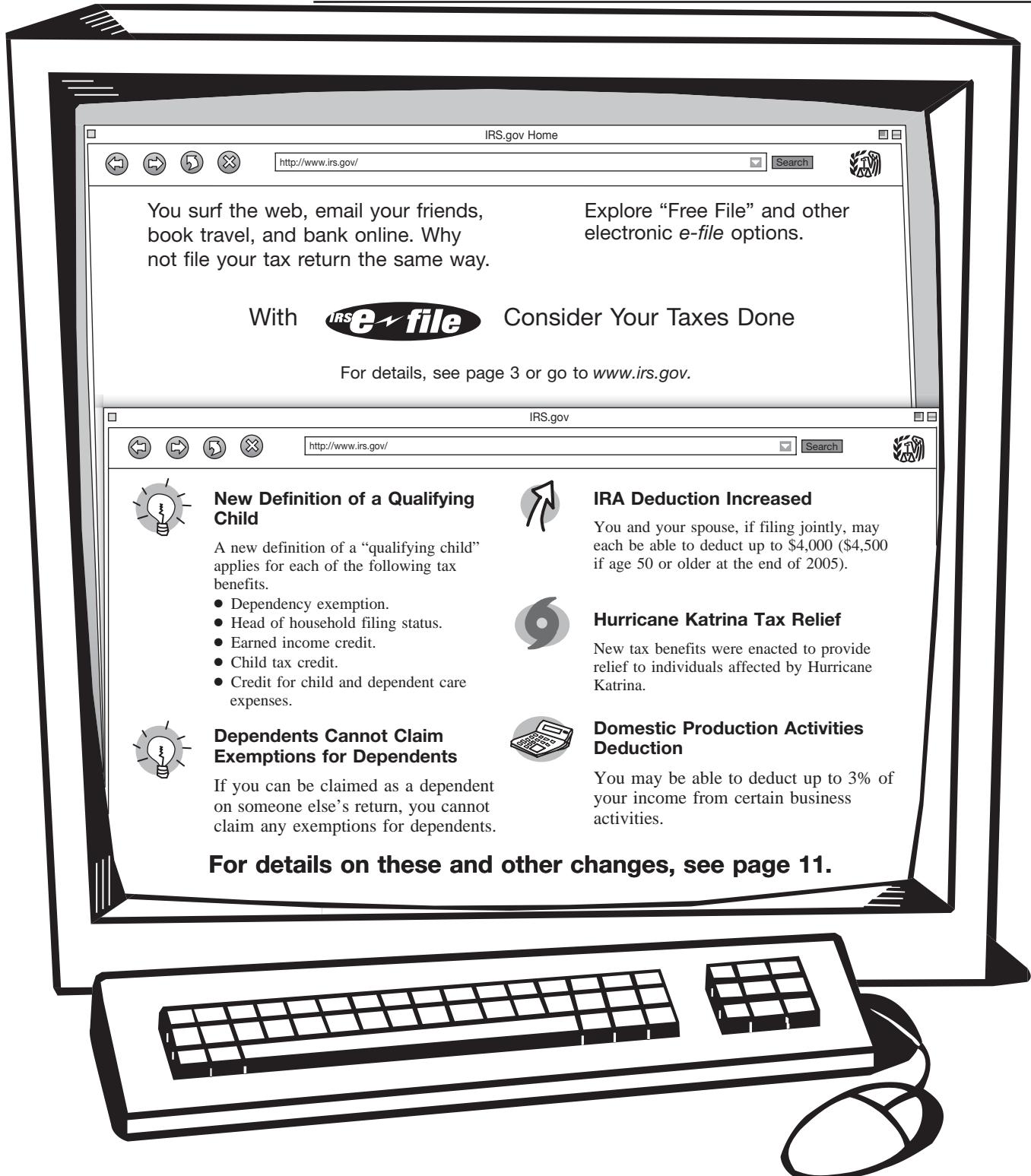


Note. This booklet does not contain any tax forms.



2005 1040

Instructions



A Message From the Commissioner

Dear Taxpayer,

American taxpayers made history in 2005. For the first time, over half of all individuals filed their tax returns electronically. More than 68 million people “*e-filed*.” *E-file* is fast, secure, and accurate. The software catches errors that may otherwise hold up the processing of a paper return. Refunds come a lot sooner. I encourage you to consider this option. Taxpayers who file electronically prefer it.

IRS.gov (www.irs.gov) was visited over 137 million times during last year’s filing season, making it one of the most used websites in America. IRS.gov provides ready access to all IRS forms and publications, answers to frequently asked questions, and interactive features, such as Where’s My Refund, the Withholding Calculator, and the EITC Assistant eligibility tool. In addition, Free File, also available through IRS.gov, provides free and convenient access to *e-file*. This free service was used by five million taxpayers last year.

The IRS also answered over 33 million toll-free calls from taxpayers last year. We achieved an all-time high for the accuracy of our answers. IRS-sponsored volunteer return preparation has almost doubled since 1999, helping more than two million people file returns.

As we improve services to taxpayers, the IRS continues to emphasize fair and balanced enforcement of the law. Americans have every right to be confident that when they pay their taxes, neighbors and competitors are doing the same.

I hope this tax booklet is useful to you. For further information, you may contact us online 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 68 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?

Millions Eligible for Free File!

- Free File allows qualified taxpayers to prepare and *e-file* their own tax returns for free using commercially available online tax preparation software.
- Review online tax software provider offerings and determine if you are eligible by visiting the Free File page at www.irs.gov.

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 59.
- Sign electronically and file a completely paperless return. See page 61.
- Receive an electronic proof of receipt within 48 hours after 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 17, 2006, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 17, 2006. See page 60.
- 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 can charge a fee for IRS *e-file*. Fees can 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 at www.irs.gov/efile for partners that offer other free or low-cost filing options.

Tax Return Page Reference

Questions about what to put on a line? Help is on the page number in the circle.

Label 16 (See instructions on page 16.) **Use the IRS label.** Otherwise, please print or type.

LABEL HERE

For the year Jan. 1–Dec. 31, 2005, or other tax year beginning _____, 2005, ending _____, 20 _____

Your first name and initial _____ Last name _____

Your social security number _____ **16**

If a joint return, spouse's first name and initial _____ Last name _____

Spouse's social security number _____ **16**

Home address (number and street). If you have a P.O. box, see page 16. _____ Apt. no. _____

City, town or post office, state, and ZIP code. If you have a foreign address, see page 16. _____

Checking a box below will not change your tax or refund.

Presidential Election Campaign 16 Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) **You** **Spouse**

Filing Status

Check only one box.

1 Single **16**

2 Married filing jointly (even if only one had income) **17**

3 Married filing separately. Enter spouse's SSN above _____ and full name here. ▶ _____

4 Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ _____

5 Qualifying widow(er) with dependent child (see page 17)

Exemptions 18

6a **Yourself.** If someone can claim you as a dependent, **do not** check box 6a

b **Spouse**

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 19)
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>

If more than four dependents, see page 19. **19**

d Total number of exemptions claimed _____ **Add numbers on lines above**

Boxes checked on 6a and 6b _____

No. of children on 6c who:

- lived with you _____
- did not live with you due to divorce or separation (see page 20) _____

Dependents on 6c not entered above _____

Income 62

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 22. **22**

Enclose, but do not attach, any payment. Also, please use Form 1040-V. **60**

7 Wages, salaries, tips, etc. Attach Form(s) W-2	7	22
8a Taxable interest. Attach Schedule B if required	8a	22
b Tax-exempt interest. Do not include on line 8a	8b	23
9a Ordinary dividends. Attach Schedule B if required	9a	23
b Qualified dividends (see page 23)	9b	23
10 Taxable refunds, credits, or offsets of state and local income taxes (see page 23)	10	23
11 Alimony received	11	24
12 Business income or (loss). Attach Schedule C or C-EZ	12	24
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	24
14 Other gains or (losses). Attach Form 4797	14	25
15a IRA distributions	15a	25
b Taxable amount (see page 25)	15b	25
16a Pensions and annuities	16a	25
b Taxable amount (see page 25)	16b	25
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18 Farm income or (loss). Attach Schedule F	18	
19 Unemployment compensation	19	27
20a Social security benefits	20a	27
b Taxable amount (see page 27)	20b	27
21 Other income. List type and amount (see page 29)	21	29
22 Add the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	

Adjusted Gross Income

23 Educator expenses (see page 29)	23	29
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	29
25 Health savings account deduction. Attach Form 8889	25	29
26 Moving expenses. Attach Form 3903	26	29
27 One-half of self-employment tax. Attach Schedule SE	27	30
28 Self-employed SEP, SIMPLE, and qualified plans	28	30
29 Self-employed health insurance deduction (see page 30)	29	30
30 Penalty on early withdrawal of savings	30	30
31a Alimony paid b Recipient's SSN ▶ _____	31a	30
32 IRA deduction (see page 31)	32	31
33 Student loan interest deduction (see page 33)	33	33
34 Tuition and fees deduction (see page 34)	34	34
35 Domestic production activities deduction. Attach Form 8903	35	NEW 35
36 Add lines 23 through 31a and 32 through 35	36	35
37 Subtract line 36 from line 22. This is your adjusted gross income ▶	37	35

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 free to eligible taxpayers;
- Check the status of your 2005 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.



Mail

You can order forms, instructions, and publications by completing the order blank on page 80. You should receive your order within 10 days after we receive your request.



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.



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 10 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 pages 8 and 9 for a list of the topics.

Refund information. You can check the status of your 2005 refund 24 hours a day, 7 days a week. See page 8 for details.



CD-ROM

You can order Publication 1796, IRS Tax Products CD-ROM, and obtain:

- A CD that is released twice so you have the latest products. The first release ships in late December and the final release ships in late February.
- Current-year forms, instructions, and publications.
- Prior-year forms, instructions and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.

Buy the CD-ROM from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$25 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll-free to buy the CD-ROM for \$25 (plus a \$5 handling fee).

Other ways to get help. See page 63 for information.

Refund Information

You can check on the status of your 2005 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 2005 tax return available because you will need to know the filing status and the exact whole-dollar amount of your refund. 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 on page 10.



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).

What Is TeleTax?

Recorded Tax Information

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 through the IRS website at www.irs.gov.

TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
IRS Help Available	
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Help for problem situations
106	Tax relief for victims of terrorist attacks
IRS Procedures	
151	Your appeal rights
152	Refunds—How long they should take
153	What to do if you haven't filed your tax return
154	2005 Form W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order

Topic No.	Subject
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
Collection	
201	The collection process
202	What to do if you can't pay your tax
203	Failure to pay child support and federal nontax and state income tax obligations
204	Offers in compromise
205	Innocent spouse relief (and separation of liability and equitable relief)
Alternative Filing Methods	
251	Electronic signatures
252	Electronic filing
253	Substitute tax forms
254	How to choose a paid tax preparer
256	Filing business returns electronically
General Information	
301	When, where, and how to file
302	Highlights of tax changes

Topic No.	Subject
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)
Filing Requirements, Filing Status, and Exemptions	
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
357	Tax information for parents of kidnapped children
Types of Income	
401	Wages and salaries

TeleTax Topics

(Continued)

Topic No.	Subject
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions
429	Traders in securities (information for Form 1040 filers)
430	Exchange of policyholder interest for stock
Adjustments to Income	
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
Itemized Deductions	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses

Topic No.	Subject
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses
Tax Computation	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans
Tax Credits	
601	Earned income credit (EIC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
IRS Notices	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
Employer Tax Information	
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit

Topic No.	Subject
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Form 941—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return
759	Form 940 and 940-EZ—Deposit requirements
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
Electronic Magnetic Media Filers—1099 Series and Related Information Returns	
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns
Tax Information for Aliens and U.S. Citizens Living Abroad	
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
855	Foreign earned income exclusion—What qualifies?
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance
Tax Information for Puerto Rico Residents (in Spanish only)	
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents

Topic numbers are effective January 1, 2006.

Calling the IRS

If you cannot find the answer to your question using one of the methods listed on page 7, 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 8:00 a.m. to 8:00 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. These hours are subject to change. If you call when assistance is not available, you will receive a message giving the updated hours of operation.



If you want to check the status of your 2005 refund, see Refund Information on page 8.

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.

- Your social security number.
- The amount of refund and filing status shown on your tax return.
- The “Caller ID Number” shown at the top of any notice you received.
- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.
- 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.

- Order tax forms and publications.
- Find out what you owe.
- Determine if we have adjusted your account or received payments you made.
- Request a transcript of your tax return or account.
- Find out where to send your tax return or payment.
- Request more time to pay or set up a monthly installment agreement.
- 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.

Before You Fill In Form 1040



For details on these and other changes for 2005 and 2006, see Pub. 553. Pending legislation may eliminate one or more of the last five changes listed under **What's New for 2006**.

What's New for 2005

Qualifying child—New definition. A new definition of a qualifying child applies for each of the following tax benefits.

- Dependency exemption (line 6c).
- Child tax credits (lines 52 and 68).
- Head of household filing status (line 4).
- Credit for child and dependent care expenses (line 48).
- Earned income credit (EIC) (lines 66a and 66b).

See the instructions for each of these benefits for details.

Foster child—New rules. New rules apply to determine who is a foster child and when a foster child can be used to claim certain tax benefits. To claim a foster child as a qualifying child for any of the tax benefits listed above, the child must be placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. A foster child no longer qualifies you to use qualifying widow(er) filing status.

Dependents cannot claim exemptions for dependents. If you can be claimed as a dependent on someone else's return, you cannot claim any exemptions for dependents.

Hurricane Katrina Tax Relief



At the time these instructions went to print, Congress was considering legislation that would provide additional tax relief for individuals affected by Hurricanes Katrina, Rita, and Wilma. For more details, and to find out if this legislation was enacted, see Pub. 4492.

Emergency tax relief was enacted as a result of Hurricane Katrina. The tax benefits provided by this relief include the following.

- Suspended limits for certain personal casualty losses and cash contributions.
- An additional exemption amount if you provided housing for a person displaced by Hurricane Katrina.
- Election to use your 2004 earned income to figure your 2005 EIC and additional child tax credit.
- Increased charitable standard mileage rate for using your vehicle for volunteer work related to Hurricane Katrina.

- Special rules for time and support tests for people who were temporarily relocated because of Hurricane Katrina.

- Special rules for withdrawals and loans from IRAs and other qualified retirement plans.

For more details on these and other tax benefits related to Hurricane Katrina, see Pub. 4492.

Domestic production activities deduction. You may be able to deduct up to 3% of your qualified production activities income from certain business activities. See the instructions for line 35 on page 35.

IRA deduction expanded. You and your spouse, if filing jointly, may each be able to deduct up to \$4,000 (\$4,500 if age 50 or older at the end of 2005). You may be able to take an IRA deduction if you were covered by a retirement plan and your modified adjusted gross income (AGI) is less than \$60,000 (\$80,000 if married filing jointly or qualifying widow(er)). See the instructions for line 32 on page 31.

Earned income credit (EIC). You may be able to take the EIC if:

- A child lived with you and you earned less than \$35,263 (\$37,263 if married filing jointly), or
- A child did not live with you and you earned less than \$11,750 (\$13,750 if married filing jointly).

See the instructions for lines 66a and 66b that begin on page 45.

Standard mileage rates. The 2005 rate for business use of your vehicle is 40½ cents a mile (48½ cents after August 31, 2005). The 2005 rate for use of your vehicle to get medical care or to move is 15 cents a mile (22 cents a mile after August 31, 2005).

Elective salary deferrals. The maximum amount you can defer under all plans is generally limited to \$14,000 (\$10,000 if you only have SIMPLE plans; \$17,000 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit increased to \$4,000 (\$2,000 for SIMPLE plans). See the instructions for line 7 on page 22.

Certain deductions reordered. The lines in the *Adjusted Gross Income* section have been reordered to simplify the computation of modified adjusted gross income limits.

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.

What's New for 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions will be reduced by ⅓.

IRA deduction expanded for certain people. You and your spouse, if filing jointly, may each be able to deduct up to \$5,000 if age 50 or older at the end of 2006. You may be able to take an IRA deduction if you were covered by a retirement plan and your 2006 modified AGI is less than \$85,000 if married filing jointly or qualifying widow(er).

Residential energy credit—New. You may be able to take a residential energy credit for expenses paid in 2006 to have qualified energy saving items installed in your main home.

Alternative motor vehicles. You may be able to take a credit if you place an energy efficient motor vehicle or alternative fuel vehicle refueling property in service in 2006. You can no longer take a deduction for clean-fuel vehicles or refueling property.

Clean renewable energy bond credit—New. You may be able to take a credit based on the face amount of any clean renewable energy bond you hold during 2006. The amount of any credit before tax liability limits must be included as interest income.

Certain credits no longer allowed against alternative minimum tax (AMT). The credit for child and dependent care expenses, credit for the elderly or the disabled, education credits, mortgage interest credit, and carryforwards of the District of Columbia first-time homebuyer credit are no longer allowed against AMT and a new tax liability limit applies. For most people, this limit is your regular tax minus any tentative minimum tax.

AMT exemption amount decreased. The AMT exemption amount will decrease to \$33,750 (\$45,000 if married filing jointly or a qualifying widow(er); \$22,500 if married filing separately).

Educator expense deduction expires. The deduction from AGI for educator expenses will expire. To deduct educator expenses, you must itemize your deductions.

Tuition and fees deduction expires. You cannot take a deduction for qualified tuition and fees paid in 2006. But you still may be able to take a credit for these expenses.

District of Columbia first-time homebuyer credit expires. This credit will not apply to homes purchased after December 31, 2005.

Filing Requirements

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



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.

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use TeleTax topic 901 (see page 8) to see if they must file.



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, the additional child tax credit, or the health coverage tax credit.

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 2005 and certain other conditions apply, you can elect to include your child's income on your return. But you must use 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 8) or see Form 8814.

A child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident at the end of 2005.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040NR or Form 1040NR-EZ. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law, including tax treaty benefits and special rules for students and scholars.

When and Where Should You File?

Not later than **April 17, 2006**. If you file after this date, you may have to pay interest and penalties. See page 64.

See the back cover for filing instructions and addresses. For details on using a private delivery service, see page 15.

What if You Cannot File on Time?

You can get an automatic 6-month extension if, no later than April 17, 2006, you file Form 4868. For details, see Form 4868.



An automatic 6-month extension to file does not extend the time to pay your tax. See Form 4868.

If you are a U.S. citizen or resident, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must attach a statement to your return showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2006, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2005 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$8,200 9,450
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$16,400 17,400 18,400
Married filing separately (see page 17)	any age	\$3,200
Head of household (see page 17)	under 65 65 or older	\$10,500 11,750
Qualifying widow(er) with dependent child (see page 17)	under 65 65 or older	\$13,200 14,200

* If you were born on January 1, 1941, you are considered to be age 65 at the end of 2005.

** **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 can exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2005.

*** If you did not live with your spouse at the end of 2005 (or on the date your spouse died) and your gross income was at least \$3,200, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See the instructions for line 6c that begin on page 19 to find out if someone can claim you as a dependent.)

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.

Single dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$800.
 - Your earned income was over \$5,000.
 - Your gross income was more than the **larger** of—
 - \$800, or
 - Your earned income (up to \$4,750) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,050 (\$3,300 if 65 or older **and** blind).
 - Your earned income was over \$6,250 (\$7,500 if 65 or older **and** blind).
 - Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> • \$800, or • Your earned income (up to \$4,750) plus \$250 	}	\$1,250 (\$2,500 if 65 or older and blind)

Married dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$800.
 - Your earned income was over \$5,000.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$800, or
 - Your earned income (up to \$4,750) plus \$250.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,800 (\$2,800 if 65 or older **and** blind).
 - Your earned income was over \$6,000 (\$7,000 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than—


The larger of:	Plus	This amount:
<ul style="list-style-type: none"> • \$800, or • Your earned income (up to \$4,750) plus \$250 	}	\$1,000 (\$2,000 if 65 or older and blind)

Chart C—Other Situations When You Must File

You must file a return if any of the four conditions below apply for 2005.

1. You owe any special taxes, including any of the following.
 - Alternative minimum tax.
 - Additional 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.
 - Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
 - Social security and Medicare tax on tips you did not report to your employer.
 - Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional tax on health savings account distributions. See the instructions for line 63 on page 44.
 - Recapture taxes. See the instructions for line 44, on page 37, and line 63, on page 44.
2. You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
3. You had net earnings from self-employment of at least \$400.
4. 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.

Where To Report Certain Items From 2005 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 1040, line 64. If you itemize your deductions and any state or local income tax withheld is shown on these forms, include the tax withheld on Schedule A, line 5, if you do not elect to deduct state and local general sales taxes.

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
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)	Form 1040, line 7 See <i>Tip income</i> on page 22 Form 1040, line 61 Form 2441, line 12 Form 8839, line 22 Form 8853, line 3 Form 8889, line 9
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Schedule A, line 10* Form 1040, line 21, but first see the instructions on Form 1098*
1098-C	Contributions of motor vehicles, boats, and airplanes	Schedule A, line 16
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 33, on page 33*
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, on page 34, or line 50, on page 40, but first see the instructions on Form 1098-T*
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3) Aggregate profit or (loss) (box 11)	See the instructions on Form 1099-B See Pub. 525 Form 6781, line 1
1099-C	Canceled debt (box 2)	Form 1040, line 21, but first see the instructions on Form 1099-C*
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Unrecaptured section 1250 gain (box 2b) Section 1202 gain (box 2c) Collectibles (28%) gain (box 2d) Nondividend distributions (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	Form 1040, line 9a See the instructions for Form 1040, line 9b, on page 23 Form 1040, line 13, or, if required, Schedule D, line 13 See the instructions for Schedule D, line 19, that begin on page D-7 See <i>Exclusion of Gain on Qualified Small Business (QSB) Stock</i> in the instructions for Schedule D on page D-4 See the instructions for Schedule D, line 18, on page D-7 See the instructions for Form 1040, line 9a, on page 23 Schedule A, line 22 Form 1040, line 47, or Schedule A, line 8
1099-G	Unemployment compensation (box 1) State or local income tax refunds, credits, or offsets (box 2) ATAA payments (box 5) Taxable grants (box 6) Agriculture payments (box 7)	Form 1040, line 19. But if you repaid any unemployment compensation in 2005, see the instructions for line 19 on page 27. See the instructions for Form 1040, line 10, that begin on page 23* Form 1040, line 21 Form 1040, line 21* See the Instructions for Schedule F or Pub. 225*
1099-H	HCTC advance payments (box 1)	Form 8885, lines 2 and 6

* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	See the instructions for Form 1040, line 8a, on page 22 Form 1040, line 30 See the instructions for Form 1040, line 8a, on page 22 Schedule A, line 22 Form 1040, line 47, or Schedule A, line 8
1099-LTC	Long-term care and accelerated death benefits	See Pub. 502 and the Instructions for Form 8853
1099-MISC	Rents (box 1) Royalties (box 2) Other income (box 3) Nonemployee compensation (box 7) Excess golden parachute payments (box 13) Other (boxes 5, 6, 8, 9, 10, 14, and 15b)	See the Instructions for Schedule E* Schedule E, line 4 (for timber, coal, and iron ore royalties, see Pub. 544)* Form 1040, line 21* Schedule C, C-EZ, or F. But if you were not self-employed, see the instructions on Form 1099-MISC. See the instructions for Form 1040, line 63, on page 44 See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) Original issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	See the instructions on Form 1099-OID Form 1040, line 30 See the instructions on Form 1099-OID Schedule A, line 22
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Credits (boxes 7, 8, and 10) Patron's AMT adjustment (box 9) Deduction for small refiner capital costs (box 10)	Schedule C, C-EZ, or F or Form 4835, but first see the instructions on Form 1099-PATR Form 8903, line 17 Form 3468, 5884, 5884-A, 6478, 8844, 8845, 8861, or 8896 Form 6251, line 26 Schedule C, C-EZ, or F
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21, on page 29
1099-R	Distributions from IRAs** Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for Form 1040, lines 15a and 15b, on page 25 See the instructions for Form 1040, lines 16a and 16b, that begin on page 25 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Form 4797, Form 6252, or Schedule D. But if the property was your home, see the Instructions for Schedule D to find out if you must report the sale or exchange. See the instructions for Schedule A, line 6, on page A-5*
1099-SA	Distributions from health savings accounts (HSAs) Distributions from MSAs***	Form 8889, line 12a Form 8853

* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.

** This includes distributions from Roth, SEP, and SIMPLE IRAs.

*** This includes distributions from Archer and Medicare Advantage MSAs.

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.



Private delivery services cannot deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.

Line Instructions for Form 1040



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 filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 63 for more details. 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 or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name on line 3 instead of below your name.



If you filed a joint return for 2004 and you are filing a joint return for 2005 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2004 return.

P.O. Box

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

Foreign Address

Enter 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.

Death of a Taxpayer

See page 63.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, 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 63 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.

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

Nonresident Alien Spouse

If your spouse is a nonresident alien and you file a joint or separate return, your spouse 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 box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund will not change.

Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly or qualifying widow(er) with dependent child.



More than one filing status can apply to you. Choose the one that will give you the lowest tax.

Line 1 Single

You can check the box on line 1 if any of the following was true on December 31, 2005.

- 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, 2005, and did not remarry in 2005. But if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 that begin on page 17.

Line 2

Married Filing Jointly

You can check the box on line 2 if any of the following apply.

- You were married at the end of 2005, even if you did not live with your spouse at the end of 2005.
- Your spouse died in 2005 and you did not remarry in 2005.
- You were married at the end of 2005, and your spouse died in 2006 before filing a 2005 return.

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. 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. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

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 62.

Nonresident aliens and dual-status aliens. Generally a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2005, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

If you are married and file a separate return, you will usually pay more tax than if you use another filing status that you qualify for. Also, if you file a separate return, you cannot take the student loan interest deduction, the tuition and fees deduction, the education credits, or the earned income credit. You also cannot take the standard deduction if your spouse itemizes deductions.

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



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2005. See Married persons who live apart on this page.

Line 4

Head of Household



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2005 and either 1 or 2 below applies.

1. You paid over half the cost of keeping up a home that was the main home for all of 2005 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 21). Your parent did not have to live with you.

2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you* below).

a. Any person whom you can claim as a dependent. But do not include:

i. Your qualifying child (as defined in Step 1 on page 19) whom you claim as your dependent based on the rules for *Children of divorced or separated parents* on page 20,

ii. Any person who is your dependent only because he or she lived with you for all of 2005, or

iii. Any person you claimed as a dependent under a multiple support agreement. See page 21.

b. Your unmarried qualifying child who is not your dependent.

c. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2005 return.

d. Your child who is neither your dependent nor your qualifying child because of the rules for *Children of divorced or separated parents* on page 20.

If the child is not your dependent, enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 19.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. If

the person for whom you kept up a home was born or died in 2005, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive. Also see *Kidnapped child* on page 21, if applicable.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2005, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2005. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.

- You paid over half the cost of keeping up your home for 2005.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2005 (if half or less, see *Exception to time lived with you* on this page).

- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* on page 20.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Line 5

Qualifying Widow(er) With Dependent Child



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

You can check the box on line 5 and use joint return tax rates for 2005 if all of the following apply.

- Your spouse died in 2003 or 2004 and you did not remarry in 2005.

- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.

- This child lived in your home for all of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* below.

- You paid over half the cost of keeping up your home.

- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2005, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 on page 17.

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 19.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. A

child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was the child's home for the entire time he or she was alive. Also see *Kidnapped child* on page 21, if applicable.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501.

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

Exemptions

You usually can deduct \$3,200 on line 42 for each exemption you can take. You may also be able to take an additional exemption amount on line 42 if you provided housing to a person displaced by Hurricane Katrina.

Line 6b

Spouse

Check the box on line 6b if either of the following applies.

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.

2. You were married at the end of 2005, your filing status is married filing separately or head of household, and both of the following apply.

- a. Your spouse had no income and is not filing a return.

- b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than four dependents, attach a statement to your return with the required information.



Special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.

Step 1 Do You Have a Qualifying Child?

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

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 21)

or

Any age and permanently and totally disabled (see page 21)

AND

who...

Did not provide over half of his or her own support for 2005 (see Pub. 501)

AND

who...

Lived with you for more than half of 2005. If the child did not live with you for the required time, see *Exception to time lived with you* on page 21.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2005, see Qualifying child of more than one person on page 21.

- Do you have a child who meets the conditions to be your qualifying child?
 - Yes.** Go to Step 2.
 - No.** Go to Step 4 on page 20.

Step 2 Is Your Qualifying Child Your Dependent?

- Was the child a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If the child was adopted, see *Exception to citizen test* on page 21.
 - Yes.** Continue
 - No.** Go to Form 1040, line 7.
- Was the child married?
 - Yes.** See *Married person* on page 21.
 - No.** Continue
- Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.
 - Yes.** You cannot claim any dependents. Go to Step 3.
 - No.** You can claim this child as a dependent. Complete Form 1040, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

Step 3 Does Your Qualifying Child Qualify You for the Child Tax Credit?

- Was the child under age 17 at the end of 2005?
 - Yes.** Continue
 - No.** Go to Form 1040, line 7.
- Was the child a U.S. citizen, U.S. national, or a resident of the United States? If the child was adopted, see *Exception to citizen test* on page 21.
 - Yes.** This child is a qualifying child for the child tax credit. If this child is your dependent, check the box on Form 1040, line 6c, column (4). Otherwise, you must complete and attach Form 8901.
 - No.** Go to Form 1040, line 7.

Step 4 **Is Your Qualifying Relative Your Dependent?**

A qualifying relative is a person who is your...

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

or

Brother, sister, or a son or daughter of either of them (for example, your niece or nephew)

or

Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)

or

Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 21

AND

who was not...

A qualifying child (see Step 1) of any person for 2005

AND

who...

Had gross income of less than \$3,200 in 2005. If the person was permanently and totally disabled, see *Exception to gross income test* on page 21

AND

For whom you provided...

Over half of his or her support in 2005. But see the exceptions for *Children of divorced or separated parents* on this page, *Multiple support agreements* on page 21, and *Kidnapped child* on page 21.

1. Does any person meet the conditions to be your qualifying relative?
 - Yes.** Continue →
 - No.** Go to Form 1040, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico? If your qualifying relative was adopted, see *Exception to the citizen test* on page 21.
 - Yes.** Continue →
 - No.** Go to Form 1040, line 7.

3. Was your qualifying relative married?
 - Yes.** See *Married person* on page 21.
 - No.** Continue →

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2005 tax return? See Steps 1, 2, and 4.
 - Yes.** You cannot claim any dependents. Go to Form 1040, line 7.
 - No.** You can claim this person as a dependent. Complete Form 1040, line 6c, columns (1) through (3). Do not check the box on Form 1040, line 6c, column (4).

Definitions and Special Rules

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details.

Children of divorced or separated parents. A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (the parent with whom the child lived for the lesser part of 2005) if all of the following apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2005.
2. The child received over half of his or her support for 2005 from the parents (without regard to the rules on *Multiple support agreements* on page 21).
3. The child is in custody of one or both of the parents for more than half of 2005.
4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2005.
 - b. A decree of divorce or separate maintenance or written separation agreement between the parents that applies to 2005 provides that the noncustodial parent can claim the child as a dependent. If your decree or agreement went into effect before 1985, the noncustodial parent must provide at least \$600 for support of the child during 2005.

If the rules above apply and this child would otherwise be the qualifying child of more than one person:

- Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 52 and 68).

- For head of household filing status (line 4), the credit for child and dependent care expenses (line 48), and the earned income credit (EIC) (lines 66a and 66b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under *Qualifying child of more than one person* on this page. If you will not be taking the EIC with a qualifying child because of these rules, put “No” on the dotted line next to line 66a.

See Pub. 501 for more details.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the citizen test.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined on this page), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

Exception to time lived with you. A person is considered to have lived with you for all of 2005 if the person was born or died in 2005 and your home was this person’s home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see *Children of divorced or separated parents* on page 20 or *Kidnapped child* below.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 8) or see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 19 (for a qualifying child) or Step 4, question 4, on page 20 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 19 (for a qualifying child) or Form 1040, line 7 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative’s support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 20 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 68).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Earned income credit (lines 66a and 66b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child’s parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child’s parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child’s parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will be claiming the child as a qualifying child, go to Step 2 on page 19. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040, line 7.

Social security number. You must enter each dependent’s social security number (SSN). Be sure the name and SSN entered agree with the dependent’s social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent’s social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 16. If your dependent will not have a number by April 17, 2006, see *What if You Cannot File on Time?* on page 12.

If your dependent child was born and died in 2005 and you do not have an SSN for the child, you can attach a copy of the child’s birth certificate instead and enter “Died” in column (2).

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

Income

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States unless exempt by law or a tax treaty. You must also report earned income, such as wages and tips, from sources outside the United States.

If you worked abroad, you may be able to exclude part or all of your earned income. For details, see Pub. 54 and Form 2555 or 2555-EZ.

Foreign retirement plans. If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 16a and 16b.

Community Property States

Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see Pub. 555.

Rounding Off to Whole Dollars

You can round off cents to whole dollars on your return and schedules. 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.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in Form(s) W-2, box 1. But the following types of income must also be included in the total on line 7.

- 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 2005. Also, enter

“HSH” and the amount not reported on Form W-2 on the dotted line next to line 7.

- Tip income you did not report to your employer. Also include allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in Form(s) W-2, box 8. They are not included as income in box 1. See Pub. 531 for more details.



You may owe social security and Medicare tax on unreported or allocated tips. See the instructions for line 59 on

page 43.

- Dependent care benefits, which should be shown in Form(s) W-2, box 10. But first complete Form 2441 to see if you can exclude part or all of the benefits.

- Employer-provided adoption benefits, which should be shown in Form(s) W-2, box 12, with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2005.

- Scholarship and fellowship grants not reported on Form W-2. Also, enter “SCH” and the amount on the dotted line next to line 7. However, if you were a degree candidate, include on line 7 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 7.

- Excess salary deferrals. The amount deferred should be shown in Form W-2, box 12, and the “Retirement plan” box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2005 under all plans was more than \$14,000 (excluding catch-up contributions as explained below), include the excess on line 7. This limit is (a) \$10,000 if you only have SIMPLE plans, or (b) \$17,000 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571.

A higher limit may apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2005, your employer may have allowed an additional deferral (catch-up contributions) of up to \$4,000 (\$2,000 for SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.



You cannot deduct the amount deferred. It is not included as income in Form W-2, box 1.

- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 16a and 16b. Payments from an IRA are reported on lines 15a and 15b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions (plus earnings). But do not include distributions from an IRA* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

*This includes a Roth, SEP, or SIMPLE IRA.

Were You a Statutory Employee?

If you were, the “Statutory employee” box in Form W-2, box 13, should be checked. Statutory employees include full-time life insurance salespeople, certain agent or commission drivers and traveling salespeople, and certain homeworkers. If you have related business expenses to deduct, report the amount shown in Form W-2, box 1, on Schedule C or C-EZ along with your expenses.

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than January 31, 2006. If you do not receive it by early February, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 8a. But you must fill in and attach Schedule B if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule B instructions (see page B-1) apply to you.

Interest credited in 2005 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2005 income. For details, see Pub. 550.



If you get a 2005 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2005, see Pub. 550.

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund or other regulated investment company. Do not include interest earned on your IRA or Coverdell education savings account.

Line 9a

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in Form(s) 1099-DIV, box 1a. But you must fill in and attach Schedule B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They will not be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Schedule D. For details, see Pub. 550.



Dividends on insurance policies are a partial return of the premiums you paid. Do not report them as dividends. Include them in income on line 21 only if they exceed the total of all net premiums you paid for the contract.

Line 9b

Qualified Dividends

Enter your total qualified dividends on line 9b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in Form(s) 1099-DIV, box 1b. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in Form 1099-DIV, box 1b, but are not qualified dividends. These include:

- Dividends you received as a nominee. See the Instructions for Schedule B.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the

purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples below. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule above.

- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.

- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on June 30, 2005. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 8, 2005. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 3, 2005. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 1, 2005, through August 3, 2005). The 121-day period began on May 9, 2005 (60 days before the ex-dividend date), and ended on September 6, 2005. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on July 7, 2005 (the day before the ex-dividend date), and you sold the stock on September 8, 2005. You held the stock for 63 days (from July 8, 2005, through September 8, 2005). The \$500 of qualified dividends shown in Form 1099-DIV, box 1b, are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 8, 2005, through September 6, 2005).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on June 30, 2005. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 8, 2005. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per

share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on August 3, 2005. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. Your tax may be less if you use the worksheet that applies. See the instructions for line 44 that begin on page 37 for details.

Line 10

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2005, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2005 estimated state or local income tax, the amount applied is treated as received in 2005. If the refund was for a tax you paid in 2004 and you deducted state and local income taxes on line 5 of your 2004 Schedule A, use the worksheet on page 24 to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the worksheet on page 24 if any of the following applies.

1. You received a refund in 2005 that is for a tax year other than 2004.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2005 of an amount deducted or credit claimed in an earlier year.
3. The amount on your 2004 Form 1040, line 41, was more than the amount on your 2004 Form 1040, line 40.
4. Your 2004 state and local income tax refund is more than your 2004 state and local income tax deduction minus the amount you could have deducted as your 2004 state and local general sales taxes.
5. You made your last payment of 2004 estimated state or local income tax in 2005.
6. You owed alternative minimum tax in 2004.

7. You could not deduct the full amount of credits you were entitled to in 2004 because the total credits exceeded the amount shown on your 2004 Form 1040, line 45.

8. You could be claimed as a dependent by someone else in 2004.

9. You had to use the Itemized Deductions Worksheet in the 2004 Instructions for Schedules A & B because your 2004 adjusted gross income was over \$142,700 (\$71,350 if married filing separately) and both of the following apply.

a. You could not deduct all of the amount on the 2004 Itemized Deductions Worksheet, line 1.

b. The amount on line 8 of that 2004 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2005.

Line 11

Alimony Received

Enter amounts received as alimony or separate maintenance. You must let the person

who made the payments know your social security number. If you do not, you may have to pay a \$50 penalty. For more details, use TeleTax topic 406 (see page 8) or see Pub. 504.

Line 12

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C or C-EZ.

Line 13

Capital Gain or (Loss)

If you had a capital gain or loss, including any capital gain distributions or a capital loss carryover from 2004, you must complete and attach Schedule D.

Exception. You do not have to file Schedule D if both of the following apply.

- The only amounts you have to report on Schedule D are capital gain distributions

from Form(s) 1099-DIV, box 2a, or substitute statements.

- None of the Form(s) 1099-DIV or substitute statements have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

If both of the above apply, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Instructions for Schedule B for filing requirements for Forms 1099-DIV and 1096.



If you do not have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet on page 38 to figure your tax. Your tax is usually less if you use this worksheet.

State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records

Before you begin: ✓ Be sure you have read the **Exception** on page 23 to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **do not** enter more than the amount of your state and local income taxes shown on your 2004 Schedule A, line 5 **1.**

2. Enter your total allowable itemized deductions from your 2004 Schedule A, line 28 **2.**

Note. If the filing status on your 2004 Form 1040 was married filing separately and your spouse itemized deductions in 2004, skip lines 3, 4, and 5, and enter the amount from line 2 on line 6.

3. Enter the amount shown below for the filing status claimed on your **2004** Form 1040.

- Single or married filing separately— \$4,850
- Married filing jointly or qualifying widow(er)— \$9,700
- Head of household— \$7,150

.. **3.**

4. Did you fill in line 38a on your 2004 Form 1040?

No. Enter -0-.

Yes. Multiply the number in the box on line 38a of your 2004 Form 1040 by \$950 (\$1,200 if your 2004 filing status was single or head of household).

4.

5. Add lines 3 and 4 **5.**

6. Is the amount on line 5 less than the amount on line 2?

No. None of your refund is taxable.

Yes. Subtract line 5 from line 2 **6.**

7. **Taxable part of your refund.** Enter the **smaller** of line 1 or line 6 here and on Form 1040, line 10 **7.**

Line 14

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Lines 15a and 15b

IRA Distributions



Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 15a and 15b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 15a blank and enter the total distribution on line 15b.

Exception 1. Enter the total distribution on line 15a if you rolled over part or all of the distribution from one:

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), or
- SEP or SIMPLE IRA to a traditional IRA.

Also, put “Rollover” next to line 15b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 15b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2006, attach a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 15a and see Form 8606 and its instructions to figure the amount to enter on line 15b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made

nondeductible contributions to any of your traditional or SEP IRAs for 2005 or an earlier year. If you made nondeductible contributions to these IRAs for 2005, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 15b; you do not have to see Form 8606 or its instructions.

- a. Distribution code T is shown in Form 1099-R, box 7, and you made a contribution (including a conversion) to a Roth IRA for 2000 or an earlier year.

- b. Distribution code Q is shown in Form 1099-R, box 7.

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2005.

4. You had a 2004 or 2005 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2005.

6. You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.

Note. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 15b. Enter the total amount of those distributions on line 15a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1934, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for line 60 on page 43 for details.

Lines 16a and 16b

Pensions and Annuities



Special rules may apply if you received a distribution from a profit-sharing or retirement plan after August 24, 2005, and your main home was in the Hurricane Katrina disaster area. Special rules may also apply if you received a distribution after February 28, 2005, and before August 29, 2005, to buy or construct a main home in the Hurricane Katrina disaster area, but that home was not bought or constructed because of Hurricane Katrina. See Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See page 27 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions of excess salary deferrals or excess contributions to retirement plans.



Attach Form(s) 1099-R to Form 1040 if any federal income tax was withheld.

Fully Taxable Pensions and Annuities

If your pension or annuity is fully taxable, enter it on line 16b; do not make an entry on line 16a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 27) of your pension or annuity, or (b) you got your entire cost back tax free before 2005.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see Pub. 525. If you received a Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments you received in 2005 on line 16a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 16b. But if your annuity starting date (defined below) was after July 1, 1986, see *Simplified Method* on page 26 to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$95 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 16b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

Annuity Starting Date

Your annuity starting date is the later of the first day of the first period for which you received a payment or the date the plan's obligations became fixed.

Simplified Method

You must use the Simplified Method if either of the following applies.

1. Your annuity starting date (defined on page 25) was after July 1, 1986, and you used this method last year to figure the taxable part.
2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the worksheet below to figure the

taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or Pub. 721 for U.S. Civil Service retirement benefits.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet below.

Simplified Method Worksheet—Lines 16a and 16b

Keep for Your Records



Before you begin: ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040, line 16b. Enter the total pension or annuity payments received in 2005 on Form 1040, line 16a.

1. Enter the total pension or annuity payments received in 2005. Also, enter this amount on Form 1040, line 16a	1.	
2. Enter your cost in the plan at the annuity starting date	2.	
3. Enter the appropriate number from Table 1 below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below	3.	
4. Divide line 2 by the number on line 3	4.	
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was before 1987 , skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5.	
6. Enter the amount, if any, recovered tax free in years after 1986	6.	
7. Subtract line 6 from line 2	7.	
8. Enter the smaller of line 5 or line 7	8.	
9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040, line 16b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R	9.	

Table 1 for Line 3 Above

AND your annuity starting date was—

IF the age at annuity starting date (see page 27) was . . .	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 27) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Age (or Combined Ages) at Annuity Starting Date

If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in Form 1099-R, box 9b, for the first year you received payments from the plan.

Rollovers

Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. Use lines 16a and 16b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 16a the total distribution before income tax or other deductions were withheld. This amount should be shown in Form 1099-R, box 1. From the total on line 16a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 16b. Also, enter "Rollover" next to line 16b.

Special rules apply to partial rollovers of property. For more details on rollovers,

including distributions under qualified domestic relations orders, see Pub. 575.

Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 60 on page 43.

Enter the total distribution on line 16a and the taxable part on line 16b.



You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. For details, see Form 4972.

Line 19

Unemployment Compensation

You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2005.

If you received an overpayment of unemployment compensation in 2005 and you repaid any of it in 2005, subtract the amount you repaid from the total amount you received. Enter the result on line 19. Also, enter "Repaid" and the amount you repaid on the dotted line next to line 19. If, in 2005, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid on Schedule A, line 22. But

if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

Lines 20a and 20b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2005. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 28 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 28 if any of the following applies.

- You made contributions to a traditional IRA for 2005 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2005 and your total repayments (box 4) were more than your total benefits for 2005 (box 3). None of your benefits are taxable for 2005. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. For more details, see Pub. 915.

- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040, lines 21 and 23 through 32 if they apply to you.
 - ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 35).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2005, enter “D” to the right of the word “benefits” on line 20a.
 - ✓ Be sure you have read the **Exception** on page 27 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p>1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 1.</p>	<p>1.</p>	
<p>2. Enter one-half of line 1 2.</p>	<p>2.</p>	
<p>3. Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 3.</p>	<p>3.</p>	
<p>4. Enter the amount, if any, from Form 1040, line 8b 4.</p>	<p>4.</p>	
<p>5. Add lines 2, 3, and 4 5.</p>	<p>5.</p>	
<p>6. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 6.</p>	<p>6.</p>	
<p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable.</p>		
<p><input type="checkbox"/> Yes. Subtract line 6 from line 5 7.</p>		
<p>8. If you are:</p> <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000 • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005, enter \$25,000 • Married filing separately and you lived with your spouse at any time in 2005, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17 	<p>8.</p>	
<p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. You do not have to enter any amounts on line 20a or 20b of Form 1040. But if you are married filing separately and you lived apart from your spouse for all of 2005, enter -0- on line 20b. Be sure you entered “D” to the right of the word “benefits” on line 20a.</p>		
<p><input type="checkbox"/> Yes. Subtract line 8 from line 7 9.</p>		
<p>10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2005 . . 10.</p>	<p>10.</p>	
<p>11. Subtract line 10 from line 9. If zero or less, enter -0- 11.</p>	<p>11.</p>	
<p>12. Enter the smaller of line 9 or line 10 12.</p>	<p>12.</p>	
<p>13. Enter one-half of line 12 13.</p>	<p>13.</p>	
<p>14. Enter the smaller of line 2 or line 13 14.</p>	<p>14.</p>	
<p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- 15.</p>	<p>15.</p>	
<p>16. Add lines 14 and 15 16.</p>	<p>16.</p>	
<p>17. Multiply line 1 by 85% (.85) 17.</p>	<p>17.</p>	
<p>18. Taxable social security benefits. Enter the smaller of line 16 or line 17 18.</p> <ul style="list-style-type: none"> • Enter the amount from line 1 above on Form 1040, line 20a. • Enter the amount from line 18 above on Form 1040, line 20b. 	<p>18.</p>	

TIP If any of your benefits are taxable for 2005 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

Line 21**Other Income**

Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC. Instead, see the chart on page 15 to find out where to report that income.

Use line 21 to report any income not reported elsewhere on your return or other schedules. See the examples below. List the type and amount of income. If necessary, show the required information on an attached statement. For more details, see *Miscellaneous Income* in Pub. 525.



Do not report any nontaxable amounts on line 21, such as child support; money or property that was inherited, willed to you, or received as a gift; or life insurance proceeds received because of a person's death.

Examples of income to report on line 21 are:

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2005, and (b) they were not included in a qualified rollover. See Pub. 970.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2005, and (b) they were not included in a qualified rollover. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- Prizes and awards.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses,

see the instructions for Schedule A, line 27, on page A-9.



Attach Form(s) W-2G to Form 1040 if any federal income tax was withheld.

- Jury duty fees. Also, see the instructions for line 36 on page 35.
- Alaska Permanent Fund dividends.
- Alternative trade adjustment assistance payments. These payments should be shown in Form 1099-G, box 5.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also, see the instructions for line 36 on page 35.
- Income from an activity not engaged in for profit. See Pub. 535.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

Adjusted Gross Income**Line 23****Educator Expenses**

If you were an eligible educator in 2005, you can deduct up to \$250 of qualified expenses you paid in 2005. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

Qualified expenses do not include expenses for home schooling or for

nonathletic supplies for courses in health or physical education. You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any reimbursements you received for these expenses that were not reported to you in Form W-2, box 1.

For more details, use TeleTax topic 458 (see page 8).

Line 24**Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials**

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106 or 2106-EZ.

Line 25**Health Savings Account Deduction**

If contributions (other than employer contributions) were made to your health savings account for 2005, you may be able to take this deduction. See Form 8889.

Line 26**Moving Expenses**

If you moved in connection with your job or business or started a new job, you may be able to take this deduction. But your new workplace must be at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. Use TeleTax topic 455 (see page 8) or see Form 3903.

Line 27

One-Half of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction.

Line 28

Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

Line 29

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents if any of the following applies.

- You were self-employed and had a net profit for the year.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2005 from an S corporation in which you were a

more-than-2% shareholder. Health insurance benefits paid for you may be shown in Form W-2, box 14.

The insurance plan must be established under your business. But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2005, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. For example, if you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction.

For more details, see Pub. 535.

Note. If, during 2005, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, you must complete Form 8885 before completing the worksheet below. When figuring the amount to enter on line 1 of the worksheet below, do not include any health coverage tax credit advance payments shown in Form 1099-H, box 1. Also, subtract the amount shown on Form 8885, line 4 (reduced by any advance payments shown on line 6 of that form), from the total insurance premiums you paid.

If you qualify to take the deduction, use the worksheet below to figure the amount you can deduct.

Exception. Use Pub. 535 instead of the worksheet below to find out how to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555 or 2555-EZ.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Line 30

Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Line 31a and 31b

Alimony Paid

If you made payments to or for your spouse or former spouse under a divorce or separation instrument, you may be able to take this deduction. Use TeleTax topic 452 (see page 8) or see Pub. 504.

Self-Employed Health Insurance Deduction Worksheet—Line 29

Keep for Your Records



- Before you begin:**
- ✓ If, during 2005, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA recipient, or Pension Benefit Guaranty Corporation pension recipient, see the **Note** above.
 - ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

- | | | |
|--|----|--|
| <p>1. Enter the total amount paid in 2005 for health insurance coverage established under your business for 2005 for you, your spouse, and your dependents. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan</p> | 1. | |
| <p>2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 27 and 28</p> | 2. | |
| <p>3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Form 1040, line 29. Do not include this amount in figuring any medical expense deduction on Schedule A</p> | 3. | |

* If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

** **Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. It does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your wages from that corporation.

Line 32

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2005, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2005, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services are a material income-producing factor. For more details, see Pub. 590. A statement should be sent to you by May 31, 2006, that shows all contributions to your traditional IRA for 2005.

Use the worksheet on page 32 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2005, you cannot deduct any contributions made to your traditional IRA for 2005 or treat them as nondeductible contributions.

2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 40.



If you made contributions to both a traditional IRA and a Roth IRA for 2005, do not use the worksheet on page 32. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

3. You cannot deduct elective deferrals to a 401(k) plan, section 457 plan,

SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in Form W-2, box 1. But you may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 40.

4. If you made contributions to your IRA in 2005 that you deducted for 2004, do not include them in the worksheet.

5. If you received income from a non-qualified deferred compensation plan or nongovernmental section 457 plan that is included in Form W-2, box 1, or in Form 1099-MISC, box 7, do not include that income on line 8 of the worksheet. The income should be shown in (a) Form W-2, box 11, (b) Form W-2, box 12, with code Z, or (c) Form 1099-MISC, box 15b. If it is not, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 32.

7. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b on page 25.

8. Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.

9. If the total of your IRA deduction on line 32 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2005, see Pub. 590 for special rules.



By April 1 of the year after the year in which you turn age 70½, you must start taking minimum required distributions from

your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you.

The "Retirement plan" box in Form W-2, box 13, should be checked if you were covered by a plan at work even if you were not vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555, 2555-EZ, or 8815, or you exclude employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2005.

IRA Deduction Worksheet—Line 32

Keep for Your Records



Before you begin: ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 35).
 ✓ Be sure you have read the list on page 31.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see page 31)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$4,000 (\$4,500 if age 50 or older at the end of 2005) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.		
2. Enter the amount shown below that applies to you.		
• Single, head of household, or married filing separately and you lived apart from your spouse for all of 2005, enter \$60,000	2a. _____	2b. _____
• Qualifying widow(er), enter \$80,000		
• Married filing jointly, enter \$80,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan		
• Married filing separately and you lived with your spouse at any time in 2005, enter \$10,000		
3. Enter the amount from Form 1040, line 22 3.		
4. Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36 4.		
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$4,000 (\$4,500 if age 50 or older at the end of 2005) on line 7 for that column and go to line 8. Otherwise, go to line 7	6a. _____	6b. _____
7. Multiply lines 6a and 6b by 40% (.40) (or by 45% (.45) in the column for the IRA of a person who is age 50 or older at the end of 2005). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. _____	7b. _____
8. Enter your wages, and your spouse's if filing jointly, and other earned income from Form 1040, minus any deductions on Form 1040, lines 27 and 28. Do not reduce wages by any loss from self-employment 8.		
CAUTION <i>If married filing jointly and line 8 is less than \$8,000 (\$8,500 if one spouse is age 50 or older at the end of 2005; \$9,000 if both spouses are age 50 or older at the end of 2005), stop here and see Pub. 590 to figure your IRA deduction.</i>		
9. Enter traditional IRA contributions made, or that will be made by April 17, 2006, for 2005 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. _____	9b. _____
10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040, line 32. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. _____	10b. _____



TIP You may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 40.

Line 33 Student Loan Interest Deduction

You can take this deduction only if all of the following apply.

- You paid interest in 2005 on a qualified student loan (see below).
- Your filing status is any status except married separately.
- Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er); \$135,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2005 tax return.

Use the worksheet below to figure your student loan interest deduction.

Exception. Use Pub. 970 instead of the worksheet below to figure your student loan interest deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for:

- Yourself and your spouse.
- Any person who was your dependent when the loan was taken out.
- Any person you could have claimed as a dependent on your return when the loan was taken out if that person had no gross income or had not filed a joint return.
- Any person you could have claimed as a dependent on your return for the prior year when the loan was taken out except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

The person for whom the expenses were paid must have been an eligible student (see this page). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes

most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

- Employer-provided educational assistance benefits that are not included in Form(s) W-2, box 1.
- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details on these expenses, see Pub. 970.

Eligible student. An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recognized educational credential at an eligible educational institution, and
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records



Before you begin: ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 35).
 ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

<p>1. Enter the total interest you paid in 2005 on qualified student loans (see above). Do not enter more than \$2,500</p> <p>2. Enter the amount from Form 1040, line 22</p> <p>3. Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36</p> <p>4. Subtract line 3 from line 2</p> <p>5. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> • Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$105,000 <p>6. Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4</p> <p>7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000</p> <p>8. Multiply line 1 by line 7</p> <p>9. Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040, line 33. Do not include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)</p>	<p>1. <input style="width: 100px; height: 20px;" type="text"/></p> <p>2. <input style="width: 100px; height: 20px;" type="text"/></p> <p>3. <input style="width: 100px; height: 20px;" type="text"/></p> <p>4. <input style="width: 100px; height: 20px;" type="text"/></p> <p>5. <input style="width: 100px; height: 20px;" type="text"/></p> <p>6. <input style="width: 100px; height: 20px;" type="text"/></p> <p>7. <input style="width: 100px; height: 20px;" type="text"/></p> <p>8. <input style="width: 100px; height: 20px;" type="text"/></p> <p>9. <input style="width: 100px; height: 20px;" type="text"/></p>
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Line 34

Tuition and Fees Deduction



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 50 on page 40 for details.

You can take this deduction only if all of the following apply.

- You paid qualified tuition and fees (see this page) in 2005 for yourself, your spouse, or your dependent(s).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is not more than: \$80,000 if single, head of household, or qualifying widow(er); \$160,000 if married filing jointly. Use lines 1 through 3 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, cannot be claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- You are not claiming an education credit for the same student. See the instructions for line 50 on page 40.

- You were a U.S. citizen or resident alien for all of 2005 or you were a nonresident alien for any part of 2005 and you are filing a joint return.

Use the worksheet below to figure your tuition and fees deduction.

Exception. Use Pub. 970 instead of the worksheet below to figure your tuition and fees deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

Qualified tuition and fees. Qualified tuition and fees are amounts paid in 2005 for tuition and fees required for the student's enrollment or attendance at an eligible educational institution during 2005. Tuition and fees paid in 2005 for an academic period that begins in the first 3 months of 2006 can also be used in figuring your deduction. Amounts paid include those paid by credit card or with borrowed funds. An eligible educational institution includes most colleges, universities, and certain vocational schools.

Qualified tuition and fees do not include amounts paid for the following items.

- Room and board, insurance, medical expenses (including student health fees),

transportation, or other similar personal, living, or family expenses.

- Course-related books, supplies, equipment, and nonacademic activities, except for fees required to be paid to the institution as a condition of enrollment or attendance.

- Any course involving sports, games, or hobbies, unless such course is part of the student's degree program.

Qualified tuition and fees must be reduced by the following benefits.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details, use TeleTax topic 457 (see page 8) or see Pub. 970.

Tuition and Fees Deduction Worksheet—Line 34

Keep for Your Records



Before you begin:	<ul style="list-style-type: none"> ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 35). ✓ Be sure you have read the Exception above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.
1. Enter the amount from Form 1040, line 22	1. <input style="width: 100px;" type="text"/>
2. Enter the total of the amounts from Form 1040, lines 23 through 33, plus any write-in adjustments you entered on the dotted line next to line 36	2. <input style="width: 100px;" type="text"/>
3. Subtract line 2 from line 1. If the result is more than \$80,000 (\$160,000 if married filing jointly), You cannot take the deduction for tuition and fees	3. <input style="width: 100px;" type="text"/>
4. Tuition and fees deduction. Is the amount on line 3 more than \$65,000 (\$130,000 if married filing jointly)?	4. <input style="width: 100px;" type="text"/>
<input type="checkbox"/> Yes. Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than \$2,000. Also, enter this amount on Form 1040, line 34.	} 4. <input style="width: 100px;" type="text"/>
<input type="checkbox"/> No. Enter the total qualified tuition and fees (defined above) you paid in 2005. Do not enter more than \$4,000. Also, enter this amount on Form 1040, line 34.	
Note. Do not include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.).	

Line 35

Domestic Production Activities Deduction

You may be able to deduct up to 3% of your qualified production activities income from the following activities.

1. Construction performed in the United States.
2. Engineering or architectural services performed in the United States for construction projects in the United States.
3. Any lease, rental, license, sale, exchange, or other disposition of:
 - a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part within the United States,
 - b. Any qualified film you produced,
 - c. Electricity, natural gas, or potable water you produced in the United States.

The deduction does not apply to income derived from:

- The sale of food and beverages you prepared at a retail establishment;
- Property you leased, licensed, or rented for use by any related person; or
- The transmission or distribution of electricity, natural gas, or potable water.

For details, see Form 8903 and its instructions.

Line 36

Include in the total on line 36 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 36, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as "MSA."
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as "Jury Pay."
- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as "PPR."
- Reforestation amortization and expenses (see Pub. 535). Identify as "RFST."
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as "Sub-Pay TRA."
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."

- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."

- Attorney fees and court costs for actions settled or decided after October 22, 2004, involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."

- Deduction for clean-fuel vehicles. If you placed a qualified clean-fuel vehicle in service in 2005, you can deduct \$2,000 on line 36 if you did not use the vehicle in your business (other than as an employee). Identify this deduction on line 36 as "Clean-Fuel."

If you used a qualified clean-fuel vehicle or other clean-fuel vehicle property in your business (other than as an employee), claim the business portion of the deduction on the applicable line of Schedule C, C-EZ, E, or F.



There are higher deduction amounts for heavy trucks, vans, and buses.

A qualified clean-fuel vehicle:

1. Must be acquired new and for your own use.
2. Must satisfy any federal and state emissions standards.
3. Is designed to be propelled by a clean-burning fuel, such as natural gas, liquefied natural gas, liquefied petroleum gas, hydrogen, or electricity.

A qualified clean-fuel vehicle includes certain gasoline-electric hybrid vehicles such as the Ford Escape Hybrid, Honda Insight, Honda Civic Hybrid, Honda Accord Hybrid, Lexus RX 400h, Mercury Mariner Hybrid, Toyota Highlander Hybrid, and Toyota Prius. It does not include electric vehicles.



You may be able to take a credit if you placed a new electric vehicle in service in 2005. See Form 8834 for details.

You may also be able to take this deduction for certain new property installed on a motor vehicle to enable it to be propelled by a clean-burning fuel.

For more details, see Pub. 535.

Line 37

If line 37 is less than zero, you may have a net operating loss that you can carry to another tax year. See the Instructions for Form 1045 for details.

Tax and Credits

Line 39a

If you were born before January 2, 1941, or were blind at the end of 2005, check the appropriate box(es) on line 39a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1941, or was blind at the end of 2005, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked.

Blindness

If you were partially blind as of December 31, 2005, you must get a statement certified by your eye doctor or registered optometrist that:

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

If your eye condition is not likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

Line 39b

If your spouse itemizes deductions on a separate return or if you were a dual-status alien, check the box on line 39b. But if you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident at the end of 2005 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

Line 40

Itemized Deductions or Standard Deduction

In most cases, your federal income tax will be less if you take the larger of your itemized deductions or standard deduction.



If you checked the box on line 39b, your standard deduction is zero.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of Form 1040, line 40. But if you, or your spouse if filing

jointly, can be claimed as a dependent on someone’s 2005 return or you checked any box on line 39a, use the worksheet or the chart below, whichever applies, to figure

your standard deduction. Also, if you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1941, or were blind.

Standard Deduction Worksheet for Dependents—Line 40

Keep for Your Records



Use this worksheet **only** if someone can claim you, or your spouse if filing jointly, as a dependent.

1.	Is your earned income* more than \$550? <input type="checkbox"/> Yes. Add \$250 to your earned income. Enter the total <input type="checkbox"/> No. Enter \$800	}	.....	1.	
2.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single or married filing separately—\$5,000 • Married filing jointly or qualifying widow(er)—\$10,000 • Head of household—\$7,300	}	.....	2.	
3.	Standard deduction.				
a.	Enter the smaller of line 1 or line 2. If born after January 1, 1941, and not blind, stop here and enter this amount on Form 1040, line 40. Otherwise, go to line 3b			3a.	
b.	If born before January 2, 1941, or blind, multiply the number on Form 1040, line 39a, by \$1,000 (\$1,250 if single or head of household)			3b.	
c.	Add lines 3a and 3b. Enter the total here and on Form 1040, line 40			3c.	

* **Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount, if any, on line 27.

Standard Deduction Chart for People Who Were Born Before January 2, 1941, or Were Blind—Line 40

Do not use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.

Enter the number from the box on Form 1040, line 39a



Do not use the number of exemptions from line 6d.

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$6,250
	2	7,500
Married filing jointly or Qualifying widow(er)	1	\$11,000
	2	12,000
	3	13,000
	4	14,000
Married filing separately	1	\$6,000
	2	7,000
	3	8,000
	4	9,000
Head of household	1	\$8,550
	2	9,800

Line 42 Exemptions

Taxpayers housing individuals displaced by Hurricane Katrina. You may be able to claim an additional exemption amount of \$500 per person (up to \$2,000) if you provided housing to a person who was displaced from his or her main home because of Hurricane Katrina and all of the following apply.

- The person displaced lived in your main home for at least 60 consecutive days in 2005.
- You did not receive any rent or other amount from any source for providing the housing.
- The main home of the person displaced was, on August 28, 2005, in the Hurricane Katrina disaster area.
- The person displaced was not your spouse or dependent.

For details, see Form 8914.

Adjusted gross income (line 38) over \$109,475. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

Line 44 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 one of the following methods to figure your tax. Also include in the total on line 44 any of the following taxes.

1. Tax from Forms 8814 and 4972. Be sure to check the appropriate box(es).
2. Tax from recapture of an education credit. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2005 for the student. See Form 8863 for more details. If you owe this tax, enter the amount and "ECR" on the dotted line next to line 44.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table that begins on page 65 to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet on page 77.

However, do not use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

Form 8615. Form 8615 must generally be used to figure the tax for any child who was under age 14 at the end of 2005, and who

had more than \$1,600 of investment income, such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions). But if neither of the child's parents was alive at the end of 2005, do not use Form 8615 to figure the child's tax. Also, a child born on January 1, 1992, is considered to be age 14 at the end of 2005. Do not use Form 8615 for such a child.

Schedule D Tax Worksheet. If you have to file Schedule D and Schedule D, line 18 or 19, is more than zero, use the Schedule D Tax Worksheet on page D-9 of the Instructions for Schedule D to figure your tax.

Qualified Dividends and Capital Gain Tax Worksheet. If you do not have to use the Schedule D Tax Worksheet (see above), use the worksheet on page 38 to figure your tax if any of the following applies.

- You reported qualified dividends on Form 1040, line 9b.
- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.
- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

Schedule J. If you had income from farming or fishing, your tax may be less if you choose to figure it using income averaging on Schedule J.

Deduction for Exemptions Worksheet—Line 42

Keep for Your Records



1. Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?		
<input type="checkbox"/> No.	Multiply \$3,200 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on line 42.	
<input type="checkbox"/> Yes.	Continue	
2.	Multiply \$3,200 by the total number of exemptions claimed on Form 1040, line 6d	2. <input type="text"/>
3.	Enter the amount from Form 1040, line 38	3. <input type="text"/>
4.	Enter the amount shown below for your filing status.	
	<ul style="list-style-type: none"> • Single—\$145,950 • Married filing jointly or qualifying widow(er)—\$218,950 • Married filing separately—\$109,475 • Head of household—\$182,450 	4. <input type="text"/>
5.	Subtract line 4 from line 3. If the result is more than \$122,500 (\$61,250 if married filing separately), You cannot take a deduction for exemptions	5. <input type="text"/>
6.	Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1)	6. <input type="text"/>
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal	7. <input type="text"/>
8.	Multiply line 2 by line 7	8. <input type="text"/>
9.	Deduction for exemptions. Subtract line 8 from line 2. Enter the result here and on Form 1040, line 42	9. <input type="text"/>

Qualified Dividends and Capital Gain Tax Worksheet—Line 44

Keep for Your Records



Before you begin: ✓ See the instructions for line 44 on page 37 to see if you can use this worksheet to figure your tax.
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on line 13 of Form 1040.

1. Enter the amount from Form 1040, line 43	1.	
2. Enter the amount from Form 1040, line 9b	2.	
3. Are you filing Schedule D? <input type="checkbox"/> Yes. Enter the smaller of line 15 or 16 of Schedule D, but do not enter less than -0- <input type="checkbox"/> No. Enter the amount from Form 1040, line 13	3.	
4. Add lines 2 and 3	4.	
5. If you are claiming investment interest expense on Form 4952, enter the amount from line 4g of that form. Otherwise, enter -0-	5.	
6. Subtract line 5 from line 4. If zero or less, enter -0-	6.	
7. Subtract line 6 from line 1. If zero or less, enter -0-	7.	
8. Enter the smaller of: <ul style="list-style-type: none"> • The amount on line 1, or • \$29,700 if single or married filing separately, \$59,400 if married filing jointly or qualifying widow(er), \$39,800 if head of household. 	8.	
9. Is the amount on line 7 equal to or more than the amount on line 8? <input type="checkbox"/> Yes. Skip lines 9 through 11; go to line 12 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 7	9.	
10. Subtract line 9 from line 8	10.	
11. Multiply line 10 by 5% (.05)	11.	
12. Are the amounts on lines 6 and 10 the same? <input type="checkbox"/> Yes. Skip lines 12 through 15; go to line 16. <input type="checkbox"/> No. Enter the smaller of line 1 or line 6	12.	
13. Enter the amount from line 10 (if line 10 is blank, enter -0-)	13.	
14. Subtract line 13 from line 12	14.	
15. Multiply line 14 by 15% (.15)	15.	
16. Figure the tax on the amount on line 7. Use the Tax Table or Tax Computation Worksheet, whichever applies	16.	
17. Add lines 11, 15, and 16	17.	
18. Figure the tax on the amount on line 1. Use the Tax Table or Tax Computation Worksheet, whichever applies	18.	
19. Tax on all taxable income. Enter the smaller of line 17 or line 18. Also include this amount on Form 1040, line 44	19.	

Line 45

Alternative Minimum Tax

Use the worksheet below to see if you should fill in Form 6251.



An electronic version of this worksheet will be available on www.irs.gov in 2006. Enter "AMT Assistant" in the Search for box on the website.

Exception. Fill in Form 6251 instead of using the worksheet below if you claimed or received any of the following items.

- Accelerated depreciation.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.

- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities or passive activities.
- Income from long-term contracts not figured using the percentage-of-completion method.

(Continued on page 40)

Worksheet To See if You Should Fill in Form 6251—Line 45

Keep for Your Records

Before you begin:	✓	Be sure you have read the Exception above to see if you must fill in Form 6251 instead of using this worksheet.	
	✓	If you are claiming the foreign tax credit (see the instructions for Form 1040, line 47, on page 40), enter that credit on line 47.	

1.	Are you filing Schedule A ?		
	<input type="checkbox"/> No. Skip lines 1 through 3; enter on line 4 the amount from Form 1040, line 38, and go to line 5.		
	<input type="checkbox"/> Yes. Enter the amount from Form 1040, line 41	1.	
2.	Enter the smaller of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 38	2.	
3.	Enter the total of the amounts from Schedule A, lines 9 and 26	3.	
4.	Add lines 1 through 3 above	4.	
5.	Enter any tax refund from Form 1040, lines 10 and 21	5.	
6.	Subtract line 5 from line 4	6.	
7.	Enter the amount from Form 8914, line 2	7.	
8.	Subtract line 7 from line 6	8.	
9.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single or head of household—\$40,250 • Married filing jointly or qualifying widow(er)—\$58,000 • Married filing separately—\$29,000 	} 9.	
10.	Is the amount on line 8 more than the amount on line 9?		
	<input type="checkbox"/> No. You do not need to fill in Form 6251.		
	<input type="checkbox"/> Yes. Subtract line 9 from line 8	10.	
11.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single or head of household—\$112,500 • Married filing jointly or qualifying widow(er)—\$150,000 • Married filing separately—\$75,000 	} 11.	
12.	Is the amount on line 8 more than the amount on line 11?		
	<input type="checkbox"/> No. Skip lines 12 and 13; enter on line 14 the amount from line 10, and go to line 15.		
	<input type="checkbox"/> Yes. Subtract line 11 from line 8	12.	
13.	Multiply line 12 by 25% (.25) and enter the result but do not enter more than line 9 above	13.	
14.	Add lines 10 and 13	14.	
15.	Is the amount on line 14 more than \$175,000 (\$87,500 if married filing separately)?		
	<input type="checkbox"/> Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.		
	<input type="checkbox"/> No. Multiply line 14 by 26% (.26)	15.	
16.	Enter the amount from Form 1040, line 44, minus the total of any tax from Form 4972 and any amount on Form 1040, line 47. If you used Schedule J to figure your tax, the amount for Form 1040, line 44, must be refigured without using Schedule J	16.	
Next.	Is the amount on line 15 more than the amount on line 16?		
	<input type="checkbox"/> Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.		
	<input type="checkbox"/> No. You do not need to fill in Form 6251.		

- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.

- Investment interest expense reported on Form 4952.

- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Any general business credit.
- Qualified electric vehicle credit.
- Nonconventional source fuel credit.
- Credit for prior year minimum tax.



Form 6251 should be filled in for a child who was under age 14 at the end of 2005 if the child's adjusted gross income from Form 1040, line 38, exceeds the child's earned income by more than \$5,850.

Line 47

Foreign Tax Credit

If you paid income tax to a foreign country, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You do not have to complete Form 1116 to take this credit if all five of the following apply.

1. All of your gross foreign source income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).
2. If you had dividend income from shares of stock, you held those shares for at least 16 days.
3. You are not filing Form 4563 or excluding income from sources within Puerto Rico.
4. The total of your foreign taxes was not more than \$300 (not more than \$600 if married filing jointly).
5. All of your foreign taxes were:
 - a. Legally owed and not eligible for a refund, and
 - b. Paid to countries that are recognized by the United States and do not support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements above?

Yes. Enter on line 47 the smaller of (a) your total foreign taxes, or (b) the amount on Form 1040, line 44.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 48

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent.
- Your disabled spouse who could not care for himself or herself.
- Any disabled person not able to care for himself or herself whom you claim as a dependent (or could have claimed as a dependent except that person received \$3,200 or more of gross income or filed a joint return).
- Any disabled person not able to care for himself or herself whom you could have claimed as a dependent except that you, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2005 return.

- Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 20.

For details, use TeleTax topic 602 (see page 8) or see Form 2441.

Line 49

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2005 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040, line 38, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See Schedule R and its instructions for details.

Credit figured by the IRS. If you can take this credit and you want us to figure it for you, see the Instructions for Schedule R.

Line 50

Education Credits

If you (or your dependent) paid qualified expenses in 2005 for yourself, your spouse,

or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2005 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040, line 38, is \$53,000 or more (\$107,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040, line 34, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2005 unless your filing status is married filing jointly.

Line 51

Retirement Savings Contributions Credit

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions to a traditional or Roth IRA; (b) elective deferrals to a 401(k), 403(b), governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you cannot take the credit if either of the following applies.

1. The amount on Form 1040, line 38, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1988, (b) is claimed as a dependent on someone else's 2005 tax return, or (c) was a student (defined below).

You were a student if during any part of 5 calendar months of 2005 you:

- Were enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

For more details, use TeleTax topic 610 (see page 8) or see Form 8880.

Line 52—Child Tax Credit

Three Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).
- Step 2.** Make sure that for each qualifying child you either checked the box on Form 1040, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).
- Step 3.** Answer the questions on this page to see if you can use the worksheet on page 42 to figure your credit or if you must use Pub. 972. If you need Pub. 972, see page 7.

Questions

Who Must Use Pub. 972



1. Is the amount on Form 1040, line 38, more than the amount shown below for your filing status?
- Married filing jointly – \$110,000
 - Single, head of household, or qualifying widow(er) – \$75,000
 - Married filing separately – \$55,000
- Yes.** You must use Pub. 972 to figure your credit.
- No.** Go to question 2.

2. Are you claiming any of the following credits?
- Adoption credit, Form 8839 (see the instructions for Form 1040, line 53, on page 43).
 - Mortgage interest credit, Form 8396 (see the instructions for Form 1040, line 54, on page 43).
 - District of Columbia first-time homebuyer credit, Form 8859.
- Yes.** You must use Pub. 972 to figure your child tax credit. You will also need the form(s) listed above for any credit(s) you are claiming.
- No.** Continue

3. Are you excluding income from Puerto Rico or are you filing any of the following forms?
- Form 2555 or 2555-EZ (relating to foreign earned income).
 - Form 4563 (exclusion of income for residents of American Samoa).
- Yes.** You must use Pub. 972 to figure your credit.
- No.** Use the worksheet on page 42 to figure your credit.

Child Tax Credit Worksheet—Line 52

Keep for Your Records



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2005 and meet the other requirements listed on page 19.
- Do not** use this worksheet if you answered “Yes” to question 1, 2, or 3 on page 41. Instead, use Pub. 972.

1. Number of qualifying children: _____ × \$1,000.
Enter the result. 1

2. Enter the amount from Form 1040, line 46. 2

3. Add the amounts from Form 1040:

Line 47 _____

Line 48 + _____

Line 49 + _____

Line 50 + _____

Line 51 + _____ Enter the total. 3

4. Are the amounts on lines 2 and 3 the same?

Yes. You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below. 4

No. Subtract line 3 from line 2.

5. Is the amount on line 1 more than the amount on line 4?

Yes. Enter the amount from line 4. Also, you may be able to take the **additional child tax credit**. See the **TIP** below. 5

No. Enter the amount from line 1. This is your child tax credit.

Enter this amount on Form 1040, line 52.



You may be able to take the **additional child tax credit** on Form 1040, line 68, if you answered “Yes” on line 4 or line 5 above.



- First, complete your Form 1040 through line 67.
- Then, use Form 8812 to figure any additional child tax credit.

Line 53**Adoption Credit**

You may be able to take this credit if either of the following applies.

- You paid expenses to adopt a child.
- You adopted a child with special needs and the adoption became final in 2005.

See the Instructions for Form 8839 for details.

Line 54

Include the following credits on line 54 and check the appropriate box(es). To find out if you can take the credit, see the form indicated.

- Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.
- District of Columbia first-time homebuyer credit. See Form 8859.

Line 55**Other Credits**

Include the following credits on line 55 and check the appropriate box(es). If box c is checked, also enter the form number, if applicable. To find out if you can take the credit, see the form or publication indicated.

- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.
- Qualified electric vehicle credit. If you placed a new electric vehicle in service in 2005, see Form 8834.
- General business credit. This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.
- Empowerment zone and renewal community employment credit. See Form 8844.
- Credit for alcohol used as fuel. See Form 6478.
- Renewable electricity, refined coal, and Indian coal production credit for electricity and refined coal produced at facilities placed in service after October 22, 2004, and Indian coal produced at facilities placed in service after August 8, 2005. See Form 8835, Section B.
- New York Liberty Zone business employee credit. If you have a carryforward credit from Form 8884, see Form 8835, Section B.

- Nonconventional source fuel credit. If you sold fuel produced from a nonconventional source, or you were an owner of royalty interests and you received income from the sale of fuel produced from a nonconventional source, you may be able to take this credit. See Form 8907.

- Qualified zone academy bond credit. This credit applies only to S corporation shareholders. See Form 8860.

Other Taxes**Line 59****Social Security and Medicare Tax on Tip Income Not Reported to Employer**

If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips. You must also pay this tax if your Form(s) W-2 shows allocated tips that you are including in your income on Form 1040, line 7.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



You may be charged a penalty equal to 50% of the social security and Medicare tax due on tips you received but did not report to your employer.

Line 60**Additional Tax on IRAs, Other Qualified Retirement Plans, etc.**

You may not owe this tax if the distribution was made or repaid because of Hurricane Katrina. See Form 8915 and its instructions for details.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.
2. Excess contributions were made to your IRAs, Coverdell education savings ac-

counts (ESAs), Archer MSAs, or health savings accounts.

3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.

4. You were born before July 1, 1934, and did not take the minimum required distribution from your IRA or other qualified retirement plan.

Exception. If only item (1) applies and distribution code 1 is correctly shown in Form 1099-R, box 7, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 60. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, put "No" under the heading "Other Taxes" to the left of line 60 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in Form 1099-R, box 7, or you qualify for an exception for qualified medical expenses, qualified higher education expenses, or qualified first-time homebuyer distributions, you must file Form 5329.

Line 61**Advance Earned Income Credit Payments**

Enter the total amount of advance earned income credit (EIC) payments you received. These payments are shown in Form(s) W-2, box 9.

Line 62**Household Employment Taxes**

If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$1,400 or more in 2005. Cash wages include wages paid by check, money order, etc.
2. You withheld federal income tax during 2005 at the request of any household employee.
3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2004 or 2005 to household employees.



For item (1), do not count amounts paid to an employee who was under age 18 at any time in 2005 and was a student.

Household employee. Any person who does household work is a household em-

ployee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, maids, yard workers, and similar domestic workers.

Line 63

Total Tax

Include in the total on line 63 any of the following taxes. To find out if you owe the tax, see the form or publication indicated. On the dotted line next to line 63, enter the amount of the tax and identify it as indicated.

1. Additional tax on health savings account distributions (see Form 8889). Identify as "HSA."
2. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."
3. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."
4. Recapture of the following credits.
 - a. Investment credit (see Form 4255). Identify as "ICR."
 - b. Low-income housing credit (see Form 8611). Identify as "LIHCR."
 - c. Qualified electric vehicle credit (see Pub. 535). Identify as "QEVCR."
 - d. Indian employment credit (see Form 8845). Identify as "IECR."
 - e. New markets credit (see Form 8874). Identify as "NMCR."
 - f. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."
5. Recapture of federal mortgage subsidy. If you sold your home in 2005 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as "FMSR."
6. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."
7. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in Form W-2, box 12, with codes A and B or M and N. Identify as "UT."

8. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in Form W-2, box 12, with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."

9. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."

10. Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See Internal Revenue Code section 4985. Identify as "ISC."

11. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements. This income should be shown in Form W-2, box 12, with code Z, or in Form 1099-MISC, box 15b. See Internal Revenue Code section 409A(a)(1)(B) to figure the tax on this income. Identify as "NQDC."

12. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(l)(3)" or "453A(c)," whichever applies.

Payments

Line 64

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 64. The amount withheld should be shown in Form W-2 or W-2G, box 2, and in Form 1099-R, box 4. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2005 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment

compensation, social security benefits, or other income you received, include the amount withheld in the total on line 64. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6.

Line 65

2005 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2005. Include any overpayment from your 2004 return that you applied to your 2005 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2005. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2005 or in 2006 before filing a 2005 return.

Divorced Taxpayers

If you got divorced in 2005 and you made joint estimated tax payments with your former spouse, put your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2005, put your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 65, put your former spouse's SSN, followed by "DIV."

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2005 and the name(s) and SSN(s) under which you made them.

Lines 66a and 66b— 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.

TIP *You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. Also, special rules may apply for people who had to relocate because of Hurricane Katrina. For details, see Pub. 4492.*

To Take the EIC:



- Follow the steps below.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.


For help in determining if you are eligible for the EIC, go to www.irs.gov/eitc and click on “EITC Assistant.” This service is available in English and Spanish.

CAUTION *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 48. You may also have to pay penalties.*



Step 1 All Filers



- If, in 2005:
 - 2 children lived with you, is the amount on Form 1040, line 38, less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040, line 38, less than \$31,030 (\$33,030 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040, line 38, less than \$11,750 (\$13,750 if married filing jointly)?

Yes. Continue  **No.**  You cannot take the credit.
- 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 48)?

Yes. Go to question 3. **No.**  You cannot take the credit. Put “No” on the dotted line next to line 66.

- Is your filing status married filing separately?

Yes.  You cannot take the credit. **No.** Continue 
- Are you filing Form 2555 or 2555-EZ (relating to foreign earned income)?

Yes.  You cannot take the credit. **No.** Continue 
- Were you or your spouse a nonresident alien for any part of 2005?

Yes. See *Nonresident aliens* on page 48. **No.** Go to Step 2.


Step 2 Investment Income


- Add the amounts from Form 1040:


Line 8a	_____
Line 8b	+ _____
Line 9a	+ _____
Line 13*	+ _____

Investment Income =

*Do not include if line 13 is a loss.
- Is your investment income more than \$2,700?

Yes. Continue  **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?

Yes. See *Form 4797 filers* on page 48. **No.**  You cannot take the credit.
- Do any of the following apply for 2005?
 - You are filing Schedule E.
 - You are reporting income or a loss from the rental of personal property not used in a trade or business.
 - You are reporting income on Form 1040, line 21, from Form 8814 (relating to election to report child’s interest and dividends).

Yes. You must use Worksheet 1 in Pub. 596 to see if you can take the credit. To get Pub. 596, see page 7. **No.** Continue 
- Did a child live with you in 2005?

Yes. Go to Step 3 on page 46. **No.** Go to Step 4 on page 46.

Continued from page 45

Step 3 Qualifying Child

A qualifying child for the EIC is a child who is your...

Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew)

AND

was ...

Under age 19 at the end of 2005

or

Under age 24 at the end of 2005 and a student (see page 48)

or

Any age and permanently and totally disabled (see page 48)

AND

who...

Lived with you in the United States for more than half of 2005.

If the child did not live with you for the required time, see *Exception to time lived with you* on page 48.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2005, or the child was married, see page 48.

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005?

- Yes.**  **No.** Go to question 2.



You cannot take the credit. Put "No" on the dotted line next to line 66a.

2. Do you have at least one child who meets the conditions to be your qualifying child?



- Yes.** The child must have a valid social security number as defined on page 48 unless the child was born and died in 2005. Skip Step 4; go to Step 5 on page 47.
- No.** Go to Step 4, question 2, if the amount on Form 1040, line 38, is less than \$11,750 (\$13,750 if married filing jointly).

Step 4 Filers Without a Qualifying Child


1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2005? See Step 3.

- Yes.**  **No.** Continue 
- You cannot take the credit. Put "No" on the dotted line next to line 66a.


2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2005 tax return?

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

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2005?


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

4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2005? Members of the military stationed outside the United States, see page 48 before you answer.

- Yes.** Go to Step 5 on page 47.
- No.**  You cannot take the credit. Put "No" on the dotted line next to line 66a.

Continued from page 46

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?
- Yes.** See *Clergy or Church employees*, whichever applies, on this page. **No.** Continue 

2. Figure earned income:

Form 1040, line 7 _____

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a Form W-2.
- Amount received for work performed while an inmate in a penal institution (put "PRI" and the amount subtracted on the dotted line next to Form 1040, line 7).
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted on the dotted line next to Form 1040, line 7). This amount may be shown in Form W-2, 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.

Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 66b. See *Combat pay, Nontaxable* on this page.

+ _____



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* =

*You may be able to elect to use your 2004 earned income to figure your EIC if (a) your 2004 earned income is more than your 2005 earned income, and (b) your main home was in the Hurricane Katrina disaster area on August 25, 2005. For details, see Pub. 4492. If you make this election, skip question 3 and go to question 4.




Electing to use your 2004 earned income may increase or decrease your EIC. Figure the credit using your 2005 earned income. Then figure the credit using your 2004 earned income. Compare the two amounts before making the election.

3. Were you self-employed, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?

- Yes.** Skip question 4 and Step 6; go to Worksheet B on page 50. **No.** Continue 

4. If you have:

- 2 or more qualifying children, is your earned income* less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 qualifying child, is your earned income* less than \$31,030 (\$33,030 if married filing jointly)?
 - No qualifying children, is your earned income* less than \$11,750 (\$13,750 if married filing jointly)?
- Yes.** Go to Step 6. **No.**  You cannot take the credit.

Step 6 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 page 48. **No.** Go to Worksheet A on page 49.

Definitions and Special Rules

(listed in alphabetical order)

Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

Church employees. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result in the first space of Step 5, line 2. Be sure to answer "Yes" to question 3 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040, line 7:

1. Put "Clergy" on the dotted line next to Form 1040, line 66a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result in the first space of Step 5, line 2.
4. Be sure to answer "Yes" to question 3 in Step 5.

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 12, with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election.

Credit figured by the IRS. To have the IRS figure your EIC:

1. Put “EIC” on the dotted line next to Form 1040, line 66a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 66b. See *Combat pay, Nontaxable* on page 47.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, Who must file* below.

Exception to time lived with you. A child is considered to have lived with you for all of 2005 if the child was born or died in 2005 and your home was this child’s home for the entire time he or she was alive in 2005. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived at home. Also see *Kidnapped child* on page 21 or *Members of the military* below.

Form 4797 filers. If the amount on Form 1040, line 13, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. To get Pub. 596, see page 7. Otherwise, stop; you cannot take the EIC.

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.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
 - You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other 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 the:
- 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.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2005 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040, line 6c, or (b) you could have claimed him or her as your dependent except for the rules for *Children of divorced or separated parents* on page 20.

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.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 45. Otherwise, stop; you cannot take the EIC.

Permanently and totally disabled. A person who, at any time in 2005, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 20 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 68).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Earned income credit (lines 66a and 66b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child’s parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child’s parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2005. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2005.
- If none of the persons is the child’s parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2005.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will not be taking the EIC with a qualifying child, put “No” on the dotted line next to line 66a. Otherwise, go to Step 3, question 1, on page 46.

Social security number (SSN). For 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 16. If you will not have an SSN by April 17, 2006, see *What if You Cannot File on Time?* on page 12.

Student. A child who during any part of 5 calendar months of 2005 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

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 can 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.

Worksheet A—Earned Income Credit (EIC)—Lines 66a and 66b

Keep for Your Records 

Before you begin: ✓ Be sure you are using the correct worksheet. Use this worksheet only if you answered “No” to Step 5, question 3, on page 47, or you elect to use your 2004 earned income to figure your EIC (see page 47). Otherwise, use Worksheet B that begins on page 50.

Part 1


All Filers Using Worksheet A

1. Enter your earned income from Step 5 on page 47. But if you elect to use your 2004 earned income (see page 47), enter that amount instead.

1	
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2. Look up the amount on line 1 above in the EIC Table on pages 52–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.

2	
----------	--

If line 2 is zero,  You cannot take the credit. Put “No” on the dotted line next to line 66a.

3. Enter the amount from Form 1040, line 38.

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. If you have:
 • No qualifying children, is the amount on line 3 less than \$6,550 (\$8,550 if married filing jointly)?
 • 1 or more qualifying children, is the amount on line 3 less than \$14,400 (\$16,400 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 pages 52–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.
 Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.


5	
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Part 3

Your Earned Income Credit

6. **This is your earned income credit.** If you elect to use your 2004 earned income (see page 47), enter “PYEI” and the amount of your 2004 earned income on the dotted line next to line 66a.

6	
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Enter this amount on Form 1040, line 66a. 

Reminder—

✓ If you have a qualifying child, complete and attach Schedule EIC.



If your EIC for a year after 1996 was reduced or disallowed, see page 48 to find out if you must file Form 8862 to take the credit for 2005.

Worksheet B—Earned Income Credit (EIC)—Lines 66a and 66b

Keep for Your Records



Use this worksheet if you answered “Yes” to Step 5, question 3, on page 47, and you do not elect to use your 2004 earned income to figure your EIC (see page 47).

- ✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- ✓ If you are married filing a joint return, include your spouse’s amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1 Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE	1a. Enter the amount from Schedule SE, Section A, line 3, or Section B, line 3, whichever applies.	1a	
	b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.	+ 1b	
	c. Combine lines 1a and 1b.	= 1c	
	d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.	- 1d	
	e. Subtract line 1d from 1c.	= 1e	

Part 2 Self-Employed NOT Required To File Schedule SE <small>For example, your net earnings from self-employment were less than \$400.</small>	2. Do not include on these lines any statutory employee income or any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361.	
	a. Enter any net farm profit or (loss) from Schedule F, line 36, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a
	b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9*.	+ 2b
c. Combine lines 2a and 2b.	= 2c	
<small>*Reduce any Schedule K-1 amounts by any partnership section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed on oil and gas properties. If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. Put your name and social security number on Schedule SE and attach it to your return.</small>		

Part 3 Statutory Employees Filing Schedule C or C-EZ	3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, line 1, that you are filing as a statutory employee.	3
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Part 4 All Filers Using Worksheet B <small>Note. If line 4b includes income on which you should have paid self-employment tax but did not, we may reduce your credit by the amount of self-employment tax not paid.</small>	4a. Enter your earned income from Step 5 on page 47.	4a
	b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.	4b

If line 4b is zero or less, You cannot take the credit. Put “No” on the dotted line next to line 66a.

5. If you have:
- 2 or more qualifying children, is line 4b less than \$35,263 (\$37,263 if married filing jointly)?
 - 1 qualifying child, is line 4b less than \$31,030 (\$33,030 if married filing jointly)?
 - No qualifying children, is line 4b less than \$11,750 (\$13,750 if married filing jointly)?

Yes. If you want the IRS to figure your credit, see page 48. If you want to figure the credit yourself, enter the amount from line 4b on line 6 (page 51).

No. You cannot take the credit. Put “No” on the dotted line next to line 66a.

Worksheet **B**—Continued from page 50

Keep for Your Records


**Part 5****All Filers Using Worksheet B**

6. Enter your total earned income from Part 4, line 4b, on page 50.

6	
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7. Look up the amount on line 6 above in the EIC Table on pages 52–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.

7	
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If line 7 is zero,  You cannot take the credit. Put “No” on the dotted line next to line 66a.

8. Enter the amount from Form 1040, line 38.

8	
----------	--

9. Are the amounts on lines 8 and 6 the same?

- Yes.** Skip line 10; enter the amount from line 7 on line 11.
- No.** Go to line 10.

Part 6**Filers Who Answered “No” on Line 9**

10. If you have:

- No qualifying children, is the amount on line 8 less than \$6,550 (\$8,550 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than \$14,400 (\$16,400 if married filing jointly)?

Yes. Leave line 10 blank; enter the amount from line 7 on line 11.

- No.** Look up the amount on line 8 in the EIC Table on pages 52–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

10	
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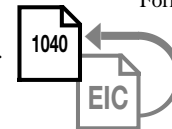
Part 7**Your Earned Income Credit**

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

11	
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Reminder—

- ✓ If you have a qualifying child, complete and attach Schedule EIC.



Enter this amount on Form 1040, line 66a.



If your EIC for a year after 1996 was reduced or disallowed, see page 48 to find out if you must file Form 8862 to take the credit for 2005.

2005 Earned Income Credit (EIC) Table

Caution. 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.

2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is—	And your filing status is—		
	Single, head of household, or qualifying widow(er) and you have—		
	No children	One child	Two children
At least	But less than	Your credit is—	
2,400	2,450	186	825 970
2,450	2,500	189	842 990

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	2,750	2,800	212	944	1,110	212	944	1,110
50	100	6	26	30	6	26	30	2,800	2,850	216	961	1,130	216	961	1,130
100	150	10	43	50	10	43	50	2,850	2,900	220	978	1,150	220	978	1,150
150	200	13	60	70	13	60	70	2,900	2,950	224	995	1,170	224	995	1,170
200	250	17	77	90	17	77	90	2,950	3,000	228	1,012	1,190	228	1,012	1,190
250	300	21	94	110	21	94	110	3,000	3,050	231	1,029	1,210	231	1,029	1,210
300	350	25	111	130	25	111	130	3,050	3,100	235	1,046	1,230	235	1,046	1,230
350	400	29	128	150	29	128	150	3,100	3,150	239	1,063	1,250	239	1,063	1,250
400	450	33	145	170	33	145	170	3,150	3,200	243	1,080	1,270	243	1,080	1,270
450	500	36	162	190	36	162	190	3,200	3,250	247	1,097	1,290	247	1,097	1,290
500	550	40	179	210	40	179	210	3,250	3,300	251	1,114	1,310	251	1,114	1,310
550	600	44	196	230	44	196	230	3,300	3,350	254	1,131	1,330	254	1,131	1,330
600	650	48	213	250	48	213	250	3,350	3,400	258	1,148	1,350	258	1,148	1,350
650	700	52	230	270	52	230	270	3,400	3,450	262	1,165	1,370	262	1,165	1,370
700	750	55	247	290	55	247	290	3,450	3,500	266	1,182	1,390	266	1,182	1,390
750	800	59	264	310	59	264	310	3,500	3,550	270	1,199	1,410	270	1,199	1,410
800	850	63	281	330	63	281	330	3,550	3,600	273	1,216	1,430	273	1,216	1,430
850	900	67	298	350	67	298	350	3,600	3,650	277	1,233	1,450	277	1,233	1,450
900	950	71	315	370	71	315	370	3,650	3,700	281	1,250	1,470	281	1,250	1,470
950	1,000	75	332	390	75	332	390	3,700	3,750	285	1,267	1,490	285	1,267	1,490
1,000	1,050	78	349	410	78	349	410	3,750	3,800	289	1,284	1,510	289	1,284	1,510
1,050	1,100	82	366	430	82	366	430	3,800	3,850	293	1,301	1,530	293	1,301	1,530
1,100	1,150	86	383	450	86	383	450	3,850	3,900	296	1,318	1,550	296	1,318	1,550
1,150	1,200	90	400	470	90	400	470	3,900	3,950	300	1,335	1,570	300	1,335	1,570
1,200	1,250	94	417	490	94	417	490	3,950	4,000	304	1,352	1,590	304	1,352	1,590
1,250	1,300	98	434	510	98	434	510	4,000	4,050	308	1,369	1,610	308	1,369	1,610
1,300	1,350	101	451	530	101	451	530	4,050	4,100	312	1,386	1,630	312	1,386	1,630
1,350	1,400	105	468	550	105	468	550	4,100	4,150	316	1,403	1,650	316	1,403	1,650
1,400	1,450	109	485	570	109	485	570	4,150	4,200	319	1,420	1,670	319	1,420	1,670
1,450	1,500	113	502	590	113	502	590	4,200	4,250	323	1,437	1,690	323	1,437	1,690
1,500	1,550	117	519	610	117	519	610	4,250	4,300	327	1,454	1,710	327	1,454	1,710
1,550	1,600	120	536	630	120	536	630	4,300	4,350	331	1,471	1,730	331	1,471	1,730
1,600	1,650	124	553	650	124	553	650	4,350	4,400	335	1,488	1,750	335	1,488	1,750
1,650	1,700	128	570	670	128	570	670	4,400	4,450	339	1,505	1,770	339	1,505	1,770
1,700	1,750	132	587	690	132	587	690	4,450	4,500	342	1,522	1,790	342	1,522	1,790
1,750	1,800	136	604	710	136	604	710	4,500	4,550	346	1,539	1,810	346	1,539	1,810
1,800	1,850	140	621	730	140	621	730	4,550	4,600	350	1,556	1,830	350	1,556	1,830
1,850	1,900	143	638	750	143	638	750	4,600	4,650	354	1,573	1,850	354	1,573	1,850
1,900	1,950	147	655	770	147	655	770	4,650	4,700	358	1,590	1,870	358	1,590	1,870
1,950	2,000	151	672	790	151	672	790	4,700	4,750	361	1,607	1,890	361	1,607	1,890
2,000	2,050	155	689	810	155	689	810	4,750	4,800	365	1,624	1,910	365	1,624	1,910
2,050	2,100	159	706	830	159	706	830	4,800	4,850	369	1,641	1,930	369	1,641	1,930
2,100	2,150	163	723	850	163	723	850	4,850	4,900	373	1,658	1,950	373	1,658	1,950
2,150	2,200	166	740	870	166	740	870	4,900	4,950	377	1,675	1,970	377	1,675	1,970
2,200	2,250	170	757	890	170	757	890	4,950	5,000	381	1,692	1,990	381	1,692	1,990
2,250	2,300	174	774	910	174	774	910	5,000	5,050	384	1,709	2,010	384	1,709	2,010
2,300	2,350	178	791	930	178	791	930	5,050	5,100	388	1,726	2,030	388	1,726	2,030
2,350	2,400	182	808	950	182	808	950	5,100	5,150	392	1,743	2,050	392	1,743	2,050
2,400	2,450	186	825	970	186	825	970	5,150	5,200	396	1,760	2,070	396	1,760	2,070
2,450	2,500	189	842	990	189	842	990	5,200	5,250	399	1,777	2,090	399	1,777	2,090
2,500	2,550	193	859	1,010	193	859	1,010	5,250	5,300	399	1,794	2,110	399	1,794	2,110
2,550	2,600	197	876	1,030	197	876	1,030	5,300	5,350	399	1,811	2,130	399	1,811	2,130
2,600	2,650	201	893	1,050	201	893	1,050	5,350	5,400	399	1,828	2,150	399	1,828	2,150
2,650	2,700	205	910	1,070	205	910	1,070	5,400	5,450	399	1,845	2,170	399	1,845	2,170
2,700	2,750	208	927	1,090	208	927	1,090	5,450	5,500	399	1,862	2,190	399	1,862	2,190

(Continued on page 53)

2005 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
5,500	5,550	399	1,879	2,210	399	1,879	2,210	8,500	8,550	247	2,662	3,410	399	2,662	3,410
5,550	5,600	399	1,896	2,230	399	1,896	2,230	8,550	8,600	243	2,662	3,430	396	2,662	3,430
5,600	5,650	399	1,913	2,250	399	1,913	2,250	8,600	8,650	239	2,662	3,450	392	2,662	3,450
5,650	5,700	399	1,930	2,270	399	1,930	2,270	8,650	8,700	235	2,662	3,470	388	2,662	3,470
5,700	5,750	399	1,947	2,290	399	1,947	2,290	8,700	8,750	231	2,662	3,490	384	2,662	3,490
5,750	5,800	399	1,964	2,310	399	1,964	2,310	8,750	8,800	228	2,662	3,510	381	2,662	3,510
5,800	5,850	399	1,981	2,330	399	1,981	2,330	8,800	8,850	224	2,662	3,530	377	2,662	3,530
5,850	5,900	399	1,998	2,350	399	1,998	2,350	8,850	8,900	220	2,662	3,550	373	2,662	3,550
5,900	5,950	399	2,015	2,370	399	2,015	2,370	8,900	8,950	216	2,662	3,570	369	2,662	3,570
5,950	6,000	399	2,032	2,390	399	2,032	2,390	8,950	9,000	212	2,662	3,590	365	2,662	3,590
6,000	6,050	399	2,049	2,410	399	2,049	2,410	9,000	9,050	208	2,662	3,610	361	2,662	3,610
6,050	6,100	399	2,066	2,430	399	2,066	2,430	9,050	9,100	205	2,662	3,630	358	2,662	3,630
6,100	6,150	399	2,083	2,450	399	2,083	2,450	9,100	9,150	201	2,662	3,650	354	2,662	3,650
6,150	6,200	399	2,100	2,470	399	2,100	2,470	9,150	9,200	197	2,662	3,670	350	2,662	3,670
6,200	6,250	399	2,117	2,490	399	2,117	2,490	9,200	9,250	193	2,662	3,690	346	2,662	3,690
6,250	6,300	399	2,134	2,510	399	2,134	2,510	9,250	9,300	189	2,662	3,710	342	2,662	3,710
6,300	6,350	399	2,151	2,530	399	2,151	2,530	9,300	9,350	186	2,662	3,730	339	2,662	3,730
6,350	6,400	399	2,168	2,550	399	2,168	2,550	9,350	9,400	182	2,662	3,750	335	2,662	3,750
6,400	6,450	399	2,185	2,570	399	2,185	2,570	9,400	9,450	178	2,662	3,770	331	2,662	3,770
6,450	6,500	399	2,202	2,590	399	2,202	2,590	9,450	9,500	174	2,662	3,790	327	2,662	3,790
6,500	6,550	399	2,219	2,610	399	2,219	2,610	9,500	9,550	170	2,662	3,810	323	2,662	3,810
6,550	6,600	396	2,236	2,630	399	2,236	2,630	9,550	9,600	166	2,662	3,830	319	2,662	3,830
6,600	6,650	392	2,253	2,650	399	2,253	2,650	9,600	9,650	163	2,662	3,850	316	2,662	3,850
6,650	6,700	388	2,270	2,670	399	2,270	2,670	9,650	9,700	159	2,662	3,870	312	2,662	3,870
6,700	6,750	384	2,287	2,690	399	2,287	2,690	9,700	9,750	155	2,662	3,890	308	2,662	3,890
6,750	6,800	381	2,304	2,710	399	2,304	2,710	9,750	9,800	151	2,662	3,910	304	2,662	3,910
6,800	6,850	377	2,321	2,730	399	2,321	2,730	9,800	9,850	147	2,662	3,930	300	2,662	3,930
6,850	6,900	373	2,338	2,750	399	2,338	2,750	9,850	9,900	143	2,662	3,950	296	2,662	3,950
6,900	6,950	369	2,355	2,770	399	2,355	2,770	9,900	9,950	140	2,662	3,970	293	2,662	3,970
6,950	7,000	365	2,372	2,790	399	2,372	2,790	9,950	10,000	136	2,662	3,990	289	2,662	3,990
7,000	7,050	361	2,389	2,810	399	2,389	2,810	10,000	10,050	132	2,662	4,010	285	2,662	4,010
7,050	7,100	358	2,406	2,830	399	2,406	2,830	10,050	10,100	128	2,662	4,030	281	2,662	4,030
7,100	7,150	354	2,423	2,850	399	2,423	2,850	10,100	10,150	124	2,662	4,050	277	2,662	4,050
7,150	7,200	350	2,440	2,870	399	2,440	2,870	10,150	10,200	120	2,662	4,070	273	2,662	4,070
7,200	7,250	346	2,457	2,890	399	2,457	2,890	10,200	10,250	117	2,662	4,090	270	2,662	4,090
7,250	7,300	342	2,474	2,910	399	2,474	2,910	10,250	10,300	113	2,662	4,110	266	2,662	4,110
7,300	7,350	339	2,491	2,930	399	2,491	2,930	10,300	10,350	109	2,662	4,130	262	2,662	4,130
7,350	7,400	335	2,508	2,950	399	2,508	2,950	10,350	10,400	105	2,662	4,150	258	2,662	4,150
7,400	7,450	331	2,525	2,970	399	2,525	2,970	10,400	10,450	101	2,662	4,170	254	2,662	4,170
7,450	7,500	327	2,542	2,990	399	2,542	2,990	10,450	10,500	98	2,662	4,190	251	2,662	4,190
7,500	7,550	323	2,559	3,010	399	2,559	3,010	10,500	10,550	94	2,662	4,210	247	2,662	4,210
7,550	7,600	319	2,576	3,030	399	2,576	3,030	10,550	10,600	90	2,662	4,230	243	2,662	4,230
7,600	7,650	316	2,593	3,050	399	2,593	3,050	10,600	10,650	86	2,662	4,250	239	2,662	4,250
7,650	7,700	312	2,610	3,070	399	2,610	3,070	10,650	10,700	82	2,662	4,270	235	2,662	4,270
7,700	7,750	308	2,627	3,090	399	2,627	3,090	10,700	10,750	78	2,662	4,290	231	2,662	4,290
7,750	7,800	304	2,644	3,110	399	2,644	3,110	10,750	10,800	75	2,662	4,310	228	2,662	4,310
7,800	7,850	300	2,662	3,130	399	2,662	3,130	10,800	10,850	71	2,662	4,330	224	2,662	4,330
7,850	7,900	296	2,662	3,150	399	2,662	3,150	10,850	10,900	67	2,662	4,350	220	2,662	4,350
7,900	7,950	293	2,662	3,170	399	2,662	3,170	10,900	10,950	63	2,662	4,370	216	2,662	4,370
7,950	8,000	289	2,662	3,190	399	2,662	3,190	10,950	11,000	59	2,662	4,390	212	2,662	4,390
8,000	8,050	285	2,662	3,210	399	2,662	3,210	11,000	11,050	55	2,662	4,400	208	2,662	4,400
8,050	8,100	281	2,662	3,230	399	2,662	3,230	11,050	11,100	52	2,662	4,400	205	2,662	4,400
8,100	8,150	277	2,662	3,250	399	2,662	3,250	11,100	11,150	48	2,662	4,400	201	2,662	4,400
8,150	8,200	273	2,662	3,270	399	2,662	3,270	11,150	11,200	44	2,662	4,400	197	2,662	4,400
8,200	8,250	270	2,662	3,290	399	2,662	3,290	11,200	11,250	40	2,662	4,400	193	2,662	4,400
8,250	8,300	266	2,662	3,310	399	2,662	3,310	11,250	11,300	36	2,662	4,400	189	2,662	4,400
8,300	8,350	262	2,662	3,330	399	2,662	3,330	11,300	11,350	33	2,662	4,400	186	2,662	4,400
8,350	8,400	258	2,662	3,350	399	2,662	3,350	11,350	11,400	29	2,662	4,400	182	2,662	4,400
8,400	8,450	254	2,662	3,370	399	2,662	3,370	11,400	11,450	25	2,662	4,400	178	2,662	4,400
8,450	8,500	251	2,662	3,390	399	2,662	3,390	11,450	11,500	21	2,662	4,400	174	2,662	4,400

(Continued on page 54)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
11,500	11,550	17	2,662	4,400	170	2,662	4,400	15,100	15,150	0	2,542	4,241	0	2,662	4,400
11,550	11,600	13	2,662	4,400	166	2,662	4,400	15,150	15,200	0	2,534	4,230	0	2,662	4,400
11,600	11,650	10	2,662	4,400	163	2,662	4,400	15,200	15,250	0	2,526	4,220	0	2,662	4,400
11,650	11,700	6	2,662	4,400	159	2,662	4,400	15,250	15,300	0	2,518	4,209	0	2,662	4,400
11,700	11,750	2	2,662	4,400	155	2,662	4,400	15,300	15,350	0	2,510	4,199	0	2,662	4,400
11,750	11,800	0	2,662	4,400	151	2,662	4,400	15,350	15,400	0	2,502	4,188	0	2,662	4,400
11,800	11,850	0	2,662	4,400	147	2,662	4,400	15,400	15,450	0	2,494	4,178	0	2,662	4,400
11,850	11,900	0	2,662	4,400	143	2,662	4,400	15,450	15,500	0	2,486	4,167	0	2,662	4,400
11,900	11,950	0	2,662	4,400	140	2,662	4,400	15,500	15,550	0	2,478	4,157	0	2,662	4,400
11,950	12,000	0	2,662	4,400	136	2,662	4,400	15,550	15,600	0	2,470	4,146	0	2,662	4,400
12,000	12,050	0	2,662	4,400	132	2,662	4,400	15,600	15,650	0	2,462	4,136	0	2,662	4,400
12,050	12,100	0	2,662	4,400	128	2,662	4,400	15,650	15,700	0	2,454	4,125	0	2,662	4,400
12,100	12,150	0	2,662	4,400	124	2,662	4,400	15,700	15,750	0	2,446	4,115	0	2,662	4,400
12,150	12,200	0	2,662	4,400	120	2,662	4,400	15,750	15,800	0	2,438	4,104	0	2,662	4,400
12,200	12,250	0	2,662	4,400	117	2,662	4,400	15,800	15,850	0	2,430	4,094	0	2,662	4,400
12,250	12,300	0	2,662	4,400	113	2,662	4,400	15,850	15,900	0	2,422	4,083	0	2,662	4,400
12,300	12,350	0	2,662	4,400	109	2,662	4,400	15,900	15,950	0	2,414	4,073	0	2,662	4,400
12,350	12,400	0	2,662	4,400	105	2,662	4,400	15,950	16,000	0	2,406	4,062	0	2,662	4,400
12,400	12,450	0	2,662	4,400	101	2,662	4,400	16,000	16,050	0	2,398	4,051	0	2,662	4,400
12,450	12,500	0	2,662	4,400	98	2,662	4,400	16,050	16,100	0	2,390	4,041	0	2,662	4,400
12,500	12,550	0	2,662	4,400	94	2,662	4,400	16,100	16,150	0	2,382	4,030	0	2,662	4,400
12,550	12,600	0	2,662	4,400	90	2,662	4,400	16,150	16,200	0	2,374	4,020	0	2,662	4,400
12,600	12,650	0	2,662	4,400	86	2,662	4,400	16,200	16,250	0	2,366	4,009	0	2,662	4,400
12,650	12,700	0	2,662	4,400	82	2,662	4,400	16,250	16,300	0	2,358	3,999	0	2,662	4,400
12,700	12,750	0	2,662	4,400	78	2,662	4,400	16,300	16,350	0	2,350	3,988	0	2,662	4,400
12,750	12,800	0	2,662	4,400	75	2,662	4,400	16,350	16,400	0	2,342	3,978	0	2,662	4,400
12,800	12,850	0	2,662	4,400	71	2,662	4,400	16,400	16,450	0	2,334	3,967	0	2,653	4,388
12,850	12,900	0	2,662	4,400	67	2,662	4,400	16,450	16,500	0	2,326	3,957	0	2,645	4,378
12,900	12,950	0	2,662	4,400	63	2,662	4,400	16,500	16,550	0	2,318	3,946	0	2,637	4,367
12,950	13,000	0	2,662	4,400	59	2,662	4,400	16,550	16,600	0	2,310	3,936	0	2,629	4,357
13,000	13,050	0	2,662	4,400	55	2,662	4,400	16,600	16,650	0	2,302	3,925	0	2,621	4,346
13,050	13,100	0	2,662	4,400	52	2,662	4,400	16,650	16,700	0	2,294	3,915	0	2,613	4,336
13,100	13,150	0	2,662	4,400	48	2,662	4,400	16,700	16,750	0	2,286	3,904	0	2,605	4,325
13,150	13,200	0	2,662	4,400	44	2,662	4,400	16,750	16,800	0	2,278	3,894	0	2,597	4,315
13,200	13,250	0	2,662	4,400	40	2,662	4,400	16,800	16,850	0	2,270	3,883	0	2,589	4,304
13,250	13,300	0	2,662	4,400	36	2,662	4,400	16,850	16,900	0	2,262	3,872	0	2,582	4,294
13,300	13,350	0	2,662	4,400	33	2,662	4,400	16,900	16,950	0	2,254	3,862	0	2,574	4,283
13,350	13,400	0	2,662	4,400	29	2,662	4,400	16,950	17,000	0	2,246	3,851	0	2,566	4,273
13,400	13,450	0	2,662	4,400	25	2,662	4,400	17,000	17,050	0	2,238	3,841	0	2,558	4,262
13,450	13,500	0	2,662	4,400	21	2,662	4,400	17,050	17,100	0	2,230	3,830	0	2,550	4,252
13,500	13,550	0	2,662	4,400	17	2,662	4,400	17,100	17,150	0	2,222	3,820	0	2,542	4,241
13,550	13,600	0	2,662	4,400	13	2,662	4,400	17,150	17,200	0	2,214	3,809	0	2,534	4,230
13,600	13,650	0	2,662	4,400	10	2,662	4,400	17,200	17,250	0	2,206	3,799	0	2,526	4,220
13,650	13,700	0	2,662	4,400	6	2,662	4,400	17,250	17,300	0	2,198	3,788	0	2,518	4,209
13,700	13,750	0	2,662	4,400	2	2,662	4,400	17,300	17,350	0	2,190	3,778	0	2,510	4,199
13,750	14,400	0	2,662	4,400	0	2,662	4,400	17,350	17,400	0	2,182	3,767	0	2,502	4,188
14,400	14,450	0	2,653	4,388	0	2,662	4,400	17,400	17,450	0	2,174	3,757	0	2,494	4,178
14,450	14,500	0	2,645	4,378	0	2,662	4,400	17,450	17,500	0	2,166	3,746	0	2,486	4,167
14,500	14,550	0	2,637	4,367	0	2,662	4,400	17,500	17,550	0	2,158	3,736	0	2,478	4,157
14,550	14,600	0	2,629	4,357	0	2,662	4,400	17,550	17,600	0	2,150	3,725	0	2,470	4,146
14,600	14,650	0	2,621	4,346	0	2,662	4,400	17,600	17,650	0	2,142	3,714	0	2,462	4,136
14,650	14,700	0	2,613	4,336	0	2,662	4,400	17,650	17,700	0	2,134	3,704	0	2,454	4,125
14,700	14,750	0	2,605	4,325	0	2,662	4,400	17,700	17,750	0	2,126	3,693	0	2,446	4,115
14,750	14,800	0	2,597	4,315	0	2,662	4,400	17,750	17,800	0	2,118	3,683	0	2,438	4,104
14,800	14,850	0	2,589	4,304	0	2,662	4,400	17,800	17,850	0	2,110	3,672	0	2,430	4,094
14,850	14,900	0	2,582	4,294	0	2,662	4,400	17,850	17,900	0	2,102	3,662	0	2,422	4,083
14,900	14,950	0	2,574	4,283	0	2,662	4,400	17,900	17,950	0	2,094	3,651	0	2,414	4,073
14,950	15,000	0	2,566	4,273	0	2,662	4,400	17,950	18,000	0	2,086	3,641	0	2,406	4,062
15,000	15,050	0	2,558	4,262	0	2,662	4,400	18,000	18,050	0	2,078	3,630	0	2,398	4,051
15,050	15,100	0	2,550	4,252	0	2,662	4,400	18,050	18,100	0	2,070	3,620	0	2,390	4,041

(Continued on page 55)

2005 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
18,100	18,150	0	2,062	3,609	0	2,382	4,030	21,100	21,150	0	1,583	2,977	0	1,902	3,399
18,150	18,200	0	2,054	3,599	0	2,374	4,020	21,150	21,200	0	1,575	2,967	0	1,894	3,388
18,200	18,250	0	2,046	3,588	0	2,366	4,009	21,200	21,250	0	1,567	2,956	0	1,886	3,378
18,250	18,300	0	2,038	3,578	0	2,358	3,999	21,250	21,300	0	1,559	2,946	0	1,878	3,367
18,300	18,350	0	2,030	3,567	0	2,350	3,988	21,300	21,350	0	1,551	2,935	0	1,870	3,356
18,350	18,400	0	2,022	3,557	0	2,342	3,978	21,350	21,400	0	1,543	2,925	0	1,862	3,346
18,400	18,450	0	2,014	3,546	0	2,334	3,967	21,400	21,450	0	1,535	2,914	0	1,854	3,335
18,450	18,500	0	2,006	3,535	0	2,326	3,957	21,450	21,500	0	1,527	2,904	0	1,846	3,325
18,500	18,550	0	1,998	3,525	0	2,318	3,946	21,500	21,550	0	1,519	2,893	0	1,838	3,314
18,550	18,600	0	1,990	3,514	0	2,310	3,936	21,550	21,600	0	1,511	2,883	0	1,830	3,304
18,600	18,650	0	1,982	3,504	0	2,302	3,925	21,600	21,650	0	1,503	2,872	0	1,822	3,293
18,650	18,700	0	1,974	3,493	0	2,294	3,915	21,650	21,700	0	1,495	2,862	0	1,814	3,283
18,700	18,750	0	1,966	3,483	0	2,286	3,904	21,700	21,750	0	1,487	2,851	0	1,806	3,272
18,750	18,800	0	1,958	3,472	0	2,278	3,894	21,750	21,800	0	1,479	2,841	0	1,798	3,262
18,800	18,850	0	1,950	3,462	0	2,270	3,883	21,800	21,850	0	1,471	2,830	0	1,790	3,251
18,850	18,900	0	1,942	3,451	0	2,262	3,872	21,850	21,900	0	1,463	2,819	0	1,783	3,241
18,900	18,950	0	1,934	3,441	0	2,254	3,862	21,900	21,950	0	1,455	2,809	0	1,775	3,230
18,950	19,000	0	1,926	3,430	0	2,246	3,851	21,950	22,000	0	1,447	2,798	0	1,767	3,220
19,000	19,050	0	1,918	3,420	0	2,238	3,841	22,000	22,050	0	1,439	2,788	0	1,759	3,209
19,050	19,100	0	1,910	3,409	0	2,230	3,830	22,050	22,100	0	1,431	2,777	0	1,751	3,199
19,100	19,150	0	1,902	3,399	0	2,222	3,820	22,100	22,150	0	1,423	2,767	0	1,743	3,188
19,150	19,200	0	1,894	3,388	0	2,214	3,809	22,150	22,200	0	1,415	2,756	0	1,735	3,177
19,200	19,250	0	1,886	3,378	0	2,206	3,799	22,200	22,250	0	1,407	2,746	0	1,727	3,167
19,250	19,300	0	1,878	3,367	0	2,198	3,788	22,250	22,300	0	1,399	2,735	0	1,719	3,156
19,300	19,350	0	1,870	3,356	0	2,190	3,778	22,300	22,350	0	1,391	2,725	0	1,711	3,146
19,350	19,400	0	1,862	3,346	0	2,182	3,767	22,350	22,400	0	1,383	2,714	0	1,703	3,135
19,400	19,450	0	1,854	3,335	0	2,174	3,757	22,400	22,450	0	1,375	2,704	0	1,695	3,125
19,450	19,500	0	1,846	3,325	0	2,166	3,746	22,450	22,500	0	1,367	2,693	0	1,687	3,114
19,500	19,550	0	1,838	3,314	0	2,158	3,736	22,500	22,550	0	1,359	2,683	0	1,679	3,104
19,550	19,600	0	1,830	3,304	0	2,150	3,725	22,550	22,600	0	1,351	2,672	0	1,671	3,093
19,600	19,650	0	1,822	3,293	0	2,142	3,714	22,600	22,650	0	1,343	2,661	0	1,663	3,083
19,650	19,700	0	1,814	3,283	0	2,134	3,704	22,650	22,700	0	1,335	2,651	0	1,655	3,072
19,700	19,750	0	1,806	3,272	0	2,126	3,693	22,700	22,750	0	1,327	2,640	0	1,647	3,062
19,750	19,800	0	1,798	3,262	0	2,118	3,683	22,750	22,800	0	1,319	2,630	0	1,639	3,051
19,800	19,850	0	1,790	3,251	0	2,110	3,672	22,800	22,850	0	1,311	2,619	0	1,631	3,041
19,850	19,900	0	1,783	3,241	0	2,102	3,662	22,850	22,900	0	1,303	2,609	0	1,623	3,030
19,900	19,950	0	1,775	3,230	0	2,094	3,651	22,900	22,950	0	1,295	2,598	0	1,615	3,020
19,950	20,000	0	1,767	3,220	0	2,086	3,641	22,950	23,000	0	1,287	2,588	0	1,607	3,009
20,000	20,050	0	1,759	3,209	0	2,078	3,630	23,000	23,050	0	1,279	2,577	0	1,599	2,998
20,050	20,100	0	1,751	3,199	0	2,070	3,620	23,050	23,100	0	1,271	2,567	0	1,591	2,988
20,100	20,150	0	1,743	3,188	0	2,062	3,609	23,100	23,150	0	1,263	2,556	0	1,583	2,977
20,150	20,200	0	1,735	3,177	0	2,054	3,599	23,150	23,200	0	1,255	2,546	0	1,575	2,967
20,200	20,250	0	1,727	3,167	0	2,046	3,588	23,200	23,250	0	1,247	2,535	0	1,567	2,956
20,250	20,300	0	1,719	3,156	0	2,038	3,578	23,250	23,300	0	1,239	2,525	0	1,559	2,946
20,300	20,350	0	1,711	3,146	0	2,030	3,567	23,300	23,350	0	1,231	2,514	0	1,551	2,935
20,350	20,400	0	1,703	3,135	0	2,022	3,557	23,350	23,400	0	1,223	2,504	0	1,543	2,925
20,400	20,450	0	1,695	3,125	0	2,014	3,546	23,400	23,450	0	1,215	2,493	0	1,535	2,914
20,450	20,500	0	1,687	3,114	0	2,006	3,535	23,450	23,500	0	1,207	2,482	0	1,527	2,904
20,500	20,550	0	1,679	3,104	0	1,998	3,525	23,500	23,550	0	1,199	2,472	0	1,519	2,893
20,550	20,600	0	1,671	3,093	0	1,990	3,514	23,550	23,600	0	1,191	2,461	0	1,511	2,883
20,600	20,650	0	1,663	3,083	0	1,982	3,504	23,600	23,650	0	1,183	2,451	0	1,503	2,872
20,650	20,700	0	1,655	3,072	0	1,974	3,493	23,650	23,700	0	1,175	2,440	0	1,495	2,862
20,700	20,750	0	1,647	3,062	0	1,966	3,483	23,700	23,750	0	1,167	2,430	0	1,487	2,851
20,750	20,800	0	1,639	3,051	0	1,958	3,472	23,750	23,800	0	1,159	2,419	0	1,479	2,841
20,800	20,850	0	1,631	3,041	0	1,950	3,462	23,800	23,850	0	1,151	2,409	0	1,471	2,830
20,850	20,900	0	1,623	3,030	0	1,942	3,451	23,850	23,900	0	1,143	2,398	0	1,463	2,819
20,900	20,950	0	1,615	3,020	0	1,934	3,441	23,900	23,950	0	1,135	2,388	0	1,455	2,809
20,950	21,000	0	1,607	3,009	0	1,926	3,430	23,950	24,000	0	1,127	2,377	0	1,447	2,798
21,000	21,050	0	1,599	2,998	0	1,918	3,420	24,000	24,050	0	1,119	2,367	0	1,439	2,788
21,050	21,100	0	1,591	2,988	0	1,910	3,409	24,050	24,100	0	1,111	2,356	0	1,431	2,777

(Continued on page 56)

2005 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
24,100	24,150	0	1,103	2,346	0	1,423	2,767	27,100	27,150	0	624	1,714	0	944	2,135
24,150	24,200	0	1,095	2,335	0	1,415	2,756	27,150	27,200	0	616	1,703	0	936	2,124
24,200	24,250	0	1,087	2,325	0	1,407	2,746	27,200	27,250	0	608	1,693	0	928	2,114
24,250	24,300	0	1,079	2,314	0	1,399	2,735	27,250	27,300	0	600	1,682	0	920	2,103
24,300	24,350	0	1,071	2,303	0	1,391	2,725	27,300	27,350	0	592	1,672	0	912	2,093
24,350	24,400	0	1,063	2,293	0	1,383	2,714	27,350	27,400	0	584	1,661	0	904	2,082
24,400	24,450	0	1,055	2,282	0	1,375	2,704	27,400	27,450	0	576	1,651	0	896	2,072
24,450	24,500	0	1,047	2,272	0	1,367	2,693	27,450	27,500	0	568	1,640	0	888	2,061
24,500	24,550	0	1,039	2,261	0	1,359	2,683	27,500	27,550	0	560	1,630	0	880	2,051
24,550	24,600	0	1,031	2,251	0	1,351	2,672	27,550	27,600	0	552	1,619	0	872	2,040
24,600	24,650	0	1,023	2,240	0	1,343	2,661	27,600	27,650	0	544	1,608	0	864	2,030
24,650	24,700	0	1,015	2,230	0	1,335	2,651	27,650	27,700	0	536	1,598	0	856	2,019
24,700	24,750	0	1,007	2,219	0	1,327	2,640	27,700	27,750	0	528	1,587	0	848	2,009
24,750	24,800	0	999	2,209	0	1,319	2,630	27,750	27,800	0	520	1,577	0	840	1,998
24,800	24,850	0	991	2,198	0	1,311	2,619	27,800	27,850	0	512	1,566	0	832	1,988
24,850	24,900	0	984	2,188	0	1,303	2,609	27,850	27,900	0	504	1,556	0	824	1,977
24,900	24,950	0	976	2,177	0	1,295	2,598	27,900	27,950	0	496	1,545	0	816	1,967
24,950	25,000	0	968	2,167	0	1,287	2,588	27,950	28,000	0	488	1,535	0	808	1,956
25,000	25,050	0	960	2,156	0	1,279	2,577	28,000	28,050	0	480	1,524	0	800	1,945
25,050	25,100	0	952	2,146	0	1,271	2,567	28,050	28,100	0	472	1,514	0	792	1,935
25,100	25,150	0	944	2,135	0	1,263	2,556	28,100	28,150	0	464	1,503	0	784	1,924
25,150	25,200	0	936	2,124	0	1,255	2,546	28,150	28,200	0	456	1,493	0	776	1,914
25,200	25,250	0	928	2,114	0	1,247	2,535	28,200	28,250	0	448	1,482	0	768	1,903
25,250	25,300	0	920	2,103	0	1,239	2,525	28,250	28,300	0	440	1,472	0	760	1,893
25,300	25,350	0	912	2,093	0	1,231	2,514	28,300	28,350	0	432	1,461	0	752	1,882
25,350	25,400	0	904	2,082	0	1,223	2,504	28,350	28,400	0	424	1,451	0	744	1,872
25,400	25,450	0	896	2,072	0	1,215	2,493	28,400	28,450	0	416	1,440	0	736	1,861
25,450	25,500	0	888	2,061	0	1,207	2,482	28,450	28,500	0	408	1,429	0	728	1,851
25,500	25,550	0	880	2,051	0	1,199	2,472	28,500	28,550	0	400	1,419	0	720	1,840
25,550	25,600	0	872	2,040	0	1,191	2,461	28,550	28,600	0	392	1,408	0	712	1,830
25,600	25,650	0	864	2,030	0	1,183	2,451	28,600	28,650	0	384	1,398	0	704	1,819
25,650	25,700	0	856	2,019	0	1,175	2,440	28,650	28,700	0	376	1,387	0	696	1,809
25,700	25,750	0	848	2,009	0	1,167	2,430	28,700	28,750	0	368	1,377	0	688	1,798
25,750	25,800	0	840	1,998	0	1,159	2,419	28,750	28,800	0	360	1,366	0	680	1,788
25,800	25,850	0	832	1,988	0	1,151	2,409	28,800	28,850	0	352	1,356	0	672	1,777
25,850	25,900	0	824	1,977	0	1,143	2,398	28,850	28,900	0	344	1,345	0	664	1,766
25,900	25,950	0	816	1,967	0	1,135	2,388	28,900	28,950	0	336	1,335	0	656	1,756
25,950	26,000	0	808	1,956	0	1,127	2,377	28,950	29,000	0	328	1,324	0	648	1,745
26,000	26,050	0	800	1,945	0	1,119	2,367	29,000	29,050	0	320	1,314	0	640	1,735
26,050	26,100	0	792	1,935	0	1,111	2,356	29,050	29,100	0	312	1,303	0	632	1,724
26,100	26,150	0	784	1,924	0	1,103	2,346	29,100	29,150	0	304	1,293	0	624	1,714
26,150	26,200	0	776	1,914	0	1,095	2,335	29,150	29,200	0	296	1,282	0	616	1,703
26,200	26,250	0	768	1,903	0	1,087	2,325	29,200	29,250	0	288	1,272	0	608	1,693
26,250	26,300	0	760	1,893	0	1,079	2,314	29,250	29,300	0	280	1,261	0	600	1,682
26,300	26,350	0	752	1,882	0	1,071	2,303	29,300	29,350	0	272	1,250	0	592	1,672
26,350	26,400	0	744	1,872	0	1,063	2,293	29,350	29,400	0	264	1,240	0	584	1,661
26,400	26,450	0	736	1,861	0	1,055	2,282	29,400	29,450	0	256	1,229	0	576	1,651
26,450	26,500	0	728	1,851	0	1,047	2,272	29,450	29,500	0	248	1,219	0	568	1,640
26,500	26,550	0	720	1,840	0	1,039	2,261	29,500	29,550	0	240	1,208	0	560	1,630
26,550	26,600	0	712	1,830	0	1,031	2,251	29,550	29,600	0	232	1,198	0	552	1,619
26,600	26,650	0	704	1,819	0	1,023	2,240	29,600	29,650	0	224	1,187	0	544	1,608
26,650	26,700	0	696	1,809	0	1,015	2,230	29,650	29,700	0	216	1,177	0	536	1,598
26,700	26,750	0	688	1,798	0	1,007	2,219	29,700	29,750	0	208	1,166	0	528	1,587
26,750	26,800	0	680	1,788	0	999	2,209	29,750	29,800	0	200	1,156	0	520	1,577
26,800	26,850	0	672	1,777	0	991	2,198	29,800	29,850	0	192	1,145	0	512	1,566
26,850	26,900	0	664	1,766	0	984	2,188	29,850	29,900	0	185	1,135	0	504	1,556
26,900	26,950	0	656	1,756	0	976	2,177	29,900	29,950	0	177	1,124	0	496	1,545
26,950	27,000	0	648	1,745	0	968	2,167	29,950	30,000	0	169	1,114	0	488	1,535
27,000	27,050	0	640	1,735	0	960	2,156	30,000	30,050	0	161	1,103	0	480	1,524
27,050	27,100	0	632	1,724	0	952	2,146	30,050	30,100	0	153	1,093	0	472	1,514

(Continued on page 57)

2005 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
30,100	30,150	0	145	1,082	0	464	1,503	33,100	33,150	0	0	450	0	0	871
30,150	30,200	0	137	1,071	0	456	1,493	33,150	33,200	0	0	440	0	0	861
30,200	30,250	0	129	1,061	0	448	1,482	33,200	33,250	0	0	429	0	0	850
30,250	30,300	0	121	1,050	0	440	1,472	33,250	33,300	0	0	419	0	0	840
30,300	30,350	0	113	1,040	0	432	1,461	33,300	33,350	0	0	408	0	0	829
30,350	30,400	0	105	1,029	0	424	1,451	33,350	33,400	0	0	398	0	0	819
30,400	30,450	0	97	1,019	0	416	1,440	33,400	33,450	0	0	387	0	0	808
30,450	30,500	0	89	1,008	0	408	1,429	33,450	33,500	0	0	376	0	0	798
30,500	30,550	0	81	998	0	400	1,419	33,500	33,550	0	0	366	0	0	787
30,550	30,600	0	73	987	0	392	1,408	33,550	33,600	0	0	355	0	0	777
30,600	30,650	0	65	977	0	384	1,398	33,600	33,650	0	0	345	0	0	766
30,650	30,700	0	57	966	0	376	1,387	33,650	33,700	0	0	334	0	0	756
30,700	30,750	0	49	956	0	368	1,377	33,700	33,750	0	0	324	0	0	745
30,750	30,800	0	41	945	0	360	1,366	33,750	33,800	0	0	313	0	0	735
30,800	30,850	0	33	935	0	352	1,356	33,800	33,850	0	0	303	0	0	724
30,850	30,900	0	25	924	0	344	1,345	33,850	33,900	0	0	292	0	0	713
30,900	30,950	0	17	914	0	336	1,335	33,900	33,950	0	0	282	0	0	703
30,950	31,000	0	9	903	0	328	1,324	33,950	34,000	0	0	271	0	0	692
31,000	31,050	0	*	892	0	320	1,314	34,000	34,050	0	0	261	0	0	682
31,050	31,100	0	0	882	0	312	1,303	34,050	34,100	0	0	250	0	0	671
31,100	31,150	0	0	871	0	304	1,293	34,100	34,150	0	0	240	0	0	661
31,150	31,200	0	0	861	0	296	1,282	34,150	34,200	0	0	229	0	0	650
31,200	31,250	0	0	850	0	288	1,272	34,200	34,250	0	0	219	0	0	640
31,250	31,300	0	0	840	0	280	1,261	34,250	34,300	0	0	208	0	0	629
31,300	31,350	0	0	829	0	272	1,250	34,300	34,350	0	0	197	0	0	619
31,350	31,400	0	0	819	0	264	1,240	34,350	34,400	0	0	187	0	0	608
31,400	31,450	0	0	808	0	256	1,229	34,400	34,450	0	0	176	0	0	598
31,450	31,500	0	0	798	0	248	1,219	34,450	34,500	0	0	166	0	0	587
31,500	31,550	0	0	787	0	240	1,208	34,500	34,550	0	0	155	0	0	577
31,550	31,600	0	0	777	0	232	1,198	34,550	34,600	0	0	145	0	0	566
31,600	31,650	0	0	766	0	224	1,187	34,600	34,650	0	0	134	0	0	555
31,650	31,700	0	0	756	0	216	1,177	34,650	34,700	0	0	124	0	0	545
31,700	31,750	0	0	745	0	208	1,166	34,700	34,750	0	0	113	0	0	534
31,750	31,800	0	0	735	0	200	1,156	34,750	34,800	0	0	103	0	0	524
31,800	31,850	0	0	724	0	192	1,145	34,800	34,850	0	0	92	0	0	513
31,850	31,900	0	0	713	0	185	1,135	34,850	34,900	0	0	82	0	0	503
31,900	31,950	0	0	703	0	177	1,124	34,900	34,950	0	0	71	0	0	492
31,950	32,000	0	0	692	0	169	1,114	34,950	35,000	0	0	61	0	0	482
32,000	32,050	0	0	682	0	161	1,103	35,000	35,050	0	0	50	0	0	471
32,050	32,100	0	0	671	0	153	1,093	35,050	35,100	0	0	40	0	0	461
32,100	32,150	0	0	661	0	145	1,082	35,100	35,150	0	0	29	0	0	450
32,150	32,200	0	0	650	0	137	1,071	35,150	35,200	0	0	18	0	0	440
32,200	32,250	0	0	640	0	129	1,061	35,200	35,250	0	0	8	0	0	429
32,250	32,300	0	0	629	0	121	1,050	35,250	35,300	0	0	**	0	0	419
32,300	32,350	0	0	619	0	113	1,040	35,300	35,350	0	0	0	0	0	408
32,350	32,400	0	0	608	0	105	1,029	35,350	35,400	0	0	0	0	0	398
32,400	32,450	0	0	598	0	97	1,019	35,400	35,450	0	0	0	0	0	387
32,450	32,500	0	0	587	0	89	1,008	35,450	35,500	0	0	0	0	0	376
32,500	32,550	0	0	577	0	81	998	35,500	35,550	0	0	0	0	0	366
32,550	32,600	0	0	566	0	73	987	35,550	35,600	0	0	0	0	0	355
32,600	32,650	0	0	555	0	65	977	35,600	35,650	0	0	0	0	0	345
32,650	32,700	0	0	545	0	57	966	35,650	35,700	0	0	0	0	0	334
32,700	32,750	0	0	534	0	49	956	35,700	35,750	0	0	0	0	0	324
32,750	32,800	0	0	524	0	41	945	35,750	35,800	0	0	0	0	0	313
32,800	32,850	0	0	513	0	33	935	35,800	35,850	0	0	0	0	0	303
32,850	32,900	0	0	503	0	25	924	35,850	35,900	0	0	0	0	0	292
32,900	32,950	0	0	492	0	17	914	35,900	35,950	0	0	0	0	0	282
32,950	33,000	0	0	482	0	9	903	35,950	36,000	0	0	0	0	0	271
33,000	33,050	0	0	471	0	*	892	36,000	36,050	0	0	0	0	0	261
33,050	33,100	0	0	461	0	0	882	36,050	36,100	0	0	0	0	0	250

*If the amount you are looking up from the worksheet is at least \$31,000 (\$33,000 if married filing jointly) but less than \$31,030 (\$33,030 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

**If the amount you are looking up from the worksheet is at least \$35,250 but less than \$35,263, your credit is \$1. Otherwise, you cannot take the credit.

(Continued on page 58)

2005 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

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—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
36,100	36,150	0	0	0	0	0	240	36,850	36,900	0	0	0	0	0	82
36,150	36,200	0	0	0	0	0	229	36,900	36,950	0	0	0	0	0	71
36,200	36,250	0	0	0	0	0	219	36,950	37,000	0	0	0	0	0	61
36,250	36,300	0	0	0	0	0	208	37,000	37,050	0	0	0	0	0	50
36,300	36,350	0	0	0	0	0	197	37,050	37,100	0	0	0	0	0	40
36,350	36,400	0	0	0	0	0	187	37,100	37,150	0	0	0	0	0	29
36,400	36,450	0	0	0	0	0	176	37,150	37,200	0	0	0	0	0	18
36,450	36,500	0	0	0	0	0	166	37,200	37,250	0	0	0	0	0	8
36,500	36,550	0	0	0	0	0	155	37,250	37,263	0	0	0	0	0	1
36,550	36,600	0	0	0	0	0	145	37,263 or more		0	0	0	0	0	0
36,600	36,650	0	0	0	0	0	134								
36,650	36,700	0	0	0	0	0	124								
36,700	36,750	0	0	0	0	0	113								
36,750	36,800	0	0	0	0	0	103								
36,800	36,850	0	0	0	0	0	92								

Line 67

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2005 and total wages of more than \$90,000, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$5,580. But if any one employer withheld more than \$5,580, you cannot claim the excess on your return. The employer should adjust the tax for you. If the employer does not adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You cannot claim a refund for excess tier 2 RRTA tax on Form 1040. Instead, use Form 843.

For more details, see Pub. 505.

Line 68

Additional Child Tax Credit

What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c on page 19. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 52 that begin on page 41.

Step 2. Read the TIP at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 69

Amount Paid With Request for Extension To File

If you filed Form 4868 to get an automatic extension of time to file Form 1040, enter 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 69 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

Line 70

Check the box(es) on line 70 to report any credit from Form 2439, 4136, or 8885.

Refund

Line 72

Amount Overpaid

If line 72 is under \$1, we will send a refund only on written request.

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 your return to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 8 for details.



If the amount you overpaid 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 2006 on page 62.

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 overpayment on line 72 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 any questions about it, contact the agency to which you owe the debt.

Injured Spouse

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 overpayment on line 72 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 73b Through 73d

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.

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.

Complete lines 73b through 73d if you want us to directly deposit the amount shown on line 73a 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. Otherwise, we will send you a check.

Note. If you do not want your refund directly deposited into your account, draw a line through the boxes on lines 73b and 73d.



*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 73b through 73d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 73b

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 60, 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 73b.

Line 73d

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 below, 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. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.

Line 74


Applied to Your 2006 Estimated Tax

Enter on line 74 the amount, if any, of the overpayment on line 72 you want applied to your 2006 estimated tax. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2006 estimated tax cannot be changed later.

Amount You Owe

 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 17, 2006. Visit www.irs.gov/efile for details.

Line 75

Amount You Owe



Pay your taxes in full by April 17, 2006, to save interest and penalties. You do not have to pay if line 75 is under \$1.

Include any estimated tax penalty from line 76 in the amount you enter on line 75.

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2006 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To pay by check or money order. Make your check or money order payable to the "United States Treasury" for the full amount due. Do not send cash. Do not attach the payment to your return. Write "2005 Form 1040" 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 tax 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^{xx}/₁₀₀").

Then, please complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment. Although you do not have to use Form 1040-V, doing so allows us to process your payment more accurately and efficiently.

To pay by credit card. You can 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 below. If you pay by credit card before filing your return, please enter on page 1 of Form 1040 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).

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

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



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2006. See Income Tax Withholding and Estimated Tax Payments for 2006 on page 62.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 75 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 17, 2006, 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 to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Sample Check—Lines 73b Through 73d

JEFFREY MAPLE
SUZANNE MAPLE
123 Pear Lane
Anyplace, VA 20000

PAY TO THE ORDER OF \$ 1234.00

ANYPLACE BANK
Anyplace, VA 20000

For

Routing number (line 73b): 250250025
Account number (line 73d): 20202086

Do not include the check number.

1234



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

Line 76

Estimated Tax Penalty

You may owe this penalty if:

- Line 75 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if

you are due a refund.

For most people, the “tax shown on your return” is the amount on your 2005 Form 1040, line 63, minus the total of any amounts shown on lines 66a and 68 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), and 8885. Also subtract from line 63 any tax on an excess parachute payment and any excise tax on insider stock compensation of an expatriated corporation. When figuring the amount on line 63, include the amount on line 62 only if line 64 is more than zero or you would owe the penalty even if you did not include those taxes. But if you entered an amount on Schedule H, line 7, include the total of that amount plus the amount on Form 1040, line 62.

Exception. You will not owe the penalty if your 2004 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2004 return and you were a U.S. citizen or resident for all of 2004, or

2. The total of lines 64, 65, and 67 on your 2005 return is at least 100% of the tax shown on your 2004 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than \$150,000, or if married filing separately for 2005, more than \$75,000). Your estimated tax payments for 2005 must have been made on time and for the required amount.

For most people, the “tax shown on your 2004 return” is the amount on your 2004 Form 1040, line 62, minus the total of any amounts shown on lines 65a and 67 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), and 8885. Also subtract from line 62 any tax on an excess parachute payment and any excise tax on insider stock compensation of an expatriated corporation. When figuring the amount on line 62, include the amount on line 61 only if line 63 is more than zero or you would have owed the estimated tax penalty for 2004 even if you did not include those taxes. But if you entered an amount on your 2004 Schedule H, line 7, include the total of that amount plus the amount on your 2004 Form 1040, line 61.

Figuring the Penalty

If the *Exception* above does not apply and you choose to figure the penalty yourself, see Form 2210 (or 2210-F for farmers and fishermen) to find out if you owe the penalty. If you do, you can use the form to figure the amount.

Enter the penalty on line 76. Add the penalty to any tax due and enter the total on line 75. If you are due a refund, subtract the penalty from the overpayment you show on line 72. Do not file Form 2210 with your return unless Form 2210 indicates that you

must do so. Instead, keep it for your records.



Because Form 2210 is complicated, you can leave line 76 blank and the IRS will figure the penalty and send you a bill.

We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2005 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 2006 tax return. This is April 16, 2007, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040 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 have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer* on page 63.

Child’s Return

If your child cannot sign the return, either parent can sign the child’s name in the space provided. Then, enter “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, credit for child and dependent care expenses, etc. 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 can 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.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2004 federal income tax return, if applicable. Do not use your AGI from an amended

return (Form 1040X), a math error notice, or an IRS examination report. AGI is the amount shown on your 2004 Form 1040, line 37; Form 1040A, line 22; Form 1040EZ, line 4; or on the TeleFile Tax Record, line I. If you do not have your 2004 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 2005 or if you are

filing certain forms, such as Form 3115, 3468 (if attachments are required), 5713, 8283 (if Section B is completed), 8858, or 8885.

For more details, visit www.irs.gov/efile and click on “e-file for Individual Taxpayers.”

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.

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

Assemble Your Return

Assemble any schedules and forms behind Form 1040 in order of the “Attachment Sequence No.” shown in the upper right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of Forms W-2 and 2439 to the front of Form 1040. Also attach Forms W-2G and 1099-R to the front of Form 1040 if tax was withheld.

General Information

How To Avoid Common Mistakes

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

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent’s name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.

- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, deduction for exemptions, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

- Be sure you use the correct method to figure your tax. See the instructions for line 44 that begin on page 37.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040. If you are married filing a joint or separate return, also enter your spouse’s SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct on the peel-off label. If not, enter the correct information. If you did not get a peel-off label, enter your (and your spouse’s) name in the same order as shown on your last return. Check that your name agrees with your social security card.

- If you are taking the standard deduction and you checked any box on line 39a or 39b or you (or your spouse if filing jointly) can be claimed as a dependent on

someone else’s 2005 return, see page 35 to be sure you entered the correct amount on line 40.

- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040 and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return* above.

- 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 75 on page 60 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

Generally, both you and your spouse are each responsible for paying the full amount

of tax, interest, and penalties on your joint return. However, 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. To request relief, you must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857.

Income Tax Withholding and Estimated Tax Payments for 2006

If the amount you owe or the amount you overpaid 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 2006 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 2006 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax (including any household employment taxes and alternative minimum tax) for 2006 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Do Both the Name and SSN on Your Tax Forms Agree With Your Social Security Card?

If not, certain deductions and credits may be reduced or 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 SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Identity Theft

If you believe someone has assumed your identity to file federal income tax returns, or to commit other tax fraud, call 1-800-829-0433. Victims of identity theft who are having trouble filing their returns should call the Taxpayer Advocate at 1-877-777-4778.

The IRS does not request personal taxpayer information through email. If you receive this type of request, it may be an attempt by identity thieves to get your private tax information.

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. Do not add your gift to any tax you may owe. See page 60 for details on how to pay any tax you owe.



You may be able to deduct this gift on your 2006 tax return.

How Long Should Records Be Kept?

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. For example, keep property records

(including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

Amended Return

File 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 live in a Presidentially declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

Need a Copy of Your Tax Return?

If you need a copy of your tax return, use Form 4506. There is a \$39 fee for each return requested. If your main home, principal place of business, or tax records are located in a Presidentially declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 10 for the number.

Death of a Taxpayer

If a taxpayer died before filing a return for 2005, 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, it may delay the processing of the return.

If your spouse died in 2005 and you did not remarry in 2005, or if your spouse died in 2006 before filing a return for 2005, you can file a joint return. A joint return should show your spouse's 2005 income before death and your income for all of 2005. 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 8) 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 10 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 can 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 returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions 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 tax 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 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's web-

site 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 2004 tax return (if available), all your Forms W-2, 1099, and 1098 for 2005, and any other information about your 2005 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.

Large-Print Forms and Instructions

Pub. 1614 has large-print copies of Form 1040, Schedules A, B, D, E, and R, and Form 1040-V, and their instructions. You can use the large-print forms and schedules as worksheets to figure your tax, but you cannot file them. You can get Pub. 1614 by phone or mail. See pages 7 and 80.

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.

Interest and Penalties

You do not have to figure the amount of any interest or penalties you may owe. Because figuring these amounts can be complicated, we will do it for you if you want. We will send you a bill for any amount due.

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 75.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you do not file your return by the due date (including extensions), 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% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. 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.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. 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.

Other. Other penalties can be imposed for negligence, substantial understatement of tax, reportable transaction understatements, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details on some of these penalties.

2005 Tax Table



See the instructions for line 44 that begin on page 37 to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300–25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$3,069. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At least	But less than	Single	Married filing jointly*	Married filing separately	Head of a household
Your tax is—					
25,200	25,250	3,419	3,054	3,419	3,261
25,250	25,300	3,426	3,061	3,426	3,269
25,300	25,350	3,434	3,069	3,434	3,276
25,350	25,400	3,441	3,076	3,441	3,284

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly*	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly*	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly*	Married filing separately	Head of a household
Your tax is—																	
0	5	0	0	0	0	1,300	1,325	131	131	131	131	2,700	2,725	271	271	271	271
5	15	1	1	1	1	1,325	1,350	134	134	134	134	2,725	2,750	274	274	274	274
15	25	2	2	2	2	1,350	1,375	136	136	136	136	2,750	2,775	276	276	276	276
25	50	4	4	4	4	1,375	1,400	139	139	139	139	2,775	2,800	279	279	279	279
50	75	6	6	6	6	1,400	1,425	141	141	141	141	2,800	2,825	281	281	281	281
75	100	9	9	9	9	1,425	1,450	144	144	144	144	2,825	2,850	284	284	284	284
100	125	11	11	11	11	1,450	1,475	146	146	146	146	2,850	2,875	286	286	286	286
125	150	14	14	14	14	1,475	1,500	149	149	149	149	2,875	2,900	289	289	289	289
150	175	16	16	16	16	1,500	1,525	151	151	151	151	2,900	2,925	291	291	291	291
175	200	19	19	19	19	1,525	1,550	154	154	154	154	2,925	2,950	294	294	294	294
200	225	21	21	21	21	1,550	1,575	156	156	156	156	2,950	2,975	296	296	296	296
225	250	24	24	24	24	1,575	1,600	159	159	159	159	2,975	3,000	299	299	299	299
250	275	26	26	26	26	1,600	1,625	161	161	161	161	3,000					
275	300	29	29	29	29	1,625	1,650	164	164	164	164	3,000	3,050	303	303	303	303
300	325	31	31	31	31	1,650	1,675	166	166	166	166	3,050	3,100	308	308	308	308
325	350	34	34	34	34	1,675	1,700	169	169	169	169	3,100	3,150	313	313	313	313
350	375	36	36	36	36	1,700	1,725	171	171	171	171	3,150	3,200	318	318	318	318
375	400	39	39	39	39	1,725	1,750	174	174	174	174	3,200	3,250	323	323	323	323
400	425	41	41	41	41	1,750	1,775	176	176	176	176	3,250	3,300	328	328	328	328
425	450	44	44	44	44	1,775	1,800	179	179	179	179	3,300	3,350	333	333	333	333
450	475	46	46	46	46	1,800	1,825	181	181	181	181	3,350	3,400	338	338	338	338
475	500	49	49	49	49	1,825	1,850	184	184	184	184	3,400	3,450	343	343	343	343
500	525	51	51	51	51	1,850	1,875	186	186	186	186	3,450	3,500	348	348	348	348
525	550	54	54	54	54	1,875	1,900	189	189	189	189	3,500	3,550	353	353	353	353
550	575	56	56	56	56	1,900	1,925	191	191	191	191	3,550	3,600	358	358	358	358
575	600	59	59	59	59	1,925	1,950	194	194	194	194	3,600	3,650	363	363	363	363
600	625	61	61	61	61	1,950	1,975	196	196	196	196	3,650	3,700	368	368	368	368
625	650	64	64	64	64	1,975	2,000	199	199	199	199	3,700	3,750	373	373	373	373
650	675	66	66	66	66	2,000				3,750	3,800	378	378	378	378		
675	700	69	69	69	69	2,000	2,025	201	201	201	201	3,800	3,850	383	383	383	383
700	725	71	71	71	71	2,025	2,050	204	204	204	204	3,850	3,900	388	388	388	388
725	750	74	74	74	74	2,050	2,075	206	206	206	206	3,900	3,950	393	393	393	393
750	775	76	76	76	76	2,075	2,100	209	209	209	209	3,950	4,000	398	398	398	398
775	800	79	79	79	79	2,100	2,125	211	211	211	211	4,000					
800	825	81	81	81	81	2,125	2,150	214	214	214	214	4,000	4,050	403	403	403	403
825	850	84	84	84	84	2,150	2,175	216	216	216	216	4,050	4,100	408	408	408	408
850	875	86	86	86	86	2,175	2,200	219	219	219	219	4,100	4,150	413	413	413	413
875	900	89	89	89	89	2,200	2,225	221	221	221	221	4,150	4,200	418	418	418	418
900	925	91	91	91	91	2,225	2,250	224	224	224	224	4,200	4,250	423	423	423	423
925	950	94	94	94	94	2,250	2,275	226	226	226	226	4,250	4,300	428	428	428	428
950	975	96	96	96	96	2,275	2,300	229	229	229	229	4,300	4,350	433	433	433	433
975	1,000	99	99	99	99	2,300	2,325	231	231	231	231	4,350	4,400	438	438	438	438
1,000						2,325	2,350	234	234	234	234	4,400	4,450	443	443	443	443
1,000	1,025	101	101	101	101	2,350	2,375	236	236	236	236	4,450	4,500	448	448	448	448
1,025	1,050	104	104	104	104	2,375	2,400	239	239	239	239	4,500	4,550	453	453	453	453
1,050	1,075	106	106	106	106	2,400	2,425	241	241	241	241	4,550	4,600	458	458	458	458
1,075	1,100	109	109	109	109	2,425	2,450	244	244	244	244	4,600	4,650	463	463	463	463
1,100	1,125	111	111	111	111	2,450	2,475	246	246	246	246	4,650	4,700	468	468	468	468
1,125	1,150	114	114	114	114	2,475	2,500	249	249	249	249	4,700	4,750	473	473	473	473
1,150	1,175	116	116	116	116	2,500	2,525	251	251	251	251	4,750	4,800	478	478	478	478
1,175	1,200	119	119	119	119	2,525	2,550	254	254	254	254	4,800	4,850	483	483	483	483
1,200	1,225	121	121	121	121	2,550	2,575	256	256	256	256	4,850	4,900	488	488	488	488
1,225	1,250	124	124	124	124	2,575	2,600	259	259	259	259	4,900	4,950	493	493	493	493
1,250	1,275	126	126	126	126	2,600	2,625	261	261	261	261	4,950	5,000	498	498	498	498
1,275	1,300	129	129	129	129	2,625	2,650	264	264	264	264						
						2,650	2,675	266	266	266	266						
						2,675	2,700	269	269	269	269						

(Continued on page 66)

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

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	503	503	503	503	8,000	8,050	839	803	839	803	11,000	11,050	1,289	1,103	1,289	1,131
5,050	5,100	508	508	508	508	8,050	8,100	846	808	846	808	11,050	11,100	1,296	1,108	1,296	1,139
5,100	5,150	513	513	513	513	8,100	8,150	854	813	854	813	11,100	11,150	1,304	1,113	1,304	1,146
5,150	5,200	518	518	518	518	8,150	8,200	861	818	861	818	11,150	11,200	1,311	1,118	1,311	1,154
5,200	5,250	523	523	523	523	8,200	8,250	869	823	869	823	11,200	11,250	1,319	1,123	1,319	1,161
5,250	5,300	528	528	528	528	8,250	8,300	876	828	876	828	11,250	11,300	1,326	1,128	1,326	1,169
5,300	5,350	533	533	533	533	8,300	8,350	884	833	884	833	11,300	11,350	1,334	1,133	1,334	1,176
5,350	5,400	538	538	538	538	8,350	8,400	891	838	891	838	11,350	11,400	1,341	1,138	1,341	1,184
5,400	5,450	543	543	543	543	8,400	8,450	899	843	899	843	11,400	11,450	1,349	1,143	1,349	1,191
5,450	5,500	548	548	548	548	8,450	8,500	906	848	906	848	11,450	11,500	1,356	1,148	1,356	1,199
5,500	5,550	553	553	553	553	8,500	8,550	914	853	914	853	11,500	11,550	1,364	1,153	1,364	1,206
5,550	5,600	558	558	558	558	8,550	8,600	921	858	921	858	11,550	11,600	1,371	1,158	1,371	1,214
5,600	5,650	563	563	563	563	8,600	8,650	929	863	929	863	11,600	11,650	1,379	1,163	1,379	1,221
5,650	5,700	568	568	568	568	8,650	8,700	936	868	936	868	11,650	11,700	1,386	1,168	1,386	1,229
5,700	5,750	573	573	573	573	8,700	8,750	944	873	944	873	11,700	11,750	1,394	1,173	1,394	1,236
5,750	5,800	578	578	578	578	8,750	8,800	951	878	951	878	11,750	11,800	1,401	1,178	1,401	1,244
5,800	5,850	583	583	583	583	8,800	8,850	959	883	959	883	11,800	11,850	1,409	1,183	1,409	1,251
5,850	5,900	588	588	588	588	8,850	8,900	966	888	966	888	11,850	11,900	1,416	1,188	1,416	1,259
5,900	5,950	593	593	593	593	8,900	8,950	974	893	974	893	11,900	11,950	1,424	1,193	1,424	1,266
5,950	6,000	598	598	598	598	8,950	9,000	981	898	981	898	11,950	12,000	1,431	1,198	1,431	1,274
6,000						9,000						12,000					
6,000	6,050	603	603	603	603	9,000	9,050	989	903	989	903	12,000	12,050	1,439	1,203	1,439	1,281
6,050	6,100	608	608	608	608	9,050	9,100	996	908	996	908	12,050	12,100	1,446	1,208	1,446	1,289
6,100	6,150	613	613	613	613	9,100	9,150	1,004	913	1,004	913	12,100	12,150	1,454	1,213	1,454	1,296
6,150	6,200	618	618	618	618	9,150	9,200	1,011	918	1,011	918	12,150	12,200	1,461	1,218	1,461	1,304
6,200	6,250	623	623	623	623	9,200	9,250	1,019	923	1,019	923	12,200	12,250	1,469	1,223	1,469	1,311
6,250	6,300	628	628	628	628	9,250	9,300	1,026	928	1,026	928	12,250	12,300	1,476	1,228	1,476	1,319
6,300	6,350	633	633	633	633	9,300	9,350	1,034	933	1,034	933	12,300	12,350	1,484	1,233	1,484	1,326
6,350	6,400	638	638	638	638	9,350	9,400	1,041	938	1,041	938	12,350	12,400	1,491	1,238	1,491	1,334
6,400	6,450	643	643	643	643	9,400	9,450	1,049	943	1,049	943	12,400	12,450	1,499	1,243	1,499	1,341
6,450	6,500	648	648	648	648	9,450	9,500	1,056	948	1,056	948	12,450	12,500	1,506	1,248	1,506	1,349
6,500	6,550	653	653	653	653	9,500	9,550	1,064	953	1,064	953	12,500	12,550	1,514	1,253	1,514	1,356
6,550	6,600	658	658	658	658	9,550	9,600	1,071	958	1,071	958	12,550	12,600	1,521	1,258	1,521	1,364
6,600	6,650	663	663	663	663	9,600	9,650	1,079	963	1,079	963	12,600	12,650	1,529	1,263	1,529	1,371
6,650	6,700	668	668	668	668	9,650	9,700	1,086	968	1,086	968	12,650	12,700	1,536	1,268	1,536	1,379
6,700	6,750	673	673	673	673	9,700	9,750	1,094	973	1,094	973	12,700	12,750	1,544	1,273	1,544	1,386
6,750	6,800	678	678	678	678	9,750	9,800	1,101	978	1,101	978	12,750	12,800	1,551	1,278	1,551	1,394
6,800	6,850	683	683	683	683	9,800	9,850	1,109	983	1,109	983	12,800	12,850	1,559	1,283	1,559	1,401
6,850	6,900	688	688	688	688	9,850	9,900	1,116	988	1,116	988	12,850	12,900	1,566	1,288	1,566	1,409
6,900	6,950	693	693	693	693	9,900	9,950	1,124	993	1,124	993	12,900	12,950	1,574	1,293	1,574	1,416
6,950	7,000	698	698	698	698	9,950	10,000	1,131	998	1,131	998	12,950	13,000	1,581	1,298	1,581	1,424
7,000						10,000						13,000					
7,000	7,050	703	703	703	703	10,000	10,050	1,139	1,003	1,139	1,003	13,000	13,050	1,589	1,303	1,589	1,431
7,050	7,100	708	708	708	708	10,050	10,100	1,146	1,008	1,146	1,008	13,050	13,100	1,596	1,308	1,596	1,439
7,100	7,150	713	713	713	713	10,100	10,150	1,154	1,013	1,154	1,013	13,100	13,150	1,604	1,313	1,604	1,446
7,150	7,200	718	718	718	718	10,150	10,200	1,161	1,018	1,161	1,018	13,150	13,200	1,611	1,318	1,611	1,454
7,200	7,250	723	723	723	723	10,200	10,250	1,169	1,023	1,169	1,023	13,200	13,250	1,619	1,323	1,619	1,461
7,250	7,300	728	728	728	728	10,250	10,300	1,176	1,028	1,176	1,028	13,250	13,300	1,626	1,328	1,626	1,469
7,300	7,350	734	733	734	733	10,300	10,350	1,184	1,033	1,184	1,033	13,300	13,350	1,634	1,333	1,634	1,476
7,350	7,400	741	738	741	738	10,350	10,400	1,191	1,038	1,191	1,038	13,350	13,400	1,641	1,338	1,641	1,484
7,400	7,450	749	743	749	743	10,400	10,450	1,199	1,043	1,199	1,043	13,400	13,450	1,649	1,343	1,649	1,491
7,450	7,500	756	748	756	748	10,450	10,500	1,206	1,048	1,206	1,048	13,450	13,500	1,656	1,348	1,656	1,499
7,500	7,550	764	753	764	753	10,500	10,550	1,214	1,053	1,214	1,053	13,500	13,550	1,664	1,353	1,664	1,506
7,550	7,600	771	758	771	758	10,550	10,600	1,221	1,058	1,221	1,058	13,550	13,600	1,671	1,358	1,671	1,514
7,600	7,650	779	763	779	763	10,600	10,650	1,229	1,063	1,229	1,063	13,600	13,650	1,679	1,363	1,679	1,521
7,650	7,700	786	768	786	768	10,650	10,700	1,236	1,068	1,236	1,068	13,650	13,700	1,686	1,368	1,686	1,529
7,700	7,750	794	773	794	773	10,700	10,750	1,244	1,073	1,244	1,073	13,700	13,750	1,694	1,373	1,694	1,536
7,750	7,800	801	778	801	778	10,750	10,800	1,251	1,078	1,251	1,078	13,750	13,800	1,701	1,378	1,701	1,544
7,800	7,850	809	783	809	783	10,800	10,850	1,259	1,083	1,259	1,083	13,800	13,850	1,709	1,383	1,709	1,551
7,850	7,900	816	788	816	788	10,850	10,900	1,266	1,088	1,266	1,088	13,850	13,900	1,716	1,388	1,716	1,559
7,900	7,950	824	793	824	793	10,900	10,950	1,274	1,093	1,274	1,093	13,900	13,950	1,724	1,393	1,724	1,566
7,950	8,000	831	798	831	798	10,950	11,000	1,281	1,098	1,281	1,098	13,950	14,000	1,731	1,398	1,731	1,574

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

(Continued on page 67)

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
14,000						17,000						20,000					
14,000	14,050	1,739	1,403	1,739	1,581	17,000	17,050	2,189	1,824	2,189	2,031	20,000	20,050	2,639	2,274	2,639	2,481
14,050	14,100	1,746	1,408	1,746	1,589	17,050	17,100	2,196	1,831	2,196	2,039	20,050	20,100	2,646	2,281	2,646	2,489
14,100	14,150	1,754	1,413	1,754	1,596	17,100	17,150	2,204	1,839	2,204	2,046	20,100	20,150	2,654	2,289	2,654	2,496
14,150	14,200	1,761	1,418	1,761	1,604	17,150	17,200	2,211	1,846	2,211	2,054	20,150	20,200	2,661	2,296	2,661	2,504
14,200	14,250	1,769	1,423	1,769	1,611	17,200	17,250	2,219	1,854	2,219	2,061	20,200	20,250	2,669	2,304	2,669	2,511
14,250	14,300	1,776	1,428	1,776	1,619	17,250	17,300	2,226	1,861	2,226	2,069	20,250	20,300	2,676	2,311	2,676	2,519
14,300	14,350	1,784	1,433	1,784	1,626	17,300	17,350	2,234	1,869	2,234	2,076	20,300	20,350	2,684	2,319	2,684	2,526
14,350	14,400	1,791	1,438	1,791	1,634	17,350	17,400	2,241	1,876	2,241	2,084	20,350	20,400	2,691	2,326	2,691	2,534
14,400	14,450	1,799	1,443	1,799	1,641	17,400	17,450	2,249	1,884	2,249	2,091	20,400	20,450	2,699	2,334	2,699	2,541
14,450	14,500	1,806	1,448	1,806	1,649	17,450	17,500	2,256	1,891	2,256	2,099	20,450	20,500	2,706	2,341	2,706	2,549
14,500	14,550	1,814	1,453	1,814	1,656	17,500	17,550	2,264	1,899	2,264	2,106	20,500	20,550	2,714	2,349	2,714	2,556
14,550	14,600	1,821	1,458	1,821	1,664	17,550	17,600	2,271	1,906	2,271	2,114	20,550	20,600	2,721	2,356	2,721	2,564
14,600	14,650	1,829	1,464	1,829	1,671	17,600	17,650	2,279	1,914	2,279	2,121	20,600	20,650	2,729	2,364	2,729	2,571
14,650	14,700	1,836	1,471	1,836	1,679	17,650	17,700	2,286	1,921	2,286	2,129	20,650	20,700	2,736	2,371	2,736	2,579
14,700	14,750	1,844	1,479	1,844	1,686	17,700	17,750	2,294	1,929	2,294	2,136	20,700	20,750	2,744	2,379	2,744	2,586
14,750	14,800	1,851	1,486	1,851	1,694	17,750	17,800	2,301	1,936	2,301	2,144	20,750	20,800	2,751	2,386	2,751	2,594
14,800	14,850	1,859	1,494	1,859	1,701	17,800	17,850	2,309	1,944	2,309	2,151	20,800	20,850	2,759	2,394	2,759	2,601
14,850	14,900	1,866	1,501	1,866	1,709	17,850	17,900	2,316	1,951	2,316	2,159	20,850	20,900	2,766	2,401	2,766	2,609
14,900	14,950	1,874	1,509	1,874	1,716	17,900	17,950	2,324	1,959	2,324	2,166	20,900	20,950	2,774	2,409	2,774	2,616
14,950	15,000	1,881	1,516	1,881	1,724	17,950	18,000	2,331	1,966	2,331	2,174	20,950	21,000	2,781	2,416	2,781	2,624
15,000						18,000						21,000					
15,000	15,050	1,889	1,524	1,889	1,731	18,000	18,050	2,339	1,974	2,339	2,181	21,000	21,050	2,789	2,424	2,789	2,631
15,050	15,100	1,896	1,531	1,896	1,739	18,050	18,100	2,346	1,981	2,346	2,189	21,050	21,100	2,796	2,431	2,796	2,639
15,100	15,150	1,904	1,539	1,904	1,746	18,100	18,150	2,354	1,989	2,354	2,196	21,100	21,150	2,804	2,439	2,804	2,646
15,150	15,200	1,911	1,546	1,911	1,754	18,150	18,200	2,361	1,996	2,361	2,204	21,150	21,200	2,811	2,446	2,811	2,654
15,200	15,250	1,919	1,554	1,919	1,761	18,200	18,250	2,369	2,004	2,369	2,211	21,200	21,250	2,819	2,454	2,819	2,661
15,250	15,300	1,926	1,561	1,926	1,769	18,250	18,300	2,376	2,011	2,376	2,219	21,250	21,300	2,826	2,461	2,826	2,669
15,300	15,350	1,934	1,569	1,934	1,776	18,300	18,350	2,384	2,019	2,384	2,226	21,300	21,350	2,834	2,469	2,834	2,676
15,350	15,400	1,941	1,576	1,941	1,784	18,350	18,400	2,391	2,026	2,391	2,234	21,350	21,400	2,841	2,476	2,841	2,684
15,400	15,450	1,949	1,584	1,949	1,791	18,400	18,450	2,399	2,034	2,399	2,241	21,400	21,450	2,849	2,484	2,849	2,691
15,450	15,500	1,956	1,591	1,956	1,799	18,450	18,500	2,406	2,041	2,406	2,249	21,450	21,500	2,856	2,491	2,856	2,699
15,500	15,550	1,964	1,599	1,964	1,806	18,500	18,550	2,414	2,049	2,414	2,256	21,500	21,550	2,864	2,499	2,864	2,706
15,550	15,600	1,971	1,606	1,971	1,814	18,550	18,600	2,421	2,056	2,421	2,264	21,550	21,600	2,871	2,506	2,871	2,714
15,600	15,650	1,979	1,614	1,979	1,821	18,600	18,650	2,429	2,064	2,429	2,271	21,600	21,650	2,879	2,514	2,879	2,721
15,650	15,700	1,986	1,621	1,986	1,829	18,650	18,700	2,436	2,071	2,436	2,279	21,650	21,700	2,886	2,521	2,886	2,729
15,700	15,750	1,994	1,629	1,994	1,836	18,700	18,750	2,444	2,079	2,444	2,286	21,700	21,750	2,894	2,529	2,894	2,736
15,750	15,800	2,001	1,636	2,001	1,844	18,750	18,800	2,451	2,086	2,451	2,294	21,750	21,800	2,901	2,536	2,901	2,744
15,800	15,850	2,009	1,644	2,009	1,851	18,800	18,850	2,459	2,094	2,459	2,301	21,800	21,850	2,909	2,544	2,909	2,751
15,850	15,900	2,016	1,651	2,016	1,859	18,850	18,900	2,466	2,101	2,466	2,309	21,850	21,900	2,916	2,551	2,916	2,759
15,900	15,950	2,024	1,659	2,024	1,866	18,900	18,950	2,474	2,109	2,474	2,316	21,900	21,950	2,924	2,559	2,924	2,766
15,950	16,000	2,031	1,666	2,031	1,874	18,950	19,000	2,481	2,116	2,481	2,324	21,950	22,000	2,931	2,566	2,931	2,774
16,000						19,000						22,000					
16,000	16,050	2,039	1,674	2,039	1,881	19,000	19,050	2,489	2,124	2,489	2,331	22,000	22,050	2,939	2,574	2,939	2,781
16,050	16,100	2,046	1,681	2,046	1,889	19,050	19,100	2,496	2,131	2,496	2,339	22,050	22,100	2,946	2,581	2,946	2,789
16,100	16,150	2,054	1,689	2,054	1,896	19,100	19,150	2,504	2,139	2,504	2,346	22,100	22,150	2,954	2,589	2,954	2,796
16,150	16,200	2,061	1,696	2,061	1,904	19,150	19,200	2,511	2,146	2,511	2,354	22,150	22,200	2,961	2,596	2,961	2,804
16,200	16,250	2,069	1,704	2,069	1,911	19,200	19,250	2,519	2,154	2,519	2,361	22,200	22,250	2,969	2,604	2,969	2,811
16,250	16,300	2,076	1,711	2,076	1,919	19,250	19,300	2,526	2,161	2,526	2,369	22,250	22,300	2,976	2,611	2,976	2,819
16,300	16,350	2,084	1,719	2,084	1,926	19,300	19,350	2,534	2,169	2,534	2,376	22,300	22,350	2,984	2,619	2,984	2,826
16,350	16,400	2,091	1,726	2,091	1,934	19,350	19,400	2,541	2,176	2,541	2,384	22,350	22,400	2,991	2,626	2,991	2,834
16,400	16,450	2,099	1,734	2,099	1,941	19,400	19,450	2,549	2,184	2,549	2,391	22,400	22,450	2,999	2,634	2,999	2,841
16,450	16,500	2,106	1,741	2,106	1,949	19,450	19,500	2,556	2,191	2,556	2,399	22,450	22,500	3,006	2,641	3,006	2,849
16,500	16,550	2,114	1,749	2,114	1,956	19,500	19,550	2,564	2,199	2,564	2,406	22,500	22,550	3,014	2,649	3,014	2,856
16,550	16,600	2,121	1,756	2,121	1,964	19,550	19,600	2,571	2,206	2,571	2,414	22,550	22,600	3,021	2,656	3,021	2,864
16,600	16,650	2,129	1,764	2,129	1,971	19,600	19,650	2,579	2,214	2,579	2,421	22,600	22,650	3,029	2,664	3,029	2,871
16,650	16,700	2,136	1,771	2,136	1,979	19,650	19,700	2,586	2,221	2,586	2,429	22,650	22,700	3,036	2,671	3,036	2,879
16,700	16,750	2,144	1,779	2,144	1,986	19,700	19,750	2,594	2,229	2,594	2,436	22,700	22,750	3,044	2,679	3,044	2,886
16,750	16,800	2,151	1,786	2,151	1,994	19,750	19,800	2,601	2,236	2,601	2,444	22,750	22,800	3,051	2,686	3,051	2,894
16,800	16,850	2,159	1,794	2,159	2,001	19,800	19,850	2,609	2,244	2,609	2,451	22,800	22,850	3,059	2,694	3,059	2,901
16,850	16,900	2,166	1,801	2,166	2,009	19,850	19,900	2,616	2,251	2,616	2,459	22,850	22,900	3,066	2,701	3,066	2,909
16,900	16,950	2,174	1,809	2,174	2,016	19,900	19,950	2,624	2,259	2,624	2,466	22,900	22,950	3,074	2,709	3,074	2,916
16,950	17,000	2,181	1,816	2,181	2,024	19,950	20,000	2,631	2,266	2,631							

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
23,000						26,000						29,000					
23,000	23,050	3,089	2,724	3,089	2,931	26,000	26,050	3,539	3,174	3,539	3,381	29,000	29,050	3,989	3,624	3,989	3,831
23,050	23,100	3,096	2,731	3,096	2,939	26,050	26,100	3,546	3,181	3,546	3,389	29,050	29,100	3,996	3,631	3,996	3,839
23,100	23,150	3,104	2,739	3,104	2,946	26,100	26,150	3,554	3,189	3,554	3,396	29,100	29,150	4,004	3,639	4,004	3,846
23,150	23,200	3,111	2,746	3,111	2,954	26,150	26,200	3,561	3,196	3,561	3,404	29,150	29,200	4,011	3,646	4,011	3,854
23,200	23,250	3,119	2,754	3,119	2,961	26,200	26,250	3,569	3,204	3,569	3,411	29,200	29,250	4,019	3,654	4,019	3,861
23,250	23,300	3,126	2,761	3,126	2,969	26,250	26,300	3,576	3,211	3,576	3,419	29,250	29,300	4,026	3,661	4,026	3,869
23,300	23,350	3,134	2,769	3,134	2,976	26,300	26,350	3,584	3,219	3,584	3,426	29,300	29,350	4,034	3,669	4,034	3,876
23,350	23,400	3,141	2,776	3,141	2,984	26,350	26,400	3,591	3,226	3,591	3,434	29,350	29,400	4,041	3,676	4,041	3,884
23,400	23,450	3,149	2,784	3,149	2,991	26,400	26,450	3,599	3,234	3,599	3,441	29,400	29,450	4,049	3,684	4,049	3,891
23,450	23,500	3,156	2,791	3,156	2,999	26,450	26,500	3,606	3,241	3,606	3,449	29,450	29,500	4,056	3,691	4,056	3,899
23,500	23,550	3,164	2,799	3,164	3,006	26,500	26,550	3,614	3,249	3,614	3,456	29,500	29,550	4,064	3,699	4,064	3,906
23,550	23,600	3,171	2,806	3,171	3,014	26,550	26,600	3,621	3,256	3,621	3,464	29,550	29,600	4,071	3,706	4,071	3,914
23,600	23,650	3,179	2,814	3,179	3,021	26,600	26,650	3,629	3,264	3,629	3,471	29,600	29,650	4,079	3,714	4,079	3,921
23,650	23,700	3,186	2,821	3,186	3,029	26,650	26,700	3,636	3,271	3,636	3,479	29,650	29,700	4,086	3,721	4,086	3,929
23,700	23,750	3,194	2,829	3,194	3,036	26,700	26,750	3,644	3,279	3,644	3,486	29,700	29,750	4,096	3,729	4,096	3,936
23,750	23,800	3,201	2,836	3,201	3,044	26,750	26,800	3,651	3,286	3,651	3,494	29,750	29,800	4,109	3,736	4,109	3,944
23,800	23,850	3,209	2,844	3,209	3,051	26,800	26,850	3,659	3,294	3,659	3,501	29,800	29,850	4,121	3,744	4,121	3,951
23,850	23,900	3,216	2,851	3,216	3,059	26,850	26,900	3,666	3,301	3,666	3,509	29,850	29,900	4,134	3,751	4,134	3,959
23,900	23,950	3,224	2,859	3,224	3,066	26,900	26,950	3,674	3,309	3,674	3,516	29,900	29,950	4,146	3,759	4,146	3,966
23,950	24,000	3,231	2,866	3,231	3,074	26,950	27,000	3,681	3,316	3,681	3,524	29,950	30,000	4,159	3,766	4,159	3,974
24,000						27,000						30,000					
24,000	24,050	3,239	2,874	3,239	3,081	27,000	27,050	3,689	3,324	3,689	3,531	30,000	30,050	4,171	3,774	4,171	3,981
24,050	24,100	3,246	2,881	3,246	3,089	27,050	27,100	3,696	3,331	3,696	3,539	30,050	30,100	4,184	3,781	4,184	3,989
24,100	24,150	3,254	2,889	3,254	3,096	27,100	27,150	3,704	3,339	3,704	3,546	30,100	30,150	4,196	3,789	4,196	3,996
24,150	24,200	3,261	2,896	3,261	3,104	27,150	27,200	3,711	3,346	3,711	3,554	30,150	30,200	4,209	3,796	4,209	4,004
24,200	24,250	3,269	2,904	3,269	3,111	27,200	27,250	3,719	3,354	3,719	3,561	30,200	30,250	4,221	3,804	4,221	4,011
24,250	24,300	3,276	2,911	3,276	3,119	27,250	27,300	3,726	3,361	3,726	3,569	30,250	30,300	4,234	3,811	4,234	4,019
24,300	24,350	3,284	2,919	3,284	3,126	27,300	27,350	3,734	3,369	3,734	3,576	30,300	30,350	4,246	3,819	4,246	4,026
24,350	24,400	3,291	2,926	3,291	3,134	27,350	27,400	3,741	3,376	3,741	3,584	30,350	30,400	4,259	3,826	4,259	4,034
24,400	24,450	3,299	2,934	3,299	3,141	27,400	27,450	3,749	3,384	3,749	3,591	30,400	30,450	4,271	3,834	4,271	4,041
24,450	24,500	3,306	2,941	3,306	3,149	27,450	27,500	3,756	3,391	3,756	3,599	30,450	30,500	4,284	3,841	4,284	4,049
24,500	24,550	3,314	2,949	3,314	3,156	27,500	27,550	3,764	3,399	3,764	3,606	30,500	30,550	4,296	3,849	4,296	4,056
24,550	24,600	3,321	2,956	3,321	3,164	27,550	27,600	3,771	3,406	3,771	3,614	30,550	30,600	4,309	3,856	4,309	4,064
24,600	24,650	3,329	2,964	3,329	3,171	27,600	27,650	3,779	3,414	3,779	3,621	30,600	30,650	4,321	3,864	4,321	4,071
24,650	24,700	3,336	2,971	3,336	3,179	27,650	27,700	3,786	3,421	3,786	3,629	30,650	30,700	4,334	3,871	4,334	4,079
24,700	24,750	3,344	2,979	3,344	3,186	27,700	27,750	3,794	3,429	3,794	3,636	30,700	30,750	4,346	3,879	4,346	4,086
24,750	24,800	3,351	2,986	3,351	3,194	27,750	27,800	3,801	3,436	3,801	3,644	30,750	30,800	4,359	3,886	4,359	4,094
24,800	24,850	3,359	2,994	3,359	3,201	27,800	27,850	3,809	3,444	3,809	3,651	30,800	30,850	4,371	3,894	4,371	4,101
24,850	24,900	3,366	3,001	3,366	3,209	27,850	27,900	3,816	3,451	3,816	3,659	30,850	30,900	4,384	3,901	4,384	4,109
24,900	24,950	3,374	3,009	3,374	3,216	27,900	27,950	3,824	3,459	3,824	3,666	30,900	30,950	4,396	3,909	4,396	4,116
24,950	25,000	3,381	3,016	3,381	3,224	27,950	28,000	3,831	3,466	3,831	3,674	30,950	31,000	4,409	3,916	4,409	4,124
25,000						28,000						31,000					
25,000	25,050	3,389	3,024	3,389	3,231	28,000	28,050	3,839	3,474	3,839	3,681	31,000	31,050	4,421	3,924	4,421	4,131
25,050	25,100	3,396	3,031	3,396	3,239	28,050	28,100	3,846	3,481	3,846	3,689	31,050	31,100	4,434	3,931	4,434	4,139
25,100	25,150	3,404	3,039	3,404	3,246	28,100	28,150	3,854	3,489	3,854	3,696	31,100	31,150	4,446	3,939	4,446	4,146
25,150	25,200	3,411	3,046	3,411	3,254	28,150	28,200	3,861	3,496	3,861	3,704	31,150	31,200	4,459	3,946	4,459	4,154
25,200	25,250	3,419	3,054	3,419	3,261	28,200	28,250	3,869	3,504	3,869	3,711	31,200	31,250	4,471	3,954	4,471	4,161
25,250	25,300	3,426	3,061	3,426	3,269	28,250	28,300	3,876	3,511	3,876	3,719	31,250	31,300	4,484	3,961	4,484	4,169
25,300	25,350	3,434	3,069	3,434	3,276	28,300	28,350	3,884	3,519	3,884	3,726	31,300	31,350	4,496	3,969	4,496	4,176
25,350	25,400	3,441	3,076	3,441	3,284	28,350	28,400	3,891	3,526	3,891	3,734	31,350	31,400	4,509	3,976	4,509	4,184
25,400	25,450	3,449	3,084	3,449	3,291	28,400	28,450	3,899	3,534	3,899	3,741	31,400	31,450	4,521	3,984	4,521	4,191
25,450	25,500	3,456	3,091	3,456	3,299	28,450	28,500	3,906	3,541	3,906	3,749	31,450	31,500	4,534	3,991	4,534	4,199
25,500	25,550	3,464	3,099	3,464	3,306	28,500	28,550	3,914	3,549	3,914	3,756	31,500	31,550	4,546	3,999	4,546	4,206
25,550	25,600	3,471	3,106	3,471	3,314	28,550	28,600	3,921	3,556	3,921	3,764	31,550	31,600	4,559	4,006	4,559	4,214
25,600	25,650	3,479	3,114	3,479	3,321	28,600	28,650	3,929	3,564	3,929	3,771	31,600	31,650	4,571	4,014	4,571	4,221
25,650																	

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold			Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold			Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000 32,050	4,671	4,074	4,671	4,281	35,000 35,050	5,421	4,524	5,421	4,731	38,000 38,050	6,171	4,974	6,171	5,181			
32,050 32,100	4,684	4,081	4,684	4,289	35,050 35,100	5,434	4,531	5,434	4,739	38,050 38,100	6,184	4,981	6,184	5,189			
32,100 32,150	4,696	4,089	4,696	4,296	35,100 35,150	5,446	4,539	5,446	4,746	38,100 38,150	6,196	4,989	6,196	5,196			
32,150 32,200	4,709	4,096	4,709	4,304	35,150 35,200	5,459	4,546	5,459	4,754	38,150 38,200	6,209	4,996	6,209	5,204			
32,200 32,250	4,721	4,104	4,721	4,311	35,200 35,250	5,471	4,554	5,471	4,761	38,200 38,250	6,221	5,004	6,221	5,211			
32,250 32,300	4,734	4,111	4,734	4,319	35,250 35,300	5,484	4,561	5,484	4,769	38,250 38,300	6,234	5,011	6,234	5,219			
32,300 32,350	4,746	4,119	4,746	4,326	35,300 35,350	5,496	4,569	5,496	4,776	38,300 38,350	6,246	5,019	6,246	5,226			
32,350 32,400	4,759	4,126	4,759	4,334	35,350 35,400	5,509	4,576	5,509	4,784	38,350 38,400	6,259	5,026	6,259	5,234			
32,400 32,450	4,771	4,134	4,771	4,341	35,400 35,450	5,521	4,584	5,521	4,791	38,400 38,450	6,271	5,034	6,271	5,241			
32,450 32,500	4,784	4,141	4,784	4,349	35,450 35,500	5,534	4,591	5,534	4,799	38,450 38,500	6,284	5,041	6,284	5,249			
32,500 32,550	4,796	4,149	4,796	4,356	35,500 35,550	5,546	4,599	5,546	4,806	38,500 38,550	6,296	5,049	6,296	5,256			
32,550 32,600	4,809	4,156	4,809	4,364	35,550 35,600	5,559	4,606	5,559	4,814	38,550 38,600	6,309	5,056	6,309	5,264			
32,600 32,650	4,821	4,164	4,821	4,371	35,600 35,650	5,571	4,614	5,571	4,821	38,600 38,650	6,321	5,064	6,321	5,271			
32,650 32,700	4,834	4,171	4,834	4,379	35,650 35,700	5,584	4,621	5,584	4,829	38,650 38,700	6,334	5,071	6,334	5,279			
32,700 32,750	4,846	4,179	4,846	4,386	35,700 35,750	5,596	4,629	5,596	4,836	38,700 38,750	6,346	5,079	6,346	5,286			
32,750 32,800	4,859	4,186	4,859	4,394	35,750 35,800	5,609	4,636	5,609	4,844	38,750 38,800	6,359	5,086	6,359	5,294			
32,800 32,850	4,871	4,194	4,871	4,401	35,800 35,850	5,621	4,644	5,621	4,851	38,800 38,850	6,371	5,094	6,371	5,301			
32,850 32,900	4,884	4,201	4,884	4,409	35,850 35,900	5,634	4,651	5,634	4,859	38,850 38,900	6,384	5,101	6,384	5,309			
32,900 32,950	4,896	4,209	4,896	4,416	35,900 35,950	5,646	4,659	5,646	4,866	38,900 38,950	6,396	5,109	6,396	5,316			
32,950 33,000	4,909	4,216	4,909	4,424	35,950 36,000	5,659	4,666	5,659	4,874	38,950 39,000	6,409	5,116	6,409	5,324			
33,000						36,000						39,000					
33,000 33,050	4,921	4,224	4,921	4,431	36,000 36,050	5,671	4,674	5,671	4,881	39,000 39,050	6,421	5,124	6,421	5,331			
33,050 33,100	4,934	4,231	4,934	4,439	36,050 36,100	5,684	4,681	5,684	4,889	39,050 39,100	6,434	5,131	6,434	5,339			
33,100 33,150	4,946	4,239	4,946	4,446	36,100 36,150	5,696	4,689	5,696	4,896	39,100 39,150	6,446	5,139	6,446	5,346			
33,150 33,200	4,959	4,246	4,959	4,454	36,150 36,200	5,709	4,696	5,709	4,904	39,150 39,200	6,459	5,146	6,459	5,354			
33,200 33,250	4,971	4,254	4,971	4,461	36,200 36,250	5,721	4,704	5,721	4,911	39,200 39,250	6,471	5,154	6,471	5,361			
33,250 33,300	4,984	4,261	4,984	4,469	36,250 36,300	5,734	4,711	5,734	4,919	39,250 39,300	6,484	5,161	6,484	5,369			
33,300 33,350	4,996	4,269	4,996	4,476	36,300 36,350	5,746	4,719	5,746	4,926	39,300 39,350	6,496	5,169	6,496	5,376			
33,350 33,400	5,009	4,276	5,009	4,484	36,350 36,400	5,759	4,726	5,759	4,934	39,350 39,400	6,509	5,176	6,509	5,384			
33,400 33,450	5,021	4,284	5,021	4,491	36,400 36,450	5,771	4,734	5,771	4,941	39,400 39,450	6,521	5,184	6,521	5,391			
33,450 33,500	5,034	4,291	5,034	4,499	36,450 36,500	5,784	4,741	5,784	4,949	39,450 39,500	6,534	5,191	6,534	5,399			
33,500 33,550	5,046	4,299	5,046	4,506	36,500 36,550	5,796	4,749	5,796	4,956	39,500 39,550	6,546	5,199	6,546	5,406			
33,550 33,600	5,059	4,306	5,059	4,514	36,550 36,600	5,809	4,756	5,809	4,964	39,550 39,600	6,559	5,206	6,559	5,414			
33,600 33,650	5,071	4,314	5,071	4,521	36,600 36,650	5,821	4,764	5,821	4,971	39,600 39,650	6,571	5,214	6,571	5,421			
33,650 33,700	5,084	4,321	5,084	4,529	36,650 36,700	5,834	4,771	5,834	4,979	39,650 39,700	6,584	5,221	6,584	5,429			
33,700 33,750	5,096	4,329	5,096	4,536	36,700 36,750	5,846	4,779	5,846	4,986	39,700 39,750	6,596	5,229	6,596	5,436			
33,750 33,800	5,109	4,336	5,109	4,544	36,750 36,800	5,859	4,786	5,859	4,994	39,750 39,800	6,609	5,236	6,609	5,444			
33,800 33,850	5,121	4,344	5,121	4,551	36,800 36,850	5,871	4,794	5,871	5,001	39,800 39,850	6,621	5,244	6,621	5,454			
33,850 33,900	5,134	4,351	5,134	4,559	36,850 36,900	5,884	4,801	5,884	5,009	39,850 39,900	6,634	5,251	6,634	5,466			
33,900 33,950	5,146	4,359	5,146	4,566	36,900 36,950	5,896	4,809	5,896	5,016	39,900 39,950	6,646	5,259	6,646	5,479			
33,950 34,000	5,159	4,366	5,159	4,574	36,950 37,000	5,909	4,816	5,909	5,024	39,950 40,000	6,659	5,266	6,659	5,491			
34,000						37,000						40,000					
34,000 34,050	5,171	4,374	5,171	4,581	37,000 37,050	5,921	4,824	5,921	5,031	40,000 40,050	6,671	5,274	6,671	5,504			
34,050 34,100	5,184	4,381	5,184	4,589	37,050 37,100	5,934	4,831	5,934	5,039	40,050 40,100	6,684	5,281	6,684	5,516			
34,100 34,150	5,196	4,389	5,196	4,596	37,100 37,150	5,946	4,839	5,946	5,046	40,100 40,150	6,696	5,289	6,696	5,529			
34,150 34,200	5,209	4,396	5,209	4,604	37,150 37,200	5,959	4,846	5,959	5,054	40,150 40,200	6,709	5,296	6,709	5,541			
34,200 34,250	5,221	4,404	5,221	4,611	37,200 37,250	5,971	4,854	5,971	5,061	40,200 40,250	6,721	5,304	6,721	5,554			
34,250 34,300	5,234	4,411	5,234	4,619	37,250 37,300	5,984	4,861	5,984	5,069	40,250 40,300	6,734	5,311	6,734	5,566			
34,300 34,350	5,246	4,419	5,246	4,626	37,300 37,350	5,996	4,869	5,996	5,076	40,300 40,350	6,746	5,319	6,746	5,579			
34,350 34,400	5,259	4,426	5,259	4,634	37,350 37,400	6,009	4,876	6,009	5,084	40,350 40,400	6,759	5,326	6,759	5,591			
34,400 34,450	5,271	4,434	5,271	4,641	37,400 37,450	6,021	4,884	6,021	5,091	40,400 40,450	6,771	5,334	6,771	5,604			
34,450 34,500	5,284	4,441	5,284	4,649	37,450 37,500	6,034	4,891	6,034	5,099	40,450 40,500	6,784	5,341	6,784	5,616			
34,500 34,550	5,296	4,449	5,296	4,656	37,500 37,550	6,046	4,899	6,046	5,106	40,500 40,550	6,796	5,349	6,796	5,629			
34,550 34,600	5,309	4,456	5,309	4,664	37,550 37,600	6,059	4,906	6,059	5,114	40,550 40,600	6,809	5,356	6,809	5,641			
34,600 34,650	5,321	4,464	5,321	4,671	37,600 37,650	6,071	4,914	6,071	5,121	40,600 40,650	6,821	5,364	6,821	5,654			
34,650 34,700	5,334	4,471	5,334	4,679	37,650 37,700	6,084	4,921	6,084	5,129	40,650 40,700	6,834	5,371	6,834	5,666			
34,700 34,750	5,346	4,479	5,346	4,686	37,700 37,750	6,096	4,929	6,096	5,136	40,700 40,750	6,846	5,379	6,846	5,679			
34,750 34,800	5,359	4,486	5,359	4,694	37,750 37,800	6,109	4,936	6,109	5,144	40,750 40,800	6,859	5,386					

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	6,921	5,424	6,921	5,754	44,000	44,050	7,671	5,874	7,671	6,504	47,000	47,050	8,421	6,324	8,421	7,254
41,050	41,100	6,934	5,431	6,934	5,766	44,050	44,100	7,684	5,881	7,684	6,516	47,050	47,100	8,434	6,331	8,434	7,266
41,100	41,150	6,946	5,439	6,946	5,779	44,100	44,150	7,696	5,889	7,696	6,529	47,100	47,150	8,446	6,339	8,446	7,279
41,150	41,200	6,959	5,446	6,959	5,791	44,150	44,200	7,709	5,896	7,709	6,541	47,150	47,200	8,459	6,346	8,459	7,291
41,200	41,250	6,971	5,454	6,971	5,804	44,200	44,250	7,721	5,904	7,721	6,554	47,200	47,250	8,471	6,354	8,471	7,304
41,250	41,300	6,984	5,461	6,984	5,816	44,250	44,300	7,734	5,911	7,734	6,566	47,250	47,300	8,484	6,361	8,484	7,316
41,300	41,350	6,996	5,469	6,996	5,829	44,300	44,350	7,746	5,919	7,746	6,579	47,300	47,350	8,496	6,369	8,496	7,329
41,350	41,400	7,009	5,476	7,009	5,841	44,350	44,400	7,759	5,926	7,759	6,591	47,350	47,400	8,509	6,376	8,509	7,341
41,400	41,450	7,021	5,484	7,021	5,854	44,400	44,450	7,771	5,934	7,771	6,604	47,400	47,450	8,521	6,384	8,521	7,354
41,450	41,500	7,034	5,491	7,034	5,866	44,450	44,500	7,784	5,941	7,784	6,616	47,450	47,500	8,534	6,391	8,534	7,366
41,500	41,550	7,046	5,499	7,046	5,879	44,500	44,550	7,796	5,949	7,796	6,629	47,500	47,550	8,546	6,399	8,546	7,379
41,550	41,600	7,059	5,506	7,059	5,891	44,550	44,600	7,809	5,956	7,809	6,641	47,550	47,600	8,559	6,406	8,559	7,391
41,600	41,650	7,071	5,514	7,071	5,904	44,600	44,650	7,821	5,964	7,821	6,654	47,600	47,650	8,571	6,414	8,571	7,404
41,650	41,700	7,084	5,521	7,084	5,916	44,650	44,700	7,834	5,971	7,834	6,666	47,650	47,700	8,584	6,421	8,584	7,416
41,700	41,750	7,096	5,529	7,096	5,929	44,700	44,750	7,846	5,979	7,846	6,679	47,700	47,750	8,596	6,429	8,596	7,429
41,750	41,800	7,109	5,536	7,109	5,941	44,750	44,800	7,859	5,986	7,859	6,691	47,750	47,800	8,609	6,436	8,609	7,441
41,800	41,850	7,121	5,544	7,121	5,954	44,800	44,850	7,871	5,994	7,871	6,704	47,800	47,850	8,621	6,444	8,621	7,454
41,850	41,900	7,134	5,551	7,134	5,966	44,850	44,900	7,884	6,001	7,884	6,716	47,850	47,900	8,634	6,451	8,634	7,466
41,900	41,950	7,146	5,559	7,146	5,979	44,900	44,950	7,896	6,009	7,896	6,729	47,900	47,950	8,646	6,459	8,646	7,479
41,950	42,000	7,159	5,566	7,159	5,991	44,950	45,000	7,909	6,016	7,909	6,741	47,950	48,000	8,659	6,466	8,659	7,491
42,000						45,000						48,000					
42,000	42,050	7,171	5,574	7,171	6,004	45,000	45,050	7,921	6,024	7,921	6,754	48,000	48,050	8,671	6,474	8,671	7,504
42,050	42,100	7,184	5,581	7,184	6,016	45,050	45,100	7,934	6,031	7,934	6,766	48,050	48,100	8,684	6,481	8,684	7,516
42,100	42,150	7,196	5,589	7,196	6,029	45,100	45,150	7,946	6,039	7,946	6,779	48,100	48,150	8,696	6,489	8,696	7,529
42,150	42,200	7,209	5,596	7,209	6,041	45,150	45,200	7,959	6,046	7,959	6,791	48,150	48,200	8,709	6,496	8,709	7,541
42,200	42,250	7,221	5,604	7,221	6,054	45,200	45,250	7,971	6,054	7,971	6,804	48,200	48,250	8,721	6,504	8,721	7,554
42,250	42,300	7,234	5,611	7,234	6,066	45,250	45,300	7,984	6,061	7,984	6,816	48,250	48,300	8,734	6,511	8,734	7,566
42,300	42,350	7,246	5,619	7,246	6,079	45,300	45,350	7,996	6,069	7,996	6,829	48,300	48,350	8,746	6,519	8,746	7,579
42,350	42,400	7,259	5,626	7,259	6,091	45,350	45,400	8,009	6,076	8,009	6,841	48,350	48,400	8,759	6,526	8,759	7,591
42,400	42,450	7,271	5,634	7,271	6,104	45,400	45,450	8,021	6,084	8,021	6,854	48,400	48,450	8,771	6,534	8,771	7,604
42,450	42,500	7,284	5,641	7,284	6,116	45,450	45,500	8,034	6,091	8,034	6,866	48,450	48,500	8,784	6,541	8,784	7,616
42,500	42,550	7,296	5,649	7,296	6,129	45,500	45,550	8,046	6,099	8,046	6,879	48,500	48,550	8,796	6,549	8,796	7,629
42,550	42,600	7,309	5,656	7,309	6,141	45,550	45,600	8,059	6,106	8,059	6,891	48,550	48,600	8,809	6,556	8,809	7,641
42,600	42,650	7,321	5,664	7,321	6,154	45,600	45,650	8,071	6,114	8,071	6,904	48,600	48,650	8,821	6,564	8,821	7,654
42,650	42,700	7,334	5,671	7,334	6,166	45,650	45,700	8,084	6,121	8,084	6,916	48,650	48,700	8,834	6,571	8,834	7,666
42,700	42,750	7,346	5,679	7,346	6,179	45,700	45,750	8,096	6,129	8,096	6,929	48,700	48,750	8,846	6,579	8,846	7,679
42,750	42,800	7,359	5,686	7,359	6,191	45,750	45,800	8,109	6,136	8,109	6,941	48,750	48,800	8,859	6,586	8,859	7,691
42,800	42,850	7,371	5,694	7,371	6,204	45,800	45,850	8,121	6,144	8,121	6,954	48,800	48,850	8,871	6,594	8,871	7,704
42,850	42,900	7,384	5,701	7,384	6,216	45,850	45,900	8,134	6,151	8,134	6,966	48,850	48,900	8,884	6,601	8,884	7,716
42,900	42,950	7,396	5,709	7,396	6,229	45,900	45,950	8,146	6,159	8,146	6,979	48,900	48,950	8,896	6,609	8,896	7,729
42,950	43,000	7,409	5,716	7,409	6,241	45,950	46,000	8,159	6,166	8,159	6,991	48,950	49,000	8,909	6,616	8,909	7,741
43,000						46,000						49,000					
43,000	43,050	7,421	5,724	7,421	6,254	46,000	46,050	8,171	6,174	8,171	7,004	49,000	49,050	8,921	6,624	8,921	7,754
43,050	43,100	7,434	5,731	7,434	6,266	46,050	46,100	8,184	6,181	8,184	7,016	49,050	49,100	8,934	6,631	8,934	7,766
43,100	43,150	7,446	5,739	7,446	6,279	46,100	46,150	8,196	6,189	8,196	7,029	49,100	49,150	8,946	6,639	8,946	7,779
43,150	43,200	7,459	5,746	7,459	6,291	46,150	46,200	8,209	6,196	8,209	7,041	49,150	49,200	8,959	6,646	8,959	7,791
43,200	43,250	7,471	5,754	7,471	6,304	46,200	46,250	8,221	6,204	8,221	7,054	49,200	49,250	8,971	6,654	8,971	7,804
43,250	43,300	7,484	5,761	7,484	6,316	46,250	46,300	8,234	6,211	8,234	7,066	49,250	49,300	8,984	6,661	8,984	7,816
43,300	43,350	7,496	5,769	7,496	6,329	46,300	46,350	8,246	6,219	8,246	7,079	49,300	49,350	8,996	6,669	8,996	7,829
43,350	43,400	7,509	5,776	7,509	6,341	46,350	46,400	8,259	6,226	8,259	7,091	49,350	49,400	9,009	6,676	9,009	7,841
43,400	43,450	7,521	5,784	7,521	6,354	46,400	46,450	8,271	6,234	8,271	7,104	49,400	49,450	9,021	6,684	9,021	7,854
43,450	43,500	7,534	5,791	7,534	6,366	46,450	46,500	8,284	6,241	8,284	7,116	49,450	49,500	9,034	6,691	9,034	7,866
43,500	43,550	7,546	5,799	7,546	6,379	46,500	46,550	8,296	6,249	8,296	7,129	49,500	49,550	9,046	6,699	9,046	7,879
43,550	43,600	7,559	5,806	7,559	6,391	46,550	46,600	8,309	6,256	8,309	7,141	49,550	49,600	9,059	6,706	9,059	7,891
43,600	43,650	7,571	5,814	7,571	6,404	46,600	46,650	8,321	6,264	8,321	7,154	49,600	49,650	9,071	6,714	9,071	7,904
43,650	43,700	7,584	5,821	7,584	6,416	46,650	46,700	8,334	6,271	8,334	7,166	49,650	49,700	9,084	6,721	9,084	7,916
43,700	43,750	7,596	5,829	7,596	6,429	46,700	46,750	8,346	6,279	8,346	7,179	49,700	49,750	9,096	6,729	9,096	7,929
43,750	43,800	7,609	5,836	7,609	6,441	46,750	46,800	8,359	6,286	8,359	7,191	49,750	49,800	9,109	6,736	9,109	7,941
43,800	43,850	7,621	5,844	7,621	6,454	46,800	46,850	8,371	6,294	8,371	7,204	49,800	49,850	9,121	6,744	9,121	7,954
43,850	43,900	7,634	5,851	7,634	6,466	46,850	46,900	8,384	6,301	8,384	7,216	49,850	49,900	9,134	6,751	9,134	7,966
43,900	43,950	7,646	5,859	7,646	6,479	46,900	46,950	8,396	6,309	8,396	7,229	49,900	49,950	9,146	6,759	9,146	7,979
43,950	44,000	7,659	5,866	7,659	6,491	46,950	47,000	8,409	6,316	8,409							

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
50,000						53,000						56,000					
50,000	50,050	9,171	6,774	9,171	8,004	53,000	53,050	9,921	7,224	9,921	8,754	56,000	56,050	10,671	7,674	10,671	9,504
50,050	50,100	9,184	6,781	9,184	8,016	53,050	53,100	9,934	7,231	9,934	8,766	56,050	56,100	10,684	7,681	10,684	9,516
50,100	50,150	9,196	6,789	9,196	8,029	53,100	53,150	9,946	7,239	9,946	8,779	56,100	56,150	10,696	7,689	10,696	9,529
50,150	50,200	9,209	6,796	9,209	8,041	53,150	53,200	9,959	7,246	9,959	8,791	56,150	56,200	10,709	7,696	10,709	9,541
50,200	50,250	9,221	6,804	9,221	8,054	53,200	53,250	9,971	7,254	9,971	8,804	56,200	56,250	10,721	7,704	10,721	9,554
50,250	50,300	9,234	6,811	9,234	8,066	53,250	53,300	9,984	7,261	9,984	8,816	56,250	56,300	10,734	7,711	10,734	9,566
50,300	50,350	9,246	6,819	9,246	8,079	53,300	53,350	9,996	7,269	9,996	8,829	56,300	56,350	10,746	7,719	10,746	9,579
50,350	50,400	9,259	6,826	9,259	8,091	53,350	53,400	10,009	7,276	10,009	8,841	56,350	56,400	10,759	7,726	10,759	9,591
50,400	50,450	9,271	6,834	9,271	8,104	53,400	53,450	10,021	7,284	10,021	8,854	56,400	56,450	10,771	7,734	10,771	9,604
50,450	50,500	9,284	6,841	9,284	8,116	53,450	53,500	10,034	7,291	10,034	8,866	56,450	56,500	10,784	7,741	10,784	9,616
50,500	50,550	9,296	6,849	9,296	8,129	53,500	53,550	10,046	7,299	10,046	8,879	56,500	56,550	10,796	7,749	10,796	9,629
50,550	50,600	9,309	6,856	9,309	8,141	53,550	53,600	10,059	7,306	10,059	8,891	56,550	56,600	10,809	7,756	10,809	9,641
50,600	50,650	9,321	6,864	9,321	8,154	53,600	53,650	10,071	7,314	10,071	8,904	56,600	56,650	10,821	7,764	10,821	9,654
50,650	50,700	9,334	6,871	9,334	8,166	53,650	53,700	10,084	7,321	10,084	8,916	56,650	56,700	10,834	7,771	10,834	9,666
50,700	50,750	9,346	6,879	9,346	8,179	53,700	53,750	10,096	7,329	10,096	8,929	56,700	56,750	10,846	7,779	10,846	9,679
50,750	50,800	9,359	6,886	9,359	8,191	53,750	53,800	10,109	7,336	10,109	8,941	56,750	56,800	10,859	7,786	10,859	9,691
50,800	50,850	9,371	6,894	9,371	8,204	53,800	53,850	10,121	7,344	10,121	8,954	56,800	56,850	10,871	7,794	10,871	9,704
50,850	50,900	9,384	6,901	9,384	8,216	53,850	53,900	10,134	7,351	10,134	8,966	56,850	56,900	10,884	7,801	10,884	9,716
50,900	50,950	9,396	6,909	9,396	8,229	53,900	53,950	10,146	7,359	10,146	8,979	56,900	56,950	10,896	7,809	10,896	9,729
50,950	51,000	9,409	6,916	9,409	8,241	53,950	54,000	10,159	7,366	10,159	8,991	56,950	57,000	10,909	7,816	10,909	9,741
51,000						54,000						57,000					
51,000	51,050	9,421	6,924	9,421	8,254	54,000	54,050	10,171	7,374	10,171	9,004	57,000	57,050	10,921	7,824	10,921	9,754
51,050	51,100	9,434	6,931	9,434	8,266	54,050	54,100	10,184	7,381	10,184	9,016	57,050	57,100	10,934	7,831	10,934	9,766
51,100	51,150	9,446	6,939	9,446	8,279	54,100	54,150	10,196	7,389	10,196	9,029	57,100	57,150	10,946	7,839	10,946	9,779
51,150	51,200	9,459	6,946	9,459	8,291	54,150	54,200	10,209	7,396	10,209	9,041	57,150	57,200	10,959	7,846	10,959	9,791
51,200	51,250	9,471	6,954	9,471	8,304	54,200	54,250	10,221	7,404	10,221	9,054	57,200	57,250	10,971	7,854	10,971	9,804
51,250	51,300	9,484	6,961	9,484	8,316	54,250	54,300	10,234	7,411	10,234	9,066	57,250	57,300	10,984	7,861	10,984	9,816
51,300	51,350	9,496	6,969	9,496	8,329	54,300	54,350	10,246	7,419	10,246	9,079	57,300	57,350	10,996	7,869	10,996	9,829
51,350	51,400	9,509	6,976	9,509	8,341	54,350	54,400	10,259	7,426	10,259	9,091	57,350	57,400	11,009	7,876	11,009	9,841
51,400	51,450	9,521	6,984	9,521	8,354	54,400	54,450	10,271	7,434	10,271	9,104	57,400	57,450	11,021	7,884	11,021	9,854
51,450	51,500	9,534	6,991	9,534	8,366	54,450	54,500	10,284	7,441	10,284	9,116	57,450	57,500	11,034	7,891	11,034	9,866
51,500	51,550	9,546	6,999	9,546	8,379	54,500	54,550	10,296	7,449	10,296	9,129	57,500	57,550	11,046	7,899	11,046	9,879
51,550	51,600	9,559	7,006	9,559	8,391	54,550	54,600	10,309	7,456	10,309	9,141	57,550	57,600	11,059	7,906	11,059	9,891
51,600	51,650	9,571	7,014	9,571	8,404	54,600	54,650	10,321	7,464	10,321	9,154	57,600	57,650	11,071	7,914	11,071	9,904
51,650	51,700	9,584	7,021	9,584	8,416	54,650	54,700	10,334	7,471	10,334	9,166	57,650	57,700	11,084	7,921	11,084	9,916
51,700	51,750	9,596	7,029	9,596	8,429	54,700	54,750	10,346	7,479	10,346	9,179	57,700	57,750	11,096	7,929	11,096	9,929
51,750	51,800	9,609	7,036	9,609	8,441	54,750	54,800	10,359	7,486	10,359	9,191	57,750	57,800	11,109	7,936	11,109	9,941
51,800	51,850	9,621	7,044	9,621	8,454	54,800	54,850	10,371	7,494	10,371	9,204	57,800	57,850	11,121	7,944	11,121	9,954
51,850	51,900	9,634	7,051	9,634	8,466	54,850	54,900	10,384	7,501	10,384	9,216	57,850	57,900	11,134	7,951	11,134	9,966
51,900	51,950	9,646	7,059	9,646	8,479	54,900	54,950	10,396	7,509	10,396	9,229	57,900	57,950	11,146	7,959	11,146	9,979
51,950	52,000	9,659	7,066	9,659	8,491	54,950	55,000	10,409	7,516	10,409	9,241	57,950	58,000	11,159	7,966	11,159	9,991
52,000						55,000						58,000					
52,000	52,050	9,671	7,074	9,671	8,504	55,000	55,050	10,421	7,524	10,421	9,254	58,000	58,050	11,171	7,974	11,171	10,004
52,050	52,100	9,684	7,081	9,684	8,516	55,050	55,100	10,434	7,531	10,434	9,266	58,050	58,100	11,184	7,981	11,184	10,016
52,100	52,150	9,696	7,089	9,696	8,529	55,100	55,150	10,446	7,539	10,446	9,279	58,100	58,150	11,196	7,989	11,196	10,029
52,150	52,200	9,709	7,096	9,709	8,541	55,150	55,200	10,459	7,546	10,459	9,291	58,150	58,200	11,209	7,996	11,209	10,041
52,200	52,250	9,721	7,104	9,721	8,554	55,200	55,250	10,471	7,554	10,471	9,304	58,200	58,250	11,221	8,004	11,221	10,054
52,250	52,300	9,734	7,111	9,734	8,566	55,250	55,300	10,484	7,561	10,484	9,316	58,250	58,300	11,234	8,011	11,234	10,066
52,300	52,350	9,746	7,119	9,746	8,579	55,300	55,350	10,496	7,569	10,496	9,329	58,300	58,350	11,246	8,019	11,246	10,079
52,350	52,400	9,759	7,126	9,759	8,591	55,350	55,400	10,509	7,576	10,509	9,341	58,350	58,400	11,259	8,026	11,259	10,091
52,400	52,450	9,771	7,134	9,771	8,604	55,400	55,450	10,521	7,584	10,521	9,354	58,400	58,450	11,271	8,034	11,271	10,104
52,450	52,500	9,784	7,141	9,784	8,616	55,450	55,500	10,534	7,591	10,534	9,366	58,450	58,500	11,284	8,041	11,284	10,116
52,500	52,550	9,796	7,149	9,796	8,629	55,500	55,550	10,546	7,599	10,546	9,379	58,500	58,550	11,296	8,049	11,296	10,129
52,550	52,600	9,809	7,156	9,809	8,641	55,550	55,600	10,559	7,606	10,559	9,391	58,550	58,600	11,309	8,056	11,309	10,141
52,600	52,650	9,821	7,164	9,821	8,654	55,600	55,650	10,571	7,614	10,571	9,404	58,600	58,650	11,321	8,064	11,321	10,154
52,650	52,700	9,834	7,171	9,834	8,666	55,650	55,700	10,584	7,621	10,584	9,416	58,650	58,700	11,334	8,071	11,334	10,166
52,700	52,750	9,846	7,179	9,846	8,679	55,700	55,750	10,596	7,629	10,596	9,429	58,700	58,750	11,346	8,079	11,346	10,179
52,750	52,800	9,859	7,186	9,859	8,691	55,750	55,800	10,609	7,636	10,609	9,441	58,750	58,800	11,359	8,086	11,359	10,191
52,800	52,850	9,871	7,194	9,871	8,704	55,800	55,850	10,621	7,644	10,621	9,454	58,800	58,850	11,371	8,094	11,371	10,204
52,850	52,900	9,884	7,201	9,884	8,716	55,850	55,900	10,634	7,651	10,634	9,466	58,850	58,900	11,384	8,101	11,384	10,216
52,900	52,950	9,896	7,209	9,896	8,729	55,900											

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
59,000						62,000						65,000					
59,000	59,050	11,421	8,124	11,421	10,254	62,000	62,050	12,171	8,836	12,233	11,004	65,000	65,050	12,921	9,586	13,073	11,754
59,050	59,100	11,434	8,131	11,434	10,266	62,050	62,100	12,184	8,849	12,247	11,016	65,050	65,100	12,934	9,599	13,087	11,766
59,100	59,150	11,446	8,139	11,446	10,279	62,100	62,150	12,196	8,861	12,261	11,029	65,100	65,150	12,946	9,611	13,101	11,779
59,150	59,200	11,459	8,146	11,459	10,291	62,150	62,200	12,209	8,874	12,275	11,041	65,150	65,200	12,959	9,624	13,115	11,791
59,200	59,250	11,471	8,154	11,471	10,304	62,200	62,250	12,221	8,886	12,289	11,054	65,200	65,250	12,971	9,636	13,129	11,804
59,250	59,300	11,484	8,161	11,484	10,316	62,250	62,300	12,234	8,899	12,303	11,066	65,250	65,300	12,984	9,649	13,143	11,816
59,300	59,350	11,496	8,169	11,496	10,329	62,300	62,350	12,246	8,911	12,317	11,079	65,300	65,350	12,996	9,661	13,157	11,829
59,350	59,400	11,509	8,176	11,509	10,341	62,350	62,400	12,259	8,924	12,331	11,091	65,350	65,400	13,009	9,674	13,171	11,841
59,400	59,450	11,521	8,186	11,521	10,354	62,400	62,450	12,271	8,936	12,345	11,104	65,400	65,450	13,021	9,686	13,185	11,854
59,450	59,500	11,534	8,199	11,534	10,366	62,450	62,500	12,284	8,949	12,359	11,116	65,450	65,500	13,034	9,699	13,199	11,866
59,500	59,550	11,546	8,211	11,546	10,379	62,500	62,550	12,296	8,961	12,373	11,129	65,500	65,550	13,046	9,711	13,213	11,879
59,550	59,600	11,559	8,224	11,559	10,391	62,550	62,600	12,309	8,974	12,387	11,141	65,550	65,600	13,059	9,724	13,227	11,891
59,600	59,650	11,571	8,236	11,571	10,404	62,600	62,650	12,321	8,986	12,401	11,154	65,600	65,650	13,071	9,736	13,241	11,904
59,650	59,700	11,584	8,249	11,584	10,416	62,650	62,700	12,334	8,999	12,415	11,166	65,650	65,700	13,084	9,749	13,255	11,916
59,700	59,750	11,596	8,261	11,596	10,429	62,700	62,750	12,346	9,011	12,429	11,179	65,700	65,750	13,096	9,761	13,269	11,929
59,750	59,800	11,609	8,274	11,609	10,441	62,750	62,800	12,359	9,024	12,443	11,191	65,750	65,800	13,109	9,774	13,283	11,941
59,800	59,850	11,621	8,286	11,621	10,454	62,800	62,850	12,371	9,036	12,457	11,204	65,800	65,850	13,121	9,786	13,297	11,954
59,850	59,900	11,634	8,299	11,634	10,466	62,850	62,900	12,384	9,049	12,471	11,216	65,850	65,900	13,134	9,799	13,311	11,966
59,900	59,950	11,646	8,311	11,646	10,479	62,900	62,950	12,396	9,061	12,485	11,229	65,900	65,950	13,146	9,811	13,325	11,979
59,950	60,000	11,659	8,324	11,659	10,491	62,950	63,000	12,409	9,074	12,499	11,241	65,950	66,000	13,159	9,824	13,339	11,991
60,000						63,000						66,000					
60,000	60,050	11,671	8,336	11,673	10,504	63,000	63,050	12,421	9,086	12,513	11,254	66,000	66,050	13,171	9,836	13,353	12,004
60,050	60,100	11,684	8,349	11,687	10,516	63,050	63,100	12,434	9,099	12,527	11,266	66,050	66,100	13,184	9,849	13,367	12,016
60,100	60,150	11,696	8,361	11,701	10,529	63,100	63,150	12,446	9,111	12,541	11,279	66,100	66,150	13,196	9,861	13,381	12,029
60,150	60,200	11,709	8,374	11,715	10,541	63,150	63,200	12,459	9,124	12,555	11,291	66,150	66,200	13,209	9,874	13,395	12,041
60,200	60,250	11,721	8,386	11,729	10,554	63,200	63,250	12,471	9,136	12,569	11,304	66,200	66,250	13,221	9,886	13,409	12,054
60,250	60,300	11,734	8,399	11,743	10,566	63,250	63,300	12,484	9,149	12,583	11,316	66,250	66,300	13,234	9,899	13,423	12,066
60,300	60,350	11,746	8,411	11,757	10,579	63,300	63,350	12,496	9,161	12,597	11,329	66,300	66,350	13,246	9,911	13,437	12,079
60,350	60,400	11,759	8,424	11,771	10,591	63,350	63,400	12,509	9,174	12,611	11,341	66,350	66,400	13,259	9,924	13,451	12,091
60,400	60,450	11,771	8,436	11,785	10,604	63,400	63,450	12,521	9,186	12,625	11,354	66,400	66,450	13,271	9,936	13,465	12,104
60,450	60,500	11,784	8,449	11,799	10,616	63,450	63,500	12,534	9,199	12,639	11,366	66,450	66,500	13,284	9,949	13,479	12,116
60,500	60,550	11,796	8,461	11,813	10,629	63,500	63,550	12,546	9,211	12,653	11,379	66,500	66,550	13,296	9,961	13,493	12,129
60,550	60,600	11,809	8,474	11,827	10,641	63,550	63,600	12,559	9,224	12,667	11,391	66,550	66,600	13,309	9,974	13,507	12,141
60,600	60,650	11,821	8,486	11,841	10,654	63,600	63,650	12,571	9,236	12,681	11,404	66,600	66,650	13,321	9,986	13,521	12,154
60,650	60,700	11,834	8,499	11,855	10,666	63,650	63,700	12,584	9,249	12,695	11,416	66,650	66,700	13,334	9,999	13,535	12,166
60,700	60,750	11,846	8,511	11,869	10,679	63,700	63,750	12,596	9,261	12,709	11,429	66,700	66,750	13,346	10,011	13,549	12,179
60,750	60,800	11,859	8,524	11,883	10,691	63,750	63,800	12,609	9,274	12,723	11,441	66,750	66,800	13,359	10,024	13,563	12,191
60,800	60,850	11,871	8,536	11,897	10,704	63,800	63,850	12,621	9,286	12,737	11,454	66,800	66,850	13,371	10,036	13,577	12,204
60,850	60,900	11,884	8,549	11,911	10,716	63,850	63,900	12,634	9,299	12,751	11,466	66,850	66,900	13,384	10,049	13,591	12,216
60,900	60,950	11,896	8,561	11,925	10,729	63,900	63,950	12,646	9,311	12,765	11,479	66,900	66,950	13,396	10,061	13,605	12,229
60,950	61,000	11,909	8,574	11,939	10,741	63,950	64,000	12,659	9,324	12,779	11,491	66,950	67,000	13,409	10,074	13,619	12,241
61,000						64,000						67,000					
61,000	61,050	11,921	8,586	11,953	10,754	64,000	64,050	12,671	9,336	12,793	11,504	67,000	67,050	13,421	10,086	13,633	12,254
61,050	61,100	11,934	8,599	11,967	10,766	64,050	64,100	12,684	9,349	12,807	11,516	67,050	67,100	13,434	10,099	13,647	12,266
61,100	61,150	11,946	8,611	11,981	10,779	64,100	64,150	12,696	9,361	12,821	11,529	67,100	67,150	13,446	10,111	13,661	12,279
61,150	61,200	11,959	8,624	11,995	10,791	64,150	64,200	12,709	9,374	12,835	11,541	67,150	67,200	13,459	10,124	13,675	12,291
61,200	61,250	11,971	8,636	12,009	10,804	64,200	64,250	12,721	9,386	12,849	11,554	67,200	67,250	13,471	10,136	13,689	12,304
61,250	61,300	11,984	8,649	12,023	10,816	64,250	64,300	12,734	9,399	12,863	11,566	67,250	67,300	13,484	10,149	13,703	12,316
61,300	61,350	11,996	8,661	12,037	10,829	64,300	64,350	12,746	9,411	12,877	11,579	67,300	67,350	13,496	10,161	13,717	12,329
61,350	61,400	12,009	8,674	12,051	10,841	64,350	64,400	12,759	9,424	12,891	11,591	67,350	67,400	13,509	10,174	13,731	12,341
61,400	61,450	12,021	8,686	12,065	10,854	64,400	64,450	12,771	9,436	12,905	11,604	67,400	67,450	13,521	10,186	13,745	12,354
61,450	61,500	12,034	8,699	12,079	10,866	64,450	64,500	12,784	9,449	12,919	11,616	67,450	67,500	13,534	10,199	13,759	12,366
61,500	61,550	12,046	8,711	12,093	10,879	64,500	64,550	12,796	9,461	12,933	11,629	67,500	67,550	13,546	10,211	13,773	12,379
61,550	61,600	12,059	8,724	12,107	10,891	64,550	64,600	12,809	9,474	12,947	11,641	67,550	67,600	13,559	10,224	13,787	12,391
61,600	61,650	12,071	8,736	12,121	10,904	64,600	64,650	12,821	9,486	12,961	11,654	67,600	67,650	13,571	10,236	13,801	12,404
61,650	61,700	12,084	8,749	12,135	10,916	64,650	64,700	12,834	9,499	12,975	11,666	67,650	67,700	13,584	10,249	13,815	12,416
61,700	61,750	12,096	8,761	12,149	10,929	64,700	64,750	12,846	9,511	12,989	11,679	67,700	67,750	13,596	10,261	13,829	12,429
61,750	61,800	12,109	8,774	12,163	10,941	64,750	64,800	12,859	9,524	13,003	11,691	67,750	67,800	13,609	10,274	13,843	12,441
61,800	61,850	12,121	8,786	12,177	10,954	64,800	64,850	12,871	9,536	13,017	11,704	67,800	67,850	13,621	10,286		

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
68,000						71,000						74,000					
68,000	68,050	13,671	10,336	13,913	12,504	71,000	71,050	14,421	11,086	14,753	13,254	74,000	74,050	15,234	11,836	15,593	14,004
68,050	68,100	13,684	10,349	13,927	12,516	71,050	71,100	14,434	11,099	14,767	13,266	74,050	74,100	15,248	11,849	15,607	14,016
68,100	68,150	13,696	10,361	13,941	12,529	71,100	71,150	14,446	11,111	14,781	13,279	74,100	74,150	15,262	11,861	15,621	14,029
68,150	68,200	13,709	10,374	13,955	12,541	71,150	71,200	14,459	11,124	14,795	13,291	74,150	74,200	15,276	11,874	15,635	14,041
68,200	68,250	13,721	10,386	13,969	12,554	71,200	71,250	14,471	11,136	14,809	13,304	74,200	74,250	15,290	11,886	15,649	14,054
68,250	68,300	13,734	10,399	13,983	12,566	71,250	71,300	14,484	11,149	14,823	13,316	74,250	74,300	15,304	11,899	15,663	14,066
68,300	68,350	13,746	10,411	13,997	12,579	71,300	71,350	14,496	11,161	14,837	13,329	74,300	74,350	15,318	11,911	15,677	14,079
68,350	68,400	13,759	10,424	14,011	12,591	71,350	71,400	14,509	11,174	14,851	13,341	74,350	74,400	15,332	11,924	15,691	14,091
68,400	68,450	13,771	10,436	14,025	12,604	71,400	71,450	14,521	11,186	14,865	13,354	74,400	74,450	15,346	11,936	15,705	14,104
68,450	68,500	13,784	10,449	14,039	12,616	71,450	71,500	14,534	11,199	14,879	13,366	74,450	74,500	15,360	11,949	15,719	14,116
68,500	68,550	13,796	10,461	14,053	12,629	71,500	71,550	14,546	11,211	14,893	13,379	74,500	74,550	15,374	11,961	15,733	14,129
68,550	68,600	13,809	10,474	14,067	12,641	71,550	71,600	14,559	11,224	14,907	13,391	74,550	74,600	15,388	11,974	15,747	14,141
68,600	68,650	13,821	10,486	14,081	12,654	71,600	71,650	14,571	11,236	14,921	13,404	74,600	74,650	15,402	11,986	15,761	14,154
68,650	68,700	13,834	10,499	14,095	12,666	71,650	71,700	14,584	11,249	14,935	13,416	74,650	74,700	15,416	11,999	15,775	14,166
68,700	68,750	13,846	10,511	14,109	12,679	71,700	71,750	14,596	11,261	14,949	13,429	74,700	74,750	15,430	12,011	15,789	14,179
68,750	68,800	13,859	10,524	14,123	12,691	71,750	71,800	14,609	11,274	14,963	13,441	74,750	74,800	15,444	12,024	15,803	14,191
68,800	68,850	13,871	10,536	14,137	12,704	71,800	71,850	14,621	11,286	14,977	13,454	74,800	74,850	15,458	12,036	15,817	14,204
68,850	68,900	13,884	10,549	14,151	12,716	71,850	71,900	14,634	11,299	14,991	13,466	74,850	74,900	15,472	12,049	15,831	14,216
68,900	68,950	13,896	10,561	14,165	12,729	71,900	71,950	14,646	11,311	15,005	13,479	74,900	74,950	15,486	12,061	15,845	14,229
68,950	69,000	13,909	10,574	14,179	12,741	71,950	72,000	14,660	11,324	15,019	13,491	74,950	75,000	15,500	12,074	15,859	14,241
69,000						72,000						75,000					
69,000	69,050	13,921	10,586	14,193	12,754	72,000	72,050	14,674	11,336	15,033	13,504	75,000	75,050	15,514	12,086	15,873	14,254
69,050	69,100	13,934	10,599	14,207	12,766	72,050	72,100	14,688	11,349	15,047	13,516	75,050	75,100	15,528	12,099	15,887	14,266
69,100	69,150	13,946	10,611	14,221	12,779	72,100	72,150	14,702	11,361	15,061	13,529	75,100	75,150	15,542	12,111	15,901	14,279
69,150	69,200	13,959	10,624	14,235	12,791	72,150	72,200	14,716	11,374	15,075	13,541	75,150	75,200	15,556	12,124	15,915	14,291
69,200	69,250	13,971	10,636	14,249	12,804	72,200	72,250	14,730	11,386	15,089	13,554	75,200	75,250	15,570	12,136	15,929	14,304
69,250	69,300	13,984	10,649	14,263	12,816	72,250	72,300	14,744	11,399	15,103	13,566	75,250	75,300	15,584	12,149	15,943	14,316
69,300	69,350	13,996	10,661	14,277	12,829	72,300	72,350	14,758	11,411	15,117	13,579	75,300	75,350	15,598	12,161	15,957	14,329
69,350	69,400	14,009	10,674	14,291	12,841	72,350	72,400	14,772	11,424	15,131	13,591	75,350	75,400	15,612	12,174	15,971	14,341
69,400	69,450	14,021	10,686	14,305	12,854	72,400	72,450	14,786	11,436	15,145	13,604	75,400	75,450	15,626	12,186	15,985	14,354
69,450	69,500	14,034	10,699	14,319	12,866	72,450	72,500	14,800	11,449	15,159	13,616	75,450	75,500	15,640	12,199	15,999	14,366
69,500	69,550	14,046	10,711	14,333	12,879	72,500	72,550	14,814	11,461	15,173	13,629	75,500	75,550	15,654	12,211	16,013	14,379
69,550	69,600	14,059	10,724	14,347	12,891	72,550	72,600	14,828	11,474	15,187	13,641	75,550	75,600	15,668	12,224	16,027	14,391
69,600	69,650	14,071	10,736	14,361	12,904	72,600	72,650	14,842	11,486	15,201	13,654	75,600	75,650	15,682	12,236	16,041	14,404
69,650	69,700	14,084	10,749	14,375	12,916	72,650	72,700	14,856	11,499	15,215	13,666	75,650	75,700	15,696	12,249	16,055	14,416
69,700	69,750	14,096	10,761	14,389	12,929	72,700	72,750	14,870	11,511	15,229	13,679	75,700	75,750	15,710	12,261	16,069	14,429
69,750	69,800	14,109	10,774	14,403	12,941	72,750	72,800	14,884	11,524	15,243	13,691	75,750	75,800	15,724	12,274	16,083	14,441
69,800	69,850	14,121	10,786	14,417	12,954	72,800	72,850	14,898	11,536	15,257	13,704	75,800	75,850	15,738	12,286	16,097	14,454
69,850	69,900	14,134	10,799	14,431	12,966	72,850	72,900	14,912	11,549	15,271	13,716	75,850	75,900	15,752	12,299	16,111	14,466
69,900	69,950	14,146	10,811	14,445	12,979	72,900	72,950	14,926	11,561	15,285	13,729	75,900	75,950	15,766	12,311	16,125	14,479
69,950	70,000	14,159	10,824	14,459	12,991	72,950	73,000	14,940	11,574	15,299	13,741	75,950	76,000	15,780	12,324	16,139	14,491
70,000						73,000						76,000					
70,000	70,050	14,171	10,836	14,473	13,004	73,000	73,050	14,954	11,586	15,313	13,754	76,000	76,050	15,794	12,336	16,153	14,504
70,050	70,100	14,184	10,849	14,487	13,016	73,050	73,100	14,968	11,599	15,327	13,766	76,050	76,100	15,808	12,349	16,167	14,516
70,100	70,150	14,196	10,861	14,501	13,029	73,100	73,150	14,982	11,611	15,341	13,779	76,100	76,150	15,822	12,361	16,181	14,529
70,150	70,200	14,209	10,874	14,515	13,041	73,150	73,200	14,996	11,624	15,355	13,791	76,150	76,200	15,836	12,374	16,195	14,541
70,200	70,250	14,221	10,886	14,529	13,054	73,200	73,250	15,010	11,636	15,369	13,804	76,200	76,250	15,850	12,386	16,209	14,554
70,250	70,300	14,234	10,899	14,543	13,066	73,250	73,300	15,024	11,649	15,383	13,816	76,250	76,300	15,864	12,399	16,223	14,566
70,300	70,350	14,246	10,911	14,557	13,079	73,300	73,350	15,038	11,661	15,397	13,829	76,300	76,350	15,878	12,411	16,237	14,579
70,350	70,400	14,259	10,924	14,571	13,091	73,350	73,400	15,052	11,674	15,411	13,841	76,350	76,400	15,892	12,424	16,251	14,591
70,400	70,450	14,271	10,936	14,585	13,104	73,400	73,450	15,066	11,686	15,425	13,854	76,400	76,450	15,906	12,436	16,265	14,604
70,450	70,500	14,284	10,949	14,599	13,116	73,450	73,500	15,080	11,699	15,439	13,866	76,450	76,500	15,920	12,449	16,279	14,616
70,500	70,550	14,296	10,961	14,613	13,129	73,500	73,550	15,094	11,711	15,453	13,879	76,500	76,550	15,934	12,461	16,293	14,629
70,550	70,600	14,309	10,974	14,627	13,141	73,550	73,600	15,108	11,724	15,467	13,891	76,550	76,600	15,948	12,474	16,307	14,641
70,600	70,650	14,321	10,986	14,641	13,154	73,600	73,650	15,122	11,736	15,481	13,904	76,600	76,650	15,962	12,486	16,321	14,654
70,650	70,700	14,334	10,999	14,655	13,166	73,650	73,700	15,136	11,749	15,495	13,916	76,650	76,700	15,976	12,499	16,335	14,666
70,700	70,750	14,346	11,011	14,669	13,179	73,700	73,750	15,150	11,761	15,509	13,929	76,700	76,750	15,990	12,511	16,349	14,679
70,750	70,800	14,359	11,024	14,683	13,191	73,750	73,800	15,164	11,774	15,523	13,941	76,750	76,800	16,004	12,524	16,363	14,691
70,800	70,850	14,371															

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household			Single	Married filing jointly *	Married filing separately	Head of a household			Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
77,000						80,000						83,000					
77,000	77,050	16,074	12,586	16,433	14,754	80,000	80,050	16,914	13,336	17,273	15,504	83,000	83,050	17,754	14,086	18,113	16,254
77,050	77,100	16,088	12,599	16,447	14,766	80,050	80,100	16,928	13,349	17,287	15,516	83,050	83,100	17,768	14,099	18,127	16,266
77,100	77,150	16,102	12,611	16,461	14,779	80,100	80,150	16,942	13,361	17,301	15,529	83,100	83,150	17,782	14,111	18,141	16,279
77,150	77,200	16,116	12,624	16,475	14,791	80,150	80,200	16,956	13,374	17,315	15,541	83,150	83,200	17,796	14,124	18,155	16,291
77,200	77,250	16,130	12,636	16,489	14,804	80,200	80,250	16,970	13,386	17,329	15,554	83,200	83,250	17,810	14,136	18,169	16,304
77,250	77,300	16,144	12,649	16,503	14,816	80,250	80,300	16,984	13,399	17,343	15,566	83,250	83,300	17,824	14,149	18,183	16,316
77,300	77,350	16,158	12,661	16,517	14,829	80,300	80,350	16,998	13,411	17,357	15,579	83,300	83,350	17,838	14,161	18,197	16,329
77,350	77,400	16,172	12,674	16,531	14,841	80,350	80,400	17,012	13,424	17,371	15,591	83,350	83,400	17,852	14,174	18,211	16,341
77,400	77,450	16,186	12,686	16,545	14,854	80,400	80,450	17,026	13,436	17,385	15,604	83,400	83,450	17,866	14,186	18,225	16,354
77,450	77,500	16,200	12,699	16,559	14,866	80,450	80,500	17,040	13,449	17,399	15,616	83,450	83,500	17,880	14,199	18,239	16,366
77,500	77,550	16,214	12,711	16,573	14,879	80,500	80,550	17,054	13,461	17,413	15,629	83,500	83,550	17,894	14,211	18,253	16,379
77,550	77,600	16,228	12,724	16,587	14,891	80,550	80,600	17,068	13,474	17,427	15,641	83,550	83,600	17,908	14,224	18,267	16,391
77,600	77,650	16,242	12,736	16,601	14,904	80,600	80,650	17,082	13,486	17,441	15,654	83,600	83,650	17,922	14,236	18,281	16,404
77,650	77,700	16,256	12,749	16,615	14,916	80,650	80,700	17,096	13,499	17,455	15,666	83,650	83,700	17,936	14,249	18,295	16,416
77,700	77,750	16,270	12,761	16,629	14,929	80,700	80,750	17,110	13,511	17,469	15,679	83,700	83,750	17,950	14,261	18,309	16,429
77,750	77,800	16,284	12,774	16,643	14,941	80,750	80,800	17,124	13,524	17,483	15,691	83,750	83,800	17,964	14,274	18,323	16,441
77,800	77,850	16,298	12,786	16,657	14,954	80,800	80,850	17,138	13,536	17,497	15,704	83,800	83,850	17,978	14,286	18,337	16,454
77,850	77,900	16,312	12,799	16,671	14,966	80,850	80,900	17,152	13,549	17,511	15,716	83,850	83,900	17,992	14,299	18,351	16,466
77,900	77,950	16,326	12,811	16,685	14,979	80,900	80,950	17,166	13,561	17,525	15,729	83,900	83,950	18,006	14,311	18,365	16,479
77,950	78,000	16,340	12,824	16,699	14,991	80,950	81,000	17,180	13,574	17,539	15,741	83,950	84,000	18,020	14,324	18,379	16,491
78,000						81,000						84,000					
78,000	78,050	16,354	12,836	16,713	15,004	81,000	81,050	17,194	13,586	17,553	15,754	84,000	84,050	18,034	14,336	18,393	16,504
78,050	78,100	16,368	12,849	16,727	15,016	81,050	81,100	17,208	13,599	17,567	15,766	84,050	84,100	18,048	14,349	18,407	16,516
78,100	78,150	16,382	12,861	16,741	15,029	81,100	81,150	17,222	13,611	17,581	15,779	84,100	84,150	18,062	14,361	18,421	16,529
78,150	78,200	16,396	12,874	16,755	15,041	81,150	81,200	17,236	13,624	17,595	15,791	84,150	84,200	18,076	14,374	18,435	16,541
78,200	78,250	16,410	12,886	16,769	15,054	81,200	81,250	17,250	13,636	17,609	15,804	84,200	84,250	18,090	14,386	18,449	16,554
78,250	78,300	16,424	12,899	16,783	15,066	81,250	81,300	17,264	13,649	17,623	15,816	84,250	84,300	18,104	14,399	18,463	16,566
78,300	78,350	16,438	12,911	16,797	15,079	81,300	81,350	17,278	13,661	17,637	15,829	84,300	84,350	18,118	14,411	18,477	16,579
78,350	78,400	16,452	12,924	16,811	15,091	81,350	81,400	17,292	13,674	17,651	15,841	84,350	84,400	18,132	14,424	18,491	16,591
78,400	78,450	16,466	12,936	16,825	15,104	81,400	81,450	17,306	13,686	17,665	15,854	84,400	84,450	18,146	14,436	18,505	16,604
78,450	78,500	16,480	12,949	16,839	15,116	81,450	81,500	17,320	13,699	17,679	15,866	84,450	84,500	18,160	14,449	18,519	16,616
78,500	78,550	16,494	12,961	16,853	15,129	81,500	81,550	17,334	13,711	17,693	15,879	84,500	84,550	18,174	14,461	18,533	16,629
78,550	78,600	16,508	12,974	16,867	15,141	81,550	81,600	17,348	13,724	17,707	15,891	84,550	84,600	18,188	14,474	18,547	16,641
78,600	78,650	16,522	12,986	16,881	15,154	81,600	81,650	17,362	13,736	17,721	15,904	84,600	84,650	18,202	14,486	18,561	16,654
78,650	78,700	16,536	12,999	16,895	15,166	81,650	81,700	17,376	13,749	17,735	15,916	84,650	84,700	18,216	14,499	18,575	16,666
78,700	78,750	16,550	13,011	16,909	15,179	81,700	81,750	17,390	13,761	17,749	15,929	84,700	84,750	18,230	14,511	18,589	16,679
78,750	78,800	16,564	13,024	16,923	15,191	81,750	81,800	17,404	13,774	17,763	15,941	84,750	84,800	18,244	14,524	18,603	16,691
78,800	78,850	16,578	13,036	16,937	15,204	81,800	81,850	17,418	13,786	17,777	15,954	84,800	84,850	18,258	14,536	18,617	16,704
78,850	78,900	16,592	13,049	16,951	15,216	81,850	81,900	17,432	13,799	17,791	15,966	84,850	84,900	18,272	14,549	18,631	16,716
78,900	78,950	16,606	13,061	16,965	15,229	81,900	81,950	17,446	13,811	17,805	15,979	84,900	84,950	18,286	14,561	18,645	16,729
78,950	79,000	16,620	13,074	16,979	15,241	81,950	82,000	17,460	13,824	17,819	15,991	84,950	85,000	18,300	14,574	18,659	16,741
79,000						82,000						85,000					
79,000	79,050	16,634	13,086	16,993	15,254	82,000	82,050	17,474	13,836	17,833	16,004	85,000	85,050	18,314	14,586	18,673	16,754
79,050	79,100	16,648	13,099	17,007	15,266	82,050	82,100	17,488	13,849	17,847	16,016	85,050	85,100	18,328	14,599	18,687	16,766
79,100	79,150	16,662	13,111	17,021	15,279	82,100	82,150	17,502	13,861	17,861	16,029	85,100	85,150	18,342	14,611	18,701	16,779
79,150	79,200	16,676	13,124	17,035	15,291	82,150	82,200	17,516	13,874	17,875	16,041	85,150	85,200	18,356	14,624	18,715	16,791
79,200	79,250	16,690	13,136	17,049	15,304	82,200	82,250	17,530	13,886	17,889	16,054	85,200	85,250	18,370	14,636	18,729	16,804
79,250	79,300	16,704	13,149	17,063	15,316	82,250	82,300	17,544	13,899	17,903	16,066	85,250	85,300	18,384	14,649	18,743	16,816
79,300	79,350	16,718	13,161	17,077	15,329	82,300	82,350	17,558	13,911	17,917	16,079	85,300	85,350	18,398	14,661	18,757	16,829
79,350	79,400	16,732	13,174	17,091	15,341	82,350	82,400	17,572	13,924	17,931	16,091	85,350	85,400	18,412	14,674	18,771	16,841
79,400	79,450	16,746	13,186	17,105	15,354	82,400	82,450	17,586	13,936	17,945	16,104	85,400	85,450	18,426	14,686	18,785	16,854
79,450	79,500	16,760	13,199	17,119	15,366	82,450	82,500	17,600	13,949	17,959	16,116	85,450	85,500	18,440	14,699	18,799	16,866
79,500	79,550	16,774	13,211	17,133	15,379	82,500	82,550	17,614	13,961	17,973	16,129	85,500	85,550	18,454	14,711	18,813	16,879
79,550	79,600	16,788	13,224	17,147	15,391	82,550	82,600	17,628	13,974	17,987	16,141	85,550	85,600	18,468	14,724	18,827	16,891
79,600	79,650	16,802	13,236	17,161	15,404	82,600	82,650	17,642	13,986	18,001	16,154	85,600	85,650	18,482	14,736	18,841	16,904
79,650	79,700	16,816	13,249	17,175	15,416	82,650	82,700	17,656	13,999	18,015	16,166	85,650	85,700	18,496	14,749	18,855	16,916
79,700	79,750	16,830	13,261	17,189	15,429	82,700	82,750	17,670	14,011	18,029	16,179	85,700	85,750	18,510	14,761	18,869	16,929
79,750	79,800	16,844	13,274	17,203	15,441	82,750	82,800	17,684	14,024	18,043	16,191	85,750	85,800	18,524	14,774	18,883	16,941
79,800	79,850	16,858	13,286	17,217	15,454	8											

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
86,000						89,000						92,000					
86,000	86,050	18,594	14,836	18,953	17,004	89,000	89,050	19,434	15,586	19,793	17,754	92,000	92,050	20,274	16,336	20,664	18,504
86,050	86,100	18,608	14,849	18,967	17,016	89,050	89,100	19,448	15,599	19,807	17,766	92,050	92,100	20,288	16,349	20,681	18,516
86,100	86,150	18,622	14,861	18,981	17,029	89,100	89,150	19,462	15,611	19,821	17,779	92,100	92,150	20,302	16,361	20,697	18,529
86,150	86,200	18,636	14,874	18,995	17,041	89,150	89,200	19,476	15,624	19,835	17,791	92,150	92,200	20,316	16,374	20,714	18,541
86,200	86,250	18,650	14,886	19,009	17,054	89,200	89,250	19,490	15,636	19,849	17,804	92,200	92,250	20,330	16,386	20,730	18,554
86,250	86,300	18,664	14,899	19,023	17,066	89,250	89,300	19,504	15,649	19,863	17,816	92,250	92,300	20,344	16,399	20,747	18,566
86,300	86,350	18,678	14,911	19,037	17,079	89,300	89,350	19,518	15,661	19,877	17,829	92,300	92,350	20,358	16,411	20,763	18,579
86,350	86,400	18,692	14,924	19,051	17,091	89,350	89,400	19,532	15,674	19,891	17,841	92,350	92,400	20,372	16,424	20,780	18,591
86,400	86,450	18,706	14,936	19,065	17,104	89,400	89,450	19,546	15,686	19,905	17,854	92,400	92,450	20,386	16,436	20,796	18,604
86,450	86,500	18,720	14,949	19,079	17,116	89,450	89,500	19,560	15,699	19,919	17,866	92,450	92,500	20,400	16,449	20,813	18,616
86,500	86,550	18,734	14,961	19,093	17,129	89,500	89,550	19,574	15,711	19,933	17,879	92,500	92,550	20,414	16,461	20,829	18,629
86,550	86,600	18,748	14,974	19,107	17,141	89,550	89,600	19,588	15,724	19,947	17,891	92,550	92,600	20,428	16,474	20,846	18,641
86,600	86,650	18,762	14,986	19,121	17,154	89,600	89,650	19,602	15,736	19,961	17,904	92,600	92,650	20,442	16,486	20,862	18,654
86,650	86,700	18,776	14,999	19,135	17,166	89,650	89,700	19,616	15,749	19,975	17,916	92,650	92,700	20,456	16,499	20,879	18,666
86,700	86,750	18,790	15,011	19,149	17,179	89,700	89,750	19,630	15,761	19,989	17,929	92,700	92,750	20,470	16,511	20,895	18,679
86,750	86,800	18,804	15,024	19,163	17,191	89,750	89,800	19,644	15,774	20,003	17,941	92,750	92,800	20,484	16,524	20,912	18,691
86,800	86,850	18,818	15,036	19,177	17,204	89,800	89,850	19,658	15,786	20,017	17,954	92,800	92,850	20,498	16,536	20,928	18,704
86,850	86,900	18,832	15,049	19,191	17,216	89,850	89,900	19,672	15,799	20,031	17,966	92,850	92,900	20,512	16,549	20,945	18,716
86,900	86,950	18,846	15,061	19,205	17,229	89,900	89,950	19,686	15,811	20,045	17,979	92,900	92,950	20,526	16,561	20,961	18,729
86,950	87,000	18,860	15,074	19,219	17,241	89,950	90,000	19,700	15,824	20,059	17,991	92,950	93,000	20,540	16,574	20,978	18,741
87,000						90,000						93,000					
87,000	87,050	18,874	15,086	19,233	17,254	90,000	90,050	19,714	15,836	20,073	18,004	93,000	93,050	20,554	16,586	20,994	18,754
87,050	87,100	18,888	15,099	19,247	17,266	90,050	90,100	19,728	15,849	20,087	18,016	93,050	93,100	20,568	16,599	21,011	18,766
87,100	87,150	18,902	15,111	19,261	17,279	90,100	90,150	19,742	15,861	20,101	18,029	93,100	93,150	20,582	16,611	21,027	18,779
87,150	87,200	18,916	15,124	19,275	17,291	90,150	90,200	19,756	15,874	20,115	18,041	93,150	93,200	20,596	16,624	21,044	18,791
87,200	87,250	18,930	15,136	19,289	17,304	90,200	90,250	19,770	15,886	20,129	18,054	93,200	93,250	20,610	16,636	21,060	18,804
87,250	87,300	18,944	15,149	19,303	17,316	90,250	90,300	19,784	15,899	20,143	18,066	93,250	93,300	20,624	16,649	21,077	18,816
87,300	87,350	18,958	15,161	19,317	17,329	90,300	90,350	19,798	15,911	20,157	18,079	93,300	93,350	20,638	16,661	21,093	18,829
87,350	87,400	18,972	15,174	19,331	17,341	90,350	90,400	19,812	15,924	20,171	18,091	93,350	93,400	20,652	16,674	21,110	18,841
87,400	87,450	18,986	15,186	19,345	17,354	90,400	90,450	19,826	15,936	20,185	18,104	93,400	93,450	20,666	16,686	21,126	18,854
87,450	87,500	19,000	15,199	19,359	17,366	90,450	90,500	19,840	15,949	20,199	18,116	93,450	93,500	20,680	16,699	21,143	18,866
87,500	87,550	19,014	15,211	19,373	17,379	90,500	90,550	19,854	15,961	20,213	18,129	93,500	93,550	20,694	16,711	21,159	18,879
87,550	87,600	19,028	15,224	19,387	17,391	90,550	90,600	19,868	15,974	20,227	18,141	93,550	93,600	20,708	16,724	21,176	18,891
87,600	87,650	19,042	15,236	19,401	17,404	90,600	90,650	19,882	15,986	20,241	18,154	93,600	93,650	20,722	16,736	21,192	18,904
87,650	87,700	19,056	15,249	19,415	17,416	90,650	90,700	19,896	15,999	20,255	18,166	93,650	93,700	20,736	16,749	21,209	18,916
87,700	87,750	19,070	15,261	19,429	17,429	90,700	90,750	19,910	16,011	20,269	18,179	93,700	93,750	20,750	16,761	21,225	18,929
87,750	87,800	19,084	15,274	19,443	17,441	90,750	90,800	19,924	16,024	20,283	18,191	93,750	93,800	20,764	16,774	21,242	18,941
87,800	87,850	19,098	15,286	19,457	17,454	90,800	90,850	19,938	16,036	20,297	18,204	93,800	93,850	20,778	16,786	21,258	18,954
87,850	87,900	19,112	15,299	19,471	17,466	90,850	90,900	19,952	16,049	20,311	18,216	93,850	93,900	20,792	16,799	21,275	18,966
87,900	87,950	19,126	15,311	19,485	17,479	90,900	90,950	19,966	16,061	20,325	18,229	93,900	93,950	20,806	16,811	21,291	18,979
87,950	88,000	19,140	15,324	19,499	17,491	90,950	91,000	19,980	16,074	20,339	18,241	93,950	94,000	20,820	16,824	21,308	18,991
88,000						91,000						94,000					
88,000	88,050	19,154	15,336	19,513	17,504	91,000	91,050	19,994	16,086	20,353	18,254	94,000	94,050	20,834	16,836	21,324	19,004
88,050	88,100	19,168	15,349	19,527	17,516	91,050	91,100	20,008	16,099	20,367	18,266	94,050	94,100	20,848	16,849	21,341	19,016
88,100	88,150	19,182	15,361	19,541	17,529	91,100	91,150	20,022	16,111	20,381	18,279	94,100	94,150	20,862	16,861	21,357	19,029
88,150	88,200	19,196	15,374	19,555	17,541	91,150	91,200	20,036	16,124	20,395	18,291	94,150	94,200	20,876	16,874	21,374	19,041
88,200	88,250	19,210	15,386	19,569	17,554	91,200	91,250	20,050	16,136	20,409	18,304	94,200	94,250	20,890	16,886	21,390	19,054
88,250	88,300	19,224	15,399	19,583	17,566	91,250	91,300	20,064	16,149	20,423	18,316	94,250	94,300	20,904	16,899	21,407	19,066
88,300	88,350	19,238	15,411	19,597	17,579	91,300	91,350	20,078	16,161	20,437	18,329	94,300	94,350	20,918	16,911	21,423	19,079
88,350	88,400	19,252	15,424	19,611	17,591	91,350	91,400	20,092	16,174	20,451	18,341	94,350	94,400	20,932	16,924	21,440	19,091
88,400	88,450	19,266	15,436	19,625	17,604	91,400	91,450	20,106	16,186	20,466	18,354	94,400	94,450	20,946	16,936	21,456	19,104
88,450	88,500	19,280	15,449	19,639	17,616	91,450	91,500	20,120	16,199	20,483	18,366	94,450	94,500	20,960	16,949	21,473	19,116
88,500	88,550	19,294	15,461	19,653	17,629	91,500	91,550	20,134	16,211	20,499	18,379	94,500	94,550	20,974	16,961	21,489	19,129
88,550	88,600	19,308	15,474	19,667	17,641	91,550	91,600	20,148	16,224	20,516	18,391	94,550	94,600	20,988	16,974	21,506	19,141
88,600	88,650	19,322	15,486	19,681	17,654	91,600	91,650	20,162	16,236	20,532	18,404	94,600	94,650	21,002	16,986	21,522	19,154
88,650	88,700	19,336	15,499	19,695	17,666	91,650	91,700	20,176	16,249	20,549	18,416	94,650	94,700	21,016	16,999	21,539	19,166
88,700	88,750	19,350	15,511	19,709	17,679	91,700	91,750	20,190	16,261	20,565	18,429	94,700	94,750	21,030	17,011	21,555	19,179
88,750	88,800	19,364	15,524	19,723	17,691	91,750	91,800	20,204	16,274	20,582	18,441	94,750	94,800	21,044	17,024	21,572	19,191
88,800	88,850	19,378															

2005 Tax Table—Continued

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—			
95,000						98,000					
95,000	95,050	21,114	17,086	21,654	19,254	98,000	98,050	21,954	17,836	22,644	20,004
95,050	95,100	21,128	17,099	21,671	19,266	98,050	98,100	21,968	17,849	22,661	20,016
95,100	95,150	21,142	17,111	21,687	19,279	98,100	98,150	21,982	17,861	22,677	20,029
95,150	95,200	21,156	17,124	21,704	19,291	98,150	98,200	21,996	17,874	22,694	20,041
95,200	95,250	21,170	17,136	21,720	19,304	98,200	98,250	22,010	17,886	22,710	20,054
95,250	95,300	21,184	17,149	21,737	19,316	98,250	98,300	22,024	17,899	22,727	20,066
95,300	95,350	21,198	17,161	21,753	19,329	98,300	98,350	22,038	17,911	22,743	20,079
95,350	95,400	21,212	17,174	21,770	19,341	98,350	98,400	22,052	17,924	22,760	20,091
95,400	95,450	21,226	17,186	21,786	19,354	98,400	98,450	22,066	17,936	22,776	20,104
95,450	95,500	21,240	17,199	21,803	19,366	98,450	98,500	22,080	17,949	22,793	20,116
95,500	95,550	21,254	17,211	21,819	19,379	98,500	98,550	22,094	17,961	22,809	20,129
95,550	95,600	21,268	17,224	21,836	19,391	98,550	98,600	22,108	17,974	22,826	20,141
95,600	95,650	21,282	17,236	21,852	19,404	98,600	98,650	22,122	17,986	22,842	20,154
95,650	95,700	21,296	17,249	21,869	19,416	98,650	98,700	22,136	17,999	22,859	20,166
95,700	95,750	21,310	17,261	21,885	19,429	98,700	98,750	22,150	18,011	22,875	20,179
95,750	95,800	21,324	17,274	21,902	19,441	98,750	98,800	22,164	18,024	22,892	20,191
95,800	95,850	21,338	17,286	21,918	19,454	98,800	98,850	22,178	18,036	22,908	20,204
95,850	95,900	21,352	17,299	21,935	19,466	98,850	98,900	22,192	18,049	22,925	20,216
95,900	95,950	21,366	17,311	21,951	19,479	98,900	98,950	22,206	18,061	22,941	20,229
95,950	96,000	21,380	17,324	21,968	19,491	98,950	99,000	22,220	18,074	22,958	20,241
96,000						99,000					
96,000	96,050	21,394	17,336	21,984	19,504	99,000	99,050	22,234	18,086	22,974	20,254
96,050	96,100	21,408	17,349	22,001	19,516	99,050	99,100	22,248	18,099	22,991	20,266
96,100	96,150	21,422	17,361	22,017	19,529	99,100	99,150	22,262	18,111	23,007	20,279
96,150	96,200	21,436	17,374	22,034	19,541	99,150	99,200	22,276	18,124	23,024	20,291
96,200	96,250	21,450	17,386	22,050	19,554	99,200	99,250	22,290	18,136	23,040	20,304
96,250	96,300	21,464	17,399	22,067	19,566	99,250	99,300	22,304	18,149	23,057	20,316
96,300	96,350	21,478	17,411	22,083	19,579	99,300	99,350	22,318	18,161	23,073	20,329
96,350	96,400	21,492	17,424	22,100	19,591	99,350	99,400	22,332	18,174	23,090	20,341
96,400	96,450	21,506	17,436	22,116	19,604	99,400	99,450	22,346	18,186	23,106	20,354
96,450	96,500	21,520	17,449	22,133	19,616	99,450	99,500	22,360	18,199	23,123	20,366
96,500	96,550	21,534	17,461	22,149	19,629	99,500	99,550	22,374	18,211	23,139	20,379
96,550	96,600	21,548	17,474	22,166	19,641	99,550	99,600	22,388	18,224	23,156	20,391
96,600	96,650	21,562	17,486	22,182	19,654	99,600	99,650	22,402	18,236	23,172	20,404
96,650	96,700	21,576	17,499	22,199	19,666	99,650	99,700	22,416	18,249	23,189	20,416
96,700	96,750	21,590	17,511	22,215	19,679	99,700	99,750	22,430	18,261	23,205	20,429
96,750	96,800	21,604	17,524	22,232	19,691	99,750	99,800	22,444	18,274	23,222	20,441
96,800	96,850	21,618	17,536	22,248	19,704	99,800	99,850	22,458	18,286	23,238	20,454
96,850	96,900	21,632	17,549	22,265	19,716	99,850	99,900	22,472	18,299	23,255	20,466
96,900	96,950	21,646	17,561	22,281	19,729	99,900	99,950	22,486	18,311	23,271	20,479
96,950	97,000	21,660	17,574	22,298	19,741	99,950	100,000	22,500	18,324	23,288	20,491
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 the Tax Computation Worksheet on page 77</p> </div>					
97,000	97,050	21,674	17,586	22,314	19,754						
97,050	97,100	21,688	17,599	22,331	19,766						
97,100	97,150	21,702	17,611	22,347	19,779						
97,150	97,200	21,716	17,624	22,364	19,791						
97,200	97,250	21,730	17,636	22,380	19,804						
97,250	97,300	21,744	17,649	22,397	19,816						
97,300	97,350	21,758	17,661	22,413	19,829						
97,350	97,400	21,772	17,674	22,430	19,841						
97,400	97,450	21,786	17,686	22,446	19,854						
97,450	97,500	21,800	17,699	22,463	19,866						
97,500	97,550	21,814	17,711	22,479	19,879						
97,550	97,600	21,828	17,724	22,496	19,891						
97,600	97,650	21,842	17,736	22,512	19,904						
97,650	97,700	21,856	17,749	22,529	19,916						
97,700	97,750	21,870	17,761	22,545	19,929						
97,750	97,800	21,884	17,774	22,562	19,941						
97,800	97,850	21,898	17,786	22,578	19,954						
97,850	97,900	21,912	17,799	22,595	19,966						
97,900	97,950	21,926	17,811	22,611	19,979						
97,950	98,000	21,940	17,824	22,628	19,991						

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

2005 Tax Computation Worksheet—Line 44



See the instructions for line 44 that begin on page 37 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, or Form 8615, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$150,150	\$	× 28% (.28)	\$	\$ 5,493.50	\$
Over \$150,150 but not over \$326,450	\$	× 33% (.33)	\$	\$ 13,001.00	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 19,530.00	\$

Section B—Use if your filing status is **Married filing jointly** or **qualifying widow(er)**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$119,950	\$	× 25% (.25)	\$	\$ 6,670.00	\$
Over \$119,950 but not over \$182,800	\$	× 28% (.28)	\$	\$ 10,268.50	\$
Over \$182,800 but not over \$326,450	\$	× 33% (.33)	\$	\$ 19,408.50	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 25,937.50	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$163,225	\$	× 33% (.33)	\$	\$ 9,704.25	\$
Over \$163,225	\$	× 35% (.35)	\$	\$ 12,968.75	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$102,800	\$	× 25% (.25)	\$	\$ 4,502.50	\$
Over \$102,800 but not over \$166,450	\$	× 28% (.28)	\$	\$ 7,586.50	\$
Over \$166,450 but not over \$326,450	\$	× 33% (.33)	\$	\$ 15,909.00	\$
Over \$326,450	\$	× 35% (.35)	\$	\$ 22,438.00	\$

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), and their regulations. They say that you must 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 provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the 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.

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can email us at [*taxforms@irs.gov](mailto: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, IR-6406, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

Estimates of Taxpayer Burden

The new estimates of taxpayer burden shown below were developed by the IRS to better measure and understand the burden taxpayers experience when preparing their taxes. These estimates of average preparation times and out-of-pocket expenses are based on a new survey of taxpayers and a more accurate method of estimating taxpayer burden. They focus on taxpayer characteristics and activities, rather than forms, and replace the burden estimates shown in prior year tax form instructions. The information collected to figure the new estimates in-

cludes type of taxpayer, preparation method, filing method, and taxpayer activities. The new estimates shown below are grouped by principal combinations of forms submitted and are not available separately for each form.

These changes create a one-time shift in estimates of burden levels. Comparisons should not be made between these and earlier published estimates.

To determine the average burden of taxpayers like you, select the row in the table below that applies to you. You are a "business" filer if you file one or more of the following with your

Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with your Form 1040.

If you have comments concerning the time and expense estimates below, you can contact us at either one of the addresses shown under *Welcome Comments on Forms* on page 78.

These estimates were the latest available when the forms went to print. The most current information can be found on the IRS website at www.irs.gov.

Estimated Average Preparation Times and Out-of-Pocket Expenses by Return Preparation Method

The average time and expenses required to complete and file Form 1040, its schedules, and accompanying forms will vary depending on individual circumstances. The estimated averages are:

Taxpayer and Form Combinations for Form 1040 Filers	Self-Prepared Without Tax Software		Self-Prepared With Tax Software		Prepared by Paid Professional	
	Hours	Costs	Hours	Costs	Hours	Costs
Nonbusiness Filers *	16.1	\$17	21.8	\$42	10.9	\$172
Form 1040 and other forms and schedules, but not Schedule A or D	13.7	\$13	15.9	\$26	7.6	\$121
Form 1040, Schedule A, and other forms and schedules, but not Schedule D	16.7	\$18	22.7	\$51	12.1	\$174
Form 1040, Schedule D, and other forms and schedules, but not Schedule A	17.5	\$30	18.3	\$36	12.8	\$215
Form 1040, Schedules A and D, and other forms and schedules	27.5	\$18	37.8	\$63	18.0	\$313
Business Filers *	45.1	\$43	67.1	\$93	47.9	\$542
Form 1040, Schedule C or C-EZ, and other forms and schedules, but not Schedule E or F or Form 2106 or 2106-EZ	48.0	\$19	80.2	\$88	55.4	\$329
Form 1040, Schedule E, and other forms and schedules, but not Schedule C, C-EZ, or F or Form 2106 or 2106-EZ	34.1	\$72	49.0	\$65	36.6	\$685
Form 1040 and Schedule F and other forms and schedules, but not Schedule C, C-EZ, or E or Form 2106 or 2106-EZ	44.8	\$15	62.8	\$102	49.7	\$296
Form 1040, Form 2106 or 2106-EZ, and other forms and schedules, but not Schedule C, C-EZ, E, or F	35.9	\$17	45.7	\$67	27.7	\$349
Form 1040 and forms and schedules including more than one Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ	66.0	\$128	80.5	\$177	62.4	\$866

* You are a "business" filer if you file one or more of the following with your Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with your Form 1040.

Estimated Average Preparation Time by Taxpayer Activities

The average time needed to complete and file Form 1040, its schedules, and accompanying forms by taxpayer activities is shown below.

Taxpayer and Form Combinations for Form 1040 Filers	Average Time (Hours)				
	Total	Record-keeping	Tax Planning	Form Completion	All Other Activities
Nonbusiness Filers	12.9	5.7	2.5	2.9	1.9
Business Filers	51.4	36.5	5.1	4.4	5.5

Order Blank for Forms and Publications

The most frequently ordered forms and publications are listed on the order blank below. You will receive two copies of each form and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.



For faster ways of getting the items you need, such as by Internet, see page 7.

How To Use the Order Blank

Circle the items you need on the order blank below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided below to ensure delivery of your order. Enclose the order blank in an envelope and mail it to the IRS address shown on this page. You should receive your order within 10 days after receipt of your request.

Do not send your tax return to the address listed below. Instead, see the back cover.

Mail Your Order Blank To:

Internal Revenue Service
National Distribution Center
P.O. Box 8903
Bloomington, IL 61702-8903

▲ Cut here ▲

Order Blank

Fill in your name and address.

Name		
Postal mailing address		Apt./Suite/Room
City	State	ZIP code
Foreign country		International postal code
Daytime phone number ()		

Instead of using this order blank, you can go to www.irs.gov to download or order these and other products. You can get the items in bold at many IRS offices, post offices, and libraries.

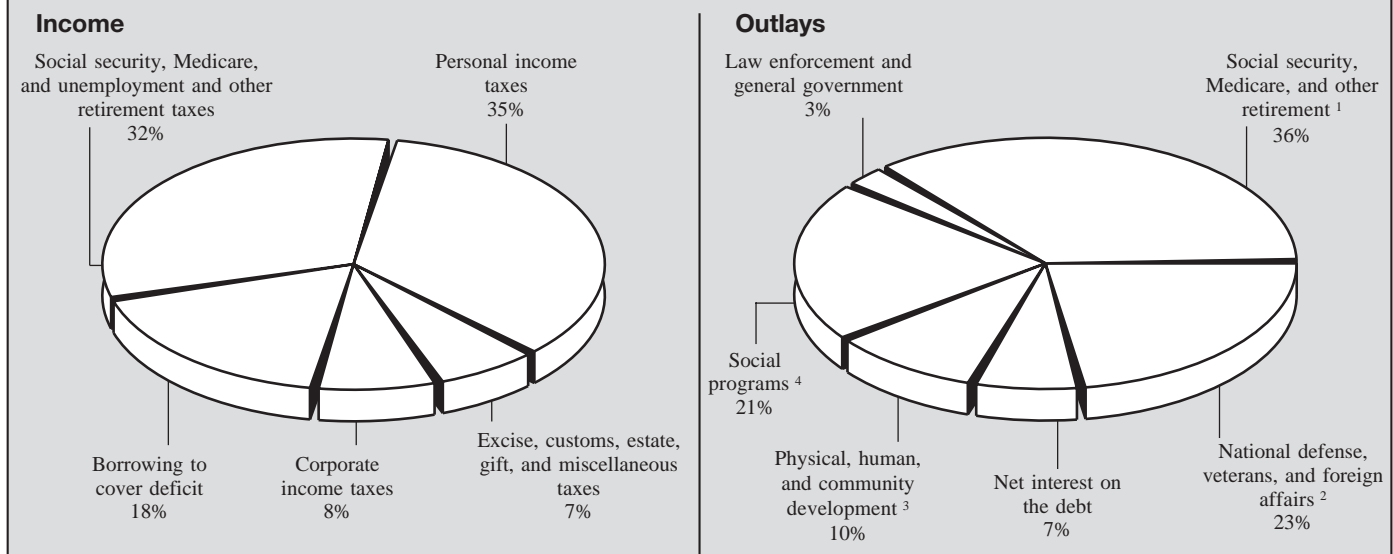
Circle the forms and publications you need. The instructions for any form you order will be included.

1040	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 926
Schedules A&B (1040)	Schedule H (1040)	1040EZ	4562	8829	Pub. 502	Pub. 547	Pub. 970
Schedule C (1040)	Schedule J (1040)	1040-ES (2006)	4684	8863	Pub. 505	Pub. 550	Pub. 972
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	9465	Pub. 523	Pub. 554	
Schedule D (1040)	Schedule SE (1040)	1040X	6251	Pub. 1	Pub. 525	Pub. 575	
Schedule D-1 (1040)	1040A	2106	8283	Pub. 17	Pub. 526	Pub. 590	
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8606	Pub. 334	Pub. 527	Pub. 596	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2441	8812	Pub. 463	Pub. 529	Pub. 910	

N

Major Categories of Federal Income and Outlays for Fiscal Year 2004

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2004.



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 the surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2004 (which began on October 1, 2003, and ended on September 30, 2004), federal income was \$1.9 trillion and

outlays were \$2.3 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 19% 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 \$59 billion in fiscal year 2004. 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.

2005 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Do not use them to figure your tax. Instead, see the instructions for line 44 that begin on page 37.

Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$7,300	..... 10%	\$0
7,300	29,700	\$730.00 + 15%	7,300
29,700	71,950	4,090.00 + 25%	29,700
71,950	150,150	14,652.50 + 28%	71,950
150,150	326,450	36,548.50 + 33%	150,150
326,450	.....	94,727.50 + 35%	326,450

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$14,600	..... 10%	\$0
14,600	59,400	\$1,460.00 + 15%	14,600
59,400	119,950	8,180.00 + 25%	59,400
119,950	182,800	23,317.50 + 28%	119,950
182,800	326,450	40,915.50 + 33%	182,800
326,450	.....	88,320.00 + 35%	326,450

Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$7,300	..... 10%	\$0
7,300	29,700	\$730.00 + 15%	7,300
29,700	59,975	4,090.00 + 25%	29,700
59,975	91,400	11,658.75 + 28%	59,975
91,400	163,225	20,457.75 + 33%	91,400
163,225	.....	44,160.00 + 35%	163,225

Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$10,450	..... 10%	\$0
10,450	39,800	\$1,045.00 + 15%	10,450
39,800	102,800	5,447.50 + 25%	39,800
102,800	166,450	21,197.50 + 28%	102,800
166,450	326,450	39,019.50 + 33%	166,450
326,450	91,819.50 + 35%	326,450

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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 below that applies to you.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.

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, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	Internal Revenue Service Center Atlanta, GA 39901-0002	Internal Revenue Service Center Atlanta, GA 39901-0102
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0002	Internal Revenue Service Center Andover, MA 05501-0102
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0002	Internal Revenue Service Center Kansas City, MO 64999-0102
New Jersey, Pennsylvania	Internal Revenue Service Center Philadelphia, PA 19255-0002	Internal Revenue Service Center Philadelphia, PA 19255-0102
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	Internal Revenue Service Center Austin, TX 73301-0002	Internal Revenue Service Center Austin, TX 73301-0102
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0002	Internal Revenue Service Center Fresno, CA 93888-0102
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, and those filing Form 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA
All APO and FPO addresses, a foreign country: U.S. citizens and those filing Form 2555 or 2555-EZ	Internal Revenue Service Center Austin, TX 73301-0215 USA	Internal Revenue Service Center Austin, TX 73301-0215 USA

* 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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