	12,300	1,484	1,228	15,250	15,300	1,934	1,576	18,250	18,300	2,384	2,026
9,300	9,350	1,041	933	12,300	12,350	1,491	1,233	15,300	15,350	1,941	1,584	18,300	18,350	2,391	2,034
9,350	9,400	1,049	938	12,350	12,400	1,499	1,238	15,350	15,400	1,949	1,591	18,350	18,400	2,399	2,041
9,400	9,450	1,056	943	12,400	12,450	1,506	1,243	15,400	15,450	1,956	1,599	18,400	18,450	2,406	2,049
9,450	9,500	1,064	948	12,450	12,500	1,514	1,248	15,450	15,500	1,964	1,606	18,450	18,500	2,414	2,056
9,500	9,550	1,071	953	12,500	12,550	1,521	1,253	15,500	15,550	1,971	1,614	18,500	18,550	2,421	2,064
9,550	9,600	1,079	958	12,550	12,600	1,529	1,258	15,550	15,600	1,979	1,621	18,550	18,600	2,429	2,071
9,600	9,650	1,086	963	12,600	12,650	1,536	1,263	15,600	15,650	1,986	1,629	18,600	18,650	2,436	2,079
9,650	9,700	1,094	968	12,650	12,700	1,544	1,268	15,650	15,700	1,994	1,636	18,650	18,700	2,444	2,086
9,700	9,750	1,101	973	12,700	12,750	1,551	1,273	15,700	15,750	2,001	1,644	18,700	18,750	2,451	2,094
9,750	9,800	1,109	978	12,750	12,800	1,559	1,278	15,750	15,800	2,009	1,651	18,750	18,800	2,459	2,101
9,800	9,850	1,116	983	12,800	12,850	1,566	1,283	15,800	15,850	2,016	1,659	18,800	18,850	2,466	2,109
9,850	9,900	1,124	988	12,850	12,900	1,574	1,288	15,850	15,900	2,024	1,666	18,850	18,900	2,474	2,116
9,900	9,950	1,131	993	12,900	12,950	1,581	1,293	15,900	15,950	2,031	1,674	18,900	18,950	2,481	2,124
9,950	10,000	1,139	998	12,950	13,000	1,589	1,298	15,950	16,000	2,039	1,681	18,950	19,000	2,489	2,131
10,000				13,000				16,000				19,000			
10,000	10,050	1,146	1,003	13,000	13,050	1,596	1,303	16,000	16,050	2,046	1,689	19,000	19,050	2,496	2,139
10,050	10,100	1,154	1,008	13,050	13,100	1,604	1,308	16,050	16,100	2,054	1,696	19,050	19,100	2,504	2,146
10,100	10,150	1,161	1,013	13,100	13,150	1,611	1,313	16,100	16,150	2,061	1,704	19,100	19,150	2,511	2,154
10,150	10,200	1,169	1,018	13,150	13,200	1,619	1,318	16,150	16,200	2,069	1,711	19,150	19,200	2,519	2,161
10,200	10,250	1,176	1,023	13,200	13,250	1,626	1,323	16,200	16,250	2,076	1,719	19,200	19,250	2,526	2,169
10,250	10,300	1,184	1,028	13,250	13,300	1,634	1,328	16,250	16,300	2,084	1,726	19,250	19,300	2,534	2,176
10,300	10,350	1,191	1,033	13,300	13,350	1,641	1,333	16,300	16,350	2,091	1,734	19,300	19,350	2,541	2,184
10,350	10,400	1,199	1,038	13,350	13,400	1,649	1,338	16,350	16,400	2,099	1,741	19,350	19,400	2,549	2,191
10,400	10,450	1,206	1,043	13,400	13,450	1,656	1,343	16,400	16,450	2,106	1,749	19,400	19,450	2,556	2,199
10,450	10,500	1,214	1,048	13,450	13,500	1,664	1,348	16,450	16,500	2,114	1,756	19,450	19,500	2,564	2,206
10,500	10,550	1,221	1,053	13,500	13,550	1,671	1,353	16,500	16,550	2,121	1,764	19,500	19,550	2,571	2,214
10,550	10,600	1,229	1,058	13,550	13,600	1,679	1,358	16,550	16,600	2,129	1,771	19,550	19,600	2,579	2,221
10,600	10,650	1,236	1,063	13,600	13,650	1,686	1,363	16,600	16,650	2,136	1,779	19,600	19,650	2,586	2,229
10,650	10,700	1,244	1,068	13,650	13,700	1,694	1,368	16,650	16,700	2,144	1,786	19,650	19,700	2,594	2,236
10,700	10,750	1,251	1,073	13,700	13,750	1,701	1,373	16,700	16,750	2,151	1,794	19,700	19,750	2,601	2,244
10,750	10,800	1,259	1,078	13,750	13,800	1,709	1,378	16,750	16,800	2,159	1,801	19,750	19,800	2,609	2,251
10,800	10,850	1,266	1,083	13,800	13,850	1,716	1,383	16,800	16,850	2,166	1,809	19,800	19,850	2,616	2,259
10,850	10,900	1,274	1,088	13,850	13,900	1,724	1,388	16,850	16,900	2,174	1,816	19,850	19,900	2,624	2,266
10,900	10,950	1,281	1,093	13,900	13,950	1,731	1,393	16,900	16,950	2,181	1,824	19,900	19,950	2,631	2,274
10,950	11,000	1,289	1,098	13,950	14,000	1,739	1,398	16,950	17,000	2,189	1,831	19,950	20,000	2,639	2,281
11,000				14,000				17,000				20,000			
11,000	11,050	1,296	1,103	14,000	14,050	1,746	1,403	17,000	17,050	2,196	1,839	20,000	20,050	2,646	2,289
11,050	11,100	1,304	1,108	14,050	14,100	1,754	1,408	17,050	17,100	2,204	1,846	20,050	20,100	2,654	2,296
11,100	11,150	1,311	1,113	14,100	14,150	1,761	1,413	17,100	17,150	2,211	1,854	20,100	20,150	2,661	2,304
11,150	11,200	1,319	1,118	14,150	14,200	1,769	1,418	17,150	17,200	2,219	1,861	20,150	20,200	2,669	2,311
11,200	11,250	1,326	1,123	14,200	14,250	1,776	1,423	17,200	17,250	2,226	1,869	20,200	20,250	2,676	2,319
11,250	11,300	1,334	1,128	14,250	14,300	1,784	1,428	17,250	17,300	2,234	1,876	20,250	20,300	2,684	2,326
11,300	11,350	1,341	1,133	14,300	14,350	1,791	1,434	17,300	17,350	2,241	1,884	20,300	20,350	2,691	2,334
11,350	11,400	1,349	1,138	14,350	14,400	1,799	1,441	17,350	17,400	2,249	1,891	20,350	20,400	2,699	2,341
11,400	11,450	1,356	1,143	14,400	14,450	1,806	1,449	17,400	17,450	2,256	1,899	20,400	20,450	2,706	2,349
11,450	11,500	1,364	1,148	14,450	14,500	1,814	1,456	17,450	17,500	2,264	1,906	20,450	20,500	2,714	2,356
11,500	11,550	1,371	1,153	14,500	14,550	1,821	1,464	17,500	17,550	2,271	1,914	20,500	20,550	2,721	2,364
11,550	11,600	1,379	1,158	14,550	14,600	1,829	1,471	17,550	17,600	2,279	1,921	20,550	20,600	2,729	2,371
11,600	11,650	1,386	1,163	14,600	14,650	1,836	1,479	17,600	17,650	2,286	1,929	20,600	20,650	2,736	2,379
11,650	11,700	1,394	1,168	14,650	14,700	1,844	1,486	17,650	17,700	2,294	1,936	20,650	20,700	2,744	2,386
11,700	11,750	1,401	1,173	14,700	14,750	1,851	1,494	17,700	17,750	2,301	1,944	20,700	20,750	2,751	2,394
11,750	11,800	1,409	1,178	14,750	14,800	1,859	1,501	17,750	17,800	2,309	1,951	20,750	20,800	2,759	2,401
11,800	11,850	1,416	1,183	14,800	14,850	1,866	1,509	17,800	17,850	2,316	1,959	20,800	20,850	2,766	2,409
11,850	11,900	1,424	1,188	14,850	14,900	1,874	1,516	17,850	17,900	2,324	1,966	20,850	20,900	2,774	2,416
11,900	11,950	1,431	1,193	14,900	14,950	1,881	1,524	17,900	17,950	2,331	1,974	20,900	20,950	2,781	2,424
11,950	12,000	1,439	1,198	14,950	15,000	1,889	1,531	17,950	18,000	2,339	1,981	20,950	21,000	2,789	2,431

Continued on page 26

2004 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	2,796	2,439	24,000	24,050	3,246	2,889	27,000	27,050	3,696	3,339	30,000	30,050	4,244	3,789
21,050	21,100	2,804	2,446	24,050	24,100	3,254	2,896	27,050	27,100	3,704	3,346	30,050	30,100	4,256	3,796
21,100	21,150	2,811	2,454	24,100	24,150	3,261	2,904	27,100	27,150	3,711	3,354	30,100	30,150	4,269	3,804
21,150	21,200	2,819	2,461	24,150	24,200	3,269	2,911	27,150	27,200	3,719	3,361	30,150	30,200	4,281	3,811
21,200	21,250	2,826	2,469	24,200	24,250	3,276	2,919	27,200	27,250	3,726	3,369	30,200	30,250	4,294	3,819
21,250	21,300	2,834	2,476	24,250	24,300	3,284	2,926	27,250	27,300	3,734	3,376	30,250	30,300	4,306	3,826
21,300	21,350	2,841	2,484	24,300	24,350	3,291	2,934	27,300	27,350	3,741	3,384	30,300	30,350	4,319	3,834
21,350	21,400	2,849	2,491	24,350	24,400	3,299	2,941	27,350	27,400	3,749	3,391	30,350	30,400	4,331	3,841
21,400	21,450	2,856	2,499	24,400	24,450	3,306	2,949	27,400	27,450	3,756	3,399	30,400	30,450	4,344	3,849
21,450	21,500	2,864	2,506	24,450	24,500	3,314	2,956	27,450	27,500	3,764	3,406	30,450	30,500	4,356	3,856
21,500	21,550	2,871	2,514	24,500	24,550	3,321	2,964	27,500	27,550	3,771	3,414	30,500	30,550	4,369	3,864
21,550	21,600	2,879	2,521	24,550	24,600	3,329	2,971	27,550	27,600	3,779	3,421	30,550	30,600	4,381	3,871
21,600	21,650	2,886	2,529	24,600	24,650	3,336	2,979	27,600	27,650	3,786	3,429	30,600	30,650	4,394	3,879
21,650	21,700	2,894	2,536	24,650	24,700	3,344	2,986	27,650	27,700	3,794	3,436	30,650	30,700	4,406	3,886
21,700	21,750	2,901	2,544	24,700	24,750	3,351	2,994	27,700	27,750	3,801	3,444	30,700	30,750	4,419	3,894
21,750	21,800	2,909	2,551	24,750	24,800	3,359	3,001	27,750	27,800	3,809	3,451	30,750	30,800	4,431	3,901
21,800	21,850	2,916	2,559	24,800	24,850	3,366	3,009	27,800	27,850	3,816	3,459	30,800	30,850	4,444	3,909
21,850	21,900	2,924	2,566	24,850	24,900	3,374	3,016	27,850	27,900	3,824	3,466	30,850	30,900	4,456	3,916
21,900	21,950	2,931	2,574	24,900	24,950	3,381	3,024	27,900	27,950	3,831	3,474	30,900	30,950	4,469	3,924
21,950	22,000	2,939	2,581	24,950	25,000	3,389	3,031	27,950	28,000	3,839	3,481	30,950	31,000	4,481	3,931
22,000				25,000				28,000				31,000			
22,000	22,050	2,946	2,589	25,000	25,050	3,396	3,039	28,000	28,050	3,846	3,489	31,000	31,050	4,494	3,939
22,050	22,100	2,954	2,596	25,050	25,100	3,404	3,046	28,050	28,100	3,854	3,496	31,050	31,100	4,506	3,946
22,100	22,150	2,961	2,604	25,100	25,150	3,411	3,054	28,100	28,150	3,861	3,504	31,100	31,150	4,519	3,954
22,150	22,200	2,969	2,611	25,150	25,200	3,419	3,061	28,150	28,200	3,869	3,511	31,150	31,200	4,531	3,961
22,200	22,250	2,976	2,619	25,200	25,250	3,426	3,069	28,200	28,250	3,876	3,519	31,200	31,250	4,544	3,969
22,250	22,300	2,984	2,626	25,250	25,300	3,434	3,076	28,250	28,300	3,884	3,526	31,250	31,300	4,556	3,976
22,300	22,350	2,991	2,634	25,300	25,350	3,441	3,084	28,300	28,350	3,891	3,534	31,300	31,350	4,569	3,984
22,350	22,400	2,999	2,641	25,350	25,400	3,449	3,091	28,350	28,400	3,899	3,541	31,350	31,400	4,581	3,991
22,400	22,450	3,006	2,649	25,400	25,450	3,456	3,099	28,400	28,450	3,906	3,549	31,400	31,450	4,594	3,999
22,450	22,500	3,014	2,656	25,450	25,500	3,464	3,106	28,450	28,500	3,914	3,556	31,450	31,500	4,606	4,006
22,500	22,550	3,021	2,664	25,500	25,550	3,471	3,114	28,500	28,550	3,921	3,564	31,500	31,550	4,619	4,014
22,550	22,600	3,029	2,671	25,550	25,600	3,479	3,121	28,550	28,600	3,929	3,571	31,550	31,600	4,631	4,021
22,600	22,650	3,036	2,679	25,600	25,650	3,486	3,129	28,600	28,650	3,936	3,579	31,600	31,650	4,644	4,029
22,650	22,700	3,044	2,686	25,650	25,700	3,494	3,136	28,650	28,700	3,944	3,586	31,650	31,700	4,656	4,036
22,700	22,750	3,051	2,694	25,700	25,750	3,501	3,144	28,700	28,750	3,951	3,594	31,700	31,750	4,669	4,044
22,750	22,800	3,059	2,701	25,750	25,800	3,509	3,151	28,750	28,800	3,959	3,601	31,750	31,800	4,681	4,051
22,800	22,850	3,066	2,709	25,800	25,850	3,516	3,159	28,800	28,850	3,966	3,609	31,800	31,850	4,694	4,059
22,850	22,900	3,074	2,716	25,850	25,900	3,524	3,166	28,850	28,900	3,974	3,616	31,850	31,900	4,706	4,066
22,900	22,950	3,081	2,724	25,900	25,950	3,531	3,174	28,900	28,950	3,981	3,624	31,900	31,950	4,719	4,074
22,950	23,000	3,089	2,731	25,950	26,000	3,539	3,181	28,950	29,000	3,989	3,631	31,950	32,000	4,731	4,081
23,000				26,000				29,000				32,000			
23,000	23,050	3,096	2,739	26,000	26,050	3,546	3,189	29,000	29,050	3,996	3,639	32,000	32,050	4,744	4,089
23,050	23,100	3,104	2,746	26,050	26,100	3,554	3,196	29,050	29,100	4,006	3,646	32,050	32,100	4,756	4,096
23,100	23,150	3,111	2,754	26,100	26,150	3,561	3,204	29,100	29,150	4,019	3,654	32,100	32,150	4,769	4,104
23,150	23,200	3,119	2,761	26,150	26,200	3,569	3,211	29,150	29,200	4,031	3,661	32,150	32,200	4,781	4,111
23,200	23,250	3,126	2,769	26,200	26,250	3,576	3,219	29,200	29,250	4,044	3,669	32,200	32,250	4,794	4,119
23,250	23,300	3,134	2,776	26,250	26,300	3,584	3,226	29,250	29,300	4,056	3,676	32,250	32,300	4,806	4,126
23,300	23,350	3,141	2,784	26,300	26,350	3,591	3,234	29,300	29,350	4,069	3,684	32,300	32,350	4,819	4,134
23,350	23,400	3,149	2,791	26,350	26,400	3,599	3,241	29,350	29,400	4,081	3,691	32,350	32,400	4,831	4,141
23,400	23,450	3,156	2,799	26,400	26,450	3,606	3,249	29,400	29,450	4,094	3,699	32,400	32,450	4,844	4,149
23,450	23,500	3,164	2,806	26,450	26,500	3,614	3,256	29,450	29,500	4,106	3,706	32,450	32,500	4,856	4,156
23,500	23,550	3,171	2,814	26,500	26,550	3,621	3,264	29,500	29,550	4,119	3,714	32,500	32,550	4,869	4,164
23,550	23,600	3,179	2,821	26,550	26,600	3,629	3,271	29,550	29,600	4,131	3,721	32,550	32,600	4,881	4,171
23,600	23,650	3,186	2,829	26,600	26,650	3,636	3,279	29,600	29,650	4,144	3,729	32,600	32,650	4,894	4,179
23,650	23,700	3,194	2,836	26,650	26,700	3,644	3,286	29,650	29,700	4,156	3,736	32,650	32,700	4,906	4,186
23,700	23,750	3,201	2,844	26,700	26,750	3,651	3,294	29,700	29,750	4,169	3,744	32,700	32,750	4,919	4,194
23,750	23,800	3,209	2,851	26,750	26,800	3,659	3,301	29,750	29,800	4,181	3,751	32,750	32,800	4,931	4,201
23,800	23,850	3,216	2,859	26,800	26,850	3,666	3,309	29,800	29,850	4,194	3,759	32,800	32,850	4,944	4,209
23,850	23,900	3,224	2,866	26,850	26,900	3,674	3,316	29,850	29,900	4,206	3,766	32,850	32,900	4,956	4,216
23,900	23,950	3,231	2,874	26,900	26,950	3,681	3,324	29,900	29,950	4,219	3,774	32,900	32,950	4,969	4,224
23,950	24,000	3,239	2,881	26,950	27,000	3,689	3,331	29,950	30,000	4,231	3,781	32,950	33,000	4,981	4,231

Continued on page 27

2004 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—		Your tax is—		Your tax is—		Your tax is—		Your tax is—	
33,000				36,000				39,000				42,000			
33,000	33,050	4,994	4,239	36,000	36,050	5,744	4,689	39,000	39,050	6,494	5,139	42,000	42,050	7,244	5,589
33,050	33,100	5,006	4,246	36,050	36,100	5,756	4,696	39,050	39,100	6,506	5,146	42,050	42,100	7,256	5,596
33,100	33,150	5,019	4,254	36,100	36,150	5,769	4,704	39,100	39,150	6,519	5,154	42,100	42,150	7,269	5,604
33,150	33,200	5,031	4,261	36,150	36,200	5,781	4,711	39,150	39,200	6,531	5,161	42,150	42,200	7,281	5,611
33,200	33,250	5,044	4,269	36,200	36,250	5,794	4,719	39,200	39,250	6,544	5,169	42,200	42,250	7,294	5,619
33,250	33,300	5,056	4,276	36,250	36,300	5,806	4,726	39,250	39,300	6,556	5,176	42,250	42,300	7,306	5,626
33,300	33,350	5,069	4,284	36,300	36,350	5,819	4,734	39,300	39,350	6,569	5,184	42,300	42,350	7,319	5,634
33,350	33,400	5,081	4,291	36,350	36,400	5,831	4,741	39,350	39,400	6,581	5,191	42,350	42,400	7,331	5,641
33,400	33,450	5,094	4,299	36,400	36,450	5,844	4,749	39,400	39,450	6,594	5,199	42,400	42,450	7,344	5,649
33,450	33,500	5,106	4,306	36,450	36,500	5,856	4,756	39,450	39,500	6,606	5,206	42,450	42,500	7,356	5,656
33,500	33,550	5,119	4,314	36,500	36,550	5,869	4,764	39,500	39,550	6,619	5,214	42,500	42,550	7,369	5,664
33,550	33,600	5,131	4,321	36,550	36,600	5,881	4,771	39,550	39,600	6,631	5,221	42,550	42,600	7,381	5,671
33,600	33,650	5,144	4,329	36,600	36,650	5,894	4,779	39,600	39,650	6,644	5,229	42,600	42,650	7,394	5,679
33,650	33,700	5,156	4,336	36,650	36,700	5,906	4,786	39,650	39,700	6,656	5,236	42,650	42,700	7,406	5,686
33,700	33,750	5,169	4,344	36,700	36,750	5,919	4,794	39,700	39,750	6,669	5,244	42,700	42,750	7,419	5,694
33,750	33,800	5,181	4,351	36,750	36,800	5,931	4,801	39,750	39,800	6,681	5,251	42,750	42,800	7,431	5,701
33,800	33,850	5,194	4,359	36,800	36,850	5,944	4,809	39,800	39,850	6,694	5,259	42,800	42,850	7,444	5,709
33,850	33,900	5,206	4,366	36,850	36,900	5,956	4,816	39,850	39,900	6,706	5,266	42,850	42,900	7,456	5,716
33,900	33,950	5,219	4,374	36,900	36,950	5,969	4,824	39,900	39,950	6,719	5,274	42,900	42,950	7,469	5,724
33,950	34,000	5,231	4,381	36,950	37,000	5,981	4,831	39,950	40,000	6,731	5,281	42,950	43,000	7,481	5,731
34,000				37,000				40,000				43,000			
34,000	34,050	5,244	4,389	37,000	37,050	5,994	4,839	40,000	40,050	6,744	5,289	43,000	43,050	7,494	5,739
34,050	34,100	5,256	4,396	37,050	37,100	6,006	4,846	40,050	40,100	6,756	5,296	43,050	43,100	7,506	5,746
34,100	34,150	5,269	4,404	37,100	37,150	6,019	4,854	40,100	40,150	6,769	5,304	43,100	43,150	7,519	5,754
34,150	34,200	5,281	4,411	37,150	37,200	6,031	4,861	40,150	40,200	6,781	5,311	43,150	43,200	7,531	5,761
34,200	34,250	5,294	4,419	37,200	37,250	6,044	4,869	40,200	40,250	6,794	5,319	43,200	43,250	7,544	5,769
34,250	34,300	5,306	4,426	37,250	37,300	6,056	4,876	40,250	40,300	6,806	5,326	43,250	43,300	7,556	5,776
34,300	34,350	5,319	4,434	37,300	37,350	6,069	4,884	40,300	40,350	6,819	5,334	43,300	43,350	7,569	5,784
34,350	34,400	5,331	4,441	37,350	37,400	6,081	4,891	40,350	40,400	6,831	5,341	43,350	43,400	7,581	5,791
34,400	34,450	5,344	4,449	37,400	37,450	6,094	4,899	40,400	40,450	6,844	5,349	43,400	43,450	7,594	5,799
34,450	34,500	5,356	4,456	37,450	37,500	6,106	4,906	40,450	40,500	6,856	5,356	43,450	43,500	7,606	5,806
34,500	34,550	5,369	4,464	37,500	37,550	6,119	4,914	40,500	40,550	6,869	5,364	43,500	43,550	7,619	5,814
34,550	34,600	5,381	4,471	37,550	37,600	6,131	4,921	40,550	40,600	6,881	5,371	43,550	43,600	7,631	5,821
34,600	34,650	5,394	4,479	37,600	37,650	6,144	4,929	40,600	40,650	6,894	5,379	43,600	43,650	7,644	5,829
34,650	34,700	5,406	4,486	37,650	37,700	6,156	4,936	40,650	40,700	6,906	5,386	43,650	43,700	7,656	5,836
34,700	34,750	5,419	4,494	37,700	37,750	6,169	4,944	40,700	40,750	6,919	5,394	43,700	43,750	7,669	5,844
34,750	34,800	5,431	4,501	37,750	37,800	6,181	4,951	40,750	40,800	6,931	5,401	43,750	43,800	7,681	5,851
34,800	34,850	5,444	4,509	37,800	37,850	6,194	4,959	40,800	40,850	6,944	5,409	43,800	43,850	7,694	5,859
34,850	34,900	5,456	4,516	37,850	37,900	6,206	4,966	40,850	40,900	6,956	5,416	43,850	43,900	7,706	5,866
34,900	34,950	5,469	4,524	37,900	37,950	6,219	4,974	40,900	40,950	6,969	5,424	43,900	43,950	7,719	5,874
34,950	35,000	5,481	4,531	37,950	38,000	6,231	4,981	40,950	41,000	6,981	5,431	43,950	44,000	7,731	5,881
35,000				38,000				41,000				44,000			
35,000	35,050	5,494	4,539	38,000	38,050	6,244	4,989	41,000	41,050	6,994	5,439	44,000	44,050	7,744	5,889
35,050	35,100	5,506	4,546	38,050	38,100	6,256	4,996	41,050	41,100	7,006	5,446	44,050	44,100	7,756	5,896
35,100	35,150	5,519	4,554	38,100	38,150	6,269	5,004	41,100	41,150	7,019	5,454	44,100	44,150	7,769	5,904
35,150	35,200	5,531	4,561	38,150	38,200	6,281	5,011	41,150	41,200	7,031	5,461	44,150	44,200	7,781	5,911
35,200	35,250	5,544	4,569	38,200	38,250	6,294	5,019	41,200	41,250	7,044	5,469	44,200	44,250	7,794	5,919
35,250	35,300	5,556	4,576	38,250	38,300	6,306	5,026	41,250	41,300	7,056	5,476	44,250	44,300	7,806	5,926
35,300	35,350	5,569	4,584	38,300	38,350	6,319	5,034	41,300	41,350	7,069	5,484	44,300	44,350	7,819	5,934
35,350	35,400	5,581	4,591	38,350	38,400	6,331	5,041	41,350	41,400	7,081	5,491	44,350	44,400	7,831	5,941
35,400	35,450	5,594	4,599	38,400	38,450	6,344	5,049	41,400	41,450	7,094	5,499	44,400	44,450	7,844	5,949
35,450	35,500	5,606	4,606	38,450	38,500	6,356	5,056	41,450	41,500	7,106	5,506	44,450	44,500	7,856	5,956
35,500	35,550	5,619	4,614	38,500	38,550	6,369	5,064	41,500	41,550	7,119	5,514	44,500	44,550	7,869	5,964
35,550	35,600	5,631	4,621	38,550	38,600	6,381	5,071	41,550	41,600	7,131	5,521	44,550	44,600	7,881	5,971
35,600	35,650	5,644	4,629	38,600	38,650	6,394	5,079	41,600	41,650	7,144	5,529	44,600	44,650	7,894	5,979
35,650	35,700	5,656	4,636	38,650	38,700	6,406	5,086	41,650	41,700	7,156	5,536	44,650	44,700	7,906	5,986
35,700	35,750	5,669	4,644	38,700	38,750	6,419	5,094	41,700	41,750	7,169	5,544	44,700	44,750	7,919	5,994
35,750	35,800	5,681	4,651	38,750	38,800	6,431	5,101	41,750	41,800	7,181	5,551	44,750	44,800	7,931	6,001
35,800	35,850	5,694	4,659	38,800	38,850	6,444	5,109	41,800	41,850	7,194	5,559	44,800	44,850	7,944	6,009
35,850	35,900	5,706	4,666	38,850	38,900	6,456	5,116	41,850	41,900	7,206	5,566	44,850	44,900	7,956	6,016
35,900	35,950	5,719	4,674	38,900	38,950	6,469	5,124	41,900	41,950	7,219	5,574	44,900	44,950	7,969	6,024
35,950	36,000	5,731	4,681	38,950	39,000	6,481	5,131	41,950	42,000	7,231	5,581	44,950	45,000	7,981	6,031

Continued on page 28

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—	
45,000				48,000				51,000				54,000			
45,000	45,050	7,994	6,039	48,000	48,050	8,744	6,489	51,000	51,050	9,494	6,939	54,000	54,050	10,244	7,389
45,050	45,100	8,006	6,046	48,050	48,100	8,756	6,496	51,050	51,100	9,506	6,946	54,050	54,100	10,256	7,396
45,100	45,150	8,019	6,054	48,100	48,150	8,769	6,504	51,100	51,150	9,519	6,954	54,100	54,150	10,269	7,404
45,150	45,200	8,031	6,061	48,150	48,200	8,781	6,511	51,150	51,200	9,531	6,961	54,150	54,200	10,281	7,411
45,200	45,250	8,044	6,069	48,200	48,250	8,794	6,519	51,200	51,250	9,544	6,969	54,200	54,250	10,294	7,419
45,250	45,300	8,056	6,076	48,250	48,300	8,806	6,526	51,250	51,300	9,556	6,976	54,250	54,300	10,306	7,426
45,300	45,350	8,069	6,084	48,300	48,350	8,819	6,534	51,300	51,350	9,569	6,984	54,300	54,350	10,319	7,434
45,350	45,400	8,081	6,091	48,350	48,400	8,831	6,541	51,350	51,400	9,581	6,991	54,350	54,400	10,331	7,441
45,400	45,450	8,094	6,099	48,400	48,450	8,844	6,549	51,400	51,450	9,594	6,999	54,400	54,450	10,344	7,449
45,450	45,500	8,106	6,106	48,450	48,500	8,856	6,556	51,450	51,500	9,606	7,006	54,450	54,500	10,356	7,456
45,500	45,550	8,119	6,114	48,500	48,550	8,869	6,564	51,500	51,550	9,619	7,014	54,500	54,550	10,369	7,464
45,550	45,600	8,131	6,121	48,550	48,600	8,881	6,571	51,550	51,600	9,631	7,021	54,550	54,600	10,381	7,471
45,600	45,650	8,144	6,129	48,600	48,650	8,894	6,579	51,600	51,650	9,644	7,029	54,600	54,650	10,394	7,479
45,650	45,700	8,156	6,136	48,650	48,700	8,906	6,586	51,650	51,700	9,656	7,036	54,650	54,700	10,406	7,486
45,700	45,750	8,169	6,144	48,700	48,750	8,919	6,594	51,700	51,750	9,669	7,044	54,700	54,750	10,419	7,494
45,750	45,800	8,181	6,151	48,750	48,800	8,931	6,601	51,750	51,800	9,681	7,051	54,750	54,800	10,431	7,501
45,800	45,850	8,194	6,159	48,800	48,850	8,944	6,609	51,800	51,850	9,694	7,059	54,800	54,850	10,444	7,509
45,850	45,900	8,206	6,166	48,850	48,900	8,956	6,616	51,850	51,900	9,706	7,066	54,850	54,900	10,456	7,516
45,900	45,950	8,219	6,174	48,900	48,950	8,969	6,624	51,900	51,950	9,719	7,074	54,900	54,950	10,469	7,524
45,950	46,000	8,231	6,181	48,950	49,000	8,981	6,631	51,950	52,000	9,731	7,081	54,950	55,000	10,481	7,531
46,000				49,000				52,000				55,000			
46,000	46,050	8,244	6,189	49,000	49,050	8,994	6,639	52,000	52,050	9,744	7,089	55,000	55,050	10,494	7,539
46,050	46,100	8,256	6,196	49,050	49,100	9,006	6,646	52,050	52,100	9,756	7,096	55,050	55,100	10,506	7,546
46,100	46,150	8,269	6,204	49,100	49,150	9,019	6,654	52,100	52,150	9,769	7,104	55,100	55,150	10,519	7,554
46,150	46,200	8,281	6,211	49,150	49,200	9,031	6,661	52,150	52,200	9,781	7,111	55,150	55,200	10,531	7,561
46,200	46,250	8,294	6,219	49,200	49,250	9,044	6,669	52,200	52,250	9,794	7,119	55,200	55,250	10,544	7,569
46,250	46,300	8,306	6,226	49,250	49,300	9,056	6,676	52,250	52,300	9,806	7,126	55,250	55,300	10,556	7,576
46,300	46,350	8,319	6,234	49,300	49,350	9,069	6,684	52,300	52,350	9,819	7,134	55,300	55,350	10,569	7,584
46,350	46,400	8,331	6,241	49,350	49,400	9,081	6,691	52,350	52,400	9,831	7,141	55,350	55,400	10,581	7,591
46,400	46,450	8,344	6,249	49,400	49,450	9,094	6,699	52,400	52,450	9,844	7,149	55,400	55,450	10,594	7,599
46,450	46,500	8,356	6,256	49,450	49,500	9,106	6,706	52,450	52,500	9,856	7,156	55,450	55,500	10,606	7,606
46,500	46,550	8,369	6,264	49,500	49,550	9,119	6,714	52,500	52,550	9,869	7,164	55,500	55,550	10,619	7,614
46,550	46,600	8,381	6,271	49,550	49,600	9,131	6,721	52,550	52,600	9,881	7,171	55,550	55,600	10,631	7,621
46,600	46,650	8,394	6,279	49,600	49,650	9,144	6,729	52,600	52,650	9,894	7,179	55,600	55,650	10,644	7,629
46,650	46,700	8,406	6,286	49,650	49,700	9,156	6,736	52,650	52,700	9,906	7,186	55,650	55,700	10,656	7,636
46,700	46,750	8,419	6,294	49,700	49,750	9,169	6,744	52,700	52,750	9,919	7,194	55,700	55,750	10,669	7,644
46,750	46,800	8,431	6,301	49,750	49,800	9,181	6,751	52,750	52,800	9,931	7,201	55,750	55,800	10,681	7,651
46,800	46,850	8,444	6,309	49,800	49,850	9,194	6,759	52,800	52,850	9,944	7,209	55,800	55,850	10,694	7,659
46,850	46,900	8,456	6,316	49,850	49,900	9,206	6,766	52,850	52,900	9,956	7,216	55,850	55,900	10,706	7,666
46,900	46,950	8,469	6,324	49,900	49,950	9,219	6,774	52,900	52,950	9,969	7,224	55,900	55,950	10,719	7,674
46,950	47,000	8,481	6,331	49,950	50,000	9,231	6,781	52,950	53,000	9,981	7,231	55,950	56,000	10,731	7,681
47,000				50,000				53,000				56,000			
47,000	47,050	8,494	6,339	50,000	50,050	9,244	6,789	53,000	53,050	9,994	7,239	56,000	56,050	10,744	7,689
47,050	47,100	8,506	6,346	50,050	50,100	9,256	6,796	53,050	53,100	10,006	7,246	56,050	56,100	10,756	7,696
47,100	47,150	8,519	6,354	50,100	50,150	9,269	6,804	53,100	53,150	10,019	7,254	56,100	56,150	10,769	7,704
47,150	47,200	8,531	6,361	50,150	50,200	9,281	6,811	53,150	53,200	10,031	7,261	56,150	56,200	10,781	7,711
47,200	47,250	8,544	6,369	50,200	50,250	9,294	6,819	53,200	53,250	10,044	7,269	56,200	56,250	10,794	7,719
47,250	47,300	8,556	6,376	50,250	50,300	9,306	6,826	53,250	53,300	10,056	7,276	56,250	56,300	10,806	7,726
47,300	47,350	8,569	6,384	50,300	50,350	9,319	6,834	53,300	53,350	10,069	7,284	56,300	56,350	10,819	7,734
47,350	47,400	8,581	6,391	50,350	50,400	9,331	6,841	53,350	53,400	10,081	7,291	56,350	56,400	10,831	7,741
47,400	47,450	8,594	6,399	50,400	50,450	9,344	6,849	53,400	53,450	10,094	7,299	56,400	56,450	10,844	7,749
47,450	47,500	8,606	6,406	50,450	50,500	9,356	6,856	53,450	53,500	10,106	7,306	56,450	56,500	10,856	7,756
47,500	47,550	8,619	6,414	50,500	50,550	9,369	6,864	53,500	53,550	10,119	7,314	56,500	56,550	10,869	7,764
47,550	47,600	8,631	6,421	50,550	50,600	9,381	6,871	53,550	53,600	10,131	7,321	56,550	56,600	10,881	7,771
47,600	47,650	8,644	6,429	50,600	50,650	9,394	6,879	53,600	53,650	10,144	7,329	56,600	56,650	10,894	7,779
47,650	47,700	8,656	6,436	50,650	50,700	9,406	6,886	53,650	53,700	10,156	7,336	56,650	56,700	10,906	7,786
47,700	47,750	8,669	6,444	50,700	50,750	9,419	6,894	53,700	53,750	10,169	7,344	56,700	56,750	10,919	7,794
47,750	47,800	8,681	6,451	50,750	50,800	9,431	6,901	53,750	53,800	10,181	7,351	56,750	56,800	10,931	7,801
47,800	47,850	8,694	6,459	50,800	50,850	9,444	6,909	53,800	53,850	10,194	7,359	56,800	56,850	10,944	7,809
47,850	47,900	8,706	6,466	50,850	50,900	9,456	6,916	53,850	53,900	10,206	7,366	56,850	56,900	10,956	7,816
47,900	47,950	8,719	6,474	50,900	50,950	9,469	6,924	53,900	53,950	10,219	7,374	56,900	56,950	10,969	7,824
47,950	48,000	8,731	6,481	50,950	51,000	9,481	6,931	53,950	54,000	10,231	7,381	56,950	57,000	10,981	7,831

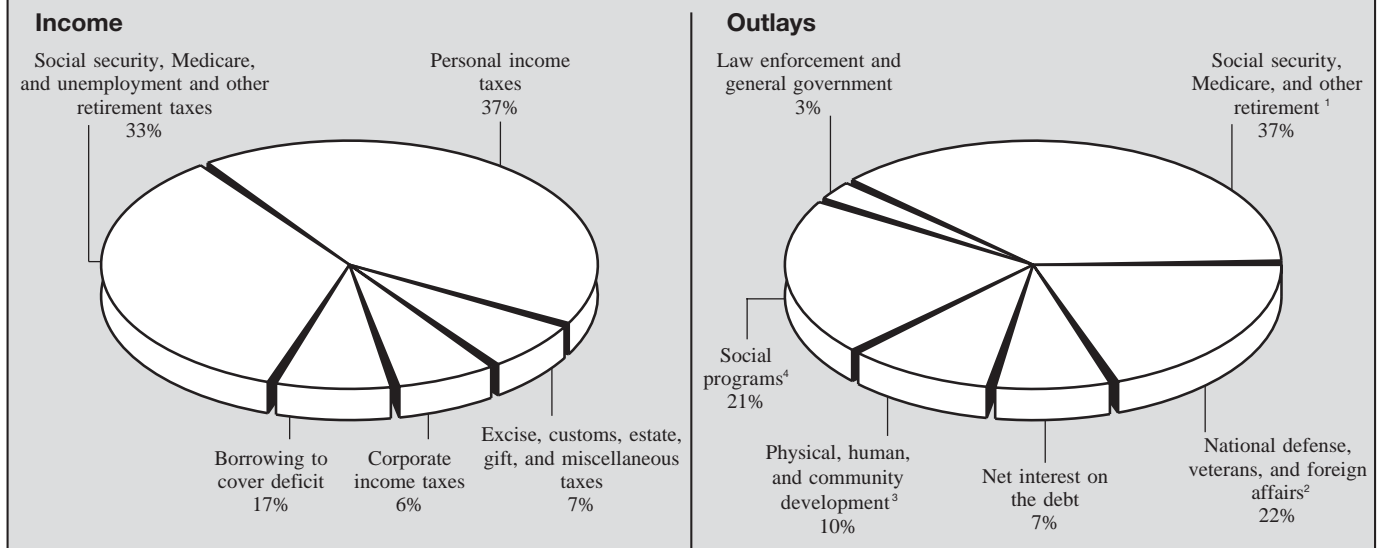
Continued on page 29

2004 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—	
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—	
93,000				96,000				99,000			
93,000	93,050	20,674	16,731	96,000	96,050	21,514	17,481	99,000	99,050	22,354	18,231
93,050	93,100	20,688	16,744	96,050	96,100	21,528	17,494	99,050	99,100	22,368	18,244
93,100	93,150	20,702	16,756	96,100	96,150	21,542	17,506	99,100	99,150	22,382	18,256
93,150	93,200	20,716	16,769	96,150	96,200	21,556	17,519	99,150	99,200	22,396	18,269
93,200	93,250	20,730	16,781	96,200	96,250	21,570	17,531	99,200	99,250	22,410	18,281
93,250	93,300	20,744	16,794	96,250	96,300	21,584	17,544	99,250	99,300	22,424	18,294
93,300	93,350	20,758	16,806	96,300	96,350	21,598	17,556	99,300	99,350	22,438	18,306
93,350	93,400	20,772	16,819	96,350	96,400	21,612	17,569	99,350	99,400	22,452	18,319
93,400	93,450	20,786	16,831	96,400	96,450	21,626	17,581	99,400	99,450	22,466	18,331
93,450	93,500	20,800	16,844	96,450	96,500	21,640	17,594	99,450	99,500	22,480	18,344
93,500	93,550	20,814	16,856	96,500	96,550	21,654	17,606	99,500	99,550	22,494	18,356
93,550	93,600	20,828	16,869	96,550	96,600	21,668	17,619	99,550	99,600	22,508	18,369
93,600	93,650	20,842	16,881	96,600	96,650	21,682	17,631	99,600	99,650	22,522	18,381
93,650	93,700	20,856	16,894	96,650	96,700	21,696	17,644	99,650	99,700	22,536	18,394
93,700	93,750	20,870	16,906	96,700	96,750	21,710	17,656	99,700	99,750	22,550	18,406
93,750	93,800	20,884	16,919	96,750	96,800	21,724	17,669	99,750	99,800	22,564	18,419
93,800	93,850	20,898	16,931	96,800	96,850	21,738	17,681	99,800	99,850	22,578	18,431
93,850	93,900	20,912	16,944	96,850	96,900	21,752	17,694	99,850	99,900	22,592	18,444
93,900	93,950	20,926	16,956	96,900	96,950	21,766	17,706	99,900	99,950	22,606	18,456
93,950	94,000	20,940	16,969	96,950	97,000	21,780	17,719	99,950	100,000	22,620	18,469
94,000				97,000				<div style="border: 1px solid black; border-radius: 50%; padding: 20px; width: fit-content; margin: 0 auto;"> <p>\$100,000 or over— use Form 1040</p> </div>			
94,000	94,050	20,954	16,981	97,000	97,050	21,794	17,731				
94,050	94,100	20,968	16,994	97,050	97,100	21,808	17,744				
94,100	94,150	20,982	17,006	97,100	97,150	21,822	17,756				
94,150	94,200	20,996	17,019	97,150	97,200	21,836	17,769				
94,200	94,250	21,010	17,031	97,200	97,250	21,850	17,781				
94,250	94,300	21,024	17,044	97,250	97,300	21,864	17,794				
94,300	94,350	21,038	17,056	97,300	97,350	21,878	17,806				
94,350	94,400	21,052	17,069	97,350	97,400	21,892	17,819				
94,400	94,450	21,066	17,081	97,400	97,450	21,906	17,831				
94,450	94,500	21,080	17,094	97,450	97,500	21,920	17,844				
94,500	94,550	21,094	17,106	97,500	97,550	21,934	17,856				
94,550	94,600	21,108	17,119	97,550	97,600	21,948	17,869				
94,600	94,650	21,122	17,131	97,600	97,650	21,962	17,881				
94,650	94,700	21,136	17,144	97,650	97,700	21,976	17,894				
94,700	94,750	21,150	17,156	97,700	97,750	21,990	17,906				
94,750	94,800	21,164	17,169	97,750	97,800	22,004	17,919				
94,800	94,850	21,178	17,181	97,800	97,850	22,018	17,931				
94,850	94,900	21,192	17,194	97,850	97,900	22,032	17,944				
94,900	94,950	21,206	17,206	97,900	97,950	22,046	17,956				
94,950	95,000	21,220	17,219	97,950	98,000	22,060	17,969				
95,000				98,000							
95,000	95,050	21,234	17,231	98,000	98,050	22,074	17,981				
95,050	95,100	21,248	17,244	98,050	98,100	22,088	17,994				
95,100	95,150	21,262	17,256	98,100	98,150	22,102	18,006				
95,150	95,200	21,276	17,269	98,150	98,200	22,116	18,019				
95,200	95,250	21,290	17,281	98,200	98,250	22,130	18,031				
95,250	95,300	21,304	17,294	98,250	98,300	22,144	18,044				
95,300	95,350	21,318	17,306	98,300	98,350	22,158	18,056				
95,350	95,400	21,332	17,319	98,350	98,400	22,172	18,069				
95,400	95,450	21,346	17,331	98,400	98,450	22,186	18,081				
95,450	95,500	21,360	17,344	98,450	98,500	22,200	18,094				
95,500	95,550	21,374	17,356	98,500	98,550	22,214	18,106				
95,550	95,600	21,388	17,369	98,550	98,600	22,228	18,119				
95,600	95,650	21,402	17,381	98,600	98,650	22,242	18,131				
95,650	95,700	21,416	17,394	98,650	98,700	22,256	18,144				
95,700	95,750	21,430	17,406	98,700	98,750	22,270	18,156				
95,750	95,800	21,444	17,419	98,750	98,800	22,284	18,169				
95,800	95,850	21,458	17,431	98,800	98,850	22,298	18,181				
95,850	95,900	21,472	17,444	98,850	98,900	22,312	18,194				
95,900	95,950	21,486	17,456	98,900	98,950	22,326	18,206				
95,950	96,000	21,500	17,469	98,950	99,000	22,340	18,219				

Major Categories of Federal Income and Outlays for Fiscal Year 2003

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2003.



On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit 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 surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2003 (which began on October 1, 2002, and ended on September 30, 2003), federal income was \$1.8 trillion and outlays were \$2.2 trillion, leaving a deficit of \$0.4 trillion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

2. **National defense, veterans, and foreign affairs:** About 18% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs:** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$54 billion in fiscal year 2003. 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 sale of assets.

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Where Do You File?

If an envelope addressed to “Internal Revenue Service Center” came with this 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 shown that applies to you. Envelopes without enough postage will be returned to you by the post office.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, Mississippi, North Carolina, Rhode Island, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0014	Internal Revenue Service Center Atlanta, GA 39901-0114
Maine, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0014	Internal Revenue Service Center Andover, MA 05501-0114
Connecticut, Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0014	Internal Revenue Service Center Kansas City, MO 64999-0114
District of Columbia, Maryland, New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0014	Internal Revenue Service Center Philadelphia, PA 19255-0114
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	Internal Revenue Service Center Austin, TX 73301-0014	Internal Revenue Service Center Austin, TX 73301-0114
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Virginia, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0014	Internal Revenue Service Center Fresno, CA 93888-0114
Ohio*	Internal Revenue Service Center Memphis, TN 37501-0014	Internal Revenue Service Center Memphis, TN 37501-0114
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands**, Puerto Rico (or if excluding income under Internal Revenue Code section 933), dual-status aliens, a foreign country: U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

* If you live in Ohio and file your return after June 30, 2005, use: Internal Revenue Service Center, Fresno, CA 93888-0014 (if you are not enclosing a check or money order); or Internal Revenue Service Center, Fresno, CA, 93888-0114 (if you are enclosing a check or money order).

** Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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