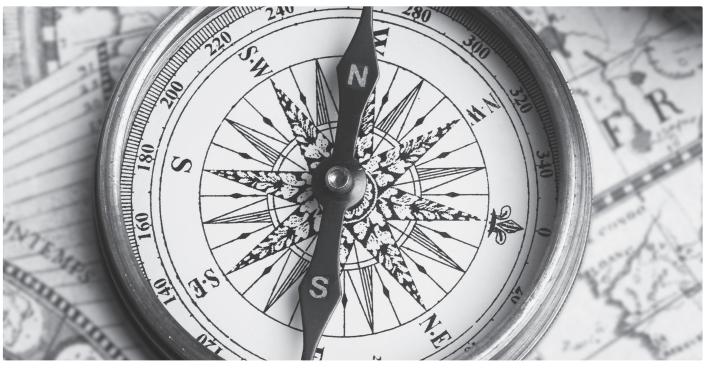


1040 and 104

INSTRUCTIONS

Including the instructions for Schedules 1 through 3



2020 Changes

- Recovery rebate credit. This credit is reduced by any economic impact payments you received.
- Charitable contributions. You can claim a deduction for charitable contributions if you don't itemize your deductions on Schedule A (Form 1040).

For details on these and other changes, see What's New in these instructions.

Future Developments

See IRS.gov and IRS.gov/Forms, and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to IRS.gov/Form1040.



freefile) Free File is the fast, safe, and free way to prepare and e-file your taxes. See IRS.gov/FreeFile.

Pay Online. It's fast, simple, and secure. Go to IRS.gov/Payments.

Department of the Treasury Internal Revenue Service www.irs.gov

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Department of the Treasury

Internal Revenue Service

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For 2020, you will use Form 1040 or, if you were born before January 2, 1956, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you e-file your return, you generally won't notice much of a change and the software you use will generally determine which schedules you need.

IF YOU	THEN USE
Have additional income, such as business or farm income or loss, unemployment compensation, prize or award money, or gambling winnings.	Schedule 1, Part I
Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe AMT or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit other than the child tax credit or the credit for other dependents, such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
Can claim a refundable credit other than the earned income credit, American opportunity credit, or additional child tax credit, such as the net premium tax credit, health coverage tax credit, or qualified sick and family leave credits from Schedule H or Schedule SE.	Schedule 3, Part II
Have other payments, such as an amount paid with a request for an extension to file, excess social security tax withheld, or want to defer the payment of some household employment or self-employment tax you may owe (for certain Schedule H and Schedule SE filers).	

The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the *Taxpayer Bill of Rights*.

What can TAS do for you?

TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing a financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach TAS?

We have offices in *every state, the District of Columbia, and Puerto Rico*. To find your advocate's number:

- Go to <u>TaxpayerAdvocate.IRS.gov/contact-us</u>;
- Download Publication 1546, Taxpayer Advocate Service We Are Here to Help You, available at <u>IRS.gov/Forms-Pubs</u>. If you do not have internet access, you can call the IRS toll-free at 800-829-3676 and ask for a copy of Publication 1546;
 - Check your local directory; or
 - Call TAS toll-free at 877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. The TAS Tax Toolkit at <u>TaxpayerAdvocate.IRS.gov</u> can help you understand what these rights mean to you and how they apply. These are **your** rights. Know them.

How else does the Taxpayer Advocate Service help taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to TAS at <u>IRS.gov/SAMS</u>. Be sure not to include any personal taxpayer information.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LITC near you, see the LITC page at *TaxpayerAdvocate.IRS.gov/LITCMap* or IRS *Publication 4134, Low Income Taxpayer Clinic List*. This publication is available online at *IRS.gov/Forms-Pubs* or by calling the IRS toll-free at 800-829-3676.

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

Taxpayers have an opportunity to provide direct feedback to the Internal Revenue Service (IRS) through the Taxpayer Advocacy Panel (TAP). The TAP is a Federal Advisory Committee comprised of an independent panel of citizen volunteers who listen to taxpayers, identify taxpayers' systemic issues, and make suggestions for improving IRS customer service. Contact TAP at ImproveIRS.org.

Affordable Care Act—What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send **Form 1095-A** by **January 31, 2021**, listing the advance payments and other information you need to complete **Form 8962**.

- 1. You will need Form 1095-A from the Marketplace.
- 2. Complete Form 8962 to claim the credit and to reconcile your advance credit payments.
- 3. Include Form 8962 with your Form 1040, Form 1040-SR, or Form 1040-NR. (Don't include Form 1095-A.)

Health Coverage Reporting

If you or someone in your family was an employee in 2020, the employer may be required to send you **Form 1095-C.** Part II of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2021.** This information may be relevant if you purchased health insurance coverage for 2020 through the Health Insurance Marketplace and wish to claim the premium tax credit on **Schedule 3**, **line 8**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2020, you don't need the information in **Part II** of **Form 1095-C.** For more information on who is eliqible for the premium tax credit, see the Instructions for Form 8962.

Reminder: Health care coverage. If you need health care coverage, go to www.HealthCare.gov to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

What's New

For information about any additional changes to the 2020 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to <u>IRS.gov/Form1040</u>.

Postponed filing deadline. The deadline to file your 2020 Form 1040 or 1040-SR and pay any tax due on your 2020 return is postponed until May 17, 2021. The extended deadline also applies to making contributions to individual retirement arrangements and health savings accounts. Estimated tax payment due dates are not changed, and the first estimated tax payment is due on April 15, 2021.

Unemployment compensation exclusion. These instructions have been revised and are being rereleased to reflect the provision in the American Rescue Plan of 2021, excluding up to \$10,200 of unemployment compensation paid in 2020. Up to \$10,200 of unemployment compensation paid in 2020 is excluded from income if your modified adjusted gross income is less than \$150,000. The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly. If you are filing a joint return, up to \$10,200 of unemployment compensation paid to each spouse is excluded. See the instructions for Schedule 1, line 7, and the Unemployment Compensation Exclusion Worksheet, later, for more information.

When figuring the following deductions or exclusions from income, you need to figure your adjusted gross income unreduced by the amount of unemployment compensation exclusion.

- Taxable social security benefits. See the Social Security Benefits Worksheet—Lines 6a and 6b, later.
- IRA deduction. See the IRA Deduction Worksheet—Line 19, later.
- Student loan interest deduction. See the Student Loan Interest Deduction Worksheet—Line 20, later.
- Nontaxable amount of the value of Olympic or Paralympic medals and USOC prize money. See the instructions for Schedule 1, line 8, later.
- Exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989. See Form 8815.
- Exclusion of employer-provided adoption benefits. See Form 8939.

- Tuition and fees deduction. See Form 8917.
- Deduction of up to \$25,000 for active participation in a passive rental real estate activity. See Form 8582.

Suspension of excess advanced premium tax credit (APTC) repayments. The American Rescue Plan Act of 2021 suspended the repayment of excess APTC amounts for 2020.

If you have already filed your return, you don't need to take any action at this time; don't file an amended return. See <u>IRS.gov/Form8962</u> for more information.

Economic impact payments—EIP 1 and EIP 2. Any economic impact payments you received are not taxable for federal income tax purposes, but they reduce your recovery rebate credit.

Recovery rebate credit. This credit is figured like last year's economic impact payment, except eligibility and the amount of the credit are based on your tax year 2020 information. See the instructions for line 30 and the Recovery Rebate Credit Worksheet to figure your credit amount.

Other taxpayer relief. Recent legislation provided certain tax-related benefits, including the following.

- Election to use your 2019 earned income to figure your 2020 earned income credit. See the instructions for line 27 for more information on this election.
- Election to use your 2019 earned income to figure your 2020 additional child tax credit. See the instructions for line 28 and the Instructions for Schedule 8812 for more information on this election.
- Educator expenses include amounts paid or incurred after March 12, 2020, for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus. See the instructions for Schedule 1, line 10, later.
- If you were impacted by certain federally declared disasters, special rules may apply to distributions from your

IRA, profit-sharing plan, or retirement plan. See Pubs. 590-B and 575 for details

Form 1040-NR revision. Form 1040-NR has been revised to more closely follow the format of Forms 1040 and 1040-SR. Beginning in 2020, Form 1040-NR will use Schedules 1, 2, and 3.

Estimated tax payments now reported on line 26. In 2019, estimated tax payments and any amount applied from your previous year's return were reported on Schedule 3, line 8. In 2020, these payments will be reported on Form 1040 or 1040-SR, line 26.

Charitable contributions. If you don't itemize your deductions on Schedule A (Form 1040), you may qualify to take a deduction for charitable contributions on line 10b. See the instructions for line 10b for more information and to find out how much of a deduction you can take.

Standard deduction amount increased. For 2020, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separate-ly—\$12.400.
- Married filing jointly or Qualifying widow(er)—\$24,800.
 - Head of household—\$18,650.

Virtual currency. If, in 2020, you engaged in a transaction involving virtual currency, you will need to answer the question on page 1 of Form 1040 or 1040-SR. See *Virtual Currency*, later. In 2019, this question was on Schedule 1.

Deductible IRA contributions. You no longer need to be younger than age 70¹/₂ to take a deduction for your contributions to an IRA. See the instructions for Schedule 1, line 19.

Coronavirus tax relief for certain individuals. The Coronavirus Aid, Relief, and Economic Security (CARES) Act permits certain individuals who file Schedule SE or Schedule H to defer the payment of 50% of the social security tax imposed for the period beginning on March 27, 2020, and ending December

31, 2020. For more information, see the instructions for Schedule SE or Schedule H. For information on reporting the deferral, see the instructions for Schedule 3, line 12e.

Credits for sick and family leave for certain self-employed individuals. The Families First Coronavirus Response Act (FFCRA) helps self-employed individuals affected by coronavirus by providing paid sick leave and paid family leave credits equivalent to those that employers are required to provide their employees for qualified sick leave wages and qualified family leave wages paid during the period beginning April 1, 2020, and ending December 31,

2020. For more information, see the instructions for Form 7202 and Schedule 3, line 12b.

Form 1040-X, Amended U.S. Individual Income Tax Return. The IRS has started to accept electronically filed Forms 1040-X. Currently, only tax year 2019 Forms 1040 and 1040-SR can be amended electronically. Additional improvements are planned for the future. You can still file a paper Form 1040-X and should follow the instructions for preparing and submitting the paper form. For more information, see *IRS.gov/Form1040X*.

Schedule LEP (Form 1040), Request for Change in Language Preference. Schedule LEP is a new form that allows taxpayers to state a preference to receive written communications from the IRS in a language other than English. For more information, including what languages are available and how to file, see Schedule LEP.

Schedule D Tax Worksheet. If you are filing Form 4952 and you have an amount on line 4e or 4g, you must use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure your tax, even if you don't need to file Schedule D. See the instructions for line 16 later and the Instructions for Schedule D.

Free Software Options for Doing Your Taxes

Why have 49 million Americans used Free File?

- Security—Free File uses the latest encryption technology to safeguard your information.
- Flexible Payments—File early; pay by April 15, 2021 (for most people).
- Greater Accuracy—Fewer errors mean faster processing.
- Quick Receipt—Get an acknowledgment that your return was received and accepted.
- Go Green—Reduce the amount of paper used.
- It's Free—through IRS.gov/FreeFile.
- Faster Refunds—Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and e-file.

freefile Do Your Taxes for Free

If your adjusted gross income was \$72,000 or less in 2020, you can use free tax software to prepare and e-file your tax return. Earned more? Use Free File Fillable Forms.

Free File. This public–private partnership, between the IRS and tax software providers, makes approximately a dozen brand name commercial software products and e-file available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit IRS.gov/FreeFile for details. Free File combines all the benefits of e-file and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that also can be e-filed for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

Free Tax Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low-to-moderate income (generally under \$57,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit IRS.gov (Keyword: VITA) for a VITA/TCE site near you!

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at IRS.gov/Forms.

Make your tax payments electronically—it's easy.

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and doesn't store the bank account number you use to submit your payment. When you use any of the IRS electronic payment options, it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. It's easy, secure, and much quicker than mailing in a check or money order. Go to IRS.gov/Payments to see all your electronic payment options.

Filing Requirements

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



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit 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 Tax Topic 901 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 any of the following credits.

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Health coverage tax credit.
- *Recovery rebate credit.*
- Credits for sick and family leave.

See Pub. 501 for details. Also see Pub. 501 if you do not have to file but received a Form 1099-B (or substitute statement).

Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2020 and advance payments of the premium tax credit were made for this coverage, you must file a 2020 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2020 return, you do not have to attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2020 or was a full-time student under age 24 at the end of 2020. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use Tax Topic 553 or see Form 8814.

A child born on January 1, 1997, is considered to be age 24 at the end of 2020. 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 alien at the end of 2020.
- 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. CAUTION nonresident alien, or dual-sta-

tus alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law.

When and Where Should You File?

File Form 1040 or 1040-SR by **April 15**, **2021.** If you file after this date, you may have to pay interest and penalties. See Interest and Penalties, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

If you e-file your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instruc-



*The chart at the end of these in-*TIP structions provides the current address for mailing your re-

turn. Use these addresses for Forms 1040 or 1040-SR filed in 2021. The address for returns filed after 2021 may be different. See IRS.gov/Form1040 for any updates.

What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



An automatic 6-month extension to file doesn't extend the CAUTION time to pay your tax. If you

don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax and may owe penalties. See Form 4868.

If you are a U.S. citizen or resident alien, 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 include a statement 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, 2021, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

Private Delivery Services

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the "time-

ly mailing treated as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following.

- UPS Next Day Air Early A.M., 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.
- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

• DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

To check for any updates to the list of designated private delivery services, go to <u>IRS.gov/PDS</u>. For the IRS mailing address to use if you're using a private delivery service, go to <u>IRS.gov/PDSStreetAddresses</u>.

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

Chart A—For Most People

IF your filing status is	AND at the end of 2020 you were*	THEN file a return if your gross income** was at least
Single	under 65 65 or older	\$12,400 14,050
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$24,800 26,100 27,400
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$18,650 20,300
Qualifying widow(er)	under 65 65 or older	\$24,800 26,100

^{*}If you were born on January 1, 1956, you are considered to be age 65 at the end of 2020. (If your spouse died in 2020 or if you are preparing a return for someone who died in 2020, see Pub. 501.)

^{**}Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2020, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

^{***}If you didn't live with your spouse at the end of 2020 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See Who Qualifies as Your Dependent, later.)

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. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, 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 \$1,100. Your gross income was more than the larger of— \$1,100, or Your earned income (up to \$12,050) plus \$350. Yes. You must file a return if any of the following apply. Your unearned income was over \$2,750 (\$4,400 if 65 or older and blind). Your earned income was over \$14,050 (\$15,700 if 65 or older and blind). Your gross income was more than the larger of— \$2,750 (\$4,400 if 65 or older and blind), or Your earned income (up to \$12,050) plus \$2,000 (\$3,650 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 \$1,100. Your earned income was over \$12,400. 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— \$1,100, or Your earned income (up to \$12,050) plus \$350. 				
 Yes. You must file a return if any of the following apply. Your unearned income was over \$2,400 (\$3,700 if 65 or older and blind). Your earned income was over \$13,700 (\$15,000 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— 				
 \$2,400 (\$3,700 if 65 or older and blind), or Your earned income (up to \$12,050) plus \$1,650 (\$2,950 if 65 or older and blind). 				

Chart C—Other Situations When You Must File

You must file a return if any of the seven conditions below apply for 2020.

- 1. You owe any special taxes, including any of the following.
 - **a.** Alternative minimum tax.
 - **b.** 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.
 - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
 - **d.** Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
 - e. 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 taxes on health savings accounts. See the instructions for Schedule 2, line 8.
 - f. Recapture taxes. See the instructions for line 16 and Schedule 2, lines 7b and 8.
- 2. You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
- 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.
- 5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
- 6. Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
- 7. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

Line Instructions for Forms 1040 and 1040-SR



Also see the instructions for Schedule 1 through Schedule 3 that follow the Form 1040 and 1040-SR instructions.

Free File makes available free brand-name software and free *e-file*. Visit <u>IRS.gov/FreeFile</u> for details and to see if you are eligible.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1956.

Fiscal year filers. If you are a fiscal year filer using a tax year other than January 1 through December 31, 2020, write "Tax Year" and the beginning and ending months of your fiscal year in the top margin of page 1 of Form 1040 or 1040-SR.

Write-in information. If you need to write a word, code, and/or dollar amount on Form 1040 or 1040-SR to explain an item of income or deduction, but don't have enough space to enter the word, code, and/or dollar amount, you can put an asterisk next to the applicable line number and put a footnote at the bottom of page 2 of your tax return indicating the line number and the word, code, and/or dollar amount you need to enter.

For example, if you received wages as a household employee and didn't receive a W-2 because you were paid only \$2,000, the instructions for line 1 state that you must enter "HSH" and the amount of the wages next to line 1. You may instead put an asterisk next to line 1 and in the white space at the bottom of page 2 of Form 1040 or 1040-SR, enter "*Line 1: HSH \$2,000."

Section references are to the Internal Revenue Code.

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.
- Qualifying widow(er).

For information about marital status, see Pub. 501.



More than one filing status can apply to you. You can choose the one that will give you the

lowest tax.

Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2020.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2020, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.

• You were widowed before January 1, 2020, and didn't remarry before the end of 2020. But if you have a child, you may be able to use the qualifying widow(er) filing status. See the instructions for *Qualifying Widow(er)*, later.

Married Filing Jointly

You can check the "Married filing jointly" box at the top of Form 1040 or 1040-SR if any of the following apply.

- You were married at the end of 2020, even if you didn't live with your spouse at the end of 2020.
- Your spouse died in 2020 and you didn't remarry in 2020.
- You were married at the end of 2020 and your spouse died in 2021 before filing a 2020 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't 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 interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse isn't reporting all of his or her income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

See the instructions for Married Filing Separately. Also see Innocent Spouse Relief under General Information, later.

Nonresident aliens and dual-status aliens. Generally, a married couple can't 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 2020, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Married Filing Separately

Check the "Married filing separately" box at the top of Form 1040 or 1040-SR if you are married and file a separate return. Enter your spouse's name in the entry space below the filing status checkboxes. Be sure to enter your spouse's SSN or ITIN in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA."

If you are married and file a separate return, you generally report only your own income, deductions, and credits. Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

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



You may be able to file as head **TIP** of household if you had a child living with you and you lived

apart from your spouse during the last 6 months of 2020. See Married persons who live apart, *later*.

Head of Household

You can check the "Head of household" box at the top of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2020. But if, at the end of 2020, your divorce wasn't final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2020 and you meet the other rules under Married persons who live apart, lat-
- You are married to a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made

Check the "Head of household" box only if you are unmarried (or considered unmarried) and either Test 1 or Test 2

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2020 of your parent whom you can claim as a dependent, except under a multiple support agreement (see Who Qualifies as Your Dependent, later). Your parent didn't have to live with you.

Test 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, later).

- 1. Any person whom you can claim as a dependent. But don't include:
- a. Your child whom you claim as your dependent because of the rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, later,
- b. Any person who is your dependent only because he or she lived with you for all of 2020, or
- c. Any person you claimed as a dependent under a multiple support agreement. See Who Qualifies as Your Dependent, later.
- 2. Your unmarried qualifying child who isn't your dependent.
- 3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2020 return.
- 4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, later.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your re-

Qualifying child. To find out if someone is your qualifying child, see Step 1 under Who Qualifies as Your Dependent. later.

Dependent. To find out if someone is your dependent, see Who Qualifies as Your Dependent, later.



The dependents you claim are those you list by name and SSN in the Dependents section on

Form 1040 or 1040-SR.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child*, later, under Who Qualifies as Your Dependent, if applicable.

If the person for whom you kept up a home was born or died in 2020, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year he or she was alive. If the person is anyone else, see Pub. 501.

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

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2020, you are considered unmarried if all of the following

- You lived apart from your spouse for the last 6 months of 2020. 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 2020.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2020 (if half or less, see Exception to time lived with you,
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, later.

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.

Qualifying Widow(er)

You can check the "Qualifying widow(er)" box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2020 if all of the following apply.

- 1. Your spouse died in 2018 or 2019 and you didn't remarry before the end of 2020.
- 2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2020:
- a. The child had gross income of \$4,300 or more,
 - b. The child filed a joint return, or
- c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

- 3. This child lived in your home for all of 2020. If the child didn't live with you for the required time, see Exception to time lived with you, later.
- 4. You paid over half the cost of keeping up your home.
- 5. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

If your spouse died in 2020, you can't file as qualifying widow(er). Instead, see the instructions for Married Filing Jointly, earlier.

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 Who Qualifies as Your Dependent, later.



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see Kidnapped child, later, under Who Qualifies as Your Dependent, if applicable.

A child is considered to have lived with you for all of 2020 if the child was born or died in 2020 and your home was the child's home for the entire time he or she was alive.

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

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry space below the filing status checkboxes instead of below your name.



If you filed a joint return for **TIP** 2019 and you are filing a joint return for 2020 with the same

spouse, be sure to enter your names and SSNs in the same order as on your 2019 return

Name Change

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

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office doesn't deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but also complete the spaces below that line. Don't abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Death of a Taxpaver

See Death of a Taxpayer under General Information, later.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay 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 SSA.gov, from your local SSA office, or by calling the SSA at 800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed and you may not receive credit for your social security earnings. If your Form W-2 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 SSA.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN.

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

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once in the last 3 years, or if your ITIN has the middle digits 88 (9NN-88-NNNN) or if your ITIN has the middle digits 90, 91, 92, 94, 95, 96, 97, 98, or 99 and was assigned before 2013, it expired at the end of 2020 and must be renewed if you need to file a federal tax return in 2021. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at IRS.gov/ITIN.



ITINs with middle digits 70 **TIP** through 87 have expired and must also be renewed if you

need to file a tax return in 2021 and haven't already renewed the ITIN.

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

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at IRS.gov/ITIN.

Nonresident Alien Spouse

If your spouse is a nonresident alien, he or she must have either an SSN or an ITIN if:

- You file a joint return, or
- Your spouse is filing a separate return.

Standard Deduction



If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page

of that form that can calculate the amount of your standard deduction in most situations.

Don't file the Standard Deduction Chart with your return.

Single and Married Filing **Jointly**

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box in the Standard Deduction section.

If you were a dual-status alien, check the "Spouse itemizes on a separate return or you were a dual-status alien" box. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2020 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box.

Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1956, or were blind at the end of 2020, check the appropriate boxes on the line labeled "Age/Blindness."

Don't check any boxes for your spouse if your filing status is head of household.

Death of spouse in 2020. If your spouse was born before January 2, 1956, but died in 2020 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1956."

A person is considered to reach age 65 on the day before his or her 65th birthday.

Example. Your spouse was born on February 14, 1955, and died on February 13, 2020. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2020, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2020. If you are preparing a return for someone who died in 2020, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2020, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

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

If your eye condition isn't likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead.

You must keep the statement for your records.

Married Filing Separately

If your filing status is married filing separately and your spouse itemizes deductions on his or her return, check the "Spouse itemizes on a separate return or you were a dual-status alien" box.

If your filing status is married filing separately and your spouse was born before January 2, 1956, or was blind at the end of 2020, you can check the appropriate box(es) on the line labeled "Age/ Blindness" if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

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. The fund also helps pay for pediatric medical research. 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 won't change.

Virtual Currency

Virtual currency is a digital representation of value, other than a representation of the U.S. dollar or a foreign currency ("real currency"), that functions as a unit of account, a store of value, or a medium of exchange. Some virtual currencies are convertible, which means that they have an equivalent value in real currency or act as a substitute for real currency. The IRS uses the term "virtual currency" to describe the various types of convertible virtual currency that are used as a medium of exchange, such as digital currency and cryptocurrency. Regardless of the label applied, if a particular asset has the characteristics of virtual currency, it will be treated as virtual currency for Federal income tax purposes.

If, in 2020, you engaged in any transaction involving virtual currency, check the "Yes" box next to the question on virtual currency on page 1 of Form 1040 or 1040-SR. A transaction involving virtual currency includes, but is not limited to:

• The receipt or transfer of virtual currency for free (without providing any consideration), including from an airdrop or hard fork;

- An exchange of virtual currency for goods or services;
 - A sale of virtual currency;
- An exchange of virtual currency for other property, including for another virtual currency; and
- A disposition of a financial interest in virtual currency.

A transaction involving virtual currency does not include the holding of virtual currency in a wallet or account, or the transfer of virtual currency from one wallet or account you own or control to another that you own or control. If you disposed of any virtual currency that was held as a capital asset through a sale, exchange, or transfer, use Form

8949 to figure your capital gain or loss and report it on Schedule D (Form 1040).

If you received any virtual currency as compensation for services or disposed of any virtual currency that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1, or inventory or services from Schedule C on Schedule 1).

For more information, go to <u>IRS.gov/</u> <u>virtualcurrencyfaqs</u>.

Who Qualifies as Your Dependent

Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps below to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information required in columns (1) through (4).



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Before you begin. See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2020 return (including extensions). If an ITIN is applied for on or before the due date of a 2020 return (including extensions) and the IRS issues an ITIN as result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

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, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)



was ..

Under age 19 at the end of 2020 and younger than you (or your spouse, if filing jointly)

0

Under age 24 at the end of 2020, a student (defined later), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)



Who didn't provide over half of his or her own support for 2020 (see Pub. 501)



Who isn't filing a joint return for 2020 or is filing a joint return for 2020 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)



Who lived with you for more than half of 2020. If the child didn't live with you for the required time, see Exception to time lived with you, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2020, see Qualifying child of more than one person, later.

- 1. Do you have a child who meets the conditions to be your qualifying child?
 - \square **Yes.** Go to Step 2.

 \square **No.** Go to Step 4.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for

	child was adopted, see <i>Excepti</i>		4. Did this child have an SSN valid for employment issued before the due date of your 2020 return (including extensions)? (See <i>Social Security Number</i> , later.)		
2.	Was the child married? ☐ Yes. See <i>Married person</i> , later.	□ No. Continue	"child tax credit" box in column (4) of the Dependents section on page 1 of Form 1040 or 1040-SR for this		
3.	Could you, or your spouse if fi dependent on someone else's 2 2, and 4.		person. page 1 of Form 1040 or 1040-SR for this person.		
	You can't claim any dependents. Complete	□ No. You can claim this child as a dependent. Complete columns (1) through (3) of the	Step 4 Is Your Qualifying Relative Your Dependent?		
	the rest of Form 1040 or 1040-SR and any	Dependents section on	A qualifying relative is a person who is your		
	applicable schedules.	page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.	Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)		
	Step 3 Does Your Q		or Brother, sister, half brother, half sister, or a son or daughter of any of them (for example, your niece or nephew)		
	•	or the Child Tax	or		
	Credit or Cre Dependents		Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)		
1.	Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)		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		
	☐ Yes. Continue →	You can't claim the child	member of your household if your relationship didn't violate local law. If the person didn't live with you for the required time, see <i>Exception to time lived with you</i> , later.		
		tax credit or the credit for other dependents for this child.	AND		
2.	Was the child a U.S. citizen, Ualien? (See Pub. 519 for the de U.S. resident alien. If the child to citizen test, later.)	finition of a U.S. national or	Who wasn't a qualifying child (see Step 1) of any taxpayer for 2020. For this purpose, a person isn't a taxpayer if he or she isn't required to file a U.S. income tax return and either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.		
	☐ Yes. Continue →	☐ No. STOP	AND		
	You can't claim the child tax credit or the credit for	AND			
		other dependents for this child.	Who had gross income of less than \$4,300 in 2020. If the person was permanently and totally disabled, see <i>Exception to gross income test</i> , later.		
3.	Was the child under age 17 at	the end of 2020?	AND		
	☐ Yes. Continue	□ No. You can claim the credit for other			
	•	dependents for this child. Check the "credit for other dependents" box in column (4) of the Dependents section on	For whom you provided over half of his or her support in 2020. But see <i>Children of divorced or separated parents</i> , <i>Multiple support agreements</i> , and <i>Kidnapped child</i> , later.		
		page 1 of Form 1040 or 1040-SR for this person.			

1.	Does any person meet the con relative?	ditions to be your qualifying			
	☐ Yes. Continue	☐ No. (STOP)			
2.	Was your qualifying relative a U.S. resident alien, or a reside Pub. 519 for the definition of resident alien. If your qualifyi Exception to citizen test, later.	ent of Canada or Mexico? (See a U.S. national or U.S. ng relative was adopted, see			
	☐ Yes. Continue →	\square No. STOP			
	•	You can't claim this person as a dependent.			
3.	Was your qualifying relative r	married?			
	☐ Yes. See <i>Married person</i> , later.	□ No. Continue			
4.	Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2020 tax return? See Steps 1, 2, and 4.				
	☐ Yes. (STOP)	\square No. You can claim this			
	You can't claim any dependents. Complete	person as a dependent. Complete columns (1) through (3) of the			
	the rest of Form 1040 or 1040-SR and any applicable schedules.	Dependents section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.			
[ualifying Relative			
	Qualify You to Other Depen	for the Credit for dents?			
1.	Did your qualifying relative hissued on or before the due da (including extensions)? (Answ for an ITIN or ATIN for the qualification)?	te of your 2020 return			

2. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or a U.S. resident alien. If your qualifying

No. STOP

You can't claim the

dependents for this

qualifying relative.

credit for other

☐ **Yes.** Continue •

relative was adopted, see <i>Excellater</i> .)	ption to citizenship test,
□ Yes. You can claim the credit for other dependents for this dependent. Check the "credit for other dependents" box in column (4) of the <i>Dependents</i> section on page 1 of Form 1040 or 1040-SR for this	You can't claim the credit for other dependents for this qualifying relative.

Definitions and Special Rules

person.

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 don't know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of his or her noncustodial parent (defined later) if all of the following conditions 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 2020 (whether or not they are or were married).
- 2. The child received over half of his or her support for 2020 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.
- 3. The child is in custody of one or both of the parents for more than half of 2020.
 - 4. Either of the following applies.
- a. The custodial parent signs Form 8332 or a substantially similar statement that he or she won't claim the child as a dependent for 2020, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.
- b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2020.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this

doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, the earned income credit, or the health coverage tax credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2020. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

- 1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
 - 2. The other parent won't claim the child as a dependent.
 - 3. The years for which the claim is released.

The noncustodial parent must include all of the following pages from the decree or agreement.

- Cover page (include the other parent's SSN on that page).
- The pages that include all the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.



You must include the required information even if you filed it with your return in an earlier year.

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent can't include pages from the decree or agreement instead of Form 8332. The custodial parent must sign either Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to certain tax benefits for a child, and the noncustodial parent must include a copy with his or her return. The form or statement must release the custodial parent's claim to the child without any conditions. For example, the release must not depend on the noncustodial parent paying support.

Release of certain tax benefits revoked. A custodial parent who has revoked his or her previous release of a claim to certain tax benefits for a child must include a copy of the revocation with his or her return. For details, see Form 8332.

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 requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; Step 4, question 2; and Step 5, question 2.

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 later), 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. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents*, earlier, or *Kidnapped child*, later.

If the person meets all other requirements to be your qualifying child but was born or died in 2020, the person is considered to have lived with you for more than half of 2020 if your home was this person's home for more than half the time he or she was alive in 2020.

Any other person is considered to have lived with you for all of 2020 if the person was born or died in 2020 and your home was this person's home for the entire time he or she was alive in 2020.

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 isn't 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 child tax credit, the credit for other dependents, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married and files a joint return, you can't claim that person as your dependent. However, if the person is married but doesn't file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim him or her as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child), or Step 4, question 4 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (or 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 is permanently and totally disabled if, at any time in 2020, the person can't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

Public assistance payments. If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see Pub. 501.

Qualifying child of more than one person. Even if a child meets the conditions to be 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 special rule for *Children of divorced or separated parents*, described earlier, applies.

- 1. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).
 - 2. Head of household filing status.
- 3. Credit for child and dependent care expenses (Schedule 3, line 2).
- 4. Exclusion for dependent care benefits (Form 2441, Part III).
 - 5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2020. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2020.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2020.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2020, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your mother can't claim any of those five tax benefits based on your daughter. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2. Otherwise, stop; you can't claim any benefits based on this child.

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 reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration. See Social Security Number (SSN), earlier. If your dependent won't have a number by the date your return is due, see What if You Can't File on Time? earlier.

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the Social Security Administration before the due date of your 2020 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2020 and you do not have an SSN for the child, enter "Died" in column (2) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you, or your spouse if filing jointly, didn't have an SSN (or ITIN) issued on or before the due date of your 2020 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2020 return.

If you apply for an ITIN on or before the due date of your 2020 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

Student. A student is a child who during any part of 5 calendar months of 2020 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions and the Schedule 1 instructions, especially the instructions for lines 1 through 7 and Schedule 1, lines 1 through 8. Also see Pub. 525.

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 foreign earned income. For details, see Pub. 54 and Form 2555.

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 Rev. Proc. 2014-55, 2014-44 I.R.B. 753. available at IRS.gov/irb/ 2014-44 IRB#RP2014-55, to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 5a and 5b.

Foreign accounts and trusts. You must complete Part III of Schedule B if you:

- Had a foreign account, or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

Foreign financial assets. If you had foreign financial assets in 2020, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

If you are a debtor in a chapter 11 bankruptcy case, income taxable to the bankruptcy estate and reported on the estate's income tax return includes:

• Earnings from services you performed after the beginning of the case (both wages and self-employment income), and

• Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee, if one is appointed) must allocate between you and the bankruptcy estate the wages, salary. or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at

IRS.gov/irb/ 2006-40 IRB#NOT-2006-83.

Community Property States

Community property states include 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 Form 8958 and Pub. 555.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and his or her domestic partner. See Form 8958 and 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.

If you are entering amounts that include cents, make sure to include the decimal point. There is no cents column on the form.



The lines on Forms 1040 and 1040-SR are the same. Referen-**CAUTION** ces to lines in the following in-

structions refer to the line on either

Line 1

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 box 1 of their Form(s) W-2. But the following types of income must also be included in the total on line 1.

- All wages received as a household employee. An employer isn't required to provide a Form W-2 to you if he or she paid you wages of less than \$2,200 in 2020. If you received wages as a household employee and you didn't receive a Form W-2 because an employer paid you less than \$2,200 in 2020, enter "HSH" and the amount not reported to vou on a Form W-2 in the space to the left of line 1. For information on employment taxes for household employees, see Tax Topic 756.
- Any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you didn't receive a Form W-2 reporting these payments. See the instructions for Schedule 1, line 8.
- Tip income you didn't report to your employer. This should include any

allocated tips shown in box 8 on your Form(s) W-2 unless you can prove that your unreported tips are less than the amount in box 8. Allocated tips aren't included as income in box 1. See Pub. 531 for more details. Also include the value of any noncash tips you received, such as tickets, passes, or other items of value. Although you don't report these noncash tips to your employer, you must report them on line 1.



You may owe social security and Medicare or railroad re-CAUTION tirement (RRTA) tax on unre-

ported tips. See the instructions for Schedule 2, line 5.

- Dependent care benefits, which should be shown in box 10 of your Form(s) W-2. 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 box 12 of your Form(s) W-2 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 2020.
- Scholarship and fellowship grants not reported on Form W-2. Also enter "SCH" and the amount on the dotted line next to line 1. However, if you were a degree candidate, include on line 1 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1.
- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2020 under all plans was more than \$19,500 (excluding catch-up contributions as explained later), include the excess on line 1. This limit is (a) \$13,500 if you have only SIMPLE plans, or (b) \$22,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1. They are already inclu-

ded as income in box 1 of your Form W-2.

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 2020, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,500 (\$3,000 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.



You can't deduct the amount deferred. It isn't included as in-CAUTION come in box 1 of your Form

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your emplover. But see *Insurance Premiums for* Retired Public Safety Officers in the instructions for lines 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.
- Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA* on line 1. Instead, report distributions from an IRA on lines 4a and 4b.
 - Wages from Form 8919, line 6.

Were You a Statutory Employee?

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

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than February 1, 2021. If you don't receive it by early February, use <u>Tax Topic 154</u> to find out what to do. Even if you don't get a Form W-2, you must still report your earnings on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 2a

Tax-Exempt Interest

If you received any tax-exempt interest (including any tax-exempt original issue discount (OID)), such as from municipal bonds, each payer should send you a Form 1099-INT or a Form 1099-OID. In general, your tax-exempt stated interest should be shown in box 8 of Form 1099-INT or, for a tax-exempt OID bond, in box 2 of Form 1099-OID and your tax-exempt OID should be shown in box 11 of Form 1099-OID. Enter the total on line 2a. However, if you acquired a tax-exempt bond at a premium, only report the net amount of tax-exempt interest on line 2a (that is, the excess of the tax-exempt interest received during the year over the amortized bond premium for the year). Also, if you acquired a tax-exempt OID bond at an acquisition premium, only report the net amount of tax-exempt OID on line 2a (that is, the excess of tax-exempt OID for the year over the amortized acquisition premium for the year). See Pub. 550 for more information about OID, bond premium, and acquisition premium.

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 11 of Form 1099-DIV.

Don't include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

Line 2b

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on

^{*}This includes a Roth, SEP, or SIMPLE IRA.

line 2b. 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 applies to you.

For more details about reporting taxable interest, including market discount on bonds and adjustments for amortizable bond premium or acquisition premium. see Pub. 550.

Interest credited in 2020 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2020 income. For details, see Pub. 550.



If you get a 2020 Form 1099-INT for U.S. savings bond interest that includes amounts

you reported before 2020, see Pub. 550.

Line 3a

Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. 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 box 1b of Form 1099-DIV but aren't qualified dividends. These include:

- Dividends you received as a nominee. See the Schedule B instructions.
- 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 isn't 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 that follow. Also, when counting the number of days you held the stock, you can't 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 can't 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 just described.
- 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 proper-
- Payments in lieu of dividends, but only if you know or have reason to know that the payments aren't qualified dividends.
- Dividends from a corporation that first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation that is treated as a domestic corporation under section 7874(b).

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 8, 2020. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2020. 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 11, 2020. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2020, through August 11, 2020). The 121-day period began on May 17, 2020 (60 days before the ex-dividend date), and ended on September 14, 2020. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61

Example 2. The facts are the same as in Example 1 except that you bought the stock on July 15, 2020 (the day before the ex-dividend date), and you sold the stock on September 16, 2020. You held the stock for 63 days (from July 16, 2020, through September 16, 2020). The

\$500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 16, 2020, through September 14, 2020).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2020. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2020. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a 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 11, 2020. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Use the Qualified Dividends TIP and Capital Gain Tax Work-**Sheet or the Schedule D Tax**

Worksheet, whichever applies, to figure your tax. See the instructions for line 16 for details.

Line 3b

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 3b. This amount should be shown in box 1a of Form(s) 1099-DIV.

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 won't 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 Form 8949. For details, see Pub. 550.



Dividends on insurance policies are a partial return of the premiums you paid. Don't re-

port them as dividends. Include them in income on Schedule 1, line 8, only if they exceed the total of all net premiums you paid for the contract.

Lines 4a and 4b

IRA Distributions



Special rules may apply if you received a coronavirus-related distribution from your individu-

al retirement arrangement (IRA) on or after January 1, 2020, and before December 31, 2020. See Pub. 590-B for details.



Special rules may apply if you received a distribution from your IRA and your main home

was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution on certain dates to buy or construct a main home in one of the federally declared disaster areas eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 590-B for details.

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b 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 next, leave line 4a blank and enter the total distribution (from Form 1099-R, box 1) on line 4b.

Exception 1. Enter the total distribution on line 4a if you rolled over part or all of the distribution from one:

- Roth IRA to another Roth IRA, or
- IRA (other than a Roth IRA) to a qualified plan or another IRA (other than a Roth IRA).

Also enter "Rollover" next to line 4b. If the total distribution was rolled over, enter -0- on line 4b. If the total distribution wasn't rolled over, enter the part not rolled over on line 4b unless Exception 2 applies to the part not rolled over. Generally, a rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan or you made the rollover in 2021, include a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 4a and see Form 8606 and its instructions to figure the amount to enter on line 4b.

- 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 2020 or an earlier year. If you made nondeductible contributions to these IRAs for 2020, also see Pub. 590-A and Pub. 590-B.
- 2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 4b; you don't have to see Form 8606 or its instructions.
- a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2014 or an earlier year.
- b. Distribution code Q is shown in box 7 of Form 1099-R.
- 3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2020.
- 4. You had a 2019 or 2020 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 2020.
- 6. You recharacterized part or all of a contribution to a Roth IRA as a contribution to another type of IRA, or vice versa.

Exception 3. If all or part of the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 4a. If the total amount distributed is a QCD, enter -0- on line 4b. If only part of the distribution is a QCD, enter the part that is not a OCD on line 4b unless Exception 2 applies to that part. Enter "OCD" next to line 4b.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590-B for de-



You can't claim a charitable contribution deduction for any CAUTION OCD not included in your in-

Exception 4. If all or part of the distribution is a health savings account (HSA) funding distribution (HFD), enter the total distribution on line 4a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0on line 4b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that isn't an HFD on line 4b unless Exception 2 applies to that part. Enter "HFD" next to line 4b.

An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. If eligible, you can generally elect to exclude an HFD from your income once in your lifetime. You can't exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



The amount of an HFD reduces the amount you can contribute CAUTION to your HSA for the year. If you

fail to maintain eligibility for an HSA for the 12 months following the month of the HFD, you may have to report the HFD as income and pay an additional tax. See Form 8889, Part III.

More than one exception applies. If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 4b. For example: "Line 4b – \$1,000 Rollover and \$500 HFD." But you do not need to attach a statement if only Exception 2 and one other exception apply.

More than one distribution. 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 4b. Enter the total amount of those distributions on line 4a.



You may have to pay an additional tax if you received an **CAUTION** early distribution from your

IRA and the total wasn't rolled over or wasn't coronavirus related. See the instructions for Schedule 2, line 6, for details.

More information. For more information about IRAs, see Pub. 590-A and Pub. 590-B.

Lines 5a and 5b

Pensions and Annuities



Special rules may apply if you **TIP** received a coronavirus-related distribution from a profit-shar-

ing plan or retirement plan on or after January 1, 2020, and before December 31, 2020. See Pub. 575 for details.



Special rules may apply if you received a distribution from a profit-sharing plan or retire-

ment plan and your main home was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution on certain dates to buy or construct a main home in one of the federally declared disaster areas

eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 575 for details.

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.



Attach Form(s) 1099-R to Form 1040 or 1040-SR if any federal income tax was with-

held.

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see Cost, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2020. But see Insurance Premiums for Retired Public Safety Officers, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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 (from Form 1099-R, box 1) on line 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. But if your annuity starting date (defined later) was after July 1, 1986, see Simplified Method, later, 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 \$1,000 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 5b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

Insurance Premiums for Retired **Public Safety Officers**

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 5a

and the taxable amount on line 5b. Enter "PSO" next to line 5b.

If you are retired on disability and reporting your disability pension on line 1, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 1.

Simplified Method

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

- 1. Your annuity starting date 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 Simplified Method Worksheet in these instructions 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 **CAUTION** chose the alternative annuity

option, see Pub. 721 to figure the taxable part of your annuity. Do not use the Simplified Method Worksheet in these instructions.

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.

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 doesn't include pre-tax contributions. Your net investment may be shown in box 9b of Form 1099-R.

Rollovers

Generally, a 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. However, a rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 5a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also enter "Rollover" next to line 5b.

See Pub. 575 for more details on rollovers, including special rules that apply to rollovers from designated Roth accounts, partial rollovers of property, and distributions under qualified domestic relations orders.

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 wasn't rolled over. For details, see the instructions for Schedule 2, line 6.

Enter the total distribution on line 5a and the taxable part on line 5b. For details, see Pub. 575.



If you or the plan participant **TIP** was born before January 2, 1936, you could pay less tax on

the distribution. See Form 4972.

Lines 6a and 6b

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 2020. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the Social Security Benefits Worksheet in these instructions to see if any of your benefits are taxable.

Exception. Do not use the Social Security Benefits Worksheet in these instructions if any of the following applies.

- You made contributions to a traditional IRA for 2020 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2020 and your total repayments (box 4) were more than your total benefits for 2020 (box 3). None of your benefits are taxable for 2020. Also, if your total repayments in 2020 exceed your total benefits received in 2020 by more than \$3,000, 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 income in an earlier year. For more details, see Pub. 915.
- You file Form 2555, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

Ве	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.				
the	re than one pension or annuity. If you had more than of total of the taxable parts on Form 1040 or 1040-SR, line 0-SR, line 5a.	one partially taxable pension or annuity	, figure the taxable part of each separately. Enter		
1.	Enter the total pension or annuity payments from Form				
•	1040-SR, line 5a			-	
2.	Enter your cost in the plan at the annuity starting date		. 2.		
	Note. If you completed this worksheet last year, skip lir of last year's worksheet on line 4 below (even if the amchanged). Otherwise, go to line 3.				
3.	Enter the appropriate number from Table 1 below. But 1997 and the payments are for your life and that of you number from Table 2 below	r beneficiary, enter the appropriate			
4.	Divide line 2 by the number on line 3		4.		
5.	Multiply line 4 by the number of months for which this annuity starting date was before 1987, skip lines 6 and 0therwise, go to line 6	7 and enter this amount on line 8.	5		
6	Enter the amount, if any, recovered tax free in years after		3.		
0.	worksheet last year, enter the amount from line 10 of last		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 1040 or 1040-SR, line 5b. If your Form 1099-R shows a amount from Form 1099-R. If you are a retired public sa <i>Safety Officers</i> before entering an amount on line 5b.	a larger amount, use the amount on thin afety officer, see <i>Insurance Premiums</i>	s line instead of the for Retired Public		
10.	Was your annuity starting date before 1987? Yes. Do not complete the rest of this works	heet.			
	No. Add lines 6 and 8. This is the amount you ha number if you need to fill out this worksheet				
11.	Balance of cost to be recovered. Subtract line 10 fr worksheet next year. The payments you receive next				
		Table 1 for Line 3 Above			
		AND your annuity	starting date was—		
	IF the age at annuity starting	before November 19, 1996,	after November 18, 1996,		
	55 or under	enter on line 3 300	enter on line 3		
	56–60	260	310		
	61–65	240	260		
	66–70	170	210		
	71 or older	120	160		
	IE the combined ages at arresite.	Table 2 for Line 3 Above			
	IF the combined ages at annuity starting date were	THEN	enter on line 3		
	110 or under	IIIEI	410		
	111–120		360		
	121–130		310		
	131–140		260		
	141 or older		210		



Benefits for earlier year received in 2020? If any of your benefits are taxable for 2020

and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

Social security information. Social security beneficiaries can now get a variety of information from the SSA website with a *my Social Security* account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to *SSA.gov/myaccount*.

Disability payments (including Social Security Disability Insurance (SSDI) payments) are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack directed against the United States or its allies. If these payments are incorrectly reported as taxable on Form W-2 or Form 1099-R, contact the company or agency making the disability payments to get a corrected Form W-2 or Form 1099-R. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920.

Form RRB-1099. If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to <u>www.rrb.gov</u>.

Line 7

Capital Gain or (Loss)

If you sold a capital asset, such as a stock or bond, you must complete and attach Form 8949 and Schedule D.

Exception 1. You don't have to file Form 8949 or Schedule D if you aren't deferring any capital gain by investing in a qualified opportunity zone fund and both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain distributions from Form(s) 1099-DIV, box 2a (or substitute statements); and

2. 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).

Exception 2. You must file Schedule D but generally don't have to file Form 8949 if *Exception 1* doesn't apply, you aren't deferring any capital gain by investing in a qualified opportunity zone fund or terminating deferral from an investment in a qualified opportunity zone, and your only capital gains and losses are:

- Capital gain distributions;
- A capital loss carryover from 2019;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If Exception 1 applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 7 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 7 only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.



If you don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax

Worksheet in the line 16 instructions to figure your tax.

Total Income and Adjusted Gross Income

Lines 10a, 10b, and 10c Adjustments to Income

Line 10a

Enter any adjustments to income from Schedule 1, line 22, on line 10a.

Line 10b

If you don't itemize deductions on Schedule A (Form 1040), you (or you and your spouse if filing jointly) may be able to take a charitable deduction for cash contributions made in 2020.

Enter the total amount of your contributions on line 10b. Don't enter more than:

- \$300 if single, head of household, or qualifying widow(er);
 - \$300 if married filing jointly; or
 - \$150 if married filing separately.

The contributions must be made to organizations that are religious, charitable, educational, scientific, or literary in purpose. See Pub. 526 for more information on the types of organizations that qualify. A deduction can't be taken for a contribution to an organization described in I.R.C. 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor-advised fund. Also, contributions of noncash property and contributions carried forward from prior years don't qualify for this deduction. See the Instructions for Schedule A and Pub. 526 for more information on those types of contributions.

Tax and Credits

Line 12

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.

Social Security Benefits Worksheet—Lines 6a and 6b

Bef	If you are excluding unemployment compensation from your income, completing Compensation Exclusion Worksheet—Schedule 1, line 8, before completing Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22). If you are married filing separately and you lived apart from your spouse for the right of the word "benefits" on line 6a. If you don't, you may get a mathed Be sure you have read the <i>Exception</i> in the line 6a and 6b instructions to see worksheet instead of a publication to find out if any of your benefits are taxal	this w dule 1 all of error r if you	orksheet. , line 22 (see the 2020, enter "D" to notice from the IRS.
1.	Enter the total amount from box 5 of all your Forms SSA-1099 and RRB-1099. Also enter this amount on Form 1040 or 1040-SR, line 6a		
2.	Multiply line 1 by 50% (0.50)	2.	
3.	 If you are not excluding unemployment compensation from income, combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, and 8. If you are excluding unemployment compensation from income, combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, Schedule 1, lines 1 through 7, and line 3 of the Unemployment Compensation Exclusion Worksheet 	3.	
4.	Enter the amount, if any, from Form 1040 or 1040-SR, line 2a	4.	
5.	Combine lines 2, 3, and 4	5.	
6.	Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22	6.	
7.	Is the amount on line 6 less than the amount on line 5? No. STOP No. STOP	0.	
	Yes. Subtract line 6 from line 5	7.	
8.	If you are: • 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 2020, enter \$25,000 • Married filing separately and you lived with your spouse at any time in 2020, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17	8.	
9.	Is the amount on line 8 less than the amount on line 7? No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2020, be sure you entered "D" to the right of the word "benefits" on line 6a. Yes. Subtract line 8 from line 7	9.	
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 2020	10	
11.	Subtract line 10 from line 9. If zero or less, enter -0-		
12.	Enter the smaller of line 9 or line 10		
13.	Enter one-half of line 12		
14.	Enter the smaller of line 2 or line 13		
15.	Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0-		
16.	Add lines 14 and 15		
17.	Multiply line 1 by 85% (0.85)		
18.	Taxable social security benefits. Enter the smaller of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b		
	If any of your benefits are taxable for 2020 and they include a lump-sum benefit payment that year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for	was f	or an earlier s.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 12. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

Exception **1—Dependent.** If checked the "Someone can claim you as a dependent" box, or if you're filing jointly and you checked the "Someone can claim your spouse as a dependent" box, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.



Someone claims you or your **TIP**] spouse as a dependent if they list your or your spouse's name

and SSN in the Dependents section of their return.

Exception 2—Born before January 2, 1956, or blind. If you checked any of the following boxes, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1956, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

- You were born before January 2, 1956.
 - You are blind.
- Spouse was born before January 2,
 - Spouse is blind.

Exception 3—Separate return or dual-status alien. If you checked the box labeled "Spouse itemizes on separate return or you were dual-status alien" on the Spouse standard deduction line, your standard deduction is zero, even if you were born before January 2, 1956, or were blind.

Exception 4—Increased standard deduction for net qualified disaster loss. If you had a net qualified disaster loss and you elect to increase your standard deduction by the amount of your net qualified disaster loss, use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A. line 16, for more information.

Line 13

Qualified Business Income Deduction (Section 199A Deduction)

To figure your Qualified Business Income Deduction, use Form 8995 or Form 8995-A as applicable.

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss),
- Your 2020 taxable income before the qualified business income deduction is less than or equal to \$163,300 (\$326,600 if married filing jointly), and
- You aren't a patron in a specified agricultural or horticultural cooperative.

If you don't meet these requirements, use Form 8995-A, Qualified Business Income Deduction. Attach whichever form you use (Form 8995 or 8995-A) to your return. See the instructions for Forms 8995 and 8995-A for more information for figuring and reporting your qualified business income deduction.

Line 16

Tax

Include in the total on the entry space on line 16 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax due to making a section 962 election (the election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates). Reduce the amount of tax by any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and "962" in the space next to that box. Attach a statement showing how you figured the tax.

- Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2020 for the student. See Form 8863 for more details. Check box 3 and enter the amount and "ECR" in the space next to that box.
- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and "1291TAX" in the space next to that box.
- Repayment of any excess advance payments of the health coverage tax credit from Form 8885. Check box 3 and enter the amount of the repayment and "HCTC" in the space next to that box.
- Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and "Form 8978" in the space next to that box. If the amount on Form 8978, line 14, is negative, report it on Schedule 3 (Form 1040), line 6c.
- Net tax liability deferred under section 965(i). If you had a net 965 inclusion and made an election to defer your net 965 tax liability under section 965(i), check box 3 and enter (as a negative number) the amount of the deferred net 965 tax liability and "965" on the line next to that box.
- Triggering event under section 965(i). If you had a triggering event under section 965(i) during the year and did not enter into a transfer agreement, check box 3 and enter the amount of the triggered deferred net 965 tax liability and enter "965INC" on the line next to the box

Do you want the IRS to figure the tax on your taxable income for you?

☐ Yes. See chapter 13 of Pub. 17 for
details, including who is eligible and
what to do. If you have paid too much
we will send you a refund. If you didn't
pay enough, we will send you a bill.

 \square No. Use one of the following methods to figure your tax.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If your taxable income is

Standard Deduction Worksheet for Dependents—Line 12



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

1.	Check if: You were born be	efore January 2, 1956.)	
	You are blind.		Total number of boxes	1
		before January 2, 1956.	checked	. 1
	Spouse is blind.	2, 1980.		
2.	Is your earned income* more that	an \$750?)	
			1	
	Yes. Add \$350 to your earn	ned income. Enter the total.	}	. 2.
	No. Enter \$1,100.		J	
3.	Enter the amount shown below for	· ·		
	 Single or married filing separa Married filing jointly—\$24,80 Head of household—\$18,650 		}	. 3.
4.	Standard deduction.		•	
a.	Enter the smaller of line 2 or line	e 3. If born after January 1, 1956, a	nd not blind, stop here and enter this	
)	
b.		* *	e 1 by \$1,300 (\$1,650 if single or head of	
	<i>'</i>			
			-SR, line 12	
taxabi		nerally, your earned income is the total	ensation received for personal services you pe l of the amount(s) you reported on Form 1040	
Stand	lard Deduction Chart for People	e Who Were Born Before Januar	v 2, 1956, or Were Blind	
	<u> </u>		, ,	
Don'	tuse this chart if someone can clai	im you or your enouge if filing joir	atly as a dependent Instead use the work	cheet ahove
Don'	t use this chart if someone can claim	im you, or your spouse if filing joir	ntly, as a dependent. Instead, use the work	sheet above.
	t use this chart if someone can claim ou were born before January 2, 19		ntly, as a dependent. Instead, use the work	sheet above.
☐ Y		956.	ntly, as a dependent. Instead, use the work	sheet above.
☐ Y	ou were born before January 2, 19	956.	ntly, as a dependent. Instead, use the work	sheet above.
□ Y □ S	You were born before January 2, 19 pouse was born before January 2,	956.		sheet above.
□ Y □ S	You were born before January 2, 19 pouse was born before January 2,	956.		sheet above.
□ Y □ S	You were born before January 2, 19 pouse was born before January 2,	956.		sheet above.
☐ Y ☐ S	You were born before January 2, 19 pouse was born before January 2,	956.	>	
Enter	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked	956.	uber in T	HEN your standard deduction is
Enter IF you status	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is
Enter	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard
Enter IF you status	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is \$14,050 15,700
Enter IF you status	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is \$14,050
Enter IF you status	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is \$14,050 15,700 \$26,100 27,400 28,700
Enter IF you status	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is \$14,050
Enter IF you status Single	rou were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly	956.	uber in T	HEN your standard deduction is \$14,050
Enter IF you status Single	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is	956.	uber in T	HEN your standard deduction is \$14,050
Enter IF you status Single	rou were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly	956.	uber in T	HEN your standard deduction is \$14,050 15,700 \$26,100 27,400 28,700 30,000 \$26,100 27,400 \$13,700
Enter IF you statu Singl	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly fying widow(er)	956.	uber in T	HEN your standard deduction is \$14,050 15,700 \$26,100 27,400 28,700 30,000 \$26,100 27,400 \$13,700 15,000
Enter IF you statu Singl	rou were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly	956.	uber in T	HEN your standard deduction is \$14,050
Enter IF you statu Singl	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly fying widow(er)	956.	uber in T	HEN your standard deduction is \$14,050 15,700 \$26,100 27,400 28,700 30,000 \$26,100 27,400 \$13,700 15,000 16,300 17,600
Enter IF you statu Singl Marri Quali	You were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly fying widow(er)	956.	uber in T	HEN your standard deduction is \$14,050 15,700 \$26,100 27,400 28,700 30,000 \$26,100 27,400 \$13,700 15,000 16,300 17,600 \$20,300
Enter IF your status Singl Marri Quali Head	fou were born before January 2, 19 pouse was born before January 2, the total number of boxes checked ur filing s is e ed filing jointly fying widow(er) ed filing separately* of household	956.	uber in T	HEN your standard deduction is \$14,050

\$100,000 or more, use the Tax Computation Worksheet right after the Tax Table

However, don't 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 on your unearned income over \$2,200 if you are under age 18, and in certain situations if you are older.

You must file Form 8615 if you meet all of the following conditions.

- 1. You had more than \$2,200 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
- 2. You are required to file a tax return.
 - 3. You were either:
 - a. Under age 18 at the end of 2020,
- b. Age 18 at the end of 2020 and didn't have earned income that was more than half of your support, or
- c. A full-time student at least age 19 but under age 24 at the end of 2020 and didn't have earned income that was more than half of your support.

- 4. At least one of your parents was alive at the end of 2020.
- 5. You don't file a joint return in 2020.

A child born on January 1, 2003, is considered to be age 18 at the end of 2020; a child born on January 1, 2002, is considered to be age 19 at the end of 2020; and a child born on January 1, 1997, is considered to be age 24 at the end of 2020.

Schedule D Tax Worksheet. Use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040 or 1040-SR, line 16, if:

- You have to file Schedule D, and line 18 or 19 of Schedule D is more than zero; or
- You have to file Form 4952 and you have an amount on line 4e or 4g, even if you don't need to file Schedule D.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified

Dividends and Capital Gain Tax Worksheet, later, to figure your tax if you don't have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7.
- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Schedule J. If you had income from farming or fishing (including certain amounts received in connection with the Exxon Valdez litigation), your tax may be less if you choose to figure it using income averaging on Schedule J.

Foreign Earned Income Tax Worksheet. If you claimed the foreign earned income exclusion, housing exclusion, or housing deduction on Form 2555, you must figure your tax using the Foreign Earned Income Tax Worksheet.

Foreign Earned Income Tax Worksheet—Line 16



AUTIC	If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.		
1.	Enter the amount from Form 1040 or 1040-SR, line 15	1.	
2a.	Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50	2a.	
b.	Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income		
c.	Subtract line 2b from line 2a. If zero or less, enter -0-		
3.	Add lines 1 and 2c	3.	
4.	Figure the tax on the amount on line 3. Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.)	4.	
5.	Figure the tax on the amount on line 2c . If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation Worksheet	5.	
6.	Subtract line 5 from line 4. Enter the result. If zero or less, enter -0 Also include this amount on the entry space on Form 1040 or 1040-SR, line 16		
	ter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedu use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4		

* Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.

If you don't have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then, complete lines 5 and 6 above.

If you have a capital gain excess, complete a second Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet (whichever applies) as instructed above but in its entirety and with the following additional modifications. Then, complete lines 5 and 6 above. These modifications are to be made only for purposes of filling out the Foreign Earned Income Tax Worksheet above.

- 1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.
- 2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.
- 3. Reduce (but not below zero) the amount on your Schedule D (Form 1040), line 18, by your capital gain excess.
- 4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Qualified Dividends and Capital Gain Tax Worksheet—Line 16



Before you begin: See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax. Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.	
	If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the bo on Form 1040 or 1040-SR, line 7.
1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*
3.	Are you filing Schedule D?*
	☐ Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0 3.
	No. Enter the amount from Form 1040 or 1040-SR, line 7.
4.	Add lines 2 and 3
5.	Subtract line 4 from line 1. If zero or less, enter -0 5.
6.	Enter: \$40,000 if single or married filing separately, \$80,000 if married filing jointly or qualifying widow(er), \$53,600 if head of household. Enter the smaller of line 1 or line 6
7.	Enter the smarter of time to t
8. 9.	Enter the smaller of line 5 or line 7
10.	Enter the smaller of line 4
11.	Enter the smaller of line 4
12.	Subtract line 11 from line 10
13.	
13.	Enter: \$441,450 if single, \$248,300 if married filing separately, \$496,600 if married filing jointly or qualifying widow(er), \$469,050 if head of household.
14.	\$469,050 if head of household. Enter the smaller of line 1 or line 13
15.	Add lines 5 and 9
16.	Subtract line 15 from line 14. If zero or less, enter -0 16.
17.	Enter the smaller of line 12 or line 16
18.	Multiply line 17 by 15% (0.15)
19.	Add lines 9 and 17
20.	Subtract line 19 from line 10
21.	Multiply line 20 by 20% (0.20)
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet
23.	Add lines 18, 21, and 22
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet
25.	Tax on all taxable income. Enter the smaller of line 23 or 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet
* If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.	

Line 19

Child Tax Credit and Credit for Other Dependents

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit or additional child tax credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return. Don't file Form 8862 if you filed Form 8862 for 2019 and the child tax credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the child tax credit or credit for other dependents CAUTION even though you aren't eligible

and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently took either credit, vou won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.



If your qualifying child didn't have an SSN valid for employ-**CAUTION** ment issued before the due date

of your 2020 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.

2020 Child Tax Credit and Credit for Other Dependents Worksheet-Line 19





- 1. To be a qualifying child for the child tax credit, the child must be your dependent, under age 17 at the end of 2020, and meet all the conditions in Steps 1 through 3 under Who Qualifies as Your Dependent. Make sure you checked the "child tax credit" box in column (4) of the Dependents section on Form 1040 or 1040-SR for each qualifying child.
- 2. If you don't have a qualifying child, you can't claim the child tax credit; but you may be able to claim the credit for other dependents for that child. See Step 3 under Who Qualifies as Your Dependent.
- 3. To see if your qualifying relative qualifies you to take the credit for other dependents, see Step 5 under Who Qualifies as Your Dependent.
- **4.** Be sure to see *Social security number* under *Who Qualifies as Your Dependent*.
- **5.** Do **not** use this worksheet, but use Pub. 972 instead, if:
 - a. You are claiming the adoption credit, mortgage interest credit, District of Columbia first-time homebuyer credit, or residential energy efficient property credit*;
 - b. You are excluding income from Puerto Rico; or
 - c. You are filing Form 2555 or 4563.

* If applicabl	2.	
Part 1	Number of qualifying children under age 17 with the required social security number:× \$2,000. Enter the result.	
2.	Number of other dependents, including qualifying children without the required social security number: × \$500. Enter the result. Caution. Don't include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, don't include anyone you included on line 1.	_
3.	Add lines 1 and 2.	3
4.	Enter the amount from Form 1040 or 1040-SR, line 11.	
5.	Enter the amount shown below for your filing status.	
	• Married filing jointly — \$400,000 }	
	• All other filing statuses — \$200,000 J	J
6.	Is the amount on line 4 more than the amount on line 5?	
	■ No. Leave line 6 blank. Enter -0- on line 7, and go to line 8.	
	Yes. Subtract line 5 from line 4.	
	If the result isn't a multiple of \$1,000,	
	increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000,	
	increase \$1,025 to \$2,000, etc.	_
7.	Multiply the amount on line 6 by 5% (0.05). Enter the result.	7
8.	Is the amount on line 3 more than the amount on line 7?	
	□ No. (STOP)	
	You can't take the child tax credit or credit for other dependents on	
	Form 1040 or 1040-SR, line 19. You also can't take the additional child tax credit on Form 1040 or 1040-SR, line 28. Complete the	
	rest of your Form 1040 or 1040-SR.	
	☐ Yes. Subtract line 7 from line 3. Enter the result. <i>Go to Part 2.</i>	8



Before you begin Part 2: √ Figure the amount of any credits you are claiming on Schedule 3; Form 5695, Part II*; Form 8910; Form 8936; or Schedule R.

Part 2	Enter the amount from Form 1040 or 1040-SR, line 18.	9
10.	Add any amounts from:	_
	Schedule 3, line 1	
	Schedule 3, line 2 +	
	Schedule 3, line 3 +	
	Schedule 3, line 4 +	
	Form 5695, line 30* +	
	Form 8910, line 15* +	
	Form 8936, line 23 +	
	Schedule R, line 22 +	
	Enter the total.	
11.	Are the amounts on lines 9 and 10 the same?	
	☐ Yes. STOP	
	You can't take this credit because there is no tax to reduce.	
	However, you may be able to take the additional child tax credit if line 1 is more than zero. See the TIP below.	
	□ No. Subtract line 10 from line 9.	11
12.	Is the amount on line 8 more than the amount on line 11?	
	Yes. Enter the amount from line 11. Also, you may be able to take the	
	additional child tax credit if line 1	12
	other dependents.	Enter this amount on Form 1040 or 1040-SR,
	- Not Enter the amount from the c.	line 19.
	You may be able to take the additional child tax credit on Form 1040 or 1040-SR, line 28, if you answered "Yes" on	1040 •···
	line 11 or line 12 above.	1040-SR
	 First, complete your Form 1040 or 1040-SR through line 27 (also complete Schedule 3, line 10). 	
	 Then, use Schedule 8812 to figure any additional child tax credit. 	,
	If your child tax credit or additional child tax credit for a year after 2015 was reduced or disallowed, see Form 8862, who must file to find out if you must file Form 8862 to take the credit for 2020.	
	* If applicable.	

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

Add the amounts shown as federal income tax withheld on your Form(s) W-2. Enter the total on line 25a. The amount withheld should be shown in box 2 of Form W-2. Attach your Form(s) W-2 to your return.

Line 25b—Form(s) 1099

Include on line 25b any federal income tax withheld on your Form(s) 1099-R. The amount withheld should be shown in box 4. Attach your Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2020 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

Line 25c—Other Forms

Include on line 25c any federal income tax withheld on your Form(s) W-2G. The amount withheld should be shown in box 4. Attach Form(s) W-2G to the front of your return if federal income tax was withheld.

If you had Additional Medicare Tax withheld, include the amount shown on Form 8959, line 24, in the total on line 25c. Attach Form 8959.

Include on line 25c any federal income tax withheld that is shown on a Schedule K-1.

Also include on line 25c any tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. You should attach the form to your return to claim a credit for the withholding.

Line 26

2020 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2020. Include any overpayment that you applied to your 2020 estimated tax from:

- Your 2019 return, or
- An amended return (Form 1040-X).

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 can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2020. For more information, 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 2020 or in 2021 before filing a 2020 return.

Divorced taxpayers. If you got divorced in 2020 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. If you were divorced and remarried in 2020, enter your present spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. Also, on the dotted line next to line 26, enter your former spouse's SSN, followed by "DIV."

Name change. If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2020 and the name(s) and SSN(s) under which you made them.

Line 27— 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 don't owe any tax or didn't have any tax withheld.



You may elect to use your 2019 earned income to figure your EIC if your 2019 earned income is more than your 2020 earned income. For details, see Pub. 596.

If you make the election to use your 2019 earned income to figure your EIC, enter "PYEI" and the amount of your earned income on the dotted line next to line 27.

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 IRS.gov/EITC and click on "EITC Assistant." This service is available in English and Spanish.



If you take the EIC even though you aren't eligible and it is determined that your error is due to reckless or in-CAUTION tentional disregard of the EIC rules, you won't be al-

lowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you won't be allowed to take the credit for 10 years. See Form 8862, who must file, later. You may also have to pay penalties.



Refunds for returns claiming the earned income credit can't be issued before mid-February 2021. This delay applies to the entire refund, not just the portion associ-

ated with the earned income credit.

Step 1 All Filers

- 1. If, in 2020:
 - 3 or more children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$50,954 (\$56,844 if married filing jointly)?
 - 2 children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$47,440 (\$53,330 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$41,756 (\$47,646 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$15,820 (\$21,710 if married filing jointly)?

☐ **Yes.** Continue



☐ No. (STOP)

You can't take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of

	your 2020 return (including externors and is valid for EIC purpo Definitions and Special Rules)?	ensions) that allows you to ses (explained later under
	☐ Yes. Continue →	No. (STOP)
	V	You can't take the credit. Enter "No" on the dotted line next to line 27.
3.		ng separately? ☐ No. Continue →
	You can't take the credit.	
4.	Are you filing Form 2555 (relat income)?	ing to foreign earned
	☐ Yes. (STOP)	□ No. Continue ¬
	You can't take the credit.	V
5.	Were you or your spouse a noni 2020?	resident alien for any part of
	☐ Yes. See <i>Nonresident</i> aliens, later, under Definitions and Special Rules.	□ No. Go to Step 2.
	Step 2 Investment In	come
1.	Add the amounts from Form 1040 or 1040-SR:	
	Line 2	a
	Line 2	b +
	Line 3	b +
	Line 7	* +
	Investment I	ncome =
	*If line 7 is a loss, en	ter -0
2.	Is your investment income more	e than \$3,650?
	☐ Yes. Continue	□ No. Skip question 3; go to question 4.
3.	Are you filing Form 4797 (relat property)?	ing to sales of business
	☐ Yes. See <i>Form 4797</i>	No. (STOP)
	filers, later, under Definitions and Special Rules.	You can't take the credit.

4. Do any of the following apply for 2020?

You are filing Schedule E.

 From the reporting in a trade or business. You are filing Form 8814 (relating to election to report child's interest and dividends on your return). You have income or loss from a passive activity. 	 Are you claiming at least one child who meets the conditions to be your qualifying child and, unless the child was born and died in 2020, has a valid SSN as defined later. Yes. Continue No. Skip questions 2 and
☐ Yes. Use Worksheet 1 ☐ No. Go to Step 3. in Pub. 596 to see if you	→ 3; go to Step 4.
can take the credit.	2. Are you filing a joint return for 2020?
Step 3 Qualifying Child	☐ Yes. Skip question 3 and Step 4; go to Step 5. ☐ No. Continue
A qualifying child for the EIC is a child who is your	
Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)	3. Could you be a qualifying child of another person for 2020? (Check "No" if the other person isn't required to file, and isn't filing, a 2020 tax return or is filing a 2020 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)
AND	☐ Yes. Stop ☐ No. Skip Step 4; go to
was Under age 19 at the end of 2020 and younger than you (or your spouse, if filing jointly)	You can't take the credit. Enter "No" on the dotted line next to line 27.
or Under age 24 at the end of 2020, a student (defined later), and younger than you (or your spouse, if filing jointly) or	Step 4 Filers Without a Qualifying Child
Any age and permanently and totally disabled (defined later)	1. Is the amount on Form 1040 or 1040-SR, line 11, less than
AND	\$15,820 (\$21,710 if married filing jointly)? \(\subseteq \text{Yes.} \text{Continue } \subseteq \text{No. (\$\subseteq \text{Frop} \)}
Who isn't filing a joint return for 2020	You can't take the credit.
or is filing a joint return for 2020 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples)	2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2020? (Check "Yes" if
AND	you, or your spouse if filing a joint return, were born after December 31, 1955, and before January 2, 1996.) If your spouse died in 2020 or if you are preparing a return for someone who died in 2020, see Pub. 596 before you answer
Who lived with you in the United States for more than half of 2020.	☐ Yes. Continue ☐ No. (STOP)
lack	You can't take the credit.
Aution You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The IRS may ask you for documents to show you lived with each qualifying child. Documents you might want to keep for this purpose include school and child care records and other records that show your child's address.	3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2020? Members of the military stationed outside the United States see <i>Members of the military</i> , later, before you answer.
TIP	☐ Yes. Continue ☐ No. (STOP)
If the child didn't live with you for more than half of 2020 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.	You can't take the credit. Enter "No" on the dotted line next to line 27.
	4. Are you filing a joint return for 2020?
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 2020, see Qualifying child of more than one person, later. If the child was married, see Married child, later.	☐ Yes. Skip questions 5 and 6; go to Step 5. ☐ No. Continue
ше.	5. Could you be a qualifying child of another person for 2020? (Check "No" if the other person isn't required to file, and isn't filing, a 2020 tax return or is filing a 2020 return only

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? Ves. See Clergy or Church employees, whichever applies. No. Complete the Church employees, whichever applies. No. Complete the following worksheet.		to claim a refund of withheld income tax paid (see Pub. 596 for examples).) Yes. STOP IND. O You can't take the credit. Enter "No" on the dotted line next to line 27.		7. Subtract line 6 from line 1 7. 8. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter "NCP" and the amount of your nontaxable combat pay on the dotted line next to line 27 on Form 1040 or 1040-SR. See <i>Combat pay</i> , nontaxable, later 8.
Step 5 Earned Income	6.	tax return? ☐ Yes. ⑤TOP You can't take the		pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election. 9. Add lines 7 and 8. This is your earned income* 9
line 1 2. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a taxable scholarship or fellowship grant not reported on a Form W-2 3. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) 4. Enter any amount included on Form 1040 or 1040-SR, line 1.) 4. Enter any amount included on Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received 5. Enter any amount included on Form 1040 or 1040-SR, line 1.) This amount may be shown in box 14 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received 5. Enter any amount included on Form 1040 or 1040-SR, line 1.) This amount included on Form 1040 or 1040-SR, line 1, that is a Medicaid waiver payment you exclude from income (see the instructions for Schedule 1, line 8), unless you choose to include this amount in earned income, in which case enter zero 6. Add lines 2, 3, 4, and 5 6. Add lines 2, 3, 4, and 5 7. Enter any amount included on Form 1040 or 1040-SR, line 1.) This amount included on Form 1040 or 1040-SR, line 1.) This amount included on Form 1040 or 1040-SR, line 1.) This amount included on Form 1040 or 1040-SR, line 1.) This amount included in maximal filling jointly)? 9. Yes. Skip question 3 No. Continue and Skip 6; go to Worksheet B. 3. If you have: 9. 3 or more qualifying children, is your earned income less that \$47,440 (\$53,330 if married filing jointly)? 1. Yes. Go to Step 6. No. \$100 No.		Are you filing Schedule SE because you the clergy or you had church employee in or more? Yes. See Clergy or Church employees, follow	omplete the	your 2019 earned income is more than your 2020 earned income. For details, see Pub. 596. If you make this election, skip question 2 and go to question 3. Electing to use your 2019 earned income may increase or decrease your EIC. Figure the credit using your 2020 earned income. Then, figure the credit using your 2019 earned income. Compare the
1040-SR, line 1, that you received for work performed while an inmate in a penal institution. (Enter *PRI*" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) 4. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter *DFC** and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received	2.	line 1		EIC and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on the dotted line
annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received		1040-SR, line 1, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) Enter any amount included on Form 1040 or	3	clergy or you had church employee income, or are you filing Schedule C as a statutory employee?
Step 6 How To Figure the Credit 1. Do you want the IRS to figure the credit for you?	5.	annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received Enter any amount included on Form 1040 or 1040-SR, line 1, that is a Medicaid waiver payment you exclude from income (see the instructions for Schedule 1, line 8), unless you choose to include this amount in earned income,	4 5	and Step 6; go to Worksheet B. 3. If you have: • 3 or more qualifying children, is your earned income less than \$50,954 (\$56,844 if married filing jointly)? • 2 qualifying children, is your earned income less than \$47,440 (\$53,330 if married filing jointly)? • 1 qualifying child, is your earned income less than \$41,756 (\$47,646 if married filing jointly)? • No qualifying children, is your earned income less than \$15,820 (\$21,710 if married filing jointly)? □ Yes. Go to Step 6. □ No. \$\text{STOP}\$
\sqcup Yes. See Credit figured \sqcup No. Go to Workshe	6.	Add lines 2, 3, 4, and 5	6	Step 6 How To Figure the Credit

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.

Church employees. Determine how much of the amount on Form 1040 or 1040-SR, line 1, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1). Be sure to answer "Yes" to question 2 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 or 1040-SR, line 1, do the following.

- 1. Enter "Clergy" on the dotted line next to line 27.
- 2. Determine how much of the amount on Form 1040 or 1040-SR, line 1, was also reported on Schedule SE, Part I, line 2.
- 3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1).
 - 4. Be sure to answer "Yes" to question 2 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 box 12 of Form(s) W-2 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. In other words, if one of you makes the election, the other one can also make it but doesn't have to.



If you are using your 2019 earned income to figure your 2020 EIC and you elected to include nontaxable CAUTION combat pay, be sure to use 2019 nontaxable combat

pay and enter that amount on the dotted line next to line 27.



If you elect to use your nontaxable combat pay in figuring your EIC, enter "NCP" and the amount on the AUTION dotted line next to line 27.

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

- 1. Enter "EIC" on the dotted line next to line 27.
- 2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering "NCP" and the amount on the dotted line next to line 27. See Combat pay, nontaxable, earlier.
- 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, later.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see Kidnapped child under Who Qualifies as Your Dependent, earlier, and Members of the military, later. A child is considered to have lived with you for more than half of 2020 if the child was born or died in 2020 and your home was this child's home for more than half the time he or she was alive in 2020.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 7, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you can't 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 don't 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 hasn't 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 wasn't your qualifying child.

Also, don't 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 claim was 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 claim was 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 2020 is a qualifying child only if (a) you can claim him or her as your dependent, or (b) you could have claimed him or her as your dependent except for the special rule for Children of divorced or separated parents under Who Qualifies as Your Dependent, ear-

Members of the military. If you were on extended active duty outside the United States, your main 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 don't serve more than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 27.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2020, the person couldn't 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. Even if a child meets the conditions to be 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 special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier, applies.

- 1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
 - 2. Head of household filing status.
- 3. Credit for child and dependent care expenses (Schedule 3, line 2).
- 4. Exclusion for dependent care benefits (Form 2441, Part III).
 - 5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2020. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2020.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2020.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2020, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.



If, under these rules, you can't claim a child as a qualifying child for the EIC, you may be able to claim the EIC under the rules for a taxpayer without a qualifying

child. For more information, see Pub. 596.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five

tax benefits listed here for which you otherwise qualify. Your mother can't claim any of the five tax benefits listed here based on your daughter. However, if your mother's AGI is higher than yours and you don't claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 596.

If you won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 27. Otherwise, go to Step 3, question 1.

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 allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see *Social Security Number* (SSN) near the beginning of these instructions. If you won't have an SSN by the date your return is due, see *What if You Can't File on Time?*

If you didn't have an SSN issued on or before the due date of your 2020 return (including extensions), you can't claim the EIC on your original or an amended 2020 return. Also, if a child didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the EIC on your original or an amended 2020 return.

Student. A student is a child who during any part of 5 calendar months of 2020 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

Before you begin: $\sqrt{}$ Be sure you are using the correct worksheet. Use this worksheet only if you answered "No" to Step 5, question 2. Otherwise, use Worksheet B.

Part 1 All Filers Using Worksheet A	 Enter your earned income from Step 5. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) 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. If line 2 is zero, STOP You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27. Enter the amount from Form 1040 or 1040-SR, line 11. 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 \$8,800 (\$14,700 if married filing jointly)? 1 or more qualifying children, is the amount on line 3 less than \$19,350 (\$25,250 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 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.
Part 3 Your Earned Income Credit	6. This is your earned income credit. 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 Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2020.

Use this worksheet if you answered "Yes" to Step 5, question 2.

- $\sqrt{}$ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- $\sqrt{}$ 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, Part I, line 3. b. Enter any amount from Schedule SE, Part I, line 4b and line 5a. c. Combine lines 1a and 1b. d. Enter the amount from Schedule SE, Part I, line 13. e. Subtract line 1d from line 1c. 1a + 1b = 1c - 1d e. Subtract line 1d from line 1c.
Part 2 Self-Employed NOT Required To File Schedule SE For example, your net earnings from self-employment were less than \$400.	 2. Don't include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax. a. Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*. b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*. c. Combine lines 2a and 2b. *If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Part I. Reduce the Schedule K-1 amounts as described in the Partner's Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.
Part 3 Statutory Employees Filing Schedule C	3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.
Part 4 All Filers Using Worksheet B Note. If line 4b includes income on which you should have paid self-employment tax but didn't, we may reduce your credit by the amount of self-employment tax not paid.	 4a. Enter your earned income from Step 5. b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income. If line 4b is zero or less, You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27. 5. If you have: 3 or more qualifying children, is line 4b less than \$50,954 (\$56,844 if married filing jointly)? 2 qualifying children, is line 4b less than \$47,440 (\$53,330 if married filing jointly)? 1 qualifying children, is line 4b less than \$41,756 (\$47,646 if married filing jointly)? No qualifying children, is line 4b less than \$15,820 (\$21,710 if married filing jointly)? Yes. If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i>, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet. No. No qualifying 27.

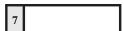
Part 5

All Filers Using Worksheet B

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

6	
0	

7. Look up the amount on line 6 above in the EIC Table 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.



If line 7 is zero, You can't take the credit.

Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.

8. Enter the amount from Form 1040 or 1040-SR, line 11.



- **9.** Are the amounts on lines 8 and 6 the same?
 - ☐ **Yes.** Skip line 10; enter the amount from line 7 on line 11.
 - \square **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 \$8,800 (\$14,700 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than \$19,350 (\$25,250 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 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.

Part 7

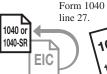
Your Earned Income Credit

11. This is your earned income credit.

11

Reminder—

 $\sqrt{\ }$ If you have a qualifying child, complete and attach Schedule EIC.



Enter this amount on Form 1040 or 1040-SR, line 27.



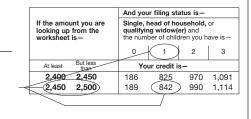
If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2020.

2020 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.



				And	your fil	ing statu	us is-							And	Name					
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200 250 300 350	250 300 350 400	17 21 25 29	77 94 111 128	90 110 130 150	101 124 146 169	17 21 25 29	77 94 111 128	90 110 130 150	101 124 146 169	3,400 3,450 3,500 3,550	3,450 3,500 3,550 3,600	262 266 270 273	1,165 1,182 1,199 1,216	1,370 1,390 1,410 1,430	1,541 1,564 1,586	262 266 270	1,165 1,182 1,199	1,370 1,390 1,410	1,541 1,564 1,586	
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800 850 900 950	850 900 950 1,000	63 67 71 75	281 298 315 332	330 350 370 390	371 394 416 439	63 67 71 75	281 298 315 332	330 350 370 390	371 394 416 439	4,000 4,050 4,100 4,150	4,050 4,100 4,150 4,200	308 312 316 319	1,369 1,386 1,403 1,420	1,610 1,630 1,650 1,670	1,834 1,856 1,879	312 316 319	1,386 1,403 1,420	1,630 1,650 1,670	1,834 1,856 1,879	
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1,400 1,450 1,500 1,550	1,450 1,500 1,550 1,600	109 113 117 120	485 502 519 536	570 590 610 630	641 664 686 709	109 113 117 120	485 502 519 536	570 590 610 630	641 664 686 709	4,600 4,650 4,700 4,750	4,650 4,700 4,750 4,800	354 358 361 365	1,573 1,590 1,607 1,624	1,850 1,870 1,890 1,910	2,104 2,126	358 361	1,590 1,607	1,870 1,890	2,104 2,126	
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1,800 1,850 1,900 1,950	1,850 1,900 1,950 2,000	140 143 147 151	621 638 655 672	730 750 770 790	821 844 866 889	140 143 147 151	621 638 655 672	730 750 770 790	821 844 866 889	5,000 5,050 5,100 5,150	5,050 5,100 5,150 5,200	384 388 392 396	1,709 1,726 1,743 1,760	2,010 2,030 2,050 2,070	2,284 2,306	388 392	1,726 1,743	2,030 2,050	2,284 2,306	
2,000 2,050 2,100 2,150	2,050 2,100 2,150 2,200	155 159 163 166	689 706 723 740	810 830 850 870	911 934 956 979	155 159 163 166	689 706 723 740	810 830 850 870	911 934 956 979	5,200 5,250 5,300 5,350	5,250 5,300 5,350 5,400	400 404 407 411	1,777 1,794 1,811 1,828	2,090 2,110 2,130 2,150	2,374 2,396	404 407	1,794 1,811	2,110 2,130	2,396	
2,200 2,250 2,300 2,350	2,250 2,300 2,350 2,400	170 174 178 182	757 774 791 808	890 910 930 950	1,001 1,024 1,046 1,069	170 174 178 182	757 774 791 808	890 910 930 950	1,001 1,024 1,046 1,069	5,400 5,450 5,500 5,550	5,450 5,500 5,550 5,600	415 419 423 426	1,845 1,862 1,879 1,896	2,170 2,190 2,210 2,230	2,464 2,486	419 423	1,862 1,879	2,190 2,210	2,464 2,486	
2,400 2,450 2,500 2,550	2,450 2,500 2,550 2,600	186 189 193 197	825 842 859 876	970 990 1,010 1,030	1,091 1,114 1,136 1,159	186 189 193 197	825 842 859 876	970 990 1,010 1,030	1,091 1,114 1,136 1,159	5,600 5,650 5,700 5,750	5,650 5,700 5,750 5,800	430 434 438 442	1,913 1,930 1,947 1,964	2,250 2,270 2,290 2,310	2,554 2,576	434 438	1,930 1,947	2,270 2,290	2,554 2,576	
2,600 2,650 2,700 2,750	2,650 2,700 2,750 2,800	201 205 208 212	893 910 927 944	1,050 1,070 1,090 1,110	1,181 1,204 1,226 1,249	201 205 208 212	893 910 927 944	1,050 1,070 1,090 1,110	1,181 1,204 1,226 1,249	5,800 5,850 5,900 5,950	5,850 5,900 5,950 6,000	446 449 453 457	1,981 1,998 2,015 2,032	2,330 2,350 2,370 2,390	2,644 2,666	449 453	1,998 2,015	2,350 2,370	2,644 2,666	
2,800 2,850 2,900 2,950	2,850 2,900 2,950 3,000	216 220 224 228	961 978 995 1,012	1,130 1,150 1,170 1,190	1,271 1,294 1,316 1,339	216 220 224 228	961 978 995 1,012	1,130 1,150 1,170 1,190	1,271 1,294 1,316 1,339	6,000 6,050 6,100 6,150	6,050 6,100 6,150 6,200	461 465 469 472	2,049 2,066 2,083 2,100	2,410 2,430 2,450 2,470	2,734 2,756	465 469	2,066 2,083	2,430 2,450	2,734 2,756	
3,000 3,050 3,100 3,150	3,050 3,100 3,150 3,200	231 235 239 243	1,029 1,046 1,063 1,080	1,210 1,230 1,250 1,270	1,361 1,384 1,406 1,429	231 235 239 243	1,029 1,046 1,063 1,080	1,210 1,230 1,250 1,270	1,361 1,384 1,406 1,429	6,200 6,250 6,300 6,350	6,250 6,300 6,350 6,400	476 480 484 488	2,117 2,134 2,151 2,168	2,490 2,510 2,530 2,550	2,801 2,824 2,846 2,869	476 480 484 488	2,117 2,134 2,151 2,168	2,490 2,510 2,530 2,550	2,801 2,824 2,846 2,869	

				And y	our fili	ing statu	ıs is-							And y	your fili	ing statu	s is-		
If the amou	up from	or qual	head of			Married have-	d filing j	ointly a	nd you	If the amou	g up from	or qua	head of			Married have-	d filing j	ointly an	d you
the worksh	eet is-	and yo	u have- 1	2	3	0	1	2	3	the worksl	neet is-	and yo	u have-	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	10,400	10,450	413	3,545	4,170	4,691	538	3,545	4,170	4,691
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914	10,450	10,500	409	3,562	4,190	4,714	538	3,562	4,190	4,714
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936	10,500	10,550	405	3,584	4,210	4,736	538	3,584	4,210	4,736
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959	10,550	10,600	401	3,584	4,230	4,759	538	3,584	4,230	4,759
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981	10,600	10,650	397	3,584	4,250	4,781	538	3,584	4,250	4,781
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004	10,650	10,700	394	3,584	4,270	4,804	538	3,584	4,270	4,804
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026	10,700	10,750	390	3,584	4,290	4,826	538	3,584	4,290	4,826
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049	10,750	10,800	386	3,584	4,310	4,849	538	3,584	4,310	4,849
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071	10,800	10,850	382	3,584	4,330	4,871	538	3,584	4,330	4,871
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094	10,850	10,900	378	3,584	4,350	4,894	538	3,584	4,350	4,894
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116	10,900	10,950	374	3,584	4,370	4,916	538	3,584	4,370	4,916
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139	10,950	11,000	371	3,584	4,390	4,939	538	3,584	4,390	4,939
7,000	7,050	538	2,389	2,810	3,161	538	2,389	2,810	3,161	11,000	11,050	367	3,584	4,410	4,961	538	3,584	4,410	4,961
7,050	7,100	538	2,406	2,830	3,184	538	2,406	2,830	3,184	11,050	11,100	363	3,584	4,430	4,984	538	3,584	4,430	4,984
7,100	7,150	538	2,423	2,850	3,206	538	2,423	2,850	3,206	11,100	11,150	359	3,584	4,450	5,006	538	3,584	4,450	5,006
7,150	7,200	538	2,440	2,870	3,229	538	2,440	2,870	3,229	11,150	11,200	355	3,584	4,470	5,029	538	3,584	4,470	5,029
7,200	7,250	538	2,457	2,890	3,251	538	2,457	2,890	3,251	11,200	11,250	352	3,584	4,490	5,051	538	3,584	4,490	5,051
7,250	7,300	538	2,474	2,910	3,274	538	2,474	2,910	3,274	11,250	11,300	348	3,584	4,510	5,074	538	3,584	4,510	5,074
7,300	7,350	538	2,491	2,930	3,296	538	2,491	2,930	3,296	11,300	11,350	344	3,584	4,530	5,096	538	3,584	4,530	5,096
7,350	7,400	538	2,508	2,950	3,319	538	2,508	2,950	3,319	11,350	11,400	340	3,584	4,550	5,119	538	3,584	4,550	5,119
7,400	7,450	538	2,525	2,970	3,341	538	2,525	2,970	3,341	11,400	11,450	336	3,584	4,570	5,141	538	3,584	4,570	5,141
7,450	7,500	538	2,542	2,990	3,364	538	2,542	2,990	3,364	11,450	11,500	332	3,584	4,590	5,164	538	3,584	4,590	5,164
7,500	7,550	538	2,559	3,010	3,386	538	2,559	3,010	3,386	11,500	11,550	329	3,584	4,610	5,186	538	3,584	4,610	5,186
7,550	7,600	538	2,576	3,030	3,409	538	2,576	3,030	3,409	11,550	11,600	325	3,584	4,630	5,209	538	3,584	4,630	5,209
7,600	7,650	538	2,593	3,050	3,431	538	2,593	3,050	3,431	11,600	11,650	321	3,584	4,650	5,231	538	3,584	4,650	5,231
7,650	7,700	538	2,610	3,070	3,454	538	2,610	3,070	3,454	11,650	11,700	317	3,584	4,670	5,254	538	3,584	4,670	5,254
7,700	7,750	538	2,627	3,090	3,476	538	2,627	3,090	3,476	11,700	11,750	313	3,584	4,690	5,276	538	3,584	4,690	5,276
7,750	7,800	538	2,644	3,110	3,499	538	2,644	3,110	3,499	11,750	11,800	309	3,584	4,710	5,299	538	3,584	4,710	5,299
7,800	7,850	538	2,661	3,130	3,521	538	2,661	3,130	3,521	11,800	11,850	306	3,584	4,730	5,321	538	3,584	4,730	5,321
7,850	7,900	538	2,678	3,150	3,544	538	2,678	3,150	3,544	11,850	11,900	302	3,584	4,750	5,344	538	3,584	4,750	5,344
7,900	7,950	538	2,695	3,170	3,566	538	2,695	3,170	3,566	11,900	11,950	298	3,584	4,770	5,366	538	3,584	4,770	5,366
7,950	8,000	538	2,712	3,190	3,589	538	2,712	3,190	3,589	11,950	12,000	294	3,584	4,790	5,389	538	3,584	4,790	5,389
8,000	8,050	538	2,729	3,210	3,611	538	2,729	3,210	3,611	12,000	12,050	290	3,584	4,810	5,411	538	3,584	4,810	5,411
8,050	8,100	538	2,746	3,230	3,634	538	2,746	3,230	3,634	12,050	12,100	286	3,584	4,830	5,434	538	3,584	4,830	5,434
8,100	8,150	538	2,763	3,250	3,656	538	2,763	3,250	3,656	12,100	12,150	283	3,584	4,850	5,456	538	3,584	4,850	5,456
8,150	8,200	538	2,780	3,270	3,679	538	2,780	3,270	3,679	12,150	12,200	279	3,584	4,870	5,479	538	3,584	4,870	5,479
8,200	8,250	538	2,797	3,290	3,701	538	2,797	3,290	3,701	12,200	12,250	275	3,584	4,890	5,501	538	3,584	4,890	5,501
8,250	8,300	538	2,814	3,310	3,724	538	2,814	3,310	3,724	12,250	12,300	271	3,584	4,910	5,524	538	3,584	4,910	5,524
8,300	8,350	538	2,831	3,330	3,746	538	2,831	3,330	3,746	12,300	12,350	267	3,584	4,930	5,546	538	3,584	4,930	5,546
8,350	8,400	538	2,848	3,350	3,769	538	2,848	3,350	3,769	12,350	12,400	264	3,584	4,950	5,569	538	3,584	4,950	5,569
8,400	8,450	538	2,865	3,370	3,791	538	2,865	3,370	3,791	12,400	12,450	260	3,584	4,970	5,591	538	3,584	4,970	5,591
8,450	8,500	538	2,882	3,390	3,814	538	2,882	3,390	3,814	12,450	12,500	256	3,584	4,990	5,614	538	3,584	4,990	5,614
8,500	8,550	538	2,899	3,410	3,836	538	2,899	3,410	3,836	12,500	12,550	252	3,584	5,010	5,636	538	3,584	5,010	5,636
8,550	8,600	538	2,916	3,430	3,859	538	2,916	3,430	3,859	12,550	12,600	248	3,584	5,030	5,659	538	3,584	5,030	5,659
8,600	8,650	538	2,933	3,450	3,881	538	2,933	3,450	3,881	12,600	12,650	244	3,584	5,050	5,681	538	3,584	5,050	5,681
8,650	8,700	538	2,950	3,470	3,904	538	2,950	3,470	3,904	12,650	12,700	241	3,584	5,070	5,704	538	3,584	5,070	5,704
8,700	8,750	538	2,967	3,490	3,926	538	2,967	3,490	3,926	12,700	12,750	237	3,584	5,090	5,726	538	3,584	5,090	5,726
8,750	8,800	538	2,984	3,510	3,949	538	2,984	3,510	3,949	12,750	12,800	233	3,584	5,110	5,749	538	3,584	5,110	5,749
8,800	8,850	535	3,001	3,530	3,971	538	3,001	3,530	3,971	12,800	12,850	229	3,584	5,130	5,771	538	3,584	5,130	5,771
8,850	8,900	531	3,018	3,550	3,994	538	3,018	3,550	3,994	12,850	12,900	225	3,584	5,150	5,794	538	3,584	5,150	5,794
8,900	8,950	527	3,035	3,570	4,016	538	3,035	3,570	4,016	12,900	12,950	221	3,584	5,170	5,816	538	3,584	5,170	5,816
8,950	9,000	524	3,052	3,590	4,039	538	3,052	3,590	4,039	12,950	13,000	218	3,584	5,190	5,839	538	3,584	5,190	5,839
9,000	9,050	520	3,069	3,610	4,061	538	3,069	3,610	4,061	13,000	13,050	214	3,584	5,210	5,861	538	3,584	5,210	5,861
9,050	9,100	516	3,086	3,630	4,084	538	3,086	3,630	4,084	13,050	13,100	210	3,584	5,230	5,884	538	3,584	5,230	5,884
9,100	9,150	512	3,103	3,650	4,106	538	3,103	3,650	4,106	13,100	13,150	206	3,584	5,250	5,906	538	3,584	5,250	5,906
9,150	9,200	508	3,120	3,670	4,129	538	3,120	3,670	4,129	13,150	13,200	202	3,584	5,270	5,929	538	3,584	5,270	5,929
9,200	9,250	505	3,137	3,690	4,151	538	3,137	3,690	4,151	13,200	13,250	199	3,584	5,290	5,951	538	3,584	5,290	5,951
9,250	9,300	501	3,154	3,710	4,174	538	3,154	3,710	4,174	13,250	13,300	195	3,584	5,310	5,974	538	3,584	5,310	5,974
9,300	9,350	497	3,171	3,730	4,196	538	3,171	3,730	4,196	13,300	13,350	191	3,584	5,330	5,996	538	3,584	5,330	5,996
9,350	9,400	493	3,188	3,750	4,219	538	3,188	3,750	4,219	13,350	13,400	187	3,584	5,350	6,019	538	3,584	5,350	6,019
9,400	9,450	489	3,205	3,770	4,241	538	3,205	3,770	4,241	13,400	13,450	183	3,584	5,370	6,041	538	3,584	5,370	6,041
9,450	9,500	485	3,222	3,790	4,264	538	3,222	3,790	4,264	13,450	13,500	179	3,584	5,390	6,064	538	3,584	5,390	6,064
9,500	9,550	482	3,239	3,810	4,286	538	3,239	3,810	4,286	13,500	13,550	176	3,584	5,410	6,086	538	3,584	5,410	6,086
9,550	9,600	478	3,256	3,830	4,309	538	3,256	3,830	4,309	13,550	13,600	172	3,584	5,430	6,109	538	3,584	5,430	6,109
9,600	9,650	474	3,273	3,850	4,331	538	3,273	3,850	4,331	13,600	13,650	168	3,584	5,450	6,131	538	3,584	5,450	6,131
9,650	9,700	470	3,290	3,870	4,354	538	3,290	3,870	4,354	13,650	13,700	164	3,584	5,470	6,154	538	3,584	5,470	6,154
9,700	9,750	466	3,307	3,890	4,376	538	3,307	3,890	4,376	13,700	13,750	160	3,584	5,490	6,176	538	3,584	5,490	6,176
9,750	9,800	462	3,324	3,910	4,399	538	3,324	3,910	4,399	13,750	13,800	156	3,584	5,510	6,199	538	3,584	5,510	6,199
9,800	9,850	459	3,341	3,930	4,421	538	3,341	3,930	4,421	13,800	13,850	153	3,584	5,530	6,221	538	3,584	5,530	6,221
9,850	9,900	455	3,358	3,950	4,444	538	3,358	3,950	4,444	13,850	13,900	149	3,584	5,550	6,244	538	3,584	5,550	6,244
9,900	9,950	451	3,375	3,970	4,466	538	3,375	3,970	4,466	13,900	13,950	145	3,584	5,570	6,266	538	3,584	5,570	6,266
9,950	10,000	447	3,392	3,990	4,489	538	3,392	3,990	4,489	13,950	14,000	141	3,584	5,590	6,289	538	3,584	5,590	6,289
10,000	10,050	443	3,409	4,010	4,511	538	3,409	4,010	4,511	14,000	14,050	137	3,584	5,610	6,311	538	3,584	5,610	6,311
10,050	10,100	439	3,426	4,030	4,534	538	3,426	4,030	4,534	14,050	14,100	133	3,584	5,630	6,334	538	3,584	5,630	6,334
10,100	10,150	436	3,443	4,050	4,556	538	3,443	4,050	4,556	14,100	14,150	130	3,584	5,650	6,356	538	3,584	5,650	6,356
10,150	10,200	432	3,460	4,070	4,579	538	3,460	4,070	4,579	14,150	14,200	126	3,584	5,670	6,379	538	3,584	5,670	6,379
10,200	10,250	428	3,477	4,090	4,601	538	3,477	4,090	4,601	14,200	14,250	122	3,584	5,690	6,401	538	3,584	5,690	6,401
10,250	10,300	424	3,494	4,110	4,624	538	3,494	4,110	4,624	14,250	14,300	118	3,584	5,710	6,424	538	3,584	5,710	6,424
10,300	10,350	420	3,511	4,130	4,646	538	3,511	4,130	4,646	14,300	14,350	114	3,584	5,730	6,446	538	3,584	5,730	6,446
10,350	10,400	417	3,528	4,150	4,669	538	3,528	4,150	4,669	14,350	14,400	111	3,584	5,750	6,469	538	3,584	5,750	6,469

				And y	our fil	ing statu	s is-							And y	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual		househ idow(er		Married have-	l filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	, head of lifying w ou have-			Married have-	l filing j	ointly an	d you
		0	1	2	3	0	1	2	3		1	0	1	2	3	0	1	2	3
At least	But less than	,	Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
14,400 14,450 14,500 14,550	14,450 14,500 14,550 14,600	107 103 99 95	3,584 3,584 3,584 3,584	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	538 538 538 538	3,584 3,584 3,584 3,584	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	18,000 18,050 18,100 18,150	18,050 18,100 18,150 18,200	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	282 278 274 270	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660
14,600	14,650	91	3,584	5,850	6,581	538	3,584	5,850	6,581	18,200	18,250	0	3,584	5,920	6,660	267	3,584	5,920	6,660
14,650	14,700	88	3,584	5,870	6,604	538	3,584	5,870	6,604	18,250	18,300	0	3,584	5,920	6,660	263	3,584	5,920	6,660
14,700	14,750	84	3,584	5,890	6,626	534	3,584	5,890	6,626	18,300	18,350	0	3,584	5,920	6,660	259	3,584	5,920	6,660
14,750	14,800	80	3,584	5,910	6,649	531	3,584	5,910	6,649	18,350	18,400	0	3,584	5,920	6,660	255	3,584	5,920	6,660
14,800	14,850	76	3,584	5,920	6,660	527	3,584	5,920	6,660	18,400	18,450	0	3,584	5,920	6,660	251	3,584	5,920	6,660
14,850	14,900	72	3,584	5,920	6,660	523	3,584	5,920	6,660	18,450	18,500	0	3,584	5,920	6,660	247	3,584	5,920	6,660
14,900	14,950	68	3,584	5,920	6,660	519	3,584	5,920	6,660	18,500	18,550	0	3,584	5,920	6,660	244	3,584	5,920	6,660
14,950	15,000	65	3,584	5,920	6,660	515	3,584	5,920	6,660	18,550	18,600	0	3,584	5,920	6,660	240	3,584	5,920	6,660
15,000	15,050	61	3,584	5,920	6,660	511	3,584	5,920	6,660	18,600	18,650	0	3,584	5,920	6,660	236	3,584	5,920	6,660
15,050	15,100	57	3,584	5,920	6,660	508	3,584	5,920	6,660	18,650	18,700	0	3,584	5,920	6,660	232	3,584	5,920	6,660
15,100	15,150	53	3,584	5,920	6,660	504	3,584	5,920	6,660	18,700	18,750	0	3,584	5,920	6,660	228	3,584	5,920	6,660
15,150	15,200	49	3,584	5,920	6,660	500	3,584	5,920	6,660	18,750	18,800	0	3,584	5,920	6,660	225	3,584	5,920	6,660
15,200	15,250	46	3,584	5,920	6,660	496	3,584	5,920	6,660	18,800	18,850	0	3,584	5,920	6,660	221	3,584	5,920	6,660
15,250	15,300	42	3,584	5,920	6,660	492	3,584	5,920	6,660	18,850	18,900	0	3,584	5,920	6,660	217	3,584	5,920	6,660
15,300	15,350	38	3,584	5,920	6,660	488	3,584	5,920	6,660	18,900	18,950	0	3,584	5,920	6,660	213	3,584	5,920	6,660
15,350	15,400	34	3,584	5,920	6,660	485	3,584	5,920	6,660	18,950	19,000	0	3,584	5,920	6,660	209	3,584	5,920	6,660
15,400	15,450	30	3,584	5,920	6,660	481	3,584	5,920	6,660	19,000	19,050	0	3,584	5,920	6,660	205	3,584	5,920	6,660
15,450	15,500	26	3,584	5,920	6,660	477	3,584	5,920	6,660	19,050	19,100	0	3,584	5,920	6,660	202	3,584	5,920	6,660
15,500	15,550	23	3,584	5,920	6,660	473	3,584	5,920	6,660	19,100	19,150	0	3,584	5,920	6,660	198	3,584	5,920	6,660
15,550	15,600	19	3,584	5,920	6,660	469	3,584	5,920	6,660	19,150	19,200	0	3,584	5,920	6,660	194	3,584	5,920	6,660
15,600	15,650	15	3,584	5,920	6,660	466	3,584	5,920	6,660	19,200	19,250	0	3,584	5,920	6,660	190	3,584	5,920	6,660
15,650	15,700	11	3,584	5,920	6,660	462	3,584	5,920	6,660	19,250	19,300	0	3,584	5,920	6,660	186	3,584	5,920	6,660
15,700	15,750	7	3,584	5,920	6,660	458	3,584	5,920	6,660	19,300	19,350	0	3,584	5,920	6,660	182	3,584	5,920	6,660
15,750	15,800	3	3,584	5,920	6,660	454	3,584	5,920	6,660	19,350	19,400	0	3,576	5,911	6,651	179	3,584	5,920	6,660
15,800	15,850	*	3,584	5,920	6,660	450	3,584	5,920	6,660	19,400	19,450	0	3,568	5,900	6,640	175	3,584	5,920	6,660
15,850	15,900	0	3,584	5,920	6,660	446	3,584	5,920	6,660	19,450	19,500	0	3,560	5,889	6,629	171	3,584	5,920	6,660
15,900	15,950	0	3,584	5,920	6,660	443	3,584	5,920	6,660	19,500	19,550	0	3,552	5,879	6,619	167	3,584	5,920	6,660
15,950	16,000	0	3,584	5,920	6,660	439	3,584	5,920	6,660	19,550	19,600	0	3,544	5,868	6,608	163	3,584	5,920	6,660
16,000	16,050	0	3,584	5,920	6,660	435	3,584	5,920	6,660	19,600	19,650	0	3,536	5,858	6,598	160	3,584	5,920	6,660
16,050	16,100	0	3,584	5,920	6,660	431	3,584	5,920	6,660	19,650	19,700	0	3,528	5,847	6,587	156	3,584	5,920	6,660
16,100	16,150	0	3,584	5,920	6,660	427	3,584	5,920	6,660	19,700	19,750	0	3,520	5,837	6,577	152	3,584	5,920	6,660
16,150	16,200	0	3,584	5,920	6,660	423	3,584	5,920	6,660	19,750	19,800	0	3,512	5,826	6,566	148	3,584	5,920	6,660
16,200 16,250 16,300 16,350	16,250 16,300 16,350 16,400	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	420 416 412 408	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	19,800 19,850 19,900 19,950	19,850 19,900 19,950 20,000	0 0 0 0	3,504 3,497 3,489 3,481	5,816 5,805 5,795 5,784	6,556 6,545 6,535 6,524	144 140 137 133	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
16,400	16,450	0	3,584	5,920	6,660	404	3,584	5,920	6,660	20,000	20,050	0	3,473	5,774	6,514	129	3,584	5,920	6,660
16,450	16,500	0	3,584	5,920	6,660	400	3,584	5,920	6,660	20,050	20,100	0	3,465	5,763	6,503	125	3,584	5,920	6,660
16,500	16,550	0	3,584	5,920	6,660	397	3,584	5,920	6,660	20,100	20,150	0	3,457	5,753	6,493	121	3,584	5,920	6,660
16,550	16,600	0	3,584	5,920	6,660	393	3,584	5,920	6,660	20,150	20,200	0	3,449	5,742	6,482	117	3,584	5,920	6,660
16,600	16,650	0	3,584	5,920	6,660	389	3,584	5,920	6,660	20,200	20,250	0	3,441	5,732	6,472	114	3,584	5,920	6,660
16,650	16,700	0	3,584	5,920	6,660	385	3,584	5,920	6,660	20,250	20,300	0	3,433	5,721	6,461	110	3,584	5,920	6,660
16,700	16,750	0	3,584	5,920	6,660	381	3,584	5,920	6,660	20,300	20,350	0	3,425	5,710	6,450	106	3,584	5,920	6,660
16,750	16,800	0	3,584	5,920	6,660	378	3,584	5,920	6,660	20,350	20,400	0	3,417	5,700	6,440	102	3,584	5,920	6,660
16,800	16,850	0	3,584	5,920	6,660	374	3,584	5,920	6,660	20,400	20,450	0	3,409	5,689	6,429	98	3,584	5,920	6,660
16,850	16,900	0	3,584	5,920	6,660	370	3,584	5,920	6,660	20,450	20,500	0	3,401	5,679	6,419	94	3,584	5,920	6,660
16,900	16,950	0	3,584	5,920	6,660	366	3,584	5,920	6,660	20,500	20,550	0	3,393	5,668	6,408	91	3,584	5,920	6,660
16,950	17,000	0	3,584	5,920	6,660	362	3,584	5,920	6,660	20,550	20,600	0	3,385	5,658	6,398	87	3,584	5,920	6,660
17,000	17,050	0	3,584	5,920	6,660	358	3,584	5,920	6,660	20,600	20,650	0	3,377	5,647	6,387	83	3,584	5,920	6,660
17,050	17,100	0	3,584	5,920	6,660	355	3,584	5,920	6,660	20,650	20,700	0	3,369	5,637	6,377	79	3,584	5,920	6,660
17,100	17,150	0	3,584	5,920	6,660	351	3,584	5,920	6,660	20,700	20,750	0	3,361	5,626	6,366	75	3,584	5,920	6,660
17,150	17,200	0	3,584	5,920	6,660	347	3,584	5,920	6,660	20,750	20,800	0	3,353	5,616	6,356	72	3,584	5,920	6,660
17,200 17,250 17,300 17,350	17,250 17,300 17,350 17,400	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	343 339 335 332	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	20,800 20,850 20,900 20,950	20,850 20,900 20,950 21,000	0 0 0 0	3,345 3,337 3,329 3,321	5,605 5,595 5,584 5,574	6,345 6,335 6,324 6,314	68 64 60 56	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660
17,400 17,450 17,500 17,550	17,450 17,500 17,550 17,600	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	328 324 320 316	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	21,000 21,050 21,100 21,150	21,050 21,100 21,150 21,200	0 0 0 0	3,313 3,305 3,297 3,289	5,563 5,553 5,542 5,531	6,303 6,293 6,282 6,271	52 49 45 41	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660
17,600 17,650 17,700 17,750	17,650 17,700 17,750 17,800	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	313 309 305 301	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	21,200 21,250 21,300 21,350	21,250 21,300 21,350 21,400	0 0 0 0	3,281 3,273 3,265 3,257	5,521 5,510 5,500 5,489	6,261 6,250 6,240 6,229	37 33 29 26	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660
17,800	17,850	0	3,584	5,920	6,660	297	3,584	5,920	6,660	21,400	21,450	0	3,249	5,479	6,219	22	3,584	5,920	6,660
17,850	17,900	0	3,584	5,920	6,660	293	3,584	5,920	6,660	21,450	21,500	0	3,241	5,468	6,208	18	3,584	5,920	6,660
17,900	17,950	0	3,584	5,920	6,660	290	3,584	5,920	6,660	21,500	21,550	0	3,233	5,458	6,198	14	3,584	5,920	6,660
17,950	18,000	0	3,584	5,920	6,660	286	3,584	5,920	6,660	21,550	21,600	0	3,225	5,447	6,187	10	3,584	5,920	6,660

If the amount you are looking up from the worksheet is at least \$15,800 but less than \$15,820, and you have no qualifying children, your credit is \$1. If the amount you are looking up from the worksheet is \$15,820 or more, and you have no qualifying children, you can't take the credit.

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21,600 21,650 21,700 21,750	21,650 21,700 21,750 21,800	0 0 0	3,217 3,209 3,201 3,193	5,437 5,426 5,416 5,405	6,177 6,166 6,156 6,145	7 3 *	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,200 25,250 25,300 25,350	25,250 25,300 25,350 25,400	0 0 0	2,642 2,634 2,626 2,618	4,679 4,668 4,657 4,647	5,419 5,408 5,397 5,387	0 0 0	3,584 3,575 3,567 3,559	5,920 5,908 5,898 5,887	6,660 6,648 6,638 6,627
21,800 21,850 21,900 21,950	21,850 21,900 21,950 22,000	0 0 0 0	3,185 3,177 3,169 3,161	5,395 5,384 5,373 5,363	6,135 6,124 6,113 6,103	0 0 0 0	3,584 3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,400 25,450 25,500 25,550	25,450 25,500 25,550 25,600	0 0 0	2,610 2,602 2,594 2,586	4,636 4,626 4,615 4,605	5,376 5,366 5,355 5,345	0 0 0 0	3,551 3,543 3,535 3,527	5,877 5,866 5,856 5,845	6,617 6,606 6,596 6,585
22,000 22,050 22,100 22,150	22,050 22,100 22,150 22,200	0 0 0 0	3,153 3,145 3,137 3,129	5,352 5,342 5,331 5,321	6,092 6,082 6,071 6,061	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,600 25,650 25,700 25,750	25,650 25,700 25,750 25,800	0 0 0 0	2,578 2,570 2,562 2,554	4,594 4,584 4,573 4,563	5,334 5,324 5,313 5,303	0 0 0 0	3,519 3,511 3,503 3,495	5,835 5,824 5,814 5,803	6,575 6,564 6,554 6,543
22,200 22,250 22,300 22,350	22,250 22,300 22,350 22,400	0 0 0	3,121 3,113 3,105 3,097	5,310 5,300 5,289 5,279	6,050 6,040 6,029 6,019	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	25,800 25,850 25,900 25,950	25,850 25,900 25,950 26,000	0 0 0 0	2,546 2,538 2,530 2,522	4,552 4,542 4,531 4,521	5,292 5,282 5,271 5,261	0 0 0 0	3,487 3,479 3,471 3,463	5,793 5,782 5,772 5,761	6,533 6,522 6,512 6,501
22,400 22,450 22,500 22,550	22,450 22,500 22,550 22,600	0 0 0 0	3,089 3,081 3,073 3,065	5,268 5,258 5,247 5,237	6,008 5,998 5,987 5,977	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,000 26,050 26,100 26,150	26,050 26,100 26,150 26,200	0 0 0 0	2,514 2,506 2,498 2,490	4,510 4,500 4,489 4,478	5,250 5,240 5,229 5,218	0 0 0	3,455 3,447 3,439 3,431	5,750 5,740 5,729 5,719	6,490 6,480 6,469 6,459
22,600 22,650 22,700 22,750	22,650 22,700 22,750 22,800	0 0 0	3,057 3,049 3,041 3,033	5,226 5,216 5,205 5,194	5,966 5,956 5,945 5,934	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,200 26,250 26,300 26,350	26,250 26,300 26,350 26,400	0 0 0 0	2,482 2,474 2,466 2,458	4,468 4,457 4,447 4,436	5,208 5,197 5,187 5,176	0 0 0	3,423 3,415 3,407 3,399	5,708 5,698 5,687 5,677	6,448 6,438 6,427 6,417
22,800 22,850 22,900 22,950	22,850 22,900 22,950 23,000	0 0 0 0	3,025 3,017 3,009 3,001	5,184 5,173 5,163 5,152	5,924 5,913 5,903 5,892	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660	26,400 26,450 26,500 26,550	26,450 26,500 26,550 26,600	0 0 0 0	2,450 2,442 2,434 2,426	4,426 4,415 4,405 4,394	5,166 5,155 5,145 5,134	0 0 0 0	3,391 3,383 3,375 3,367	5,666 5,656 5,645 5,635	6,406 6,396 6,385 6,375
23,000 23,050 23,100 23,150	23,050 23,100 23,150 23,200	0 0 0 0	2,993 2,985 2,977 2,969	5,142 5,131 5,121 5,110	5,882 5,871 5,861 5,850	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,600 26,650 26,700 26,750	26,650 26,700 26,750 26,800	0 0 0 0	2,418 2,410 2,402 2,394	4,384 4,373 4,363 4,352	5,124 5,113 5,103 5,092	0 0 0 0	3,359 3,351 3,343 3,335	5,624 5,614 5,603 5,593	6,364 6,354 6,343 6,333
23,200 23,250 23,300 23,350	23,250 23,300 23,350 23,400	0 0 0	2,961 2,953 2,945 2,937	5,100 5,089 5,079 5,068	5,840 5,829 5,819 5,808	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	26,800 26,850 26,900 26,950	26,850 26,900 26,950 27,000	0 0 0 0	2,386 2,378 2,370 2,362	4,342 4,331 4,320 4,310	5,082 5,071 5,060 5,050	0 0 0 0	3,327 3,319 3,311 3,303	5,582 5,571 5,561 5,550	6,322 6,311 6,301 6,290
23,400 23,450 23,500 23,550	23,450 23,500 23,550 23,600	0 0 0 0	2,929 2,921 2,913 2,905	5,058 5,047 5,037 5,026	5,798 5,787 5,777 5,766	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,000 27,050 27,100 27,150	27,050 27,100 27,150 27,200	0 0 0 0	2,354 2,346 2,338 2,330	4,299 4,289 4,278 4,268	5,039 5,029 5,018 5,008	0 0 0	3,295 3,287 3,279 3,271	5,540 5,529 5,519 5,508	6,280 6,269 6,259 6,248
23,600 23,650 23,700 23,750	23,650 23,700 23,750 23,800	0 0 0 0	2,897 2,889 2,881 2,873	5,015 5,005 4,994 4,984	5,755 5,745 5,734 5,724	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,200 27,250 27,300 27,350	27,250 27,300 27,350 27,400	0 0 0 0	2,322 2,314 2,306 2,298	4,257 4,247 4,236 4,226	4,997 4,987 4,976 4,966	0 0 0 0	3,263 3,255 3,247 3,239	5,498 5,487 5,477 5,466	6,238 6,227 6,217 6,206
23,800 23,850 23,900 23,950	23,850 23,900 23,950 24,000	0 0 0 0	2,865 2,857 2,849 2,841	4,973 4,963 4,952 4,942	5,713 5,703 5,692 5,682	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,400 27,450 27,500 27,550	27,450 27,500 27,550 27,600	0 0 0 0	2,290 2,282 2,274 2,266	4,215 4,205 4,194 4,184	4,955 4,945 4,934 4,924	0 0 0 0	3,231 3,223 3,215 3,207	5,456 5,445 5,435 5,424	6,196 6,185 6,175 6,164
24,000 24,050 24,100 24,150	24,050 24,100 24,150 24,200	0 0 0 0	2,833 2,825 2,817 2,809	4,931 4,921 4,910 4,900	5,671 5,661 5,650 5,640	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,600 27,650 27,700 27,750	27,650 27,700 27,750 27,800	0 0 0 0	2,258 2,250 2,242 2,234	4,173 4,163 4,152 4,141	4,913 4,903 4,892 4,881	0 0 0 0	3,199 3,191 3,183 3,175	5,414 5,403 5,392 5,382	6,154 6,143 6,132 6,122
24,200 24,250 24,300 24,350	24,250 24,300 24,350 24,400	0 0 0 0	2,801 2,793 2,785 2,777	4,889 4,879 4,868 4,858	5,629 5,619 5,608 5,598	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	27,800 27,850 27,900 27,950	27,850 27,900 27,950 28,000	0 0 0 0	2,210	4,131 4,120 4,110 4,099	4,871 4,860 4,850 4,839	0 0 0	3,167 3,159 3,151 3,143	5,371 5,361 5,350 5,340	6,111 6,101 6,090 6,080
24,400 24,450 24,500 24,550	24,450 24,500 24,550 24,600	0 0 0 0	2,769 2,761 2,753 2,745	4,847 4,836 4,826 4,815	5,587 5,576 5,566 5,555	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,000 28,050 28,100 28,150	28,050 28,100 28,150 28,200	0 0 0 0	2,194 2,186 2,178 2,170	4,089 4,078 4,068 4,057	4,829 4,818 4,808 4,797	0 0 0	3,135 3,127 3,119 3,111	5,329 5,319 5,308 5,298	6,069 6,059 6,048 6,038
24,600 24,650 24,700 24,750	24,650 24,700 24,750 24,800	0 0 0 0	2,737 2,729 2,721 2,713	4,805 4,794 4,784 4,773	5,545 5,534 5,524 5,513	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,200 28,250 28,300 28,350	28,250 28,300 28,350 28,400	0 0 0 0	2,162 2,154 2,146 2,138	4,047 4,036 4,026 4,015	4,787 4,776 4,766 4,755	0 0 0 0	3,103 3,095 3,087 3,079	5,287 5,277 5,266 5,256	6,027 6,017 6,006 5,996
24,800 24,850 24,900 24,950	24,850 24,900 24,950 25,000	0 0 0 0	2,705 2,698 2,690 2,682	4,763 4,752 4,742 4,731	5,503 5,492 5,482 5,471	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,400 28,450 28,500 28,550	28,450 28,500 28,550 28,600	0 0 0 0	2,130 2,122 2,114 2,106	4,005 3,994 3,984 3,973	4,745 4,734 4,724 4,713	0 0 0 0	3,071 3,063 3,055 3,047	5,245 5,234 5,224 5,213	5,985 5,974 5,964 5,953
25,000 25,050 25,100 25,150	25,050 25,100 25,150 25,200	0 0 0 0	2,674 2,666 2,658 2,650	4,721 4,710 4,700 4,689	5,461 5,450 5,440 5,429	0 0 0 0	3,584 3,584 3,584 3,584	5,920 5,920 5,920 5,920 5,920	6,660 6,660 6,660 6,660	28,600 28,650 28,700 28,750	28,650 28,700 28,750 28,800	0 0 0 0	2,082	3,962 3,952 3,941 3,931	4,702 4,692 4,681 4,671	0 0 0 0	3,039 3,031 3,024 3,016	5,203 5,192 5,182 5,171	5,943 5,932 5,922 5,911

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28,800	than 28,850	0	2,066	3,920	4,660	0	3,008	5,161	5,901	32,800	than 32,850	0	1,427	3,078	3,818	0	2,368	4,318	5,058
28,850 28,900 28,950	28,900 28,950 29,000	0 0	2,058 2,050 2,042	3,910 3,899 3,889	4,650 4,639 4,629	0 0 0	3,000 2,992 2,984	5,150 5,140 5,129	5,890 5,880 5,869	32,850 32,900 32,950	32,900 32,950 33,000	0 0	1,419 1,411 1,403	3,067 3,057 3,046	3,807 3,797 3,786	0 0	2,360 2,352 2,344	4,308 4,297 4,287	5,048 5,037 5,027
29,000 29,050 29,100 29,150	29,050 29,100 29,150 29,200	0 0 0 0	2,034 2,026 2,018 2,010	3,878 3,868 3,857 3,847	4,618 4,608 4,597 4,587	0 0 0 0	2,976 2,968 2,960 2,952	5,119 5,108 5,098 5,087	5,859 5,848 5,838 5,827	33,000 33,050 33,100 33,150	33,050 33,100 33,150 33,200	0 0 0 0	1,395 1,387 1,379 1,371	3,036 3,025 3,015 3,004	3,776 3,765 3,755 3,744	0 0 0 0	2,336 2,328 2,320 2,312	4,276 4,266 4,255 4,245	5,016 5,006 4,995 4,985
29,200 29,250 29,300 29,350	29,250 29,300 29,350 29,400	0 0 0	2,002 1,994 1,986 1,978	3,836 3,826 3,815 3,805	4,576 4,566 4,555 4,545	0 0 0 0	2,944 2,936 2,928 2,920	5,077 5,066 5,055 5,045	5,817 5,806 5,795 5,785	33,200 33,250 33,300 33,350	33,250 33,300 33,350 33,400	0 0 0 0	1,363 1,355 1,347 1,339	2,994 2,983 2,973 2,962	3,734 3,723 3,713 3,702	0 0 0 0	2,304 2,296 2,288 2,280	4,234 4,224 4,213 4,203	4,974 4,964 4,953 4,943
29,400 29,450 29,500 29,550	29,450 29,500 29,550 29,600	0 0 0 0	1,970 1,962 1,954 1,946	3,794 3,783 3,773 3,762	4,534 4,523 4,513 4,502	0 0 0 0	2,912 2,904 2,896 2,888	5,034 5,024 5,013 5,003	5,774 5,764 5,753 5,743	33,400 33,450 33,500 33,550	33,450 33,500 33,550 33,600	0 0 0 0	1,331 1,323 1,315 1,307	2,952 2,941 2,931 2,920	3,692 3,681 3,671 3,660	0 0 0	2,272 2,264 2,256 2,248	4,192 4,181 4,171 4,160	4,932 4,921 4,911 4,900
29,600 29,650 29,700 29,750	29,650 29,700 29,750 29,800	0 0 0 0	1,938 1,930 1,922 1,914	3,752 3,741 3,731 3,720	4,492 4,481 4,471 4,460	0 0 0 0	2,880 2,872 2,864 2,856	4,992 4,982 4,971 4,961	5,732 5,722 5,711 5,701	33,600 33,650 33,700 33,750	33,650 33,700 33,750 33,800	0 0 0 0	1,299 1,291 1,283 1,275	2,909 2,899 2,888 2,878	3,649 3,639 3,628 3,618	0 0 0 0	2,240 2,232 2,225 2,217	4,150 4,139 4,129 4,118	4,890 4,879 4,869 4,858
29,800 29,850 29,900 29,950	29,850 29,900 29,950 30,000	0 0 0 0	1,906 1,899 1,891 1,883	3,710 3,699 3,689 3,678	4,450 4,439 4,429 4,418	0 0 0 0	2,848 2,840 2,832 2,824	4,950 4,940 4,929 4,919	5,690 5,680 5,669 5,659	33,800 33,850 33,900 33,950	33,850 33,900 33,950 34,000	0 0 0 0	1,267 1,259 1,251 1,243	2,867 2,857 2,846 2,836	3,607 3,597 3,586 3,576	0 0 0 0	2,209 2,201 2,193 2,185	4,108 4,097 4,087 4,076	4,848 4,837 4,827 4,816
30,000 30,050 30,100 30,150	30,050 30,100 30,150 30,200	0 0 0	1,875 1,867 1,859 1,851	3,668 3,657 3,647 3,636	4,408 4,397 4,387 4,376	0 0 0	2,816 2,808 2,800 2,792	4,908 4,898 4,887 4,876	5,648 5,638 5,627 5,616	34,000 34,050 34,100 34,150	34,050 34,100 34,150 34,200	0 0 0 0	1,235 1,227 1,219 1,211	2,825 2,815 2,804 2,794	3,565 3,555 3,544 3,534	0 0 0	2,177 2,169 2,161 2,153	4,066 4,055 4,045 4,034	4,806 4,795 4,785 4,774
30,200 30,250 30,300 30,350	30,250 30,300 30,350 30,400	0 0 0	1,843 1,835 1,827 1,819	3,626 3,615 3,604 3,594	4,366 4,355 4,344 4,334	0 0 0	2,784 2,776 2,768 2,760	4,866 4,855 4,845 4,834	5,606 5,595 5,585 5,574	34,200 34,250 34,300 34,350	34,250 34,300 34,350 34,400	0 0 0 0	1,203 1,195 1,187 1,179	2,783 2,773 2,762 2,752	3,523 3,513 3,502 3,492	0 0 0	2,145 2,137 2,129 2,121	4,024 4,013 4,002 3,992	4,764 4,753 4,742 4,732
30,400 30,450 30,500 30,550	30,450 30,500 30,550 30,600	0 0 0 0	1,811 1,803 1,795 1,787	3,583 3,573 3,562 3,552	4,323 4,313 4,302 4,292	0 0 0 0	2,752 2,744 2,736 2,728	4,824 4,813 4,803 4,792	5,564 5,553 5,543 5,532	34,400 34,450 34,500 34,550	34,450 34,500 34,550 34,600	0 0 0 0	1,171 1,163 1,155 1,147	2,741 2,730 2,720 2,709	3,481 3,470 3,460 3,449	0 0 0 0	2,113 2,105 2,097 2,089	3,981 3,971 3,960 3,950	4,721 4,711 4,700 4,690
30,600 30,650 30,700 30,750	30,650 30,700 30,750 30,800	0 0 0 0	1,779 1,771 1,763 1,755	3,541 3,531 3,520 3,510	4,281 4,271 4,260 4,250	0 0 0 0	2,720 2,712 2,704 2,696	4,782 4,771 4,761 4,750	5,522 5,511 5,501 5,490	34,600 34,650 34,700 34,750	34,650 34,700 34,750 34,800	0 0 0 0	1,139 1,131 1,123 1,115	2,699 2,688 2,678 2,667	3,439 3,428 3,418 3,407	0 0 0 0	2,081 2,073 2,065 2,057	3,939 3,929 3,918 3,908	4,679 4,669 4,658 4,648
30,800 30,850 30,900 30,950	30,850 30,900 30,950 31,000	0 0 0	1,747 1,739 1,731 1,723	3,499 3,489 3,478 3,468	4,239 4,229 4,218 4,208	0 0 0	2,688 2,680 2,672 2,664	4,740 4,729 4,719 4,708	5,480 5,469 5,459 5,448	34,800 34,850 34,900 34,950	34,850 34,900 34,950 35,000	0 0 0	1,107 1,100 1,092 1,084	2,657 2,646 2,636 2,625	3,397 3,386 3,376 3,365	0 0 0	2,049 2,041 2,033 2,025	3,897 3,887 3,876 3,866	4,637 4,627 4,616 4,606
31,000 31,050 31,100 31,150	31,050 31,100 31,150 31,200	0 0 0	1,715 1,707 1,699 1,691	3,457 3,447 3,436 3,425	4,197 4,187 4,176 4,165	0 0 0	2,656 2,648 2,640 2,632	4,697 4,687 4,676 4,666	5,437 5,427 5,416 5,406	35,000 35,050 35,100 35,150	35,050 35,100 35,150 35,200	0 0 0	1,076 1,068 1,060 1,052	2,615 2,604 2,594 2,583	3,355 3,344 3,334 3,323	0 0 0	2,017 2,009 2,001 1,993	3,855 3,845 3,834 3,823	4,595 4,585 4,574 4,563
31,200 31,250 31,300 31,350	31,250 31,300 31,350 31,400	0 0 0	1,683 1,675 1,667 1,659	3,415 3,404 3,394 3,383	4,155 4,144 4,134 4,123	0 0 0	2,624 2,616 2,608 2,600	4,655 4,645 4,634 4,624	5,395 5,385 5,374 5,364	35,200 35,250 35,300 35,350	35,250 35,300 35,350 35,400	0 0 0	1,044 1,036 1,028 1,020	2,573 2,562 2,551 2,541	3,313 3,302 3,291 3,281	0 0 0	1,985 1,977 1,969 1,961	3,813 3,802 3,792 3,781	4,553 4,542 4,532 4,521
31,400 31,450 31,500 31,550	31,450 31,500 31,550 31,600	0 0 0	1,651 1,643 1,635 1,627	3,373 3,362 3,352 3,341	4,113 4,102 4,092 4,081	0 0 0 0	2,592 2,584 2,576 2,568	4,613 4,603 4,592 4,582	5,353 5,343 5,332 5,322	35,400 35,450 35,500 35,550	35,450 35,500 35,550 35,600	0 0 0 0	1,012 1,004 996 988	2,530 2,520 2,509 2,499	3,270 3,260 3,249 3,239	0 0 0 0	1,953 1,945 1,937 1,929	3,771 3,760 3,750 3,739	4,511 4,500 4,490 4,479
31,600 31,650 31,700 31,750	31,650 31,700 31,750 31,800	0 0 0 0	1,619 1,611 1,603 1,595	3,331 3,320 3,310 3,299	4,071 4,060 4,050 4,039	0 0 0 0	2,560 2,552 2,544 2,536	4,571 4,561 4,550 4,540	5,311 5,301 5,290 5,280	35,600 35,650 35,700 35,750	35,650 35,700 35,750 35,800	0 0 0 0	980 972 964 956	2,488 2,478 2,467 2,457	3,228 3,218 3,207 3,197	0 0 0 0	1,921 1,913 1,905 1,897	3,729 3,718 3,708 3,697	4,469 4,458 4,448 4,437
31,800 31,850 31,900 31,950	31,850 31,900 31,950 32,000	0 0 0 0	1,587 1,579 1,571 1,563	3,289 3,278 3,267 3,257	4,029 4,018 4,007 3,997	0 0 0 0	2,528 2,520 2,512 2,504	4,529 4,518 4,508 4,497	5,269 5,258 5,248 5,237	35,800 35,850 35,900 35,950	35,850 35,900 35,950 36,000	0 0 0 0	948 940 932 924	2,446 2,436 2,425 2,415	3,186 3,176 3,165 3,155	0 0 0 0	1,889 1,881 1,873 1,865	3,687 3,676 3,666 3,655	4,427 4,416 4,406 4,395
32,000 32,050 32,100 32,150	32,050 32,100 32,150 32,200	0 0 0 0	1,555 1,547 1,539 1,531	3,246 3,236 3,225 3,215	3,986 3,976 3,965 3,955	0 0 0 0	2,496 2,488 2,480 2,472	4,487 4,476 4,466 4,455	5,227 5,216 5,206 5,195	36,000 36,050 36,100 36,150	36,050 36,100 36,150 36,200	0 0 0 0	916 908 900 892	2,404 2,394 2,383 2,372	3,144 3,134 3,123 3,112	0 0 0 0	1,857 1,849 1,841 1,833	3,644 3,634 3,623 3,613	4,384 4,374 4,363 4,353
32,200 32,250 32,300 32,350	32,250 32,300 32,350 32,400	0 0 0 0	1,523 1,515 1,507 1,499	3,204 3,194 3,183 3,173	3,944 3,934 3,923 3,913	0 0 0 0	2,464 2,456 2,448 2,440	4,445 4,434 4,424 4,413	5,185 5,174 5,164 5,153	36,200 36,250 36,300 36,350	36,250 36,300 36,350 36,400	0 0 0 0	884 876 868 860	2,362 2,351 2,341 2,330	3,102 3,091 3,081 3,070	0 0 0 0	1,825 1,817 1,809 1,801	3,602 3,592 3,581 3,571	4,342 4,332 4,321 4,311
32,400 32,450 32,500 32,550	32,450 32,500 32,550 32,600	0 0 0 0	1,491 1,483 1,475 1,467	3,162 3,152 3,141 3,131	3,902 3,892 3,881 3,871	0 0 0 0	2,432 2,424 2,416 2,408	4,403 4,392 4,382 4,371	5,143 5,132 5,122 5,111	36,400 36,450 36,500 36,550	36,450 36,500 36,550 36,600	0 0 0 0	852 844 836 828	2,320 2,309 2,299 2,288	3,060 3,049 3,039 3,028	0 0 0 0	1,793 1,785 1,777 1,769	3,560 3,550 3,539 3,529	4,300 4,290 4,279 4,269
32,600 32,650 32,700 32,750	32,650 32,700 32,750 32,800	0 0 0 0	1,459 1,451 1,443 1,435	3,120 3,110 3,099 3,088	3,860 3,850 3,839 3,828	0 0 0 0	2,400 2,392 2,384 2,376	4,361 4,350 4,339 4,329	5,101 5,090 5,079 5,069	36,600 36,650 36,700 36,750	36,650 36,700 36,750 36,800	0 0 0 0	820 812 804 796	2,278 2,267 2,257 2,246	3,018 3,007 2,997 2,986	0 0 0 0	1,761 1,753 1,745 1,737	3,518 3,508 3,497 3,487	4,258 4,248 4,237 4,227

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36,800 36,850 36,900 36,950	36,850 36,900 36,950 37,000	0 0 0 0	788 780 772 764	2,236 2,225 2,214 2,204	2,976 2,965 2,954 2,944	0 0 0 0	1,729 1,721 1,713 1,705	3,476 3,465 3,455 3,444	4,216 4,205 4,195 4,184	40,400 40,450 40,500 40,550	40,450 40,500 40,550 40,600	0 0 0 0	213 205 197 189	1,477 1,467 1,456 1,446	2,217 2,207 2,196 2,186	0 0 0 0	1,154 1,146 1,138 1,130	2,718 2,707 2,697 2,686	3,458 3,447 3,437 3,426
37,000 37,050 37,100 37,150	37,050 37,100 37,150 37,200	0 0 0	756 748 740 732	2,193 2,183 2,172 2,162	2,933 2,923 2,912 2,902	0 0 0 0	1,697 1,689 1,681 1,673	3,434 3,423 3,413 3,402	4,174 4,163 4,153 4,142	40,600 40,650 40,700 40,750	40,650 40,700 40,750 40,800	0 0 0 0	181 173 165 157	1,435 1,425 1,414 1,404	2,175 2,165 2,154 2,144	0 0 0 0	1,122 1,114 1,106 1,098	2,676 2,665 2,655 2,644	3,416 3,405 3,395 3,384
37,200 37,250 37,300 37,350	37,250 37,300 37,350 37,400	0 0 0 0	724 716 708 700	2,151 2,141 2,130 2,120	2,891 2,881 2,870 2,860	0 0 0 0	1,665 1,657 1,649 1,641	3,392 3,381 3,371 3,360	4,132 4,121 4,111 4,100	40,800 40,850 40,900 40,950	40,850 40,900 40,950 41,000	0 0 0 0	149 141 133 125	1,393 1,383 1,372 1,362	2,133 2,123 2,112 2,102	0 0 0 0	1,090 1,082 1,074 1,066	2,634 2,623 2,613 2,602	3,374 3,363 3,353 3,342
37,400 37,450 37,500 37,550	37,450 37,500 37,550 37,600	0 0 0	692 684 676 668	2,109 2,099 2,088 2,078	2,849 2,839 2,828 2,818	0 0 0 0	1,633 1,625 1,617 1,609	3,350 3,339 3,329 3,318	4,090 4,079 4,069 4,058	41,000 41,050 41,100 41,150	41,050 41,100 41,150 41,200	0 0 0 0	117 109 101 93	1,351 1,341 1,330 1,319	2,091 2,081 2,070 2,059	0 0 0 0	1,058 1,050 1,042 1,034	2,591 2,581 2,570 2,560	3,331 3,321 3,310 3,300
37,600 37,650 37,700 37,750	37,650 37,700 37,750 37,800	0 0 0	660 652 644 636	2,067 2,057 2,046 2,035	2,807 2,797 2,786 2,775	0 0 0 0	1,601 1,593 1,585 1,577	3,308 3,297 3,286 3,276	4,048 4,037 4,026 4,016	41,200 41,250 41,300 41,350	41,250 41,300 41,350 41,400	0 0 0 0	85 77 69 61	1,309 1,298 1,288 1,277	2,049 2,038 2,028 2,017	0 0 0 0	1,026 1,018 1,010 1,002	2,549 2,539 2,528 2,518	3,289 3,279 3,268 3,258
37,800 37,850 37,900 37,950	37,850 37,900 37,950 38,000	0 0 0	628 620 612 604	2,025 2,014 2,004 1,993	2,765 2,754 2,744 2,733	0 0 0 0	1,569 1,561 1,553 1,545	3,265 3,255 3,244 3,234	4,005 3,995 3,984 3,974	41,400 41,450 41,500 41,550	41,450 41,500 41,550 41,600	0 0 0 0	53 45 37 29	1,267 1,256 1,246 1,235	2,007 1,996 1,986 1,975	0 0 0 0	994 986 978 970	2,507 2,497 2,486 2,476	3,247 3,237 3,226 3,216
38,000 38,050 38,100 38,150	38,050 38,100 38,150 38,200	0 0 0 0	596 588 580 572	1,983 1,972 1,962 1,951	2,723 2,712 2,702 2,691	0 0 0 0	1,537 1,529 1,521 1,513	3,223 3,213 3,202 3,192	3,963 3,953 3,942 3,932	41,600 41,650 41,700 41,750	41,650 41,700 41,750 41,800	0 0 0 0	21 13 5	1,225 1,214 1,204 1,193	1,965 1,954 1,944 1,933	0 0 0 0	962 954 946 938	2,465 2,455 2,444 2,434	3,205 3,195 3,184 3,174
38,200 38,250 38,300 38,350	38,250 38,300 38,350 38,400	0 0 0 0	564 556 548 540	1,941 1,930 1,920 1,909	2,681 2,670 2,660 2,649	0 0 0 0	1,505 1,497 1,489 1,481	3,181 3,171 3,160 3,150	3,921 3,911 3,900 3,890	41,800 41,850 41,900 41,950	41,850 41,900 41,950 42,000	0 0 0 0	0 0 0 0	1,183 1,172 1,161 1,151	1,923 1,912 1,901 1,891	0 0 0 0	930 922 914 906	2,423 2,412 2,402 2,391	3,163 3,152 3,142 3,131
38,400 38,450 38,500 38,550	38,450 38,500 38,550 38,600	0 0 0 0	532 524 516 508	1,899 1,888 1,878 1,867	2,639 2,628 2,618 2,607	0 0 0 0	1,473 1,465 1,457 1,449	3,139 3,128 3,118 3,107	3,879 3,868 3,858 3,847	42,000 42,050 42,100 42,150	42,050 42,100 42,150 42,200	0 0 0 0	0 0 0 0	1,140 1,130 1,119 1,109	1,880 1,870 1,859 1,849	0 0 0 0	898 890 882 874	2,381 2,370 2,360 2,349	3,121 3,110 3,100 3,089
38,600 38,650 38,700 38,750	38,650 38,700 38,750 38,800	0 0 0 0	500 492 484 476	1,856 1,846 1,835 1,825	2,596 2,586 2,575 2,565	0 0 0 0	1,441 1,433 1,426 1,418	3,097 3,086 3,076 3,065	3,837 3,826 3,816 3,805	42,200 42,250 42,300 42,350	42,250 42,300 42,350 42,400	0 0 0 0	0 0 0 0	1,098 1,088 1,077 1,067	1,838 1,828 1,817 1,807	0 0 0 0	866 858 850 842	2,339 2,328 2,318 2,307	3,079 3,068 3,058 3,047
38,800 38,850 38,900 38,950	38,850 38,900 38,950 39,000	0 0 0 0	468 460 452 444	1,814 1,804 1,793 1,783	2,554 2,544 2,533 2,523	0 0 0 0	1,410 1,402 1,394 1,386	3,055 3,044 3,034 3,023	3,795 3,784 3,774 3,763	42,400 42,450 42,500 42,550	42,450 42,500 42,550 42,600	0 0 0 0	0 0 0 0	1,056 1,046 1,035 1,025	1,796 1,786 1,775 1,765	0 0 0 0	834 826 818 810	2,297 2,286 2,276 2,265	3,037 3,026 3,016 3,005
39,000 39,050 39,100 39,150	39,050 39,100 39,150 39,200	0 0 0	436 428 420 412	1,772 1,762 1,751 1,741	2,512 2,502 2,491 2,481	0 0 0 0	1,378 1,370 1,362 1,354	3,013 3,002 2,992 2,981	3,753 3,742 3,732 3,721	42,600 42,650 42,700 42,750	42,650 42,700 42,750 42,800	0 0 0 0	0 0 0 0	1,014 1,004 993 982	1,754 1,744 1,733 1,722	0 0 0 0	802 794 786 778	2,255 2,244 2,233 2,223	2,995 2,984 2,973 2,963
39,200 39,250 39,300 39,350	39,250 39,300 39,350 39,400	0 0 0 0	404 396 388 380	1,730 1,720 1,709 1,699	2,470 2,460 2,449 2,439	0 0 0 0	1,346 1,338 1,330 1,322	2,971 2,960 2,949 2,939	3,711 3,700 3,689 3,679	42,800 42,850 42,900 42,950	42,850 42,900 42,950 43,000	0 0 0 0	0 0 0 0	972 961 951 940	1,712 1,701 1,691 1,680	0 0 0 0	770 762 754 746	2,212 2,202 2,191 2,181	2,952 2,942 2,931 2,921
39,400 39,450 39,500 39,550	39,450 39,500 39,550 39,600	0 0 0 0	372 364 356 348	1,688 1,677 1,667 1,656	2,428 2,417 2,407 2,396	0 0 0 0	1,314 1,306 1,298 1,290	2,928 2,918 2,907 2,897	3,668 3,658 3,647 3,637	43,000 43,050 43,100 43,150	43,050 43,100 43,150 43,200	0 0 0 0	0 0 0 0	930 919 909 898	1,670 1,659 1,649 1,638	0 0 0 0	738 730 722 714	2,170 2,160 2,149 2,139	2,910 2,900 2,889 2,879
39,600 39,650 39,700 39,750	39,650 39,700 39,750 39,800	0 0 0 0	340 332 324 316	1,646 1,635 1,625 1,614	2,386 2,375 2,365 2,354	0 0 0 0	1,282 1,274 1,266 1,258	2,886 2,876 2,865 2,855	3,626 3,616 3,605 3,595	43,200 43,250 43,300 43,350	43,250 43,300 43,350 43,400	0 0 0 0	0 0 0 0	888 877 867 856	1,628 1,617 1,607 1,596	0 0 0 0	706 698 690 682	2,128 2,118 2,107 2,097	2,868 2,858 2,847 2,837
39,800 39,850 39,900 39,950	39,850 39,900 39,950 40,000	0 0 0 0	308 301 293 285	1,604 1,593 1,583 1,572	2,344 2,333 2,323 2,312	0 0 0 0	1,250 1,242 1,234 1,226	2,844 2,834 2,823 2,813	3,584 3,574 3,563 3,553	43,400 43,450 43,500 43,550	43,450 43,500 43,550 43,600	0 0 0 0	0 0 0 0	846 835 825 814	1,586 1,575 1,565 1,554	0 0 0 0	674 666 658 650	2,086 2,075 2,065 2,054	2,826 2,815 2,805 2,794
40,000 40,050 40,100 40,150	40,050 40,100 40,150 40,200	0 0 0 0	277 269 261 253	1,562 1,551 1,541 1,530	2,302 2,291 2,281 2,270	0 0 0 0	1,218 1,210 1,202 1,194	2,802 2,792 2,781 2,770	3,542 3,532 3,521 3,510	43,600 43,650 43,700 43,750	43,650 43,700 43,750 43,800	0 0 0 0	0 0 0	803 793 782 772	1,543 1,533 1,522 1,512	0 0 0 0	642 634 627 619	2,044 2,033 2,023 2,012	2,784 2,773 2,763 2,752
40,200 40,250 40,300 40,350	40,250 40,300 40,350 40,400	0 0 0 0	245 237 229 221	1,520 1,509 1,498 1,488	2,260 2,249 2,238 2,228	0 0 0 0	1,186 1,178 1,170 1,162	2,760 2,749 2,739 2,728	3,500 3,489 3,479 3,468	43,800 43,850 43,900 43,950	43,850 43,900 43,950 44,000	0 0 0	0 0 0 0	761 751 740 730	1,501 1,491 1,480 1,470	0 0 0 0	611 603 595 587	2,002 1,991 1,981 1,970	2,742 2,731 2,721 2,710

^{*} If the amount you are looking up from the worksheet is at least \$41,750 but less than \$41,756, and you have one qualifying child, your credit is \$0. If the amount you are looking up from the worksheet is \$41,756 or more, and you have one qualifying child, you can't take the credit.

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If the amou are looking the worksh	up from	or qua	head of lifying wi u have-			Married have-	filing jo	ointly ar	id you	If the amou are looking the worksh	g up from		ead of ho ying wido have-		old,	Married have-	l filing j	ointly an	d you
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At least	But less than		Your cre	dit is-		,	Your cr	edit is-		At least	But less than	Y	our credit	t is-		,	Your cr	edit is-	
44,000 44,050 44,100 44,150	44,050 44,100 44,150 44,200	0 0 0 0	0 0 0	719 709 698 688	1,459 1,449 1,438 1,428	0 0 0 0	579 571 563 555	1,960 1,949 1,939 1,928	2,700 2,689 2,679 2,668	47,600 47,650 47,700 47,750	47,650 47,700 47,750 47,800	0 0 0 0	0 0 0	0 0 0	701 691 680 669	0 0 0 0	** 0 0 0	1,202 1,191 1,180 1,170	1,942 1,931 1,920 1,910
44,200 44,250 44,300 44,350	44,250 44,300 44,350 44,400	0 0 0 0	0 0 0	677 667 656 646	1,417 1,407 1,396 1,386	0 0 0	547 539 531 523	1,918 1,907 1,896 1,886	2,658 2,647 2,636 2,626	47,800 47,850 47,900 47,950	47,850 47,900 47,950 48,000	0 0 0 0	0 0 0 0	0 0 0	659 648 638 627	0 0 0	0 0 0 0	1,159 1,149 1,138 1,128	1,899 1,889 1,878 1,868
44,400 44,450 44,500 44,550	44,450 44,500 44,550 44,600	0 0 0 0	0 0 0	635 624 614 603	1,375 1,364 1,354 1,343	0 0 0 0	515 507 499 491	1,875 1,865 1,854 1,844	2,615 2,605 2,594 2,584	48,000 48,050 48,100 48,150	48,050 48,100 48,150 48,200	0 0 0 0	0 0 0	0 0 0	617 606 596 585	0 0 0	0 0 0 0	1,117 1,107 1,096 1,086	1,857 1,847 1,836 1,826
44,600 44,650 44,700 44,750	44,650 44,700 44,750 44,800	0 0 0 0	0 0 0	593 582 572 561	1,333 1,322 1,312 1,301	0 0 0	483 475 467 459	1,833 1,823 1,812 1,802	2,573 2,563 2,552 2,542	48,200 48,250 48,300 48,350	48,250 48,300 48,350 48,400	0 0 0 0	0 0 0	0 0 0	575 564 554 543	0 0 0	0 0 0	1,075 1,065 1,054 1,044	1,815 1,805 1,794 1,784
44,800 44,850 44,900 44,950	44,850 44,900 44,950 45,000	0 0 0 0	0 0 0	551 540 530 519	1,291 1,280 1,270 1,259	0 0 0	451 443 435 427	1,791 1,781 1,770 1,760	2,531 2,521 2,510 2,500	48,400 48,450 48,500 48,550	48,450 48,500 48,550 48,600	0 0 0 0	0 0 0 0	0 0 0	533 522 512 501	0 0 0	0 0 0	1,033 1,022 1,012 1,001	1,773 1,762 1,752 1,741
45,000 45,050 45,100 45,150	45,050 45,100 45,150 45,200	0 0 0 0	0 0 0	509 498 488 477	1,249 1,238 1,228 1,217	0 0 0	419 411 403 395	1,749 1,739 1,728 1,717	2,489 2,479 2,468 2,457	48,600 48,650 48,700 48,750	48,650 48,700 48,750 48,800	0 0 0 0	0 0 0	0 0 0	490 480 469 459	0 0 0	0 0 0	991 980 970 959	1,731 1,720 1,710 1,699
45,200 45,250 45,300 45,350	45,250 45,300 45,350 45,400	0 0 0 0	0 0 0	467 456 445 435	1,207 1,196 1,185 1,175	0 0 0 0	387 379 371 363	1,707 1,696 1,686 1,675	2,447 2,436 2,426 2,415	48,800 48,850 48,900 48,950	48,850 48,900 48,950 49,000	0 0 0 0	0 0 0	0 0 0	448 438 427 417	0 0 0	0 0 0	949 938 928 917	1,689 1,678 1,668 1,657
45,400 45,450 45,500 45,550	45,450 45,500 45,550 45,600	0 0 0	0 0 0	424 414 403 393	1,164 1,154 1,143 1,133	0 0 0	355 347 339 331	1,665 1,654 1,644 1,633	2,405 2,394 2,384 2,373	49,000 49,050 49,100 49,150	49,050 49,100 49,150 49,200	0 0 0	0 0 0	0 0 0	406 396 385 375	0 0 0	0 0 0 0	907 896 886 875	1,647 1,636 1,626 1,615
45,600 45,650 45,700 45,750	45,650 45,700 45,750 45,800	0 0 0	0 0 0 0	382 372 361 351	1,122 1,112 1,101 1,091	0 0 0 0	323 315 307 299	1,623 1,612 1,602 1,591	2,363 2,352 2,342 2,331	49,200 49,250 49,300 49,350	49,250 49,300 49,350 49,400	0 0 0 0	0 0 0	0 0 0	364 354 343 333	0 0 0	0 0 0	865 854 843 833	1,605 1,594 1,583 1,573
45,800 45,850 45,900 45,950	45,850 45,900 45,950 46,000	0 0 0	0 0 0	340 330 319 309	1,080 1,070 1,059 1,049	0 0 0	291 283 275 267	1,581 1,570 1,560 1,549	2,321 2,310 2,300 2,289	49,400 49,450 49,500 49,550	49,450 49,500 49,550 49,600	0 0 0 0	0 0 0	0 0 0 0	322 311 301 290	0 0 0	0 0 0	822 812 801 791	1,562 1,552 1,541 1,531
46,000 46,050 46,100 46,150	46,050 46,100 46,150 46,200	0 0 0	0 0 0	298 288 277 266	1,038 1,028 1,017 1,006	0 0 0	259 251 243 235	1,538 1,528 1,517 1,507	2,278 2,268 2,257 2,247	49,600 49,650 49,700 49,750	49,650 49,700 49,750 49,800	0 0 0 0	0 0 0	0 0 0 0	280 269 259 248	0 0 0	0 0 0	780 770 759 749	1,520 1,510 1,499 1,489
46,200 46,250 46,300 46,350	46,250 46,300 46,350 46,400	0 0 0	0 0 0	256 245 235 224	996 985 975 964	0 0 0	227 219 211 203	1,496 1,486 1,475 1,465	2,236 2,226 2,215 2,205	49,800 49,850 49,900 49,950	49,850 49,900 49,950 50,000	0 0 0 0	0 0 0	0 0 0 0	238 227 217 206	0 0 0	0 0 0	738 728 717 707	1,478 1,468 1,457 1,447
46,400 46,450 46,500 46,550	46,450 46,500 46,550 46,600	0 0 0 0	0 0 0	214 203 193 182	954 943 933 922	0 0 0 0	195 187 179 171	1,454 1,444 1,433 1,423	2,194 2,184 2,173 2,163	50,000 50,050 50,100 50,150	50,050 50,100 50,150 50,200	0 0 0 0	0 0 0	0 0 0	196 185 175 164	0 0 0 0	0 0 0	696 686 675 664	1,436 1,426 1,415 1,404
46,600 46,650 46,700 46,750	46,650 46,700 46,750 46,800	0 0 0 0	0 0 0	172 161 151 140	912 901 891 880	0 0 0 0	163 155 147 139	1,412 1,402 1,391 1,381	2,152 2,142 2,131 2,121	50,200 50,250 50,300 50,350	50,250 50,300 50,350 50,400	0 0 0 0	0 0 0	0 0 0	154 143 132 122	0 0 0	0 0 0	654 643 633 622	1,394 1,383 1,373 1,362
46,800 46,850 46,900 46,950	46,850 46,900 46,950 47,000	0 0 0	0 0 0	130 119 108 98	870 859 848 838	0 0 0	131 123 115 107	1,370 1,359 1,349 1,338	2,110 2,099 2,089 2,078	50,400 50,450 50,500 50,550	50,450 50,500 50,550 50,600	0 0 0 0	0 0 0	0 0 0 0	111 101 90 80	0 0 0	0 0 0	612 601 591 580	1,352 1,341 1,331 1,320
47,000 47,050 47,100 47,150	47,050 47,100 47,150 47,200	0 0 0	0 0 0 0	87 77 66 56	827 817 806 796	0 0 0	99 91 83 75	1,328 1,317 1,307 1,296	2,068 2,057 2,047 2,036	50,600 50,650 50,700 50,750	50,650 50,700 50,750 50,800	0 0 0 0	0 0 0 0	0 0 0 0	69 59 48 38	0 0 0	0 0 0 0	570 559 549 538	1,310 1,299 1,289 1,278
47,200 47,250 47,300 47,350	47,250 47,300 47,350 47,400	0 0 0	0 0 0	45 35 24 14	785 775 764 754	0 0 0	67 59 51 43	1,286 1,275 1,265 1,254	2,026 2,015 2,005 1,994	50,800 50,850 50,900 50,950	50,850 50,900 50,950 51,000	0 0 0 0	0 0 0	0 0 0 0	27 17 6	0 0 0	0 0 0	528 517 507 496	1,268 1,257 1,247 1,236
47,400 47,450 47,500 47,550	47,450 47,500 47,550 47,600	0 0 0	0 0 0 0	* 0 0 0	743 733 722 712	0 0 0	35 27 19 11	1,244 1,233 1,223 1,212	1,984 1,973 1,963 1,952	51,000 51,050 51,100 51,150	51,050 51,100 51,150 51,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	485 475 464 454	1,225 1,215 1,204 1,194

If the amount you are looking up from the worksheet is at least \$47,400 but less than \$47,440, and you have two qualifying children, your credit is \$4. If the amount you are looking up from the worksheet is \$47,440 or more, and you have two qualifying children, you can't take the credit.

If the amount you are looking up from the worksheet is \$50,954 or more, and you have three qualifying children, you can't take the credit.

If the amount you are looking up from the worksheet is at least \$47,600 but less than \$47,646, and you have one qualifying child, your credit is \$4. If the amount you are looking up from the worksheet is \$47,646 or more, and you have one qualifying child, you can't take the credit.

^{***} If the amount you are looking up from the worksheet is at least \$50,950 but less than \$50,954, and you have three qualifying children, your credit is \$0.

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51,400 51,450 51,500 51,550	51,450 51,500 51,550 51,600	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	401 391 380 370	1,141 1,131 1,120 1,110	54,600 54,650 54,700 54,750	54,650 54,700 54,750 54,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	467 457 446 436
51,600 51,650 51,700 51,750	51,650 51,700 51,750 51,800	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	359 349 338 328	1,099 1,089 1,078 1,068	54,800 54,850 54,900 54,950	54,850 54,900 54,950 55,000	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	425 415 404 394
51,800 51,850 51,900 51,950	51,850 51,900 51,950 52,000	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	317 306 296 285	1,057 1,046 1,036 1,025	55,000 55,050 55,100 55,150	55,050 55,100 55,150 55,200	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	383 373 362 351
52,000 52,050 52,100 52,150	52,050 52,100 52,150 52,200	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	275 264 254 243	1,015 1,004 994 983	55,200 55,250 55,300 55,350	55,250 55,300 55,350 55,400	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	341 330 320 309
52,200 52,250 52,300 52,350	52,250 52,300 52,350 52,400	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	233 222 212 201	973 962 952 941	55,400 55,450 55,500 55,550	55,450 55,500 55,550 55,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	299 288 278 267
52,400 52,450 52,500 52,550	52,450 52,500 52,550 52,600	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	191 180 170 159	931 920 910 899	55,600 55,650 55,700 55,750	55,650 55,700 55,750 55,800	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	257 246 236 225
52,600 52,650 52,700 52,750	52,650 52,700 52,750 52,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	149 138 127 117	889 878 867 857	55,800 55,850 55,900 55,950	55,850 55,900 55,950 56,000	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	215 204 194 183
52,800 52,850 52,900 52,950	52,850 52,900 52,950 53,000	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	106 96 85 75	846 836 825 815	56,000 56,050 56,100 56,150	56,050 56,100 56,150 56,200	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	172 162 151 141
53,000 53,050 53,100 53,150	53,050 53,100 53,150 53,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	64 54 43 33	804 794 783 773	56,200 56,250 56,300 56,350	56,250 56,300 56,350 56,400	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	130 120 109 99
53,200 53,250 53,300 53,350	53,250 53,300 53,350 53,400	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	22 12 *	762 752 741 731	56,400 56,450 56,500 56,550	56,450 56,500 56,550 56,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	88 78 67 57
53,400 53,450 53,500 53,550	53,450 53,500 53,550 53,600	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	720 709 699 688	56,600 56,650 56,700 56,750	56,650 56,700 56,750 56,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	46 36 25 15
53,600 53,650 53,700 53,750	53,650 53,700 53,750 53,800	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	678 667 657 646	56,800	56,844	0	0	0	0	0	0	0	**
53,800 53,850 53,900 53,950	53,850 53,900 53,950 54,000	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	636 625 615 604										
54,000 54,050 54,100 54,150	54,050 54,100 54,150 54,200	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	594 583 573 562										
54,200 54,250 54,300 54,350	54,250 54,300 54,350 54,400	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	552 541 530 520										

^{*} If the amount you are looking up from the worksheet is at least \$53,300 but less than \$53,330, and you have two qualifying children, your credit is \$3. If the amount you are looking up from the worksheet is \$53,330 or more, and you have two qualifying children, you can't take the credit.

[&]quot; If the amount you are looking up from the worksheet is at least \$56,800 but less than \$56,844, and you have three qualifying children, your credit is \$5.

If the amount you are looking up from the worksheet is \$56,844 or more, and you have three qualifying children, you can't take the credit.

Line 28

Additional Child Tax Credit



You may elect to use your 2019 earned income to figure your additional child tax credit if

your 2019 earned income is more than your 2020 earned income. For details, see the Instructions for Schedule 8812.

If you make the election to use your 2019 earned income to figure your additional child tax credit, enter "PYEI" and the amount of your 2019 earned income on the dotted line next to line 28.



If you are using your 2019 earned income to figure your **CAUTION** 2020 additional child tax credit

and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on the dotted line next to line 28.



If your qualifying child didn't have an SSN valid for employ-CAUTION ment issued before the due date

of your 2020 return (including extensions), you can't claim the additional child tax credit for that child on your original or an amended return.

What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child for the child tax credit (as defined in Steps 1, 2, and 3 in the Who Qualifies as Your Dependent section, earlier). The additional child tax credit may give you a refund even if you don't owe any tax or didn't have any tax withheld.

Two Steps To Take the Additional **Child Tax Credit**

Step 1. Be sure you figured the amount, if any, of your child tax credit and credit for other dependents. See the instructions for line 19.

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

Form 8862, who must file. You must file Form 8862 if your child tax credit or additional child tax credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return to claim the credit for 2020. Don't file Form 8862 if you filed Form 8862 for 2019 and the child tax credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the additional child tax credit even though you CAUTION aren't eligible and it is deter-

mined that your error is due to reckless or intentional disregard of the additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if vou're otherwise eligible to do so. If vou take the additional child tax credit even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.



Refunds for returns claiming the additional child tax credit can't be issued before mid-Feb-

ruary 2021. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 29

American Opportunity

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 29 the amount, if any, from Form 8863, line 8. You may be able to increase an education credit and reduce your total tax or increase your tax refund if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income. See Pub. 970 and the Instructions for Form 8863 for more information.

Form 8862 required. You must file Form 8862 if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2020 return to claim the credit for 2020. Don't file Form 8862 if you filed Form 8862 for 2019 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the American opportunity credit even though CAUTION you aren't eligible and it is de-

termined that your error is due to reckless or intentional disregard of the American opportunity credit rules, you won't be allowed to take the credit for 2 years even if you're otherwise eligible to do so. If you take the American opportunity credit even though you aren't eligible and it is determined that you fraudulently took the credit, you won't be allowed to take the credit for 10 years. You may also have to pay penalties.

Line 30

Recovery Rebate Credit

The recovery rebate credit was paid out to eligible individuals in two rounds of advance payments called economic impact payments. The economic impact payments were based on your 2018 or 2019 tax year information. The recovery rebate credit is figured like the economic impact payments except that the credit eligibility and the credit amount are based on your 2020 tax year information. If you didn't receive the full amount of the recovery rebate credit as economic impact payments, you may be able to claim the recovery rebate credit on your 2020 Form 1040 or 1040-SR.

Generally, you are eligible to claim the recovery rebate credit if in 2020 you were a U.S. citizen or U.S. resident alien, weren't a dependent of another taxpayer, and have a valid social security number. This includes someone who died in 2020, if you are preparing a return for that person. Use the Recovery Rebate Credit Worksheet to figure the credit, if any, you can claim. For more information on the recovery rebate credit, go to IRS.gov/RRC.

Note. If you are preparing a return for someone who died in 2020, if that person was otherwise eligible to receive the RRC, you can claim the RRC for that person on their return.

Economic impact payments—EIP 1 and EIP 2. The first round of economic impact payments (EIP 1) was sent out beginning in April 2020, and the second round of economic impact payments (EIP 2) was sent out beginning in late December 2020. You may have received one or both of these payments.

Notice 1444 and Notice 1444-B. You should have received a Notice 1444 from the IRS that shows how much EIP 1 you were issued and a Notice 1444-B that shows how much EIP 2 you were issued (it will take several weeks to receive Notice 1444-B after your EIP 2 has been issued). Have these notices available when you complete the Recovery Rebate Credit Worksheet. If you haven't received Notice 1444 or Notice 1444-B, or you can't locate your notice, you can also go to IRS.gov/Account for the amount(s) to enter on the worksheet.

You may be able to claim the recovery rebate credit only if your economic impact payments are less than your credit. This happens when:

- You are eligible but were not issued an EIP 1, an EIP 2, or neither an EIP 1 or EIP 2, or
- Your EIP 1 was less than \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020: or
- Your EIP 2 was less than \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child you had in 2020.

You don't qualify for the recovery rebate credit if, for EIP 1:

- You received \$1,200 plus \$500 for each qualifying child you had in 2020,
- You're filing a joint return for 2020 and together you and your spouse received \$2,400 plus \$500 for each qualifying child you had in 2020.

And for EIP 2:

- You received \$600 plus \$600 for each qualifying child you had in 2020,
- You're filing a joint return for 2020 and together you and your spouse

received \$1,200 plus \$600 for each qualifying child you had in 2020.

Married filing jointly.

- If your EIP 1 or EIP 2 was based on a joint return, you and your spouse are each treated as having received half the payment that was issued.
- If only one of you has a valid social security number, and neither you nor your spouse was a member of the U.S. Armed Forces at any time during 2020, your credit amount will be limi-
- If applicable, include your spouse's EIP 1 as shown on your spouse's Notice 1444 on line 16. If applicable, include your spouse's EIP 2 as shown on your spouse's Notice 1444-B on line 19.

Valid social security number. A valid social security number is one that is valid for employment in the United States and is issued before the due date of your 2020 return (including extensions).



If you reside in a U.S. territory, don't enter an amount on **CAUTION** line 30 and do not complete the

Recovery Rebate Credit Worksheet. In general, the tax authorities in American Samoa, Guam, Puerto Rico, the U.S. Virgin Islands, and the Northern Mariana Islands will provide the recovery rebate credit to eligible residents. Territory residents should direct questions about EIP 1 or EIP 2 or the recovery rebate credit to the tax authorities in the territories where they reside.

Refund

Line 34

Amount Overpaid

If line 34 is under \$1, we will send a refund only on written request.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 34 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 Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. 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 hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 34 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 Tax Topic 203 or see Form 8379.

Lines 35a Through 35d **Amount Refunded to You**

If you want to check the status of your refund, just use the IRS2Go app or go to IRS.gov/Refunds. See Refund Information, later. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2020 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

Where's My Refund will provide a personalized refund date as soon as the IRS processes your tax return and approves your refund.

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. This includes any part of your refund due to the recovery rebate credit or any economic impact payments you received in 2020. These programs include Temporary Assistance for Needy

Recovery Rebate Credit Worksheet—Line 30

Befor	re you begin: $$ See the instructions for line 30 to find out if you can take this credit and for definitions and ot	her information
	needed to fill out this worksheet. If you received Notice 1444 and Notice 1444-B, have them available.	
	Don't include on line 16 or 19 any amount you received but later returned to the IRS.	
1.	Can you be claimed as a dependent on another person's 2020 return? If filing a joint return, go to line 2.	
	\square No. Go to line 2.	
	You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
2.	Does your 2020 return include a valid social security number (defined under <i>Valid social security number</i> , earlier)	
	for you and, if filing a joint return, your spouse? Ves. Skip lines 3 and 4, and go to line 5.	
	If you are filling a laint nature are to line 2	
	If you aren't filing a joint return, you can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
3.	Was at least one of you a member of the U.S. Armed Forces at any time during 2020, and does at least one of you have a valid social security number (defined under <i>Valid social security number</i> , earlier)?	
	Yes. Your credit is not limited. Go to line 5.	
	No. Go to line 4.	
4.	Does one of you have a valid social security number (defined under <i>Valid social security number</i> , earlier)?	
	Yes. Your credit is limited. Go to line 5.	
	No. Stop You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.	
5.	If your EIP 1 was \$1,200 (\$2,400 if married filing jointly) plus \$500 for each qualifying child you had in 2020.	
	skip lines 5 and 6, enter zero on lines 7 and 16, and go to line 8. Otherwise, enter: • \$1,200 if single, head of household, married filing separately, qualifying widow(er), or if married filing	
	jointly and you answered "Yes" to question 4, or • \$2,400 if married filing jointly and you answered "Yes" to question 2 or 3.	=
6.		
	Multiply \$500 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an adoption taxpayer identification number	(
7.	Add lines 5 and 6	
8.	If your EIP 2 was \$600 (\$1,200 if married filing jointly) plus \$600 for each qualifying child you had in 2020, skip	/·
0.	lines 8 and 9, enter zero on lines 10 and 19, and go to line 11. Otherwise, enter: • \$600 if single, head of household, married filing separately, qualifying widow(er), or if married filing	
	jointly and you answered "Yes" to question 4, or • \$1,200 if married filing jointly and you answered "Yes" to question 2 or 3.	
9.	Multiply \$600 by the number of qualifying children under age 17 at the end of 2020 listed in the Dependents section on page 1 of Form 1040 or 1040-SR for whom you either checked the "Child tax credit" box or entered an adoption taxpayer identification number	9.
10.	Add lines 8 and 9	
11.	Enter the amount from line 11 of Form 1040 or 1040-SR	
12.	Enter the amount shown below for your filing status:	
	 \$150,000 if married filing jointly or qualifying widow(er) \$112,500 if head of household 	12
12	• \$75,000 if single or married filing separately Is the amount on line 11 more than the amount on line 12?	
13.	Skip line 14. Enter the amount from line 7 on line 15 and the	
	No. amount from line 10 on line 18.	
	Yes. Subtract line 12 from line 11.	13
14.	Multiply line 13 by 5% (0.05)	
15.	Subtract line 14 from line 7. If zero or less, enter -0-	15
16.	Enter the amount, if any, of EIP 1 that was issued to you (before offset for any past-due child support payment). You may refer to Notice 1444 or your tax account information at <u>IRS.gov/Account</u> for the amount to enter here	16
17.	Subtract line 16 from line 15. If zero or less, enter -0 If line 16 is more than line 15, you don't have to pay back the difference	
18.	Subtract line 14 from line 10. If zero or less, enter -0-	18
19.	Enter the amount, if any, of EIP 2 that was issued to you. You may refer to Notice 1444-B or your tax account information at <i>IRS.gov/Account</i> for the amount to enter here	
20.	Subtract line 19 from line 18. If zero or less, enter -0 If line 19 is more than line 18, you don't have to pay back	
21.	the difference	20
-1.	1040 or 1040-SR	21

Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Join the eight in 10 taxpayers who choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs, later.

If you want us to directly deposit the amount shown on line 35a to your checking or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 35b through 35d (if you want your refund deposited to only one account), or
- Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you don't want your refund directly deposited to your account, don't check the box on line 35a. Draw a line through the boxes on lines 35b and 35d. We will send you a check instead.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your name, such as your tax return preparer's account. Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. After this limit is reached, paper checks will be sent instead. Learn more at IRS.gov/DepositLimit.

Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.

IRA. You can have your refund (or part

get at least part of the refund.



If you file a joint return and check the box on line 35a and CAUTION attach Form 8888 or fill in lines 35b through 35d, your spouse may

of it) directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for 2020). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2020 return during 2021 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2021. If you designate your deposit to be for 2020, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contri-

bution for 2020. In that case, you must

file an amended 2020 return and reduce

any IRA deduction and any retirement

savings contributions credit you claim-



You and your spouse, if filing jointly, each may be able to **CAUTION** contribute up to \$6,000 (\$7,000)

if age 50 or older at the end of 2020) to a traditional IRA or Roth IRA for 2020. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to go.usa.gov/3KvcP.

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You don't need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

Line 35a

You can't file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 35b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown here, the routing number is 250250025. Charles and Mary Ellen Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 35b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Sample Check—Lines 35b Through 35d

Line 35c

Check the appropriate box for the type of account. Don't check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted. If your deposit is to a TreasuryDirect® online account, check the "Savings" box.

Line 35d

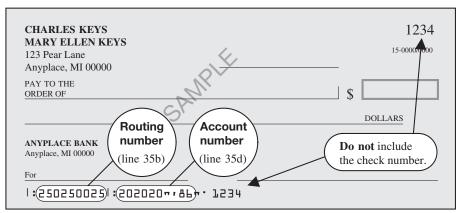
The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check shown here, the account number is 20202086. Don't include the check number.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

Reasons Your Direct Deposit Request Will Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

- You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct de-
- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.
- You haven't given a valid account number.
- You file your 2020 return after November 30, 2021.
- Any numbers or letters on lines 35b through 35d are crossed out or whited out





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



The IRS isn't responsible for a lost refund if you enter the wrong account information.

Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

Line 36

Applied to Your 2021 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2021 estimated tax. We will apply this amount to your account unless vou include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



be changed later.

This election to apply part or all of the amount overpaid to CAUTION your 2021 estimated tax can't

Amount You Owe



To avoid interest and penalties, pay your taxes in full by the due date of your return (not in-

cluding extensions)—April 15, 2021, for most taxpayers. You don't have to pay if line 37 is under \$1.

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2021 in this payment. Instead, make the estimated payment sepa-

Bad check or payment. The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This also applies to other forms of payment if the IRS doesn't receive the funds. Use Tax Topic *206*.

Line 37

Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to IRS.gov/Payments for payment options.



Tax payments you deferred from Schedule H or Sched-**CAUTION** ule SE are not reported on

line 37 and the amount on line 37 may not represent all of the taxes you owe for 2020. See Schedule 3, line 12e, and its instructions for details.

Pay Online

The IRS offers an electronic payment option that is right for you. Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to IRS.gov/ Payments. You can pay using any of the following methods.

- IRS Direct Pay. For online transfers directly from your checking or savings account at no cost to you, go to IRS.gov/Payments.
- Pay by Card. To pay by debit or credit card, go to IRS.gov/Payments. A convenience fee is charged by these service providers.
- Electronic Funds Withdrawal (EFW) is an integrated e-file/e-pay option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional, or the IRS at IRS.gov/ Payments.
- Online Payment Agreement. If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at IRS.gov/Payments. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.
- IRS2Go is the mobile application of the IRS; you can access Direct Pay or Pay By Card by downloading the application.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the debit or credit card service providers, or (2) use the Electronic Federal Tax Payment System (EFTPS).

Debit or credit card. Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

WorldPay US, Inc. 844-729-8298 $(844-PAY-TAX-8^{TM})$ www.payUSAtax.com

Official Payments 888-UPAY-TAX TM (888-872-9829) www.officialpayments.com

Link2Gov Corporation $888-PAY-1040^{TM}$ (888-729-1040) www.PAY1040.com

EFTPS. To use EFTPS, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS, call 800-555-4477 (English) 800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-733-4829. For more information about EFTPS, go to IRS.gov/Payments or www.EFTPS.gov.

Pay by Mobile Device

To pay through your mobile device, download the IRS2Go app.

Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at www.officialpayments.com/fed, our Official Payment provider.

Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, make your check or money order payable to "United States Treasury" for the full amount due. Don't send cash. Don't attach the payment to your return. Write "2020 Form 1040" or "2020 Form 1040-SR" and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form

1040-V, go to <u>IRS.gov/Form1040V</u>. If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Don't use dashes or lines (for example, don't enter "\$ XXX-" or "\$ XXX^{xx}/100").

Mail your 2020 tax return, payment, and Form 1040-V to the address shown on the form that applies to you.

Notice to taxpayers presenting checks. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

No checks of \$100 million or more accepted. The IRS can't accept a single check (including a cashier's check) for amounts of \$100,000,000 (\$100 million) or more. If you are sending \$100 million or more by check, you'll need to spread the payment over 2 or more checks with each check made out for an amount less than \$100 million. This limit doesn't apply to other methods of payment (such as electronic payments). Please consider a method of payment other than check if the amount of the payment is over \$100 million.

What if You Can't Pay?

If you can't pay the full amount shown on line 37 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 15, 2021, for most people. 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, you can apply online or use Form 9465. To apply online, go to IRS.gov and click on *Apply for an Online Payment Plan*.

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2021, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2021. You must pay the tax before the extension runs out. Penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to *IRS.gov/Form1127*.

Line 38

Estimated Tax Penalty

You may owe this penalty if:

- Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You didn't 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 2020 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, 29, and 30; Schedule 3, lines 8 and 11; and Forms 7202 (lines 24 and 35), 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

Exception. You won't owe the penalty if your 2019 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 2019 return and you were a U.S. citizen or resident for all of 2019.
- 2. The total of lines 25d, 26, and Schedule 3, line 10, on your 2020 return is at least 100% of the tax shown on your 2019 return (110% of that amount if you aren't a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2019 return was more than \$150,000 (more than \$75,000 if married filing separately for 2020)). Your estimated tax payments for 2020 must have been made on time and for the required amount.

For most people, the "tax shown on your 2019 return" is the amount on your 2019 Form 1040 or 1040-SR, line 16, minus the total of any amounts shown on lines 18a, 18b, and 18c; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 16 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 16, include household employment taxes only if line 17 is more than zero or you would have owed the estimated tax penalty for 2019 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Figuring the Penalty

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't 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 38 blank and the IRS will figure

the penalty and send you a bill. We won't 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 can't figure your penalty under this method.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2020 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).

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 aren't 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.

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2021 tax return. This is April 15, 2022, for most people.

Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't 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, later.

Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

Child's Return

If your child can't sign his or her return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor

Requirements for a Paper Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040 or 1040-SR filed on paper.

Requirements for an Electronic Return

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and providing the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN. For 2020, if we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provi-

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. 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.

Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2019 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include vour spouse's PIN, last name. date of birth, IP PIN, if applicable, and AGI, if applicable in order to be considered validly signed. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2019 Form 1040 or 1040-SR, line 8b. If you don't have your 2019 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit IRS.gov/Transcript. (If you filed electronically last year, you, and your

spouse if filing jointly, may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five-digit PIN you used to electronically sign your 2019 return.)



You can't use the Self-Select PIN method if you are a CAUTION first-time filer under age 16 at the end of 2020.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN, if applicable in order to be considered validly signed. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

Identity Protection PIN

For 2020, if you received an Identity Protection Personal Identification Number (IP PIN) from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be CAUTION sent out by mid-January 2021.

Use this IP PIN on your 2020 return as well as any prior-year returns you file in 2021.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, go to IRS.gov/IPPIN. If you received an IP PIN but misplaced it, call 800-908-4490.

Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

You can report a phone scam to the Treasury Inspector General for Tax Administration at *IRS Impersonation Scam Reporting* or the FTC using the *FTC Complaint Assistant* at FTC.gov. Add "IRS Telephone Scam" in the notes.

You can report an unsolicited email claiming to be from the IRS, or an IRS-related component like Electronic Federal Tax Payment System, to the IRS at *phishing@irs.gov*.

For more information, go to <u>IRS.gov/Phishing</u> and <u>IRS.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door.</u>

Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then he or she should check the "self-employed" checkbox.

Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR 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. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

2020 **Tax Table**



See the instructions for line 16 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 15, 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 \$2,644. This is the tax amount they should enter in the entry space Extract of tax table to illustrate example. on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing sepa- rately	Head of a house- hold
		· '	Your ta	ax is—	
25,250 25,300	25,250 25,300 25,350 25,400	2,836 2,842	2,632 2,638 2,644 2,650	2,830 2,836 2,842 2,848	2,745 2,751 2,757 2,763

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income))		And yo	u are—		If line 1 (taxable income	è		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
0 5	5 15	0	0	0	0	1	,000					2	2,000)			
15	25	2	2	2	2												
25	50	4	4	4	4	1,000 1,025	1,025 1,050	101 104	101 104	101 104	101 104	2,000 2,025	2,025 2,050	201 204	201 204	201 204	201 204
50	75	6	6	6	6	1,025	1,030	104	104	104	104	2,025	2,030	204	204	204	204
75	100	9	9	9	9	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
100 125	125 150	11 14	11 14	11 14	11 14	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
150	175	16	16	16	16	1,125	1,150	114	114	114	114	2,125	2,150	214			214
175	200	19	19	19	19	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
200	225	21	21	21	21	1,175 1,200	1,200 1,225	119 121	119 121	119 121	119 121	2,175 2,200	2,200 2,225	219 221	219 221	219 221	219 221
225	250	24	24	24	24	1,200	1,225	124	121	121	121	2,200	2,225	221	221	221	221
250	275	26	26	26	26	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
275	300	29	29	29 31	29	1,250	1,300	129	120	120	120	2,250	2,275	229	229	229	229
300	325	31	31		31	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
325	350	34	34	34	34	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
350 375	375 400	36 39	36 39	36 39	36 39	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
400	400	41	41	41	41	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
425	450	44	44	44	44	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
450	475	46	46	46	46	1,425 1,450	1,450 1,475	144 146	144 146	144 146	144 146	2,425 2,450	2,450 2,475	244 246	244 246	244 246	244 246
475	500	49	49	49	49	1,450	1,500	149	149	149	140	2,450	2,475	249	249	249	240
500	525	51	51	51	51	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
525	550	54	54	54	54	1,500	1,550	151	151	151	151	2,500	2,525	251	251	251	251
550	575	56	56	56	56	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
575	600	59	59	59	59	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
600	625	61	61	61	61	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
625 650	650 675	64 66	64 66	64 66	64 66	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
675	700	69	69	69	69	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
700	725	71	71	71	71	1,675 1,700	1,700 1,725	169 171	169 171	169 171	169 171	2,675 2,700	2,700 2,725	269 271	269 271	269 271	269 271
700 725	725 750	71	71	71	71	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
750	775	76	76	76	76	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
775	800	79	79	79	79	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
800	825	81	81	81	81	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
825	850	84	84	84	84	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
850	875	86	86	86	86	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
875	900	89	89	89	89	1,875	1,900	189	189	189	189	2,875	2,900	289	289	289	289
900 925	925 950	91 94	91 94	91 94	91 94	1,900	1,925	191	191	191	191	2,900	2,925	291	291	291	291
						1,925	1,950	194	194	194	194	2,925	2,950	294	294	294	294
																296	296 299
950 975	975 1,000	96 99	96 99	96 99	96 99	1,950 1,975	1,975 2,000	196 199	196 199	196 199	196 199	2,950 2,975	2,975 3,000	296 299	296 299	296 299	

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

If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)			And yo	u are—		If line (taxal			And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
3	,000					6	,000						9,000)			
3,000 3,050 3,100 3,150 3,200	3,050 3,100 3,150 3,200 3,250	303 308 313 318 323	303 308 313 318 323	303 308 313 318 323	303 308 313 318 323	6,000 6,050 6,100 6,150 6,200	6,050 6,100 6,150 6,200 6,250	603 608 613 618 623	603 608 613 618 623	603 608 613 618 623	603 608 613 618 623	9,00 9,05 9,10 9,15 9,20	9,100 9,150 0 9,200 0 9,250	903 908 913 918 923	903 908 913 918 923	903 908 913 918 923	903 908 913 918 923
3,250 3,300 3,350 3,400 3,450 3,500	3,300 3,350 3,400 3,450 3,500 3,550	328 333 338 343 348 353	328 333 338 343 348 353	328 333 338 343 348 353	328 333 338 343 348 353	6,250 6,300 6,350 6,400 6,450 6,500	6,300 6,350 6,400 6,450 6,500	628 633 638 643 648 653	628 633 638 643 648 653	628 633 638 643 648 653	628 633 638 643 648 653	9,25 9,30 9,35 9,40 9,45	9,350 9,400 9,450 9,500	928 933 938 943 948	928 933 938 943 948	928 933 938 943 948	928 933 938 943 948
3,550 3,600 3,650 3,700 3,750	3,600 3,650 3,700 3,750 3,800	358 363 368 373 378	358 363 368 373 378	358 363 368 373 378	358 363 368 373 378	6,550 6,600 6,650 6,700 6,750	6,600 6,650 6,700 6,750 6,800	658 663 668 673	658 663 668 673 678	658 663 668 673	658 663 668 673 678	9,55 9,60 9,65 9,70 9,75	9,600 9,650 0 9,700 0 9,750 0 9,800	958 963 968 973 978	958 963 968 973 978	958 963 968 973 978	958 963 968 973 978
3,800 3,850 3,900 3,950	3,850 3,900 3,950 4,000	383 388 393 398	383 388 393 398	383 388 393 398	383 388 393 398	6,800 6,850 6,900 6,950	6,850 6,900 6,950 7,000	683 688 693 698	683 688 693 698	683 688 693 698	683 688 693 698	9,80 9,85 9,90 9,95	0 9,900 0 9,950	983 988 994 1,000	983 988 993 998	983 988 994 1,000	983 988 993 998
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,00	-	1,006	1,003	1,006	1,003
4,000 4,050 4,100 4,150 4,200	4,100 4,150 4,200 4,250	408 413 418 423	408 413 418 423	408 413 418 423	408 413 418 423	7,000 7,050 7,100 7,150 7,200	7,100 7,150 7,200 7,250	708 713 718 723	708 713 718 723	708 713 718 723	708 713 718 723	10,05 10,16 10,15 10,26	0 10,100 0 10,150 0 10,200	1,012 1,018 1,024 1,030	1,003 1,008 1,013 1,018 1,023	1,000 1,012 1,018 1,024 1,030	1,003 1,008 1,013 1,018 1,023
4,250 4,300 4,350 4,400 4,450	4,300 4,350 4,400 4,450 4,500	428 433 438 443 448	428 433 438 443 448	428 433 438 443 448	428 433 438 443 448	7,250 7,300 7,350 7,400 7,450	7,300 7,350 7,400 7,450 7,500	728 733 738 743 748	728 733 738 743 748	728 733 738 743 748	728 733 738 743 748	10,25 10,35 10,35 10,46 10,45	0 10,350 0 10,400 0 10,450	1,036 1,042 1,048 1,054 1,060	1,028 1,033 1,038 1,043 1,048	1,036 1,042 1,048 1,054 1,060	1,028 1,033 1,038 1,043 1,048
4,500 4,550 4,600 4,650 4,700	4,550 4,600 4,650 4,700 4,750	453 458 463 468 473	453 458 463 468 473	453 458 463 468 473	453 458 463 468 473	7,500 7,550 7,600 7,650 7,700	7,550 7,600 7,650 7,700 7,750	753 758 763 768 773	753 758 763 768 773	753 758 763 768 773	753 758 763 768 773	10,50 10,55 10,60 10,65 10,70	10,600 10,650 10,700 10,750	1,066 1,072 1,078 1,084 1,090	1,053 1,058 1,063 1,068 1,073	1,066 1,072 1,078 1,084 1,090	1,053 1,058 1,063 1,068 1,073
4,750 4,800 4,850 4,900 4,950	4,800 4,850 4,900 4,950 5,000	478 483 488 493 498	478 483 488 493 498	478 483 488 493 498	478 483 488 493 498	7,750 7,800 7,850 7,900 7,950	7,800 7,850 7,900 7,950 8,000	778 783 788 793 798	778 783 788 793 798	778 783 788 793 798	778 783 788 793 798	10,75 10,80 10,85 10,90 10,95	10,850 10,900 0 10,950 0 11,000	1,096 1,102 1,108 1,114 1,120	1,078 1,083 1,088 1,093 1,098	1,096 1,102 1,108 1,114 1,120	1,078 1,083 1,088 1,093 1,098
5	,000					8	,000	1					11,00	00			
5,000 5,050 5,100 5,150 5,200 5,250 5,300	5,050 5,100 5,150 5,200 5,250 5,300 5,350	503 508 513 518 523 528 533	503 508 513 518 523 528 533	503 508 513 518 523 528 533	503 508 513 518 523 528 533	8,000 8,050 8,100 8,150 8,200 8,250 8,300	8,050 8,100 8,150 8,200 8,250 8,300 8,350	803 808 813 818 823 828 833	803 808 813 818 823 828 833	803 808 813 818 823 828 833	803 808 813 818 823 828 833	11,00 11,00 11,10 11,10 11,10 11,20 11,20 11,30	0 11,100 0 11,150 0 11,200 0 11,250 0 11,300 0 11,350	1,126 1,132 1,138 1,144 1,150 1,156 1,162	1,103 1,108 1,113 1,118 1,123 1,128 1,133	1,126 1,132 1,138 1,144 1,150 1,156 1,162	1,103 1,108 1,113 1,118 1,123 1,128 1,133
5,350 5,400 5,450 5,500 5,550	5,400 5,450 5,500 5,550 5,600	538 543 548 553 558	538 543 548 553 558	538 543 548 553 558	538 543 548 553 558	8,350 8,400 8,450 8,500 8,550	8,400 8,450 8,500 8,550 8,600	838 843 848 853 858	838 843 848 853 858	838 843 848 853 858	838 843 848 853 858	11,35 11,40 11,45 11,50	0 11,450 0 11,500 0 11,550 0 11,600	1,168 1,174 1,180 1,186 1,192	1,138 1,143 1,148 1,153 1,158	1,168 1,174 1,180 1,186 1,192	1,138 1,143 1,148 1,153 1,158
5,600 5,650 5,700 5,750 5,800	5,650 5,700 5,750 5,800 5,850	563 568 573 578 583	563 568 573 578 583	563 568 573 578 583	563 568 573 578 583	8,600 8,650 8,700 8,750 8,800	8,650 8,700 8,750 8,800 8,850	863 868 873 878 883	863 868 873 878 883	863 868 873 878 883	863 868 873 878 883	11,60 11,65 11,70 11,75 11,80	11,650 11,700 11,750 11,800	1,198 1,204 1,210 1,216 1,222	1,163 1,168 1,173 1,178 1,183	1,198 1,204 1,210 1,216 1,222	1,163 1,168 1,173 1,178
5,800 5,850 5,900 5,950	5,850 5,900 5,950 6,000	583 588 593 598	583 588 593 598	583 588 593 598	583 588 593 598	8,800 8,850 8,900 8,950	8,900 8,950 9,000	883 888 893 898	883 888 893 898	883 888 893 898	883 888 893 898	11,80 11,85 11,90 11,95	0 11,900 0 11,950	1,222 1,228 1,234 1,240	1,183 1,188 1,193 1,198	1,222 1,228 1,234 1,240	1,183 1,188 1,193 1,198

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

If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line (taxab			And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
1	2,00	0				1	5,00	0					18,00	0			
12,000 12,050 12,100 12,150 12,200	12,050 12,100 12,150 12,200 12,250	1,246 1,252 1,258 1,264 1,270	1,203 1,208 1,213 1,218 1,223	1,246 1,252 1,258 1,264 1,270	1,203 1,208 1,213 1,218 1,223	15,000 15,050 15,100 15,150 15,200	15,050 15,100 15,150 15,200 15,250	1,606 1,612 1,618 1,624 1,630	1,503 1,508 1,513 1,518 1,523	1,606 1,612 1,618 1,624 1,630	1,521 1,527 1,533 1,539 1,545	18,00 18,05 18,10 18,15 18,20	0 18,100 0 18,150 0 18,200	1,966 1,972 1,978 1,984 1,990	1,803 1,808 1,813 1,818 1,823	1,966 1,972 1,978 1,984 1,990	1,881 1,887 1,893 1,899 1,905
12,250 12,300 12,350 12,400 12,450	12,300 12,350 12,400 12,450 12,500	1,276 1,282 1,288 1,294 1,300	1,228 1,233 1,238 1,243 1,248	1,276 1,282 1,288 1,294 1,300	1,228 1,233 1,238 1,243 1,248	15,250 15,300 15,350 15,400 15,450	15,300 15,350 15,400 15,450 15,500	1,636 1,642 1,648 1,654 1,660	1,528 1,533 1,538 1,543 1,548	1,636 1,642 1,648 1,654 1,660	1,551 1,557 1,563 1,569 1,575	18,25 18,30 18,35 18,40 18,45	0 18,350 0 18,400 0 18,450 0 18,500	1,996 2,002 2,008 2,014 2,020	1,828 1,833 1,838 1,843 1,848	1,996 2,002 2,008 2,014 2,020	1,911 1,917 1,923 1,929 1,935
12,500 12,550 12,600 12,650 12,700 12,750	12,550 12,600 12,650 12,700 12,750 12,800	1,306 1,312 1,318 1,324 1,330 1,336	1,253 1,258 1,263 1,268 1,273 1,278	1,306 1,312 1,318 1,324 1,330 1,336	1,253 1,258 1,263 1,268 1,273	15,500 15,550 15,600 15,650 15,700 15,750	15,550 15,600 15,650 15,700 15,750 15,800	1,666 1,672 1,678 1,684 1,690 1,696	1,553 1,558 1,563 1,568 1,573 1,578	1,666 1,672 1,678 1,684 1,690 1,696	1,581 1,587 1,593 1,599 1,605	18,50 18,55 18,60 18,65 18,70	0 18,600 0 18,650 0 18,700 0 18,750	2,026 2,032 2,038 2,044 2,050 2,056	1,853 1,858 1,863 1,868 1,873 1,878	2,026 2,032 2,038 2,044 2,050 2,056	1,941 1,947 1,953 1,959 1,965
12,800 12,850 12,900 12,950	12,850 12,900 12,950 13,000	1,342 1,348 1,354 1,360	1,283 1,288 1,293 1,298	1,342 1,348 1,354 1,360	1,283 1,288 1,293 1,298	15,800 15,850 15,900 15,950	15,850 15,900 15,950 16,000	1,702 1,708 1,714 1,720	1,583 1,588 1,593 1,598	1,702 1,708 1,714 1,720	1,617 1,623 1,629 1,635	18,80 18,85 18,90 18,95	0 18,850 0 18,900 0 18,950 0 19,000	2,062 2,068 2,074 2,080	1,883 1,888 1,893 1,898	2,062 2,068 2,074 2,080	1,977 1,983 1,989 1,995
I	3,00	U				I	6,00	U					19,00	JU			
13,000 13,050 13,100 13,150 13,200	13,050 13,100 13,150 13,200 13,250	1,366 1,372 1,378 1,384 1,390	1,303 1,308 1,313 1,318 1,323	1,366 1,372 1,378 1,384 1,390	1,303 1,308 1,313 1,318 1,323	16,000 16,050 16,100 16,150 16,200	16,050 16,100 16,150 16,200 16,250	1,726 1,732 1,738 1,744 1,750	1,603 1,608 1,613 1,618 1,623	1,726 1,732 1,738 1,744 1,750	1,641 1,647 1,653 1,659 1,665	19,00 19,05 19,10 19,15 19,20	0 19,100 0 19,150 0 19,200	2,086 2,092 2,098 2,104 2,110	1,903 1,908 1,913 1,918 1,923	2,086 2,092 2,098 2,104 2,110	2,001 2,007 2,013 2,019 2,025
13,250 13,300 13,350 13,400 13,450	13,300 13,350 13,400 13,450 13,500	1,396 1,402 1,408 1,414 1,420	1,328 1,333 1,338 1,343 1,348	1,396 1,402 1,408 1,414 1,420	1,328 1,333 1,338 1,343 1,348	16,250 16,300 16,350 16,400 16,450	16,300 16,350 16,400 16,450 16,500	1,756 1,762 1,768 1,774 1,780	1,628 1,633 1,638 1,643 1,648	1,756 1,762 1,768 1,774 1,780	1,671 1,677 1,683 1,689 1,695	19,25 19,30 19,35 19,40 19,45	0 19,350 0 19,400 0 19,450	2,116 2,122 2,128 2,134 2,140	1,928 1,933 1,938 1,943 1,948	2,116 2,122 2,128 2,134 2,140	2,031 2,037 2,043 2,049 2,055
13,500 13,550 13,600 13,650 13,700	13,550 13,600 13,650 13,700 13,750	1,426 1,432 1,438 1,444 1,450	1,353 1,358 1,363 1,368 1,373	1,426 1,432 1,438 1,444 1,450	1,353 1,358 1,363 1,368 1,373	16,500 16,550 16,600 16,650 16,700	16,550 16,600 16,650 16,700 16,750	1,786 1,792 1,798 1,804 1,810	1,653 1,658 1,663 1,668 1,673	1,786 1,792 1,798 1,804 1,810	1,701 1,707 1,713 1,719 1,725	19,50 19,55 19,60 19,65 19,70	0 19,600 0 19,650 0 19,700 0 19,750	2,146 2,152 2,158 2,164 2,170	1,953 1,958 1,963 1,968 1,973	2,146 2,152 2,158 2,164 2,170	2,061 2,067 2,073 2,079 2,085
13,750 13,800 13,850 13,900 13,950	13,800 13,850 13,900 13,950 14,000	1,456 1,462 1,468 1,474 1,480	1,378 1,383 1,388 1,393 1,398	1,456 1,462 1,468 1,474 1,480	1,378 1,383 1,388 1,393 1,398	16,750 16,800 16,850 16,900 16,950	16,800 16,850 16,900 16,950 17,000	1,816 1,822 1,828 1,834 1,840	1,678 1,683 1,688 1,693 1,698	1,816 1,822 1,828 1,834 1,840	1,731 1,737 1,743 1,749 1,755	19,75 19,80 19,85 19,90 19,95	0 19,850 0 19,900 0 19,950 0 20,000	2,176 2,182 2,188 2,194 2,200	1,978 1,984 1,990 1,996 2,002	2,176 2,182 2,188 2,194 2,200	2,091 2,097 2,103 2,109 2,115
1	4,00	0				1	7,00	0					20,00	0			
14,000 14,050 14,100 14,150 14,200	14,050 14,100 14,150 14,200 14,250	1,486 1,492 1,498 1,504 1,510	1,403 1,408 1,413 1,418 1,423	1,486 1,492 1,498 1,504 1,510	1,403 1,408 1,413 1,419 1,425	17,000 17,050 17,100 17,150 17,200	17,050 17,100 17,150 17,200 17,250	1,846 1,852 1,858 1,864 1,870	1,703 1,708 1,713 1,718 1,723	1,846 1,852 1,858 1,864 1,870	1,761 1,767 1,773 1,779 1,785	20,00 20,05 20,10 20,15 20,20	0 20,100 0 20,150 0 20,200 0 20,250	2,206 2,212 2,218 2,224 2,230	2,008 2,014 2,020 2,026 2,032	2,206 2,212 2,218 2,224 2,230	2,121 2,127 2,133 2,139 2,145
14,250 14,300 14,350 14,400 14,450 14,500	14,300 14,350 14,400 14,450 14,500	1,516 1,522 1,528 1,534 1,540 1,546	1,428 1,433 1,438 1,443 1,448 1,453	1,516 1,522 1,528 1,534 1,540 1,546	1,431 1,437 1,443 1,449 1,455	17,250 17,300 17,350 17,400 17,450 17,500	17,300 17,350 17,400 17,450 17,500	1,876 1,882 1,888 1,894 1,900 1,906	1,728 1,733 1,738 1,743 1,748 1,753	1,876 1,882 1,888 1,894 1,900	1,791 1,797 1,803 1,809 1,815	20,25 20,30 20,35 20,40 20,45 20,50	0 20,350 0 20,400 0 20,450 0 20,500	2,236 2,242 2,248 2,254 2,260 2,266	2,038 2,044 2,050 2,056 2,062 2,068	2,236 2,242 2,248 2,254 2,260 2,266	2,151 2,157 2,163 2,169 2,175 2,181
14,500 14,550 14,600 14,650 14,700	14,600 14,650 14,700 14,750 14,800	1,546 1,552 1,558 1,564 1,570 1,576	1,453 1,458 1,463 1,468 1,473 1,478	1,552 1,558 1,564 1,570	1,467 1,473 1,479 1,485 1,491	17,500 17,550 17,600 17,650 17,700	17,550 17,600 17,650 17,700 17,750	1,906 1,912 1,918 1,924 1,930 1,936	1,753 1,758 1,763 1,768 1,773	1,906 1,912 1,918 1,924 1,930	1,827 1,833 1,839 1,845 1,851	20,55 20,60 20,65 20,70 20,75	0 20,600 0 20,650 0 20,700 0 20,750	2,266 2,272 2,278 2,284 2,290 2,296	2,088 2,074 2,080 2,086 2,092 2,098	2,266 2,272 2,278 2,284 2,290 2,296	2,181 2,187 2,193 2,199 2,205 2,211
14,750 14,800 14,850 14,900 14,950	14,800 14,850 14,900 14,950 15,000	1,576 1,582 1,588 1,594 1,600	1,478 1,483 1,488 1,493 1,498	1,576 1,582 1,588 1,594 1,600	1,491 1,497 1,503 1,509 1,515	17,750 17,800 17,850 17,900 17,950	17,800 17,850 17,900 17,950 18,000	1,936 1,942 1,948 1,954 1,960	1,778 1,783 1,788 1,793 1,798	1,936 1,942 1,948 1,954 1,960	1,851 1,857 1,863 1,869 1,875	20,75 20,80 20,85 20,90 20,95	0 20,850 0 20,900 0 20,950	2,396 2,302 2,308 2,314 2,320	2,098 2,104 2,110 2,116 2,122	2,302 2,308 2,314 2,320	2,211 2,217 2,223 2,229 2,235

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

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	•		And yo	ou are—		If line 1 (taxabl	е		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
2	21,00	0				2	4,00	0				2	27,00	0			
21,000 21,050 21,100 21,150 21,200	21,050 21,100 21,150 21,200 21,250	2,326 2,332 2,338 2,344 2,350	2,128 2,134 2,140 2,146 2,152	2,326 2,332 2,338 2,344 2,350	2,241 2,247 2,253 2,259 2,265	24,000 24,050 24,100 24,150 24,200	24,050 24,100 24,150 24,200 24,250	2,686 2,692 2,698 2,704 2,710	2,488 2,494 2,500 2,506 2,512	2,686 2,692 2,698 2,704 2,710	2,601 2,607 2,613 2,619 2,625	27,000 27,050 27,100 27,150 27,200	27,100 27,150 27,200	3,046 3,052 3,058 3,064 3,070	2,848 2,854 2,860 2,866 2,872	3,046 3,052 3,058 3,064 3,070	2,961 2,967 2,973 2,979 2,985
21,250 21,300 21,350 21,400 21,450	21,300 21,350 21,400 21,450 21,500	2,356 2,362 2,368 2,374 2,380	2,158 2,164 2,170 2,176 2,182	2,356 2,362 2,368 2,374 2,380	2,271 2,277 2,283 2,289 2,295	24,250 24,300 24,350 24,400 24,450	24,300 24,350 24,400 24,450 24,500	2,716 2,722 2,728 2,734 2,740	2,518 2,524 2,530 2,536 2,542	2,716 2,722 2,728 2,734 2,740	2,631 2,637 2,643 2,649 2,655	27,250 27,300 27,350 27,400 27,450	27,350 27,400 27,450 27,500	3,076 3,082 3,088 3,094 3,100	2,878 2,884 2,890 2,896 2,902	3,076 3,082 3,088 3,094 3,100	2,991 2,997 3,003 3,009 3,015
21,500 21,550 21,600 21,650 21,700	21,550 21,600 21,650 21,700 21,750	2,386 2,392 2,398 2,404 2,410	2,188 2,194 2,200 2,206 2,212	2,386 2,392 2,398 2,404 2,410	2,301 2,307 2,313 2,319 2,325	24,500 24,550 24,600 24,650 24,700	24,550 24,600 24,650 24,700 24,750	2,746 2,752 2,758 2,764 2,770	2,548 2,554 2,560 2,566 2,572	2,746 2,752 2,758 2,764 2,770	2,661 2,667 2,673 2,679 2,685	27,500 27,550 27,600 27,650 27,700	27,600 27,650 27,700 27,750	3,106 3,112 3,118 3,124 3,130	2,908 2,914 2,920 2,926 2,932	3,106 3,112 3,118 3,124 3,130	3,021 3,027 3,033 3,039 3,045
21,750 21,800 21,850 21,900 21,950	21,800 21,850 21,900 21,950 22,000	2,416 2,422 2,428 2,434 2,440	2,218 2,224 2,230 2,236 2,242	2,416 2,422 2,428 2,434 2,440	2,331 2,337 2,343 2,349 2,355	24,750 24,800 24,850 24,900 24,950	24,800 24,850 24,900 24,950 25,000	2,776 2,782 2,788 2,794 2,800	2,578 2,584 2,590 2,596 2,602	2,776 2,782 2,788 2,794 2,800	2,691 2,697 2,703 2,709 2,715	27,750 27,800 27,850 27,900 27,950	27,850 27,900 27,950 28,000	3,136 3,142 3,148 3,154 3,160	2,938 2,944 2,950 2,956 2,962	3,136 3,142 3,148 3,154 3,160	3,051 3,057 3,063 3,069 3,075
2	2,00	0				2	5,00	0				2	28,00	0			
22,000 22,050 22,100 22,150 22,200	22,050 22,100 22,150 22,200 22,250	2,446 2,452 2,458 2,464 2,470	2,248 2,254 2,260 2,266 2,272	2,446 2,452 2,458 2,464 2,470	2,361 2,367 2,373 2,379 2,385	25,000 25,050 25,100 25,150 25,200	25,050 25,100 25,150 25,200 25,250	2,806 2,812 2,818 2,824 2,830	2,608 2,614 2,620 2,626 2,632	2,806 2,812 2,818 2,824 2,830	2,721 2,727 2,733 2,739 2,745	28,000 28,050 28,100 28,150 28,200	28,100 28,150 28,200	3,166 3,172 3,178 3,184 3,190	2,968 2,974 2,980 2,986 2,992	3,166 3,172 3,178 3,184 3,190	3,081 3,087 3,093 3,099 3,105
22,250 22,300 22,350 22,400 22,450	22,300 22,350 22,400 22,450 22,500	2,476 2,482 2,488 2,494 2,500	2,278 2,284 2,290 2,296 2,302	2,476 2,482 2,488 2,494 2,500	2,391 2,397 2,403 2,409 2,415	25,250 25,300 25,350 25,400 25,450	25,300 25,350 25,400 25,450 25,500	2,836 2,842 2,848 2,854 2,860	2,638 2,644 2,650 2,656 2,662	2,836 2,842 2,848 2,854 2,860	2,751 2,757 2,763 2,769 2,775	28,250 28,300 28,350 28,400 28,450	28,350 28,400 28,450	3,196 3,202 3,208 3,214 3,220	2,998 3,004 3,010 3,016 3,022	3,196 3,202 3,208 3,214 3,220	3,111 3,117 3,123 3,129 3,135
22,500 22,550 22,600 22,650 22,700	22,550 22,600 22,650 22,700 22,750	2,506 2,512 2,518 2,524 2,530	2,308 2,314 2,320 2,326 2,332	2,506 2,512 2,518 2,524 2,530	2,421 2,427 2,433 2,439 2,445	25,500 25,550 25,600 25,650 25,700	25,550 25,600 25,650 25,700 25,750	2,866 2,872 2,878 2,884 2,890	2,668 2,674 2,680 2,686 2,692	2,866 2,872 2,878 2,884 2,890	2,781 2,787 2,793 2,799 2,805	28,500 28,550 28,600 28,650 28,700	28,600 28,650 28,700 28,750	3,226 3,232 3,238 3,244 3,250	3,028 3,034 3,040 3,046 3,052	3,226 3,232 3,238 3,244 3,250	3,141 3,147 3,153 3,159 3,165
22,750 22,800 22,850 22,900 22,950	22,800 22,850 22,900 22,950 23,000	2,536 2,542 2,548 2,554 2,560	2,338 2,344 2,350 2,356 2,362	2,536 2,542 2,548 2,554 2,560	2,451 2,457 2,463 2,469 2,475	25,750 25,800 25,850 25,900 25,950	25,800 25,850 25,900 25,950 26,000	2,896 2,902 2,908 2,914 2,920	2,698 2,704 2,710 2,716 2,722	2,896 2,902 2,908 2,914 2,920	2,811 2,817 2,823 2,829 2,835	28,750 28,800 28,850 28,900 28,950	28,850 28,900 28,950	3,256 3,262 3,268 3,274 3,280	3,058 3,064 3,070 3,076 3,082	3,256 3,262 3,268 3,274 3,280	3,171 3,177 3,183 3,189 3,195
2	23,00	0				2	6,00	0				2	29,00	0			
23,000 23,050 23,100 23,150 23,200 23,250	23,050 23,100 23,150 23,200 23,250 23,300	2,566 2,572 2,578 2,584 2,590 2,596	2,368 2,374 2,380 2,386 2,392 2,398	2,566 2,572 2,578 2,584 2,590	2,481 2,487 2,493 2,499 2,505 2,511	26,000 26,050 26,100 26,150 26,200 26,250	26,050 26,100 26,150 26,200 26,250 26,300	2,926 2,932 2,938 2,944 2,950 2,956	2,728 2,734 2,740 2,746 2,752 2,758	2,926 2,932 2,938 2,944 2,950 2,956	2,841 2,847 2,853 2,859 2,865 2,871	29,000 29,050 29,100 29,150 29,200	29,100 29,150 29,200 29,250	3,286 3,292 3,298 3,304 3,310 3,316	3,088 3,094 3,100 3,106 3,112 3,118	3,286 3,292 3,298 3,304 3,310 3,316	3,201 3,207 3,213 3,219 3,225 3,231
23,300 23,350 23,400 23,450	23,350 23,400 23,450 23,500	2,602 2,608 2,614 2,620	2,404 2,410 2,416 2,422	2,596 2,602 2,608 2,614 2,620	2,517 2,523 2,529 2,535	26,300 26,350 26,400 26,450	26,350 26,400 26,450 26,500	2,962 2,968 2,974 2,980	2,764 2,770 2,776 2,782	2,962 2,968 2,974 2,980	2,877 2,883 2,889 2,895	29,300 29,350 29,400 29,450	29,350 29,400 29,450 29,500	3,322 3,328 3,334 3,340	3,124 3,130 3,136 3,142	3,316 3,322 3,328 3,334 3,340 3,346	3,237 3,243 3,249 3,255
23,500 23,550 23,600 23,650 23,700	23,550 23,600 23,650 23,700 23,750	2,626 2,632 2,638 2,644 2,650	2,428 2,434 2,440 2,446 2,452	2,626 2,632 2,638 2,644 2,650	2,541 2,547 2,553 2,559 2,565	26,500 26,550 26,600 26,650 26,700	26,550 26,600 26,650 26,700 26,750	2,986 2,992 2,998 3,004 3,010	2,788 2,794 2,800 2,806 2,812	2,986 2,992 2,998 3,004 3,010	2,901 2,907 2,913 2,919 2,925	29,550 29,550 29,650 29,650 29,700	29,600 29,650 29,700 29,750	3,346 3,352 3,358 3,364 3,370	3,148 3,154 3,160 3,166 3,172	3,352 3,358 3,364 3,370	3,261 3,267 3,273 3,279 3,285
23,750 23,800 23,850 23,900 23,950	23,800 23,850 23,900 23,950 24,000	2,656 2,662 2,668 2,674 2,680	2,458 2,464 2,470 2,476 2,482	2,656 2,662 2,668 2,674 2,680	2,571 2,577 2,583 2,589 2,595	26,750 26,800 26,850 26,900 26,950	26,800 26,850 26,900 26,950 27,000	3,016 3,022 3,028 3,034 3,040	2,818 2,824 2,830 2,836 2,842	3,016 3,022 3,028 3,034 3,040	2,931 2,937 2,943 2,949 2,955	29,750 29,800 29,850 29,900 29,950	29,850 29,900 29,950	3,376 3,382 3,388 3,394 3,400	3,178 3,184 3,190 3,196 3,202	3,376 3,382 3,388 3,394 3,400	3,291 3,297 3,303 3,309 3,315

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

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxabl	е		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
3	0,00	0				3	3,00	0				(36,00	0			
30,000	30,050	3,406	3,208	3,406	3,321	33,000	33,050	3,766	3,568	3,766	3,681	36,000		4,126	3,928	4,126	4,041
30,050	30,100	3,412	3,214	3,412	3,327	33,050	33,100	3,772	3,574	3,772	3,687	36,050	36,150	4,132	3,934	4,132	4,047
30,100	30,150	3,418	3,220	3,418	3,333	33,100	33,150	3,778	3,580	3,778	3,693	36,100		4,138	3,940	4,138	4,053
30,150	30,200	3,424	3,226	3,424	3,339	33,150	33,200	3,784	3,586	3,784	3,699	36,150		4,144	3,946	4,144	4,059
30,200	30,250	3,430	3,232	3,430	3,345	33,200	33,250	3,790	3,592	3,790	3,705	36,200		4,150	3,952	4,150	4,065
30,250	30,300	3,436	3,238	3,436	3,351	33,250	33,300	3,796	3,598	3,796	3,711	36,250		4,156	3,958	4,156	4,071
30,300	30,350	3,442	3,244	3,442	3,357	33,300	33,350	3,802	3,604	3,802	3,717	36,300	36,400	4,162	3,964	4,162	4,077
30,350	30,400	3,448	3,250	3,448	3,363	33,350	33,400	3,808	3,610	3,808	3,723	36,350		4,168	3,970	4,168	4,083
30,400	30,450	3,454	3,256	3,454	3,369	33,400	33,450	3,814	3,616	3,814	3,729	36,400		4,174	3,976	4,174	4,089
30,450	30,500	3,460	3,262	3,460	3,375	33,450	33,500	3,820	3,622	3,820	3,735	36,450		4,180	3,982	4,180	4,095
30,500	30,550	3,466	3,268	3,466	3,381	33,500	33,550	3,826	3,628	3,826	3,741	36,500	36,550	4,186	3,988	4,186	4,101
30,550	30,600	3,472	3,274	3,472	3,387	33,550	33,600	3,832	3,634	3,832	3,747	36,550	36,650	4,192	3,994	4,192	4,107
30,600	30,650	3,478	3,280	3,478	3,393	33,600	33,650	3,838	3,640	3,838	3,753	36,600		4,198	4,000	4,198	4,113
30,650	30,700	3,484	3,286	3,484	3,399	33,650	33,700	3,844	3,646	3,844	3,759	36,650		4,204	4,006	4,204	4,119
30,700	30,750	3,490	3,292	3,490	3,405	33,700	33,750	3,850	3,652	3,850	3,765	36,700		4,210	4,012	4,210	4,125
30,750	30,800	3,496	3,298	3,496	3,411	33,750	33,800	3,856	3,658	3,856	3,771	36,750	36,800	4,216	4,018	4,216	4,131
30,800	30,850	3,502	3,304	3,502	3,417	33,800	33,850	3,862	3,664	3,862	3,777	36,800	36,900	4,222	4,024	4,222	4,137
30,850	30,900	3,508	3,310	3,508	3,423	33,850	33,900	3,868	3,670	3,868	3,783	36,850		4,228	4,030	4,228	4,143
30,900	30,950	3,514	3,316	3,514	3,429	33,900	33,950	3,874	3,676	3,874	3,789	36,900		4,234	4,036	4,234	4,149
30,950	31,000	3,520	3,322	3,520	3,435	33,950	34,000	3,880	3,682	3,880	3,795	36,950		4,240	4,042	4,240	4,155
3	1,00	0				3	4,00	0				(37,00	00			
31,000	31,050	3,526	3,328	3,526	3,441	34,000	34,050	3,886	3,688	3,886	3,801	37,000	37,050	4,246	4,048	4,246	4,161
31,050	31,100	3,532	3,334	3,532	3,447	34,050	34,100	3,892	3,694	3,892	3,807	37,050		4,252	4,054	4,252	4,167
31,100	31,150	3,538	3,340	3,538	3,453	34,100	34,150	3,898	3,700	3,898	3,813	37,100		4,258	4,060	4,258	4,173
31,150	31,200	3,544	3,346	3,544	3,459	34,150	34,200	3,904	3,706	3,904	3,819	37,150	37,200	4,264	4,066	4,264	4,179
31,200	31,250	3,550	3,352	3,550	3,465	34,200	34,250	3,910	3,712	3,910	3,825	37,200		4,270	4,072	4,270	4,185
31,250	31,300	3,556	3,358	3,556	3,471	34,250	34,300	3,916	3,718	3,916	3,831	37,250		4,276	4,078	4,276	4,191
31,300	31,350	3,562	3,364	3,562	3,477	34,300	34,350	3,922	3,724	3,922	3,837	37,300		4,282	4,084	4,282	4,197
31,350	31,400	3,568	3,370	3,568	3,483	34,350	34,400	3,928	3,730	3,928	3,843	37,350		4,288	4,090	4,288	4,203
31,400	31,450	3,574	3,376	3,574	3,489	34,400	34,450	3,934	3,736	3,934	3,849	37,400	37,450	4,294	4,096	4,294	4,209
31,450	31,500	3,580	3,382	3,580	3,495	34,450	34,500	3,940	3,742	3,940	3,855	37,450		4,300	4,102	4,300	4,215
31,500	31,550	3,586	3,388	3,586	3,501	34,500	34,550	3,946	3,742	3,946	3,861	37,450		4,300	4,102	4,300	4,215
31,550	31,600	3,592	3,394	3,592	3,507	34,550	34,600	3,952	3,754	3,952	3,867	37,550		4,312	4,114	4,312	4,227
31,600	31,650	3,598	3,400	3,598	3,513	34,600	34,650	3,958	3,760	3,958	3,873	37,600		4,318	4,120	4,318	4,233
31,650	31,700	3,604	3,406	3,604	3,519	34,650	34,700	3,964	3,766	3,964	3,879	37,650	37,700	4,324	4,126	4,324	4,239
31,700	31,750	3,610	3,412	3,610	3,525	34,700	34,750	3,970	3,772	3,970	3,885	37,700		4,330	4,132	4,330	4,245
31,750	31,800	3,616	3,418	3,616	3,525	34,750	34,800	3,976	3,772	3,976	3,891	37,750		4,336	4,132	4,336	4,245
31,800	31,850	3,622	3,424	3,622	3,537	34,800	34,850	3,982	3,784	3,982	3,897	37,800	37,850	4,342	4,144	4,342	4,257
31,850	31,900	3,628	3,430	3,628	3,543	34,850	34,900	3,988	3,790	3,988	3,903	37,850		4,348	4,150	4,348	4,263
31,900	31,950	3,634	3,436	3,634	3,549	34,900	34,950	3,994	3,796	3,994	3,909	37,900	37,950	4,354	4,156	4,354	4,269
31,950	32,000	3,640	3,442	3,640	3,555	34,950	35,000 5,000	4,000	3,802	4,000	3,915	37,950	38,000 38,000	4,360	4,162	4,360	4,275
	2,00		0.440	0.040	0.504				0.000	4.000	0.001				4.100	4.000	4.004
32,000	32,050	3,646	3,448	3,646	3,561	35,000	35,050	4,006	3,808	4,006	3,921	38,000	38,100	4,366	4,168	4,366	4,281
32,050	32,100	3,652	3,454	3,652	3,567	35,050	35,100	4,012	3,814	4,012	3,927	38,050		4,372	4,174	4,372	4,287
32,100	32,150	3,658	3,460	3,658	3,573	35,100	35,150	4,018	3,820	4,018	3,933	38,100		4,378	4,180	4,378	4,293
32,150	32,200	3,664	3,466	3,664	3,579	35,150	35,200	4,024	3,826	4,024	3,939	38,150		4,384	4,186	4,384	4,299
32,200	32,250	3,670	3,472	3,670	3,585	35,200	35,250	4,030	3,832	4,030	3,945	38,200	38,250	4,390	4,192	4,390	4,305
32,250	32,300	3,676	3,478	3,676	3,591	35,250	35,300	4,036	3,838	4,036	3,951	38,250	38,350	4,396	4,198	4,396	4,311
32,300	32,350	3,682	3,484	3,682	3,597	35,300	35,350	4,042	3,844	4,042	3,957	38,300		4,402	4,204	4,402	4,317
32,350	32,400	3,688	3,490	3,688	3,603	35,350	35,400	4,048	3,850	4,048	3,963	38,350	38,400	4,408	4,210	4,408	4,323
32,400	32,450	3,694	3,496	3,694	3,609	35,400	35,450	4,054	3,856	4,054	3,969	38,400		4,414	4,216	4,414	4,329
32,450	32,500	3,700	3,502	3,700	3,615	35,450	35,500	4,060	3,862	4,060	3,975	38,450	38,500	4,420	4,222	4,420	4,335
32,500	32,550	3,706	3,508	3,706	3,621	35,500	35,550	4,066	3,868	4,066	3,981	38,500		4,426	4,228	4,426	4,341
32,550	32,600	3,712	3,514	3,712	3,627	35,550	35,600	4,072	3,874	4,072	3,987	38,550		4,432	4,234	4,432	4,347
32,600	32,650	3,718	3,520	3,718	3,633	35,600	35,650	4,078	3,880	4,078	3,993	38,600	38,650	4,438	4,240	4,438	4,353
32,650	32,700	3,724	3,526	3,724	3,639	35,650	35,700	4,084	3,886	4,084	3,999	38,650		4,444	4,246	4,444	4,359
32,700	32,750	3,730	3,532	3,730	3,645	35,700	35,750	4,090	3,892	4,090	4,005	38,700	38,750	4,450	4,252	4,450	4,365
32,750	32,800	3,736	3,538	3,736	3,651	35,750	35,800	4,096	3,898	4,096	4,011	38,750		4,456	4,258	4,456	4,371
32,800	32,850	3,742	3,544	3,742	3,657	35,800	35,850	4,102	3,904	4,102	4,017	38,800		4,462	4,264	4,462	4,377
32,850	32,900	3,748	3,550	3,748	3,663	35,850	35,900	4,108	3,910	4,108	4,023	38,850	38,900	4,468	4,270	4,468	4,383
32,900	32,950	3,754	3,556	3,754	3,669	35,900	35,950	4,114	3,916	4,114	4,029	38,900		4,474	4,276	4,474	4,389
32,950	33,000	3,760	3,562	3,760	3,675	35,950	36,000	4,120	3,922	4,120	4,035	38,950		4,480	4,282	4,480	4,395

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

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line (taxab	е		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
3	9,00	0				4	2,00	0				4	15,00	0			
39,000	39,050	4,486	4,288	4,486	4,401	42,000	42,050	5,036	4,648	5,036	4,761	45,000		5,696	5,008	5,696	5,121
39,050	39,100	4,492	4,294	4,492	4,407	42,050	42,100	5,047	4,654	5,047	4,767	45,050		5,707	5,014	5,707	5,127
39,100	39,150	4,498	4,300	4,498	4,413	42,100	42,150	5,058	4,660	5,058	4,773	45,100		5,718	5,020	5,718	5,133
39,150	39,200	4,504	4,306	4,504	4,419	42,150	42,200	5,069	4,666	5,069	4,779	45,150		5,729	5,026	5,729	5,139
39,200	39,250	4,510	4,312	4,510	4,425	42,200	42,250	5,080	4,672	5,080	4,785	45,200		5,740	5,032	5,740	5,145
39,250	39,300	4,516	4,318	4,516	4,431	42,250	42,300	5,091	4,678	5,091	4,791	45,250	45,300	5,751	5,038	5,751	5,151
39,300	39,350	4,522	4,324	4,522	4,437	42,300	42,350	5,102	4,684	5,102	4,797	45,300		5,762	5,044	5,762	5,157
39,350	39,400	4,528	4,330	4,528	4,443	42,350	42,400	5,113	4,690	5,113	4,803	45,350		5,773	5,050	5,773	5,163
39,400	39,450	4,534	4,336	4,534	4,449	42,400	42,450	5,124	4,696	5,124	4,809	45,400		5,784	5,056	5,784	5,169
39,450	39,500	4,540	4,342	4,540	4,455	42,450	42,500	5,135	4,702	5,135	4,815	45,450		5,795	5,062	5,795	5,175
39,500	39,550	4,546	4,348	4,546	4,461	42,500	42,550	5,146	4,708	5,146	4,821	45,500	45,550	5,806	5,068	5,806	5,181
39,550	39,600	4,552	4,354	4,552	4,467	42,550	42,600	5,157	4,714	5,157	4,827	45,550	45,650	5,817	5,074	5,817	5,187
39,600	39,650	4,558	4,360	4,558	4,473	42,600	42,650	5,168	4,720	5,168	4,833	45,600		5,828	5,080	5,828	5,193
39,650	39,700	4,564	4,366	4,564	4,479	42,650	42,700	5,179	4,726	5,179	4,839	45,650		5,839	5,086	5,839	5,199
39,700	39,750	4,570	4,372	4,570	4,485	42,700	42,750	5,190	4,732	5,190	4,845	45,700		5,850	5,092	5,850	5,205
39,750	39,800	4,576	4,378	4,576	4,491	42,750	42,800	5,201	4,738	5,201	4,851	45,750	45,800	5,861	5,098	5,861	5,211
39,800	39,850	4,582	4,384	4,582	4,497	42,800	42,850	5,212	4,744	5,212	4,857	45,800	45,900	5,872	5,104	5,872	5,217
39,850	39,900	4,588	4,390	4,588	4,503	42,850	42,900	5,223	4,750	5,223	4,863	45,850		5,883	5,110	5,883	5,223
39,900	39,950	4,594	4,396	4,594	4,509	42,900	42,950	5,234	4,756	5,234	4,869	45,900		5,894	5,116	5,894	5,229
39,950	40,000	4,600	4,402	4,600	4,515	42,950	43,000	5,245	4,762	5,245	4,875	45,950		5,905	5,122	5,905	5,235
4	0,00	0				4	3,00	0				4	16,00	00			
40,000	40,050	4,606	4,408	4,606	4,521	43,000	43,050	5,256	4,768	5,256	4,881	46,000		5,916	5,128	5,916	5,241
40,050	40,100	4,612	4,414	4,612	4,527	43,050	43,100	5,267	4,774	5,267	4,887	46,050		5,927	5,134	5,927	5,247
40,100	40,150	4,618	4,420	4,618	4,533	43,100	43,150	5,278	4,780	5,278	4,893	46,100		5,938	5,140	5,938	5,253
40,150	40,200	4,629	4,426	4,629	4,539	43,150	43,200	5,289	4,786	5,289	4,899	46,150		5,949	5,146	5,949	5,259
40,200	40,250	4,640	4,432	4,640	4,545	43,200	43,250	5,300	4,792	5,300	4,905	46,200		5,960	5,152	5,960	5,265
40,250	40,300	4,651	4,438	4,651	4,551	43,250	43,300	5,311	4,798	5,311	4,911	46,250	46,300	5,971	5,158	5,971	5,271
40,300	40,350	4,662	4,444	4,662	4,557	43,300	43,350	5,322	4,804	5,322	4,917	46,300		5,982	5,164	5,982	5,277
40,350	40,400	4,673	4,450	4,673	4,563	43,350	43,400	5,333	4,810	5,333	4,923	46,350		5,993	5,170	5,993	5,283
40,400	40,450	4,684	4,456	4,684	4,569	43,400	43,450	5,344	4,816	5,344	4,929	46,400		6,004	5,176	6,004	5,289
40,450	40,500	4,695	4,462	4,695	4,575	43,450	43,500	5,355	4,822	5,355	4,935	46,450		6,015	5,182	6,015	5,295
40,500	40,550	4,706	4,468	4,706	4,581	43,500	43,550	5,366	4,828	5,366	4,941	46,500	46,550	6,026	5,188	6,026	5,301
40,550	40,600	4,717	4,474	4,717	4,587	43,550	43,600	5,377	4,834	5,377	4,947	46,550		6,037	5,194	6,037	5,307
40,600	40,650	4,728	4,480	4,728	4,593	43,600	43,650	5,388	4,840	5,388	4,953	46,600		6,048	5,200	6,048	5,313
40,650	40,700	4,739	4,486	4,739	4,599	43,650	43,700	5,399	4,846	5,399	4,959	46,650		6,059	5,206	6,059	5,319
40,700	40,750	4,750	4,492	4,750	4,605	43,700	43,750	5,410	4,852	5,410	4,965	46,700		6,070	5,212	6,070	5,325
40,750	40,800	4,761	4,498	4,761	4,611	43,750	43,800	5,421	4,858	5,421	4,971	46,750	46,800	6,081	5,218	6,081	5,331
40,800	40,850	4,772	4,504	4,772	4,617	43,800	43,850	5,432	4,864	5,432	4,977	46,800		6,092	5,224	6,092	5,337
40,850	40,900	4,783	4,510	4,783	4,623	43,850	43,900	5,443	4,870	5,443	4,983	46,850		6,103	5,230	6,103	5,343
40,900	40,950	4,794	4,516	4,794	4,629	43,900	43,950	5,454	4,876	5,454	4,989	46,900		6,114	5,236	6,114	5,349
40,950	41,000	4,805	4,522	4,805	4,635	43,950	44,000	5,465	4,882	5,465	4,995	46,950		6,125	5,242	6,125	5,355
4	1,00	0				4	4,00					4	17,00	00			
41,000	41,050	4,816	4,528	4,816	4,641	44,000	44,050	5,476	4,888	5,476	5,001	47,000		6,136	5,248	6,136	5,361
41,050	41,100	4,827	4,534	4,827	4,647	44,050	44,100	5,487	4,894	5,487	5,007	47,050	47,150	6,147	5,254	6,147	5,367
41,100	41,150	4,838	4,540	4,838	4,653	44,100	44,150	5,498	4,900	5,498	5,013	47,100		6,158	5,260	6,158	5,373
41,150	41,200	4,849	4,546	4,849	4,659	44,150	44,200	5,509	4,906	5,509	5,019	47,150		6,169	5,266	6,169	5,379
41,200	41,250	4,860	4,552	4,860	4,665	44,200	44,250	5,520	4,912	5,520	5,025	47,200		6,180	5,272	6,180	5,385
41,250	41,300	4,871	4,558	4,871	4,671	44,250	44,300	5,531	4,918	5,531	5,031	47,250	47,300	6,191	5,278	6,191	5,391
41,300	41,350	4,882	4,564	4,882	4,677	44,300	44,350	5,542	4,924	5,542	5,037	47,300	47,400	6,202	5,284	6,202	5,397
41,350	41,400	4,893	4,570	4,893	4,683	44,350	44,400	5,553	4,930	5,553	5,043	47,350		6,213	5,290	6,213	5,403
41,400	41,450	4,904	4,576	4,904	4,689	44,400	44,450	5,564	4,936	5,564	5,049	47,400		6,224	5,296	6,224	5,409
41,450	41,500	4,915	4,582	4,915	4,695	44,450	44,500	5,575	4,942	5,575	5,055	47,450		6,235	5,302	6,235	5,415
41,500	41,550	4,926	4,588	4,926	4,701	44,500	44,550	5,586	4,948	5,586	5,061	47,500		6,246	5,308	6,246	5,421
41,550	41,600	4,937	4,594	4,937	4,707	44,550	44,600	5,597	4,954	5,597	5,067	47,550		6,257	5,314	6,257	5,427
41,600	41,650	4,948	4,600	4,948	4,713	44,600	44,650	5,608	4,960	5,608	5,073	47,600	47,650	6,268	5,320	6,268	5,433
41,650	41,700	4,959	4,606	4,959	4,719	44,650	44,700	5,619	4,966	5,619	5,079	47,650		6,279	5,326	6,279	5,439
41,700	41,750	4,970	4,612	4,970	4,725	44,700	44,750	5,630	4,972	5,630	5,085	47,700		6,290	5,332	6,290	5,445
41,750	41,800	4,981	4,618	4,981	4,731	44,750	44,800	5,641	4,978	5,641	5,091	47,750		6,301	5,338	6,301	5,451
41,800	41,850	4,992	4,624	4,992	4,737	44,800	44,850	5,652	4,984	5,652	5,097	47,800		6,312	5,344	6,312	5,457
41,850	41,900	5,003	4,630	5,003	4,743	44,850	44,900	5,663	4,990	5,663	5,103	47,850	47,900	6,323	5,350	6,323	5,463
41,900	41,950	5,014	4,636	5,014	4,749	44,900	44,950	5,674	4,996	5,674	5,109	47,900		6,334	5,356	6,334	5,469
41,950	42,000	5,025	4,642	5,025	4,755	44,950	45,000	5,685	5,002	5,685	5,115	47,950		6,345	5,362	6,345	5,475

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

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					Your tax is—						Your tax is—						
48,000					51,000						54,000						
48,000 48,050 48,100 48,150	48,050 48,100 48,150 48,200	6,356 6,367 6,378 6,389	5,368 5,374 5,380 5,386	6,356 6,367 6,378 6,389	5,481 5,487 5,493 5,499	51,000 51,050 51,100 51,150	51,050 51,100 51,150 51,200	7,016 7,027 7,038 7,049	5,728 5,734 5,740 5,746	7,016 7,027 7,038 7,049	5,841 5,847 5,853 5,859	54,000 54,050 54,100 54,150	54,100 54,150	7,676 7,687 7,698 7,709	6,088 6,094 6,100 6,106	7,676 7,687 7,698 7,709	6,234 6,245 6,256 6,267
48,200 48,250 48,300 48,350	48,250 48,300 48,350 48,400	6,400 6,411 6,422 6,433	5,392 5,398 5,404 5,410	6,400 6,411 6,422 6,433	5,505 5,511 5,517 5,523	51,200 51,250 51,300 51,350	51,250 51,300 51,350 51,400	7,060 7,071 7,082 7,093	5,752 5,758 5,764 5,770	7,060 7,071 7,082 7,093	5,865 5,871 5,877 5,883	54,200 54,250 54,300 54,350	54,250 54,300 54,350	7,720 7,731 7,742 7,753	6,112 6,118 6,124 6,130	7,720 7,731 7,742 7,753	6,278 6,289 6,300 6,311
48,400 48,450 48,500 48,550	48,450 48,500 48,550 48,600	6,444 6,455 6,466 6,477	5,416 5,422 5,428 5,434	6,444 6,455 6,466 6,477	5,529 5,535 5,541 5,547	51,400 51,450 51,500 51,550	51,450 51,500 51,550 51,600	7,104 7,115 7,126 7,137	5,776 5,782 5,788 5,794	7,104 7,115 7,126 7,137	5,889 5,895 5,901 5,907	54,400 54,450 54,500 54,550	54,500 54,550	7,764 7,775 7,786 7,797	6,136 6,142 6,148 6,154	7,764 7,775 7,786 7,797	6,322 6,333 6,344 6,355
48,600 48,650 48,700 48,750	48,650 48,700 48,750 48,800	6,488 6,499 6,510 6,521	5,440 5,446 5,452 5,458	6,488 6,499 6,510 6,521	5,553 5,559 5,565 5,571	51,600 51,650 51,700 51,750	51,650 51,700 51,750 51,800	7,148 7,159 7,170 7,181	5,800 5,806 5,812 5,818	7,148 7,159 7,170 7,181	5,913 5,919 5,925 5,931	54,600 54,650 54,700 54,750	54,650 54,700 54,750 54,800	7,808 7,819 7,830 7,841	6,160 6,166 6,172 6,178	7,808 7,819 7,830 7,841	6,366 6,377 6,388 6,399
48,800 48,850 48,900 48,950	48,850 48,900 48,950 49,000	6,532 6,543 6,554 6,565	5,464 5,470 5,476 5,482	6,532 6,543 6,554 6,565	5,577 5,583 5,589 5,595	51,800 51,850 51,900 51,950	51,850 51,900 51,950 52,000	7,192 7,203 7,214 7,225	5,824 5,830 5,836 5,842	7,192 7,203 7,214 7,225	5,937 5,943 5,949 5,955	54,800 54,850 54,900 54,950	54,850 54,900 54,950	7,852 7,863 7,874 7,885	6,184 6,190 6,196 6,202	7,852 7,863 7,874 7,885	6,410 6,421 6,432 6,443
49,000					52,000						55,000						
49,000 49,050 49,100 49,150 49,200	49,050 49,100 49,150 49,200 49,250	6,576 6,587 6,598 6,609 6,620	5,488 5,494 5,500 5,506 5,512	6,576 6,587 6,598 6,609 6,620	5,601 5,607 5,613 5,619 5,625	52,000 52,050 52,100 52,150 52,200	52,050 52,100 52,150 52,200 52,250	7,236 7,247 7,258 7,269 7,280	5,848 5,854 5,860 5,866 5,872	7,236 7,247 7,258 7,269 7,280	5,961 5,967 5,973 5,979 5,985	55,000 55,050 55,100 55,150 55,200	55,100 55,150 55,200	7,896 7,907 7,918 7,929 7,940	6,208 6,214 6,220 6,226 6,232	7,896 7,907 7,918 7,929 7,940	6,454 6,465 6,476 6,487 6,498
49,250 49,300 49,350 49,400 49,450	49,300 49,350 49,400 49,450 49,500	6,631 6,642 6,653 6,664 6,675	5,518 5,524 5,530 5,536 5,542	6,631 6,642 6,653 6,664 6,675	5,631 5,637 5,643 5,649 5,655	52,250 52,300 52,350 52,400 52,450	52,300 52,350 52,400 52,450 52,500	7,291 7,302 7,313 7,324 7,335	5,878 5,884 5,890 5,896 5,902	7,291 7,302 7,313 7,324 7,335	5,991 5,997 6,003 6,009 6,015	55,250 55,300 55,350 55,400 55,450	55,350 55,400 55,450	7,951 7,962 7,973 7,984 7,995	6,238 6,244 6,250 6,256 6,262	7,951 7,962 7,973 7,984 7,995	6,509 6,520 6,531 6,542 6,553
49,500 49,550 49,600 49,650 49,700	49,550 49,600 49,650 49,700 49,750	6,686 6,697 6,708 6,719 6,730	5,548 5,554 5,560 5,566 5,572	6,686 6,697 6,708 6,719 6,730	5,661 5,667 5,673 5,679 5,685	52,500 52,550 52,600 52,650 52,700	52,550 52,600 52,650 52,700 52,750	7,346 7,357 7,368 7,379 7,390	5,908 5,914 5,920 5,926 5,932	7,346 7,357 7,368 7,379 7,390	6,021 6,027 6,033 6,039 6,045	55,500 55,550 55,650 55,650 55,700	55,550 55,600 55,650 55,700	8,006 8,017 8,028 8,039 8,050	6,268 6,274 6,280 6,286 6,292	8,006 8,017 8,028 8,039 8,050	6,564 6,575 6,586 6,597 6,608
49,750 49,800 49,850 49,900 49,950	49,800 49,850 49,900 49,950 50,000	6,741 6,752 6,763 6,774 6,785	5,578 5,584 5,590 5,596 5,602	6,741 6,752 6,763 6,774 6,785	5,691 5,697 5,703 5,709 5,715	52,750 52,800 52,850 52,900 52,950	52,800 52,850 52,900 52,950 53,000	7,401 7,412 7,423 7,434 7,445	5,938 5,944 5,950 5,956 5,962	7,401 7,412 7,423 7,434 7,445	6,051 6,057 6,063 6,069 6,075	55,750 55,800 55,850 55,900 55,950	55,850 55,900 55,950	8,061 8,072 8,083 8,094 8,105	6,298 6,304 6,310 6,316 6,322	8,061 8,072 8,083 8,094 8,105	6,619 6,630 6,641 6,652 6,663
50,000						53,000						56,000					
50,000 50,050 50,100 50,150 50,200	50,050 50,100 50,150 50,200 50,250	6,796 6,807 6,818 6,829 6,840	5,608 5,614 5,620 5,626 5,632	6,796 6,807 6,818 6,829 6,840	5,721 5,727 5,733 5,739 5,745	53,000 53,050 53,100 53,150 53,200	53,050 53,100 53,150 53,200 53,250	7,456 7,467 7,478 7,489 7,500	5,968 5,974 5,980 5,986 5,992	7,456 7,467 7,478 7,489 7,500	6,081 6,087 6,093 6,099 6,105	56,000 56,050 56,100 56,150 56,200	56,100 56,150 56,200 56,250	8,116 8,127 8,138 8,149 8,160	6,328 6,334 6,340 6,346 6,352	8,116 8,127 8,138 8,149 8,160	6,674 6,685 6,696 6,707 6,718
50,250 50,300 50,350 50,400 50,450	50,300 50,350 50,400 50,450 50,500	6,851 6,862 6,873 6,884 6,895	5,638 5,644 5,650 5,656 5,662	6,851 6,862 6,873 6,884 6,895	5,751 5,757 5,763 5,769 5,775	53,250 53,300 53,350 53,400 53,450	53,300 53,350 53,400 53,450 53,500	7,511 7,522 7,533 7,544 7,555	5,998 6,004 6,010 6,016 6,022	7,511 7,522 7,533 7,544 7,555	6,111 6,117 6,123 6,129 6,135	56,250 56,300 56,350 56,400 56,450	56,350 56,400 56,450 56,500	8,171 8,182 8,193 8,204 8,215	6,358 6,364 6,370 6,376 6,382	8,171 8,182 8,193 8,204 8,215	6,729 6,740 6,751 6,762 6,773
50,500 50,550 50,600 50,650 50,700	50,550 50,600 50,650 50,700 50,750	6,906 6,917 6,928 6,939 6,950	5,668 5,674 5,680 5,686 5,692	6,906 6,917 6,928 6,939 6,950	5,781 5,787 5,793 5,799 5,805	53,500 53,550 53,600 53,650 53,700	53,550 53,600 53,650 53,700 53,750	7,566 7,577 7,588 7,599 7,610	6,028 6,034 6,040 6,046 6,052	7,566 7,577 7,588 7,599 7,610	6,141 6,147 6,153 6,159 6,168	56,500 56,550 56,600 56,650 56,700	56,600 56,650 56,700	8,226 8,237 8,248 8,259 8,270	6,388 6,394 6,400 6,406 6,412	8,226 8,237 8,248 8,259 8,270	6,784 6,795 6,806 6,817 6,828
50,750 50,800 50,850 50,900 50,950	50,800 50,850 50,900 50,950 51,000	6,961 6,972 6,983 6,994 7,005	5,698 5,704 5,710 5,716 5,722	6,961 6,972 6,983 6,994 7,005	5,811 5,817 5,823 5,829 5,835	53,750 53,800 53,850 53,900 53,950	53,800 53,850 53,900 53,950 54,000	7,621 7,632 7,643 7,654 7,665	6,058 6,064 6,070 6,076 6,082	7,621 7,632 7,643 7,654 7,665	6,179 6,190 6,201 6,212 6,223	56,750 56,800 56,850 56,900 56,950	56,850 56,900 56,950	8,281 8,292 8,303 8,314 8,325	6,418 6,424 6,430 6,436 6,442	8,281 8,292 8,303 8,314 8,325	6,839 6,850 6,861 6,872 6,883

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

If line 1 (taxable income			And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxable income	е		And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
5	7,00	0				6	0,00	0				6	3,00	0			
57,000 57,050 57,100 57,150 57,200	57,050 57,100 57,150 57,200 57,250	8,336 8,347 8,358 8,369 8,380	6,448 6,454 6,460 6,466 6,472	8,336 8,347 8,358 8,369 8,380	6,894 6,905 6,916 6,927 6,938	60,000 60,050 60,100 60,150 60,200	60,050 60,100 60,150 60,200 60,250	8,996 9,007 9,018 9,029 9,040	6,808 6,814 6,820 6,826 6,832	8,996 9,007 9,018 9,029 9,040	7,554 7,565 7,576 7,587 7,598	63,000 63,050 63,100 63,150 63,200	63,100 63,150 63,200	9,656 9,667 9,678 9,689 9,700	7,168 7,174 7,180 7,186 7,192	9,656 9,667 9,678 9,689 9,700	8,214 8,225 8,236 8,247 8,258
57,250 57,300 57,350 57,400 57,450 57,500	57,300 57,350 57,400 57,450 57,500	8,391 8,402 8,413 8,424 8,435 8,446	6,478 6,484 6,490 6,496 6,502 6,508	8,391 8,402 8,413 8,424 8,435 8,446	6,949 6,960 6,971 6,982 6,993 7,004	60,250 60,300 60,350 60,400 60,450	60,300 60,350 60,400 60,450 60,500	9,051 9,062 9,073 9,084 9,095 9,106	6,838 6,844 6,850 6,856 6,862 6,868	9,051 9,062 9,073 9,084 9,095 9,106	7,609 7,620 7,631 7,642 7,653 7,664	63,250 63,300 63,350 63,400 63,450	63,350 63,400 63,450 63,500	9,711 9,722 9,733 9,744 9,755 9,766	7,198 7,204 7,210 7,216 7,222 7,228	9,711 9,722 9,733 9,744 9,755 9,766	8,269 8,280 8,291 8,302 8,313
57,500 57,550 57,600 57,650 57,700 57,750	57,650 57,650 57,700 57,750 57,800	8,446 8,457 8,468 8,479 8,490 8,501	6,508 6,514 6,520 6,526 6,532 6,538	8,446 8,457 8,468 8,479 8,490 8,501	7,004 7,015 7,026 7,037 7,048 7,059	60,500 60,550 60,600 60,650 60,700	60,650 60,650 60,700 60,750 60,800	9,106 9,117 9,128 9,139 9,150 9,161	6,888 6,880 6,886 6,892 6,898	9,106 9,117 9,128 9,139 9,150 9,161	7,664 7,675 7,686 7,697 7,708 7,719	63,550 63,550 63,600 63,650 63,700	63,600 63,650 63,700 63,750	9,766 9,777 9,788 9,799 9,810 9,821	7,228 7,234 7,240 7,246 7,252 7,258	9,766 9,777 9,788 9,799 9,810 9,821	8,324 8,335 8,346 8,357 8,368 8,379
57,800 57,850 57,900 57,950	57,850 57,900 57,950 58,000	8,512 8,523 8,534 8,545	6,544 6,550 6,556 6,562	8,512 8,523 8,534 8,545	7,070 7,081 7,092 7,103	60,800 60,850 60,900 60,950	60,850 60,900 60,950 61,000	9,172 9,183 9,194 9,205	6,904 6,910 6,916 6,922	9,172 9,183 9,194 9,205	7,730 7,741 7,752 7,763	63,800 63,850 63,900 63,950	63,850 63,900 63,950 64,000	9,832 9,843 9,854 9,865	7,264 7,270 7,276 7,282	9,832 9,843 9,854 9,865	8,390 8,401 8,412 8,423
	8,00						1,00						64,00				
58,000 58,050 58,100 58,150 58,200	58,050 58,100 58,150 58,200 58,250	8,556 8,567 8,578 8,589 8,600	6,568 6,574 6,580 6,586 6,592	8,556 8,567 8,578 8,589 8,600	7,114 7,125 7,136 7,147 7,158	61,000 61,050 61,100 61,150 61,200	61,050 61,100 61,150 61,200 61,250	9,216 9,227 9,238 9,249 9,260	6,928 6,934 6,940 6,946 6,952	9,216 9,227 9,238 9,249 9,260	7,774 7,785 7,796 7,807 7,818	64,000 64,050 64,100 64,150 64,200	64,100 64,150 64,200	9,876 9,887 9,898 9,909 9,920	7,288 7,294 7,300 7,306 7,312	9,876 9,887 9,898 9,909 9,920	8,434 8,445 8,456 8,467 8,478
58,250 58,300 58,350 58,400 58,450	58,300 58,350 58,400 58,450 58,500	8,611 8,622 8,633 8,644 8,655	6,598 6,604 6,610 6,616 6,622	8,611 8,622 8,633 8,644 8,655	7,169 7,180 7,191 7,202 7,213	61,250 61,300 61,350 61,400 61,450	61,300 61,350 61,400 61,450 61,500	9,271 9,282 9,293 9,304 9,315	6,958 6,964 6,970 6,976 6,982	9,271 9,282 9,293 9,304 9,315	7,829 7,840 7,851 7,862 7,873	64,250 64,300 64,350 64,400 64,450	64,350 64,400 64,450 64,500	9,931 9,942 9,953 9,964 9,975	7,318 7,324 7,330 7,336 7,342	9,931 9,942 9,953 9,964 9,975	8,489 8,500 8,511 8,522 8,533
58,500 58,550 58,600 58,650 58,700 58,750	58,550 58,600 58,650 58,700 58,750 58,800	8,666 8,677 8,688 8,699 8,710 8,721	6,628 6,634 6,640 6,646 6,652 6,658	8,666 8,677 8,688 8,699 8,710 8,721	7,224 7,235 7,246 7,257 7,268 7,279	61,500 61,550 61,600 61,650 61,700	61,550 61,600 61,650 61,700 61,750 61,800	9,326 9,337 9,348 9,359 9,370 9,381	6,988 6,994 7,000 7,006 7,012 7,018	9,326 9,337 9,348 9,359 9,370 9,381	7,884 7,895 7,906 7,917 7,928 7,939	64,500 64,550 64,600 64,650 64,700	64,600 64,650 64,700 64,750	9,986 9,997 10,008 10,019 10,030 10,041	7,348 7,354 7,360 7,366 7,372 7,378	9,986 9,997 10,008 10,019 10,030 10,041	8,544 8,555 8,566 8,577 8,588 8,599
58,800 58,850 58,900 58,950	58,850 58,900 58,950 59,000	8,732 8,743 8,754 8,765	6,664 6,670 6,676 6,682	8,732 8,743 8,754 8,765	7,279 7,290 7,301 7,312 7,323	61,800 61,850 61,900 61,950	61,850 61,900 61,950 62,000	9,392 9,403 9,414 9,425	7,016 7,024 7,030 7,036 7,042	9,392 9,403 9,414 9,425	7,959 7,950 7,961 7,972 7,983	64,800 64,850 64,900 64,950	64,850 64,900 64,950 65,000	10,052 10,063 10,074 10,085	7,376 7,384 7,390 7,396 7,402	10,052 10,063 10,074 10,085	8,610 8,621 8,632 8,643
5	9,00	0				6	2,00	0				6	55,00	0			
59,000 59,050 59,100 59,150 59,200	59,050 59,100 59,150 59,200 59,250	8,776 8,787 8,798 8,809 8,820	6,688 6,694 6,700 6,706 6,712	8,776 8,787 8,798 8,809 8,820	7,334 7,345 7,356 7,367 7,378	62,000 62,050 62,100 62,150 62,200	62,050 62,100 62,150 62,200 62,250	9,436 9,447 9,458 9,469 9,480	7,048 7,054 7,060 7,066 7,072	9,436 9,447 9,458 9,469 9,480	7,994 8,005 8,016 8,027 8,038	65,000 65,050 65,100 65,150 65,200	65,100 65,150 65,200 65,250	10,096 10,107 10,118 10,129 10,140	7,408 7,414 7,420 7,426 7,432	10,096 10,107 10,118 10,129 10,140	8,654 8,665 8,676 8,687 8,698
59,250 59,300 59,350 59,400 59,450	59,300 59,350 59,400 59,450 59,500	8,831 8,842 8,853 8,864 8,875	6,718 6,724 6,730 6,736 6,742	8,831 8,842 8,853 8,864 8,875	7,389 7,400 7,411 7,422 7,433	62,250 62,300 62,350 62,400 62,450	62,300 62,350 62,400 62,450 62,500	9,491 9,502 9,513 9,524 9,535	7,078 7,084 7,090 7,096 7,102	9,491 9,502 9,513 9,524 9,535	8,049 8,060 8,071 8,082 8,093	65,250 65,300 65,350 65,400 65,450	65,350 65,400 65,450 65,500	10,151 10,162 10,173 10,184 10,195	7,438 7,444 7,450 7,456 7,462	10,151 10,162 10,173 10,184 10,195	8,709 8,720 8,731 8,742 8,753
59,500 59,550 59,600 59,650 59,700	59,550 59,600 59,650 59,700 59,750	8,886 8,897 8,908 8,919 8,930	6,748 6,754 6,760 6,766 6,772	8,886 8,897 8,908 8,919 8,930	7,444 7,455 7,466 7,477 7,488	62,500 62,550 62,600 62,650 62,700	62,550 62,600 62,650 62,700 62,750	9,546 9,557 9,568 9,579 9,590	7,108 7,114 7,120 7,126 7,132	9,546 9,557 9,568 9,579 9,590	8,104 8,115 8,126 8,137 8,148	65,500 65,550 65,600 65,650 65,700	65,600 65,650 65,700 65,750	10,206 10,217 10,228 10,239 10,250	7,468 7,474 7,480 7,486 7,492	10,206 10,217 10,228 10,239 10,250	8,764 8,775 8,786 8,797 8,808
59,750 59,800 59,850 59,900 59,950	59,800 59,850 59,900 59,950 60,000	8,941 8,952 8,963 8,974 8,985	6,778 6,784 6,790 6,796 6,802	8,941 8,952 8,963 8,974 8,985	7,499 7,510 7,521 7,532 7,543	62,750 62,800 62,850 62,900 62,950	62,800 62,850 62,900 62,950 63,000	9,601 9,612 9,623 9,634 9,645	7,138 7,144 7,150 7,156 7,162	9,601 9,612 9,623 9,634 9,645	8,159 8,170 8,181 8,192 8,203	65,750 65,800 65,850 65,900 65,950	65,850 65,900 65,950	10,261 10,272 10,283 10,294 10,305	7,498 7,504 7,510 7,516 7,522	10,261 10,272 10,283 10,294 10,305	8,819 8,830 8,841 8,852 8,863

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

														I			
If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)			And yo	ou are—		If line 1 (taxabl income	е		And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
6	6,00	0				6	9,00	0				7	72,00	0			
66,000 66,050 66,100 66,150 66,200	66,050 66,100 66,150 66,200 66,250	10,316 10,327 10,338 10,349 10,360	7,528 7,534 7,540 7,546 7,552	10,316 10,327 10,338 10,349 10,360	8,874 8,885 8,896 8,907 8,918	69,000 69,050 69,100 69,150 69,200	69,050 69,100 69,150 69,200 69,250	10,976 10,987 10,998 11,009 11,020	7,888 7,894 7,900 7,906 7,912	10,976 10,987 10,998 11,009 11,020	9,534 9,545 9,556 9,567 9,578	72,000 72,050 72,100 72,150 72,200	72,100 72,150 72,200 72,250	11,636 11,647 11,658 11,669 11,680	8,248 8,254 8,260 8,266 8,272	11,636 11,647 11,658 11,669 11,680	10,194 10,205 10,216 10,227 10,238
66,250 66,300 66,350 66,400 66,450 66,500	66,300 66,350 66,400 66,450 66,500	10,371 10,382 10,393 10,404 10,415	7,558 7,564 7,570 7,576 7,582 7,588	10,371 10,382 10,393 10,404 10,415	8,929 8,940 8,951 8,962 8,973 8,984	69,250 69,300 69,350 69,400 69,450 69,500	69,300 69,350 69,400 69,450 69,500	11,031 11,042 11,053 11,064 11,075 11,086	7,918 7,924 7,930 7,936 7,942 7,948	11,031 11,042 11,053 11,064 11,075 11,086	9,589 9,600 9,611 9,622 9,633 9,644	72,250 72,300 72,350 72,400 72,450 72,500	72,350 72,400 72,450 72,500 72,550	11,691 11,702 11,713 11,724 11,735 11,746	8,278 8,284 8,290 8,296 8,302 8,308	11,691 11,702 11,713 11,724 11,735 11,746	10,249 10,260 10,271 10,282 10,293 10,304
66,550 66,600 66,650 66,700 66,750 66,800	66,600 66,650 66,700 66,750 66,800 66,850	10,437 10,448 10,459 10,470 10,481 10,492	7,594 7,600 7,606 7,612 7,618 7,624	10,437 10,448 10,459 10,470 10,481 10,492	8,995 9,006 9,017 9,028 9,039 9,050	69,550 69,600 69,650 69,700 69,750 69,800	69,600 69,650 69,700 69,750 69,800 69,850	11,097 11,108 11,119 11,130 11,141 11,152	7,954 7,960 7,966 7,972 7,978 7,984	11,097 11,108 11,119 11,130 11,141 11,152	9,655 9,666 9,677 9,688 9,699 9,710	72,550 72,600 72,650 72,700 72,750 72,800	72,650 72,700 72,750 72,800	11,757 11,768 11,779 11,790 11,801 11,812	8,314 8,320 8,326 8,332 8,338 8,344	11,757 11,768 11,779 11,790 11,801 11,812	10,315 10,326 10,337 10,348 10,359 10,370
66,850 66,900 66,950	66,900 66,950 67,000	10,503 10,514 10,525	7,630 7,636 7,642	10,503 10,514 10,525	9,061 9,072 9,083	69,850 69,900 69,950	69,900 69,950 70,000	11,163 11,174 11,185	7,990 7,996 8,002	11,163 11,174 11,185	9,721 9,732 9,743	72,850 72,900 72,950	72,900 72,950	11,823 11,834 11,845	8,350 8,356 8,362	11,823 11,834 11,845	10,381 10,392 10,403
			7.040	10.500	0.004				0.000	44.400	0.754				0.000	44.050	10.111
67,000 67,050 67,100 67,150 67,200	67,050 67,100 67,150 67,200 67,250	10,536 10,547 10,558 10,569 10,580	7,648 7,654 7,660 7,666 7,672	10,536 10,547 10,558 10,569 10,580	9,094 9,105 9,116 9,127 9,138	70,000 70,050 70,100 70,150 70,200	70,050 70,100 70,150 70,200 70,250	11,196 11,207 11,218 11,229 11,240	8,008 8,014 8,020 8,026 8,032	11,196 11,207 11,218 11,229 11,240	9,754 9,765 9,776 9,787 9,798	73,000 73,050 73,100 73,150 73,200	73,100 73,150 73,200 73,250	11,856 11,867 11,878 11,889 11,900	8,368 8,374 8,380 8,386 8,392	11,856 11,867 11,878 11,889 11,900	10,414 10,425 10,436 10,447 10,458
67,250 67,300 67,350 67,400 67,450 67,500 67,550	67,300 67,350 67,400 67,450 67,500 67,550 67,600	10,591 10,602 10,613 10,624 10,635 10,646 10,657	7,678 7,684 7,690 7,696 7,702 7,708 7,714	10,591 10,602 10,613 10,624 10,635 10,646 10,657	9,149 9,160 9,171 9,182 9,193 9,204 9,215	70,250 70,300 70,350 70,400 70,450 70,500 70,550	70,300 70,350 70,400 70,450 70,500 70,550 70,600	11,251 11,262 11,273 11,284 11,295 11,306 11,317	8,038 8,044 8,050 8,056 8,062 8,068 8,074	11,251 11,262 11,273 11,284 11,295 11,306 11,317	9,809 9,820 9,831 9,842 9,853 9,864 9,875	73,250 73,350 73,400 73,450 73,500 73,550	73,350 73,400 73,450 73,500 73,550 73,600	11,911 11,922 11,933 11,944 11,955 11,966 11,977	8,398 8,404 8,410 8,416 8,422 8,428 8,434	11,911 11,922 11,933 11,944 11,955 11,966 11,977	10,469 10,480 10,491 10,502 10,513 10,524 10,535
67,600 67,650 67,700 67,750 67,800	67,650 67,700 67,750 67,800 67,850	10,668 10,679 10,690 10,701 10,712	7,720 7,726 7,732 7,738 7,744	10,668 10,679 10,690 10,701 10,712	9,226 9,237 9,248 9,259 9,270	70,600 70,650 70,700 70,750 70,800	70,650 70,700 70,750 70,800 70,850	11,328 11,339 11,350 11,361 11,372	8,080 8,086 8,092 8,098 8,104	11,328 11,339 11,350 11,361 11,372	9,886 9,897 9,908 9,919 9,930	73,600 73,650 73,700 73,750 73,800	73,700 73,750 73,800	11,988 11,999 12,010 12,021 12,032	8,440 8,446 8,452 8,458 8,464	11,988 11,999 12,010 12,021 12,032	10,546 10,557 10,568 10,579 10,590
67,850 67,900 67,950	67,900 67,950 68,000	10,723 10,734 10,745	7,750 7,756 7,762	10,723 10,734 10,745	9,281 9,292 9,303	70,850 70,900 70,950	70,900 70,950 71,000	11,383 11,394 11,405	8,110 8,116 8,122	11,383 11,394 11,405	9,941 9,952 9,963	73,850 73,900 73,950	73,900 73,950	12,043 12,054 12,065	8,470 8,476 8,482	12,043 12,054 12,065	10,601 10,612 10,623
			7 700	40.750	0.044				0.400	44.440	0.074				0.400	10.070	40.004
68,000 68,050 68,100 68,150 68,200	68,050 68,100 68,150 68,200 68,250	10,756 10,767 10,778 10,789 10,800	7,768 7,774 7,780 7,786 7,792	10,756 10,767 10,778 10,789 10,800	9,314 9,325 9,336 9,347 9,358	71,000 71,050 71,100 71,150 71,200	71,050 71,100 71,150 71,200 71,250	11,416 11,427 11,438 11,449 11,460	8,128 8,134 8,140 8,146 8,152	11,416 11,427 11,438 11,449 11,460	9,974 9,985 9,996 10,007 10,018	74,000 74,050 74,100 74,150 74,200	74,100 74,150 74,200 74,250	12,076 12,087 12,098 12,109 12,120	8,488 8,494 8,500 8,506 8,512	12,076 12,087 12,098 12,109 12,120	10,634 10,645 10,656 10,667 10,678
68,250 68,300 68,350 68,400 68,450	68,300 68,350 68,400 68,450 68,500	10,811 10,822 10,833 10,844 10,855	7,798 7,804 7,810 7,816 7,822	10,811 10,822 10,833 10,844 10,855	9,369 9,380 9,391 9,402 9,413	71,250 71,300 71,350 71,400 71,450	71,300 71,350 71,400 71,450 71,500	11,471 11,482 11,493 11,504 11,515	8,158 8,164 8,170 8,176 8,182	11,471 11,482 11,493 11,504 11,515	10,029 10,040 10,051 10,062 10,073	74,250 74,300 74,350 74,400 74,450	74,350 74,400 74,450 74,500	12,131 12,142 12,153 12,164 12,175	8,518 8,524 8,530 8,536 8,542	12,131 12,142 12,153 12,164 12,175	10,689 10,700 10,711 10,722 10,733
68,500 68,550 68,600 68,650 68,700	68,550 68,600 68,650 68,700 68,750	10,866 10,877 10,888 10,899 10,910	7,828 7,834 7,840 7,846 7,852	10,866 10,877 10,888 10,899 10,910	9,424 9,435 9,446 9,457 9,468	71,500 71,550 71,600 71,650 71,700	71,550 71,600 71,650 71,700 71,750	11,526 11,537 11,548 11,559 11,570	8,188 8,194 8,200 8,206 8,212	11,526 11,537 11,548 11,559 11,570	10,084 10,095 10,106 10,117 10,128	74,500 74,550 74,600 74,650 74,700	74,600 74,650 74,700 74,750	12,186 12,197 12,208 12,219 12,230	8,548 8,554 8,560 8,566 8,572	12,186 12,197 12,208 12,219 12,230	10,744 10,755 10,766 10,777 10,788
68,750 68,800 68,850 68,900 68,950	68,800 68,850 68,900 68,950 69,000	10,921 10,932 10,943 10,954 10,965	7,858 7,864 7,870 7,876 7,882	10,921 10,932 10,943 10,954 10,965	9,479 9,490 9,501 9,512 9,523	71,750 71,800 71,850 71,900 71,950	71,800 71,850 71,900 71,950 72,000	11,581 11,592 11,603 11,614 11,625	8,218 8,224 8,230 8,236 8,242	11,581 11,592 11,603 11,614 11,625	10,139 10,150 10,161 10,172 10,183	74,750 74,800 74,850 74,900 74,950	74,850 74,900 74,950	12,241 12,252 12,263 12,274 12,285	8,578 8,584 8,590 8,596 8,602	12,241 12,252 12,263 12,274 12,285	10,799 10,810 10,821 10,832 10,843

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

If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)	1		And yo	ou are—		If line (taxab	е		And yo	u are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
7	5,00	0				7	8,00	0				1	31,00	0			
75,000 75,050 75,100 75,150 75,200	75,050 75,100 75,150 75,200 75,250	12,296 12,307 12,318 12,329 12,340	8,608 8,614 8,620 8,626 8,632	12,296 12,307 12,318 12,329 12,340	10,854 10,865 10,876 10,887 10,898	78,000 78,050 78,100 78,150 78,200	78,050 78,100 78,150 78,200 78,250	12,956 12,967 12,978 12,989 13,000	8,968 8,974 8,980 8,986 8,992	12,956 12,967 12,978 12,989 13,000	11,514 11,525 11,536 11,547 11,558	81,000 81,050 81,100 81,150 81,200	81,100 81,150 81,200	13,616 13,627 13,638 13,649 13,660	9,406 9,417 9,428 9,439 9,450	13,616 13,627 13,638 13,649 13,660	12,174 12,185 12,196 12,207 12,218
75,250 75,300 75,350 75,400 75,450	75,300 75,350 75,400 75,450 75,500	12,351 12,362 12,373 12,384 12,395	8,638 8,644 8,650 8,656 8,662	12,351 12,362 12,373 12,384 12,395	10,909 10,920 10,931 10,942 10,953	78,250 78,300 78,350 78,400 78,450	78,300 78,350 78,400 78,450 78,500	13,011 13,022 13,033 13,044 13,055	8,998 9,004 9,010 9,016 9,022	13,011 13,022 13,033 13,044 13,055	11,569 11,580 11,591 11,602 11,613	81,250 81,300 81,350 81,400 81,450	81,350 81,400 81,450	13,671 13,682 13,693 13,704 13,715	9,461 9,472 9,483 9,494 9,505	13,671 13,682 13,693 13,704 13,715	12,229 12,240 12,251 12,262 12,273
75,500 75,550 75,600 75,650 75,700	75,550 75,600 75,650 75,700 75,750	12,406 12,417 12,428 12,439 12,450	8,668 8,674 8,680 8,686 8,692	12,406 12,417 12,428 12,439 12,450	10,964 10,975 10,986 10,997 11,008	78,500 78,550 78,600 78,650 78,700	78,550 78,600 78,650 78,700 78,750	13,066 13,077 13,088 13,099 13,110	9,028 9,034 9,040 9,046 9,052	13,066 13,077 13,088 13,099 13,110	11,624 11,635 11,646 11,657 11,668	81,500 81,550 81,600 81,650 81,700	81,600 81,650 81,700 81,750	13,726 13,737 13,748 13,759 13,770	9,516 9,527 9,538 9,549 9,560	13,726 13,737 13,748 13,759 13,770	12,284 12,295 12,306 12,317 12,328
75,750 75,800 75,850 75,900 75,950	75,800 75,850 75,900 75,950 76,000	12,461 12,472 12,483 12,494 12,505	8,698 8,704 8,710 8,716 8,722	12,461 12,472 12,483 12,494 12,505	11,019 11,030 11,041 11,052 11,063	78,750 78,800 78,850 78,900 78,950	78,800 78,850 78,900 78,950 79,000	13,121 13,132 13,143 13,154 13,165	9,058 9,064 9,070 9,076 9,082	13,121 13,132 13,143 13,154 13,165	11,679 11,690 11,701 11,712 11,723	81,750 81,800 81,850 81,900 81,950	81,850 81,900 81,950 82,000	13,781 13,792 13,803 13,814 13,825	9,571 9,582 9,593 9,604 9,615	13,781 13,792 13,803 13,814 13,825	12,339 12,350 12,361 12,372 12,383
7	6,00	0				7	9,00	0					32,00	0			
76,000 76,050 76,100 76,150 76,200	76,050 76,100 76,150 76,200 76,250	12,516 12,527 12,538 12,549 12,560	8,728 8,734 8,740 8,746 8,752	12,516 12,527 12,538 12,549 12,560	11,074 11,085 11,096 11,107 11,118	79,000 79,050 79,100 79,150 79,200	79,050 79,100 79,150 79,200 79,250	13,176 13,187 13,198 13,209 13,220	9,088 9,094 9,100 9,106 9,112	13,176 13,187 13,198 13,209 13,220	11,734 11,745 11,756 11,767 11,778	82,000 82,050 82,100 82,150 82,200	82,100 82,150 82,200	13,836 13,847 13,858 13,869 13,880	9,626 9,637 9,648 9,659 9,670	13,836 13,847 13,858 13,869 13,880	12,394 12,405 12,416 12,427 12,438
76,250 76,300 76,350 76,400 76,450	76,300 76,350 76,400 76,450 76,500	12,571 12,582 12,593 12,604 12,615	8,758 8,764 8,770 8,776 8,782	12,571 12,582 12,593 12,604 12,615	11,129 11,140 11,151 11,162 11,173	79,250 79,300 79,350 79,400 79,450	79,300 79,350 79,400 79,450 79,500	13,231 13,242 13,253 13,264 13,275	9,118 9,124 9,130 9,136 9,142	13,231 13,242 13,253 13,264 13,275	11,789 11,800 11,811 11,822 11,833	82,250 82,350 82,350 82,400 82,450	82,350 82,400 82,450 82,500	13,891 13,902 13,913 13,924 13,935	9,681 9,692 9,703 9,714 9,725	13,891 13,902 13,913 13,924 13,935	12,449 12,460 12,471 12,482 12,493
76,500 76,550 76,600 76,650 76,700 76,750	76,550 76,600 76,650 76,700 76,750 76,800	12,626 12,637 12,648 12,659 12,670 12,681	8,788 8,794 8,800 8,806 8,812 8,818	12,626 12,637 12,648 12,659 12,670 12,681	11,184 11,195 11,206 11,217 11,228 11,239	79,500 79,550 79,600 79,650 79,700 79,750	79,550 79,600 79,650 79,700 79,750 79,800	13,286 13,297 13,308 13,319 13,330 13,341	9,148 9,154 9,160 9,166 9,172 9,178	13,286 13,297 13,308 13,319 13,330 13,341	11,844 11,855 11,866 11,877 11,888 11,899	82,500 82,550 82,650 82,650 82,700	82,600 82,650 82,700 82,750	13,946 13,957 13,968 13,979 13,990 14,001	9,736 9,747 9,758 9,769 9,780 9,791	13,946 13,957 13,968 13,979 13,990 14,001	12,504 12,515 12,526 12,537 12,548 12,559
76,800 76,850 76,900 76,950	76,850 76,900 76,950 77,000	12,692 12,703 12,714 12,725	8,824 8,830 8,836 8,842	12,692 12,703 12,714 12,725	11,250 11,261 11,272 11,283	79,800 79,850 79,900 79,950	79,850 79,900 79,950 80,000	13,352 13,363 13,374 13,385	9,184 9,190 9,196 9,202	13,352 13,363 13,374 13,385	11,910 11,921 11,932 11,943	82,800 82,850 82,900 82,950	82,850 82,900 82,950 83,000	14,012 14,023 14,034 14,045	9,802 9,813 9,824 9,835	14,012 14,023 14,034 14,045	12,570 12,581 12,592 12,603
7	7,00	0				8	0,00	0					33,00	0			
77,000 77,050 77,100 77,150 77,200	77,050 77,100 77,150 77,200 77,250	12,736 12,747 12,758 12,769 12,780	8,848 8,854 8,860 8,866 8,872	12,736 12,747 12,758 12,769 12,780	11,294 11,305 11,316 11,327 11,338	80,000 80,050 80,100 80,150 80,200	80,050 80,100 80,150 80,200 80,250	13,396 13,407 13,418 13,429 13,440	9,208 9,214 9,220 9,226 9,232	13,396 13,407 13,418 13,429 13,440	11,954 11,965 11,976 11,987 11,998	83,000 83,050 83,100 83,150 83,200	83,100 83,150 83,200 83,250	14,056 14,067 14,078 14,089 14,100	9,846 9,857 9,868 9,879 9,890	14,056 14,067 14,078 14,089 14,100	12,614 12,625 12,636 12,647 12,658
77,250 77,300 77,350 77,400 77,450	77,300 77,350 77,400 77,450 77,500	12,791 12,802 12,813 12,824 12,835	8,878 8,884 8,890 8,896 8,902	12,791 12,802 12,813 12,824 12,835	11,349 11,360 11,371 11,382 11,393	80,250 80,300 80,350 80,400 80,450	80,300 80,350 80,400 80,450 80,500	13,451 13,462 13,473 13,484 13,495	9,241 9,252 9,263 9,274 9,285	13,451 13,462 13,473 13,484 13,495	12,009 12,020 12,031 12,042 12,053	83,250 83,300 83,350 83,400 83,450	83,350 83,400 83,450 83,500	14,111 14,122 14,133 14,144 14,155	9,901 9,912 9,923 9,934 9,945	14,111 14,122 14,133 14,144 14,155	12,669 12,680 12,691 12,702 12,713
77,500 77,550 77,600 77,650 77,700	77,550 77,600 77,650 77,700 77,750	12,846 12,857 12,868 12,879 12,890	8,908 8,914 8,920 8,926 8,932	12,846 12,857 12,868 12,879 12,890	11,404 11,415 11,426 11,437 11,448 11,459	80,500 80,550 80,600 80,650 80,700	80,550 80,600 80,650 80,700 80,750	13,506 13,517 13,528 13,539 13,550	9,296 9,307 9,318 9,329 9,340	13,506 13,517 13,528 13,539 13,550	12,064 12,075 12,086 12,097 12,108	83,500 83,550 83,650 83,650 83,700	83,600 83,650 83,700 83,750	14,166 14,177 14,188 14,199 14,210 14,221	9,956 9,967 9,978 9,989 10,000	14,166 14,177 14,188 14,199 14,210 14,221	12,724 12,735 12,746 12,757 12,768
77,750 77,800 77,850 77,900 77,950	77,800 77,850 77,900 77,950 78,000	12,901 12,912 12,923 12,934 12,945	8,938 8,944 8,950 8,956 8,962	12,901 12,912 12,923 12,934 12,945	11,459 11,470 11,481 11,492 11,503	80,750 80,800 80,850 80,900 80,950	80,800 80,850 80,900 80,950 81,000	13,561 13,572 13,583 13,594 13,605	9,351 9,362 9,373 9,384 9,395	13,561 13,572 13,583 13,594 13,605	12,119 12,130 12,141 12,152 12,163	83,750 83,800 83,850 83,900 83,950	83,850 83,900 83,950	14,221 14,232 14,243 14,254 14,265	10,011 10,022 10,033 10,044 10,055	14,221 14,232 14,243 14,254 14,265	12,779 12,790 12,801 12,812 12,823

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

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)			And yo	u are—		If line 1 (taxabl	е		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa-rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
8	4,00	0				8	7,00	0				(90,00	0			
84,000 84,050 84,100 84,150 84,200	84,050 84,100 84,150 84,200 84,250	14,276 14,287 14,298 14,309 14,320	10,066 10,077 10,088 10,099 10,110	14,276 14,287 14,298 14,309 14,320	12,834 12,845 12,856 12,867 12,878	87,000 87,050 87,100 87,150 87,200	87,050 87,100 87,150 87,200 87,250	14,966 14,978 14,990 15,002 15,014	10,726 10,737 10,748 10,759 10,770	14,966 14,978 14,990 15,002 15,014	13,524 13,536 13,548 13,560 13,572	90,000 90,050 90,100 90,150 90,200	90,100 90,150 90,200	15,686 15,698 15,710 15,722 15,734	11,386 11,397 11,408 11,419 11,430	15,686 15,698 15,710 15,722 15,734	14,244 14,256 14,268 14,280 14,292
84,250 84,300 84,350 84,400 84,450 84,550	84,300 84,350 84,400 84,450 84,500 84,550 84,600	14,331 14,342 14,353 14,364 14,375 14,386 14,397	10,121 10,132 10,143 10,154 10,165 10,176 10,187	14,331 14,342 14,353 14,364 14,375 14,386 14,397	12,889 12,900 12,911 12,922 12,933 12,944 12,955	87,250 87,300 87,350 87,400 87,450 87,500 87,550	87,300 87,350 87,400 87,450 87,500 87,550 87,600	15,026 15,038 15,050 15,062 15,074 15,086 15,098	10,781 10,792 10,803 10,814 10,825 10,836 10,847	15,026 15,038 15,050 15,062 15,074 15,086 15,098	13,584 13,596 13,608 13,620 13,632 13,644 13,656	90,250 90,300 90,350 90,400 90,450 90,500 90,550	90,350 90,400 90,450 90,500 90,550 90,600	15,746 15,758 15,770 15,782 15,794 15,806 15,818	11,441 11,452 11,463 11,474 11,485 11,496 11,507	15,746 15,758 15,770 15,782 15,794 15,806 15,818	14,304 14,316 14,328 14,340 14,352 14,364 14,376
84,600 84,650 84,700 84,750 84,800 84,850 84,900	84,650 84,700 84,750 84,800 84,850 84,900 84,950	14,408 14,419 14,430 14,441 14,452 14,463 14,474	10,198 10,209 10,220 10,231 10,242 10,253 10,264	14,408 14,419 14,430 14,441 14,452 14,463 14,474	12,966 12,977 12,988 12,999 13,010 13,021 13,032	87,600 87,650 87,700 87,750 87,800 87,850 87,900	87,650 87,700 87,750 87,800 87,850 87,900 87,950	15,110 15,122 15,134 15,146 15,158 15,170 15,182	10,858 10,869 10,880 10,891 10,902 10,913 10,924	15,110 15,122 15,134 15,146 15,158 15,170 15,182	13,668 13,680 13,692 13,704 13,716 13,728 13,740	90,600 90,650 90,700 90,750 90,800 90,850 90,900	90,700 90,750 90,800 90,850 90,900 90,950	15,830 15,842 15,854 15,866 15,878 15,890 15,902	11,518 11,529 11,540 11,551 11,562 11,573 11,584	15,830 15,842 15,854 15,866 15,878 15,890 15,902	14,388 14,400 14,412 14,424 14,436 14,448 14,460
84,950	85,000 8 5,00 0	14,485	10,275	14,485	13,043	87,950	88,000 8 ,00 0	15,194	10,935	15,194	13,752	90,950	91,000 91,00 0	15,914	11,595	15,914	14,472
85,000 85,050 85,100 85,150 85,200 85,250 85,300	85,050 85,100 85,150 85,200 85,250 85,300 85,350	14,496 14,507 14,518 14,529 14,540 14,551 14,562	10,286 10,297 10,308 10,319 10,330 10,341 10,352	14,496 14,507 14,518 14,529 14,540 14,551 14,562	13,054 13,065 13,076 13,087 13,098 13,109 13,120	88,000 88,050 88,100 88,150 88,200 88,250 88,300	88,050 88,100 88,150 88,200 88,250 88,350	15,206 15,218 15,230 15,242 15,254 15,266 15,278	10,946 10,957 10,968 10,979 10,990 11,001 11,012	15,206 15,218 15,230 15,242 15,254 15,266 15,278	13,764 13,776 13,788 13,800 13,812 13,824 13,836	91,000 91,050 91,100 91,150 91,200 91,250 91,300	91,100 91,150 91,200 91,250 91,300	15,926 15,938 15,950 15,962 15,974 15,986 15,998	11,606 11,617 11,628 11,639 11,650 11,661 11,672	15,926 15,938 15,950 15,962 15,974 15,986 15,998	14,484 14,496 14,508 14,520 14,532 14,544 14,556
85,350 85,400 85,450 85,500 85,550 85,600 85,650	85,400 85,450 85,500 85,550 85,600 85,650 85,700	14,573 14,584 14,595 14,606 14,618 14,630 14,642	10,363 10,374 10,385 10,396 10,407 10,418 10,429	14,573 14,584 14,595 14,606 14,618 14,630 14,642 14,654	13,131 13,142 13,153 13,164 13,176 13,188 13,200	88,350 88,400 88,450 88,550 88,550 88,600 88,650	88,400 88,450 88,500 88,550 88,600 88,650 88,700	15,290 15,302 15,314 15,326 15,338 15,350 15,362	11,023 11,034 11,045 11,056 11,067 11,078 11,089	15,290 15,302 15,314 15,326 15,338 15,350 15,362	13,848 13,860 13,872 13,884 13,896 13,908 13,920 13,932	91,350 91,400 91,450 91,500 91,550 91,600 91,650	91,400 91,450 91,500 91,550 91,600 91,650 91,700	16,010 16,022 16,034 16,046 16,058 16,070 16,082	11,683 11,694 11,705 11,716 11,727 11,738 11,749	16,010 16,022 16,034 16,046 16,058 16,070 16,082	14,568 14,580 14,592 14,604 14,616 14,628 14,640
85,700 85,750 85,800 85,850 85,900 85,950	85,750 85,800 85,850 85,900 85,950 86,000	14,654 14,666 14,678 14,690 14,702 14,714	10,440 10,451 10,462 10,473 10,484 10,495	14,666 14,678 14,690 14,702 14,714	13,212 13,224 13,236 13,248 13,260 13,272	88,750 88,850 88,850 88,950 88,950	88,750 88,800 88,850 88,900 88,950 89,000	15,374 15,386 15,398 15,410 15,422 15,434	11,100 11,111 11,122 11,133 11,144 11,155	15,374 15,386 15,398 15,410 15,422 15,434	13,944 13,956 13,968 13,980 13,992	91,700 91,750 91,800 91,850 91,900 91,950	91,800 91,850 91,900 91,950 92,000	16,094 16,106 16,118 16,130 16,142 16,154	11,760 11,771 11,782 11,793 11,804 11,815	16,094 16,106 16,118 16,130 16,142 16,154	14,652 14,664 14,676 14,688 14,700 14,712
8	6,00					8	9,00					,	92,00	0			
86,000 86,050 86,100 86,150 86,200	86,050 86,100 86,150 86,200 86,250	14,726 14,738 14,750 14,762 14,774	10,506 10,517 10,528 10,539 10,550	14,726 14,738 14,750 14,762 14,774	13,284 13,296 13,308 13,320 13,332	89,000 89,050 89,100 89,150 89,200	89,050 89,100 89,150 89,200 89,250	15,446 15,458 15,470 15,482 15,494	11,166 11,177 11,188 11,199 11,210	15,446 15,458 15,470 15,482 15,494	14,004 14,016 14,028 14,040 14,052	92,000 92,050 92,100 92,150 92,200	92,100 92,150 92,200 92,250	16,166 16,178 16,190 16,202 16,214	11,826 11,837 11,848 11,859 11,870	16,166 16,178 16,190 16,202 16,214	14,724 14,736 14,748 14,760 14,772
86,250 86,300 86,350 86,400 86,450	86,300 86,350 86,400 86,450 86,500	14,786 14,798 14,810 14,822 14,834	10,561 10,572 10,583 10,594 10,605	14,786 14,798 14,810 14,822 14,834	13,344 13,356 13,368 13,380 13,392	89,250 89,300 89,350 89,400 89,450	89,300 89,350 89,400 89,450 89,500	15,506 15,518 15,530 15,542 15,554	11,221 11,232 11,243 11,254 11,265	15,506 15,518 15,530 15,542 15,554	14,064 14,076 14,088 14,100 14,112	92,250 92,300 92,350 92,400 92,450	92,350 92,400 92,450 92,500	16,226 16,238 16,250 16,262 16,274	11,881 11,892 11,903 11,914 11,925	16,226 16,238 16,250 16,262 16,274	14,784 14,796 14,808 14,820 14,832
86,500 86,550 86,600 86,650 86,700	86,550 86,600 86,650 86,700 86,750	14,846 14,858 14,870 14,882 14,894	10,616 10,627 10,638 10,649 10,660	14,846 14,858 14,870 14,882 14,894	13,404 13,416 13,428 13,440 13,452	89,500 89,550 89,600 89,650 89,700	89,550 89,600 89,650 89,700 89,750	15,566 15,578 15,590 15,602 15,614	11,276 11,287 11,298 11,309 11,320	15,566 15,578 15,590 15,602 15,614	14,124 14,136 14,148 14,160 14,172	92,500 92,550 92,600 92,650 92,700	92,600 92,650 92,700 92,750	16,286 16,298 16,310 16,322 16,334	11,936 11,947 11,958 11,969 11,980	16,286 16,298 16,310 16,322 16,334	14,844 14,856 14,868 14,880 14,892
86,750 86,800 86,850 86,900 86,950	86,800 86,850 86,900 86,950 87,000	14,906 14,918 14,930 14,942 14,954	10,671 10,682 10,693 10,704 10,715	14,906 14,918 14,930 14,942 14,954	13,464 13,476 13,488 13,500 13,512	89,750 89,800 89,850 89,900 89,950	89,800 89,850 89,900 89,950 90,000	15,626 15,638 15,650 15,662 15,674	11,331 11,342 11,353 11,364 11,375	15,626 15,638 15,650 15,662 15,674	14,184 14,196 14,208 14,220 14,232	92,750 92,800 92,850 92,900 92,950	92,850 92,900 92,950	16,346 16,358 16,370 16,382 16,394	11,991 12,002 12,013 12,024 12,035	16,346 16,358 16,370 16,382 16,394	14,904 14,916 14,928 14,940 14,952

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

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	•	And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
			Your t	ax is—					Your t	ax is—					Your t	ax is—	
9	3,00	0				9	6,00	0				9	9,00	0			
93,000 93,050 93,100 93,150 93,200	93,050 93,100 93,150 93,200 93,250	16,406 16,418 16,430 16,442 16,454	12,046 12,057 12,068 12,079 12,090	16,406 16,418 16,430 16,442 16,454	14,964 14,976 14,988 15,000 15,012	96,000 96,050 96,100 96,150 96,200	96,050 96,100 96,150 96,200 96,250	17,126 17,138 17,150 17,162 17,174	12,706 12,717 12,728 12,739 12,750	17,126 17,138 17,150 17,162 17,174	15,684 15,696 15,708 15,720 15,732	99,000 99,050 99,100 99,150 99,200	99,050 99,100 99,150 99,200 99,250	17,846 17,858 17,870 17,882 17,894	13,366 13,377 13,388 13,399 13,410	17,846 17,858 17,870 17,882 17,894	16,404 16,416 16,428 16,440 16,452
93,250 93,300 93,350 93,400 93,450	93,300 93,350 93,400 93,450 93,500	16,466 16,478 16,490 16,502 16,514	12,101 12,112 12,123 12,134 12,145	16,466 16,478 16,490 16,502 16,514	15,024 15,036 15,048 15,060 15,072	96,250 96,300 96,350 96,400 96,450	96,300 96,350 96,400 96,450 96,500	17,186 17,198 17,210 17,222 17,234	12,761 12,772 12,783 12,794 12,805	17,186 17,198 17,210 17,222 17,234	15,744 15,756 15,768 15,780 15,792	99,250 99,300 99,350 99,400 99,450	99,300 99,350 99,400 99,450 99,500	17,906 17,918 17,930 17,942 17,954	13,421 13,432 13,443 13,454 13,465	17,906 17,918 17,930 17,942 17,954	16,464 16,476 16,488 16,500 16,512
93,500 93,550 93,600 93,650 93,700 93,750	93,550 93,600 93,650 93,700 93,750 93,800	16,526 16,538 16,550 16,562 16,574 16,586	12,156 12,167 12,178 12,189 12,200 12,211	16,526 16,538 16,550 16,562 16,574 16,586	15,084 15,096 15,108 15,120 15,132 15,144	96,500 96,550 96,600 96,650 96,700 96,750	96,550 96,600 96,650 96,700 96,750 96,800	17,246 17,258 17,270 17,282 17,294 17,306	12,816 12,827 12,838 12,849 12,860 12,871	17,246 17,258 17,270 17,282 17,294 17,306	15,804 15,816 15,828 15,840 15,852 15,864	99,500 99,550 99,600 99,650 99,700 99,750	99,550 99,600 99,650 99,700 99,750 99,800	17,966 17,978 17,990 18,002 18,014 18,026	13,476 13,487 13,498 13,509 13,520 13,531	17,966 17,978 17,990 18,002 18,014 18,026	16,524 16,536 16,548 16,560 16,572 16,584
93,800 93,850 93,900 93,950	93,850 93,900 93,950 94,000	16,598 16,610 16,622 16,634	12,222 12,233 12,244 12,255	16,598 16,610 16,622 16,634	15,156 15,168 15,180 15,192	96,800 96,850 96,900 96,950	96,850 96,900 96,950 97,000	17,318 17,330 17,342 17,354	12,882 12,893 12,904 12,915	17,318 17,330 17,342 17,354	15,876 15,888 15,900 15,912	99,800 99,850 99,900 99,950	99,850 99,900 99,950 100,000	18,038 18,050 18,062 18,074	13,542 13,553 13,564 13,575	18,038 18,050 18,062 18,074	16,596 16,608 16,620 16,632
9	4,00	U				9	7,00	U									1
94,000 94,050 94,100 94,150 94,200	94,050 94,100 94,150 94,200 94,250	16,646 16,658 16,670 16,682 16,694	12,266 12,277 12,288 12,299 12,310	16,646 16,658 16,670 16,682 16,694	15,204 15,216 15,228 15,240 15,252	97,000 97,050 97,100 97,150 97,200	97,050 97,100 97,150 97,200 97,250	17,366 17,378 17,390 17,402 17,414	12,926 12,937 12,948 12,959 12,970	17,366 17,378 17,390 17,402 17,414	15,924 15,936 15,948 15,960 15,972			or ouse the Comp	0,000 over ne Tax outation ksheet		
94,250 94,300 94,350 94,400 94,450	94,300 94,350 94,400 94,450 94,500	16,706 16,718 16,730 16,742 16,754	12,321 12,332 12,343 12,354 12,365	16,706 16,718 16,730 16,742 16,754	15,264 15,276 15,288 15,300 15,312	97,250 97,300 97,350 97,400 97,450	97,300 97,350 97,400 97,450 97,500	17,426 17,438 17,450 17,462 17,474	12,981 12,992 13,003 13,014 13,025	17,426 17,438 17,450 17,462 17,474	15,984 15,996 16,008 16,020 16,032						
94,500 94,550 94,600 94,650 94,700	94,550 94,600 94,650 94,700 94,750	16,766 16,778 16,790 16,802 16,814	12,376 12,387 12,398 12,409 12,420	16,766 16,778 16,790 16,802 16,814	15,324 15,336 15,348 15,360 15,372	97,500 97,550 97,600 97,650 97,700	97,550 97,600 97,650 97,700 97,750	17,486 17,498 17,510 17,522 17,534	13,036 13,047 13,058 13,069 13,080	17,486 17,498 17,510 17,522 17,534	16,044 16,056 16,068 16,080 16,092						
94,750 94,800 94,850 94,900 94,950	94,800 94,850 94,900 94,950 95,000	16,826 16,838 16,850 16,862 16,874	12,431 12,442 12,453 12,464 12,475	16,826 16,838 16,850 16,862 16,874	15,384 15,396 15,408 15,420 15,432	97,750 97,800 97,850 97,900 97,950	97,800 97,850 97,900 97,950 98,000	17,546 17,558 17,570 17,582 17,594	13,091 13,102 13,113 13,124 13,135	17,546 17,558 17,570 17,582 17,594	16,104 16,116 16,128 16,140 16,152						
9	5,00	0				9	8,00	0									
95,000 95,050 95,100 95,150 95,200	95,050 95,100 95,150 95,200 95,250	16,886 16,898 16,910 16,922 16,934	12,486 12,497 12,508 12,519 12,530	16,886 16,898 16,910 16,922 16,934	15,444 15,456 15,468 15,480 15,492	98,000 98,050 98,100 98,150 98,200	98,050 98,100 98,150 98,200 98,250	17,606 17,618 17,630 17,642 17,654	13,146 13,157 13,168 13,179 13,190	17,606 17,618 17,630 17,642 17,654	16,164 16,176 16,188 16,200 16,212						
95,250 95,300 95,350 95,400 95,450 95,500	95,300 95,350 95,400 95,450 95,500	16,946 16,958 16,970 16,982 16,994	12,541 12,552 12,563 12,574 12,585	16,946 16,958 16,970 16,982 16,994	15,504 15,516 15,528 15,540 15,552	98,250 98,300 98,350 98,400 98,450	98,300 98,350 98,400 98,450 98,500	17,666 17,678 17,690 17,702 17,714	13,201 13,212 13,223 13,234 13,245	17,666 17,678 17,690 17,702 17,714	16,224 16,236 16,248 16,260 16,272						
95,550 95,600 95,650 95,700	95,550 95,600 95,650 95,700 95,750	17,006 17,018 17,030 17,042 17,054	12,596 12,607 12,618 12,629 12,640	17,006 17,018 17,030 17,042 17,054	15,564 15,576 15,588 15,600 15,612	98,500 98,550 98,600 98,650 98,700	98,550 98,600 98,650 98,700 98,750	17,726 17,738 17,750 17,762 17,774	13,256 13,267 13,278 13,289 13,300	17,726 17,738 17,750 17,762 17,774	16,284 16,296 16,308 16,320 16,332						
95,750 95,800 95,850 95,900 95,950	95,800 95,850 95,900 95,950 96,000	17,066 17,078 17,090 17,102 17,114	12,651 12,662 12,673 12,684 12,695	17,066 17,078 17,090 17,102 17,114	15,624 15,636 15,648 15,660 15,672	98,750 98,800 98,850 98,900 98,950	98,800 98,850 98,900 98,950 99,000	17,786 17,798 17,810 17,822 17,834	13,311 13,322 13,333 13,344 13,355	17,786 17,798 17,810 17,822 17,834	16,344 16,356 16,368 16,380 16,392						

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

2020 Tax Computation Worksheet—Line 16



See the instructions for line 16 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, Form 8615, or the Foreign Earned Income Tax Worksheet, 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 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300	\$	× 24% (0.24)	\$	\$ 5,920.50	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 18,984.50	\$
Over \$207,350 but not over \$518,400	\$	× 35% (0.35)	\$	\$ 25,205.00	\$
Over \$518,400	\$	× 37% (0.37)	\$	\$ 35,573.00	\$

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 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$171,050	\$	× 22% (0.22)	\$	\$ 8,420.00	\$
Over \$171,050 but not over \$326,600	\$	× 24% (0.24)	\$	\$ 11,841.00	\$
Over \$326,600 but not over \$414,700	\$	× 32% (0.32)	\$	\$ 37,969.00	\$
Over \$414,700 but not over \$622,050	\$	× 35% (0.35)	\$	\$ 50,410.00	\$
Over \$622,050	\$	× 37% (0.37)	\$	\$ 62,851.00	\$

Section C—Use if your filing status is Married filing separately. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300	\$	× 24% (0.24)	\$	\$ 5,920.50	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 18,984.50	\$
Over \$207,350 but not over \$311,025	\$	× 35% (0.35)	\$	\$ 25,205.00	\$
Over \$311,025	\$	× 37% (0.37)	\$	\$ 31,425.50	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$163,300	\$	× 24% (0.24)	\$	\$ 7,362.00	\$
Over \$163,300 but not over \$207,350	\$	× 32% (0.32)	\$	\$ 20,426.00	\$
Over \$207,350 but not over \$518,400	\$	× 35% (0.35)	\$	\$ 26,646.50	\$
Over \$518,400	\$	× 37% (0.37)	\$	\$ 37,014.50	\$

General Information

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

How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit *IRS.gov/FreeFile* for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

- File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.
- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. 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 or each dependent who qualifies for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.
- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.
- Be sure you used the correct method to figure your tax. See the instructions for line 16.
- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. 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. Enter your (and your spouse's) name in the same order as shown on your last return.
- If you live in an apartment, be sure to include your apartment number in your address.
- If you are taking the standard deduction, see the instructions for line 12 to be sure you entered the correct amount.
- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.
- 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 or 1040-SR 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*, earlier.
- 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 37 for details.
- Make sure to check Where Do You File? before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.
- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.
- Make sure that if you, your spouse, with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage and advance payments of the premium tax credit were made for the coverage, that you attach

Form 8962. You may have to repay excess advance payments even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 2, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

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 wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

Income Tax Withholding and Estimated Tax Payments for 2021



You can use the <u>Tax</u> <u>Withholding Estimator</u> instead of Pub. 505 or the worksheets

included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.

In general, you don't have to make estimated tax payments if you expect that your 2021 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2021 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit <u>IRS.gov/IdentityTheft</u> to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Feder-Relav Service, available www.gsa.gov/fedrelay.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft

The IRS doesn't initiate contacts with taxpayers via emails. Also, the IRS doesn't request detailed personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can forward suspicious emails to the Federal Trade Commission (FTC) at spam@uce.gov or report them at ftc.gov/complaint. You can contact them at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

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 Fiscal Service." You can send it to: Bureau of the Fiscal Service, Attn: Dept G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to www.treasurydirect.gov and click on "How to Make a Contribution to Reduce the Debt."



You may be able to deduct this gift on your 2021 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 chapter 1 of Pub. 17.

Amended Return

File Form 1040-X to change a return you already filed. Generally, Form 1040-X 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 1040-X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

Use the *Where's My Amended Return* application on IRS.gov to track the sta-

tus of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

- Visit <u>IRS.gov/Transcript</u>,
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Death of a Taxpayer

If a taxpayer died before filing a return for 2020, 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 didn't 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 isn't provided, it may delay the processing of the return

If your spouse died in 2020 and you didn't remarry in 2020, or if your spouse died in 2021 before filing a return for 2020, you can file a joint return. A joint return should show your spouse's 2020 income before death and your income for all of 2020. 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 in-

come earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number shouldn't 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 include a copy of the certificate that shows your appointment. All other filers requesting the deceased tax-payer's refund must file the return and attach Form 1310.

For more details, use <u>Tax Topic 356</u> or see Pub. 559.

Past Due Returns

If you or someone you know needs to file past due tax returns, use <u>Tax Topic 153</u> or go to <u>IRS.gov/Individuals</u> for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2017 return in 2021, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

Preparing and filing your tax return. Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$57,000 or less, persons with disabilities, and limited-English-speaking tax-payers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

You can go to IRS.gov to see your options for preparing and filing your return, which include the following.

- Free File. Go to <u>IRS.gov/FreeFile</u>. See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.
- VITA. Go to <u>IRS.gov/VITA</u>, download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.
- TCE. Go to <u>IRS.gov/TCE</u>, download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

Getting answers to your tax law questions. On IRS.gov, get answers to your tax questions anytime, anywhere.

- Go to <u>IRS.gov/Help</u> for a variety of tools that will help you get answers to some of the most common tax questions.
- Go to <u>IRS.gov/ITA</u> for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response for your records.
- Go to *IRS.gov/Pub17* to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2020 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.
- You may also be able to access tax law information in your electronic filing software.

Getting tax forms and publications. Go to *IRS.gov/Forms* to view, download, or print all of the forms and publications you may need. You can also download and view popular tax publications and instructions (including the 1040 and 1040-SR instructions) on mobile devices as an eBook at no charge. Or, you can go to *IRS.gov/OrderForms* to place an order and have forms mailed to you within 10 business days.

Access your online account (Individual taxpayers only). Go to <u>IRS.gov/Account</u> to securely access information about your federal tax account.

- View the amount you owe, pay online, or set up an online payment agreement.
 - Access your tax records online.

- Review the past 24 months of your payment history.
- Go to <u>IRS.gov/SecureAccess</u> to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to combine *direct deposit* and IRS *e-file*. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. IRS issues more than 90% of refunds in less than 21 days.

Refund timing for returns claiming certain credits. The IRS can't issue refunds before mid-February 2021 for returns that claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Getting a transcript or copy of a return. The quickest way to get a copy of your tax transcript is to go to *IRS.gov/Transcripts*. Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can:

- Order your transcript by calling 800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

Using online tools to help prepare your return. Go to <u>IRS.gov/Tools</u> for the following.

- The <u>Earned Income Tax Credit</u> <u>Assistant</u> (<u>IRS.gov/EIC</u>) determines if you are eligible for the EIC.
- The <u>Online EIN Application</u> (<u>IRS.gov/EIN</u>) helps you get an employer identification number.
- The *Tax Withholding Estimator* (*IRS.gov/W4App*) estimates the amount you should have withheld from your paycheck for federal income tax purposes
- The *First Time Homebuyer Credit Account Look-up* (*IRS.gov/Homebuyer*) tool provides information on your repayments and account balance.
- The <u>Sales Tax Deduction</u> <u>Calculator</u> (<u>IRS.gov/SalesTax</u>) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

Resolving tax-related identity theft issues.

- The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.
- Go to <u>IRS.gov/IDProtection</u> for information and videos.
- If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit *IRS.gov/ID* to learn what steps you should take.
- See Secure Your Tax Records From Identity Theft under General Information, earlier.

Checking on the status of your refund.

- Go to <u>IRS.gov/Refunds</u>.
- The IRS can't issue refunds before mid-February 2021 for returns that claimed the EIC or ACTC. This applies to the entire refund, not just the portion associated with these credits.
- Download the official <u>IRS2Go</u> app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954. See *Refund Information* later

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to *IRS.gov/Payments* to make a payment using any of the following options.

- *IRS Direct Pay*: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- **Debit or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.
- Electronic Funds Withdrawal: Offered only when filing your federal taxes using tax return preparation software or through a tax professional.
- Electronic Federal Tax Payment System: Best option for businesses. Enrollment is required.

- Check or money order: Mail your payment to the address listed on the notice or instructions.
- Cash: You may be able to pay your taxes with cash at a participating retail store.

What if I can't pay now? Go to <u>IRS.gov/Payments</u> for more information about your options.

- Apply for an <u>online payment</u> <u>agreement</u> (<u>IRS.gov/OPA</u>) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the <u>Offer in Compromise Pre-Qualifier</u> (<u>IRS.gov/OIC</u>) to see if you can settle your tax debt for less than the full amount you owe.

Checking the status of an amended return. Go to <u>IRS.gov/WMAR</u> to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you mailed your amended return for it to show up in our system and processing it can take up to 16 weeks.

Understanding an IRS notice or letter. Go to <u>IRS.gov/Notices</u> to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS Tax Assistance Center (TAC). Go to IRS.gov/LetUsHelp for the topics people ask about most. If you still need help, IRS TACs provide help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to IRS.gov/TACLocator to find the nearest TAC, check hours, available services, and appointment options.

Watching IRS videos. The IRS Video portal, <u>IRSvideos.gov</u>, contains video and audio presentations for individuals, small businesses, and tax professionals.

IRS social media. The IRS uses social media tools to share the latest information on tax changes, scam alerts, initiatives, products, and services. Connect

with the IRS through the following social media tools: IRS2Go mobile app, Twitter, Facebook, LinkedIn, and Instagram.

- https://www.facebook.com/IRS.
- https://www.twitter.com/IRSnews.
- https://www.instagram.com/

irsnews.

- https://www.linkedin.com/ company/irs.
- https://www.youtube.com/user/ irsvideos.
- https://www.irs.gov/newsroom/ irs2goapp.

At the IRS, privacy and security are paramount. We use these tools to share public information with you. Don't post your social security number or other confidential information on social media sites. Always protect your identity when using any social networking site.

We will not be able to answer personal tax or account questions on any of these sites.

Getting tax information in other languages. For taxpayers whose native language isn't English, we have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

- Spanish (IRS.gov/Spanish).
- Chinese (IRS.gov/Chinese).
- <u>Vietnamese</u> (<u>IRS.gov/Vietnamese</u>).
- Korean (IRS.gov/Korean).
- Russian (IRS.gov/Russian).

The IRS TACs provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due

If you choose to 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 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37.

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 or gross 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 don't 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 have a reasonable explanation for filing late, include it with 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 \$435 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 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't 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 \$5,000 for filing a frivolous return. A frivolous return is one that doesn't 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. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, IRS.gov/irb/ at 2010-17 IRB#NOT-2010-33.

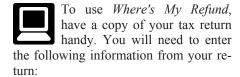
Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

Refund Information

where's my To check the status of your refund, go to IRS.gov/Refunds

or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2021 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.



- Your social security number (or individual taxpayer identification number),
 - Your filing status, and
- The exact whole dollar amount of your refund.

Where's My Refund will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day—usually at night.



If you don't have Internet access, you can call 800-829-1954, 24 hours a day,

7 days a week, for automated refund information. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

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

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at <u>IRS.gov/Spanish</u> and 800-829-1954.

Instructions for Schedule 1

Additional Income and Adjustments To Income

General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, lines 1 through 8. The amount on line 9 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, lines 10 through 22. The amount on line 22 is entered on Form 1040, 1040-SR, or 1040-NR, line 10a.

Additional Income

Line 1

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) didn't itemize de-

ductions, 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 2020, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2020 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2020 estimated state or local income tax, the amount applied is treated as received in 2020. If the refund

was for a tax you paid in 2019 and you deducted state and local income taxes on your 2019 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

- 1. You received a refund in 2020 that is for a tax year other than 2019.
- 2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2020 of an amount deducted or credit claimed in an earlier year.
- 3. You had taxable income on your 2019 Form 1040 or 1040-SR, line 11b, but no tax on your Form 1040 or 1040-SR, line 12a, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.
- 4. Your 2019 state and local income tax refund is more than your 2019 state and local income tax deduction minus the amount you could have deducted as your 2019 state and local general sales taxes.
- 5. You made your last payment of 2019 estimated state or local income tax in 2020.
- 6. You owed alternative minimum tax in 2019.
- 7. You couldn't use the full amount of credits you were entitled to in 2019 because the total credits were more than the amount shown on your 2019 Form 1040 or 1040-SR, line 12a.
- 8. You could be claimed as a dependent by someone else in 2019.
- 9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2020 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

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.

State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before	e you begin: \checkmark Be sure you have read the <i>Exception</i> in the instructions for this line 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 don't enter more than the amount of your state and local income taxes shown on your 2019 Schedule A, line 5d
2.	Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2019 (generally, this is the amount reported on your 2019 Schedule A, line 5d), more than the amount on your 2019 Schedule A, line 5e?
	\square No. Enter the amount from line 1 on line 3 and go to line 4.
	Yes. Subtract the amount on your 2019 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2019 (generally, this is the amount reported on your 2019 Schedule A, line 5d). 2
3.	Is the amount on line 1 more than the amount on line 2?
	\square No. STOP None of your refund is taxable.
	Yes. Subtract line 2 from line 1.
4.	Enter your total itemized deductions from your 2019 Schedule A, line 17.
	Note. If the filing status on your 2019 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2019, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.
5.	Enter the amount shown below for the filing status claimed on your 2019 Form 1040 or 1040-SR.
	 Single or married filing separately—\$12,200 Married filing jointly or qualifying widow(er)—\$24,400 Head of household—\$18,350 5
6.	Check any boxes that apply.*
	You were born before January 2, 1955. You are blind.
	Spouse was born before January 2, 1955. Spouse is blind.
	No boxes checked. Enter -0
	Multiply the number of boxes checked by \$1,300 (\$1,650 if your 2019 filing status was single or head of household). 6
	*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.
7.	Add lines 5 and 6
8.	Is the amount on line 7 less than the amount on line 4?
	No. STOP None of your refund is taxable.
	☐ Yes. Subtract line 7 from line 4
9.	Taxable part of your refund. Enter the smaller of line 3 or line 8 here and on Schedule 1, line 1

Line 4

Other Gains or (Losses)

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

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2020. Report this amount on line 7.



If the amount reported in box 1 of your Form(s) 1099-G is in-**CAUTION** correct, report on line 7 only

the actual amount of unemployment compensation paid to you in 2020.



When figuring any of the following deductions or exclu-AUTION sions, include the full amount

of your unemployment benefits reported on Schedule 1, line 7 (unreduced by any exclusion amount): taxable social security benefits, IRA deduction, student loan interest deduction, nontaxable amount of Olympic or Paralympic medals and USOC prize money, the exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989, the exclusion of employer-provided adoption benefits, the tuition and fees deduction, and the deduction of up to \$25,000 for active participation in a passive rental real estate activity. See the specific form or instructions for more information. If you file Form 1040-NR, you aren't eligible for all of these deductions. See the Instructions for Form 1040-NR for details.

Note. If your modified adjusted gross income (AGI) is less than \$150,000, the American Rescue Plan enacted on March 11, 2021, excludes from income up to \$10,200 of unemployment compensation paid to you in 2020. The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly. For married taxpayers, you and your spouse can each exclude up to \$10,200 of unemployment compensation. For example, you file jointly with your spouse and your modified AGI is less than \$150,000. You were paid \$20,000 of unemployment compensation and your spouse was paid

\$5,000. Report the \$25,000 (the total amount of your unemployment compensation) on line 7 and report \$15,200 on line 8 as a negative amount (in parentheses). The \$15,200 excluded from income is all of the \$5,000 unemployment compensation paid to your spouse, plus \$10,200 of the \$20,000 paid to you. If your modified AGI is \$150,000 or more, vou can't exclude any unemployment compensation. Use the Unemployment Compensation Exclusion Worksheet to figure your modified AGI and the amount to exclude. If you file Form 1040-NR, you can't exclude any unemployment compensation for your spouse.

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.



Your state may issue separate Forms 1099-G for unemploy-**CAUTION** ment compensation received

from the state and the additional \$600 a week federal unemployment compensation related to coronavirus relief. Include all unemployment compensation received on line 7.

If you received an overpayment of unemployment compensation in 2020 and you repaid any of it in 2020, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2020, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see Repayments in Pub. 525 for details on how to report the payment.



If you received unemployment compensation in 2020, your state may issue an electronic

Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

Line 8

Other Income

Note. For tax year 2020, line 8 will be used to report unemployment compensation exclusion as figured on the Unemployment Compensation Exclusion Worksheet. This provision is discussed in more detail in the *Line 7* instructions, earlier.

Complete the Unemployment Compensation Exclusion Worksheet before completing the following forms or worksheets.

- Taxable social security benefits. See the Social Security Benefits Worksheet—Lines 6a and 6b, earlier.
- IRA deduction. See the IRA Deduction Worksheet—Line 19, later.
- Student loan interest deduction. See the Student Loan Interest Deduction Worksheet-Line 20, later.
- Nontaxable amount of the value of Olympic or Paralympic medals and USOC prize money. See the instructions for Schedule 1, line 8, later.
- Exclusion of interest from Series EE and I U.S. Savings Bonds issued after 1989. See Form 8815.
- Exclusion of employer-provided adoption benefits. See Form 8939.
- Tuition and fees deduction. See Form 8917.
- Deduction of up to \$25,000 for active participation in a passive rental real estate activity. See Form 8582.



Do not report on this line any income from self-employment **CAUTION** or fees received as a notary

public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on line 8 any nonemployee compensation shown on Form 1099-MISC 1099-NEC (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC or 1099-NEC to find out where to report that income.

Form 1099-K may also include nonemployee compensation. Don't report it on line 8. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit IRS.gov/Gig.

Unemployment Compensation Exclusion Worksheet—Schedule 1, Line 8

1.	If you are filing Form 1040 or 1040-SR, enter the total of lines 1 through 7 of Form 1040 or 1040-SR. If you are filing Form 1040-NR, enter the total of lines 1a, 1b, and lines 2 through 7	1
2.	Enter the amount from Schedule 1, lines 1 through 6. Don't include any amount of unemployment compensation from Schedule 1, line 7, on this line	2
3.	Use the line 8 instructions to determine the amount to include on Schedule 1, line 8, and enter here. Do not reduce this amount by the amount of unemployment compensation you may be able to exclude	3
4.	Add lines 1, 2, and 3	4
5.	If you are filing Form 1040 or 1040-SR, enter the amount from line 10c. If you are filing Form 1040-NR, enter the amount from line 10d	5
6.	Subtract line 5 from line 4. This is your modified adjusted gross income	6
7.	Is the amount on line 6 \$150,000 or more? The \$150,000 threshold applies to all filing statuses even if your filing status is married filing jointly.	
	Yes. Stop. You can't exclude any of your unemployment compensation.	
	No. Go to line 8.	
8.	Enter the amount of unemployment compensation paid to you in 2020. Don't enter more than \$10,200	8
9.	If married filing jointly, enter the amount of unemployment compensation paid to your spouse in 2020. Don't enter more than \$10,200. If you are filing Form 1040-NR, enter -0-	9
10.	Add lines 8 and 9 and enter the amount here. This is the amount of unemployment compensation excluded from your income	10
11.	Subtract line 10 from line 3 and enter the amount on Schedule 1, line 8. If the result is less than zero, enter it in parentheses. On the dotted line next to Schedule 1, line 8, enter "UCE" and show the amount of unemployment compensation exclusion in parentheses on the dotted line. Complete the rest of Schedule 1 and Form 1040, 1040-SR, or 1040-NR	11

Taxable income. Use line 8 to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see Miscellaneous Income in Pub. 525.

Examples of income to report on line 8 include the following.

- Most prizes and awards. But see Olympic and Paralympic medals and USOC prize money, later.
- Jury duty pay. Also see the instructions for line 22.
 - Alaska Permanent Fund dividends.
- 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 22.
- Income from an activity not engaged in for profit. See Pub. 535.
- Amounts deemed to be income from a health savings account (HSA) because you didn't remain an eligible individual during the testing period. See Form 8889, Part III.
- 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 16.



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

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Loss on certain corrective distributions of excess deferrals. See Retirement Plan Contributions in Pub. 525.
- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See Fractional Inter-

est in Tangible Personal Property in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 8.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.
- Canceled debts. These amounts may be shown in box 2 of Form 1099-C. However, part or all of your income from the cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter "canceled debt" or "foreclosure" in the search box.
- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable
- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2020 or, in the case of distributions from an ESA. they are more than the qualified education expenses of the designated beneficiary in 2020; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from a Cover-

dell 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 2020, 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 tax-CAUTION able 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.

• Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. Enter "ABLE" and the taxable amount on the dotted line next to line 8. See Pub. 907 for more information.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from an ABLE

account. See the Instructions for Form 5329.

- Net section 965 inclusion. If you have a net section 965 inclusion (the section 965(a) inclusion less the corresponding section 965(c) deduction) for 2020, enter "SEC 965" and the net inclusion amount on the dotted line next to line 8. You must also complete and attach Form 965 and Form 965-A to your
- If, as a result of an election under section 965(n), the amount of the net operating loss for the taxable year is determined without regard to relevant section 965-related amounts (the "reduction amount"), the reduction amount is included in other income on line 8. If, as a result of an election under section 965(n), the taxable income to be reduced by net operating loss carryovers or carrybacks is reduced, the net operating loss deduction on line 8 is reduced by the reduction
- Section 951A requires U.S. shareholders of controlled foreign corporations to report their global intangible low-taxed income (GILTI) in taxable income. Include the amount figured on Form 8992 and attach a copy of the form to your return. If you have a Form 5471 reporting requirement, attach a copy of Form 5471 to your return.

Nontaxable income. Don't report any nontaxable income on line 8. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund.
- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.
- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).
- Gifts and bequests. However, if you received a gift or bequest from a foreign person of more than \$16,649, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

Net operating loss (NOL) deduction. Include on line 8 any NOL deduction from an earlier year. Subtract it from any income on line 8 and enter the result. If the result is less than zero, enter it in parentheses. On the dotted line next to line 8, enter "NOL" and show the amount of the deduction in parentheses. See Pub. 536 for details.

Medicaid waiver payments to care provider. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. If these payments were reported to you in box 1 of Form(s) W-2, include the amount on Form 1040 or 1040-SR, line 1. Also include on line 1 any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you did not receive a Form W-2 reporting these payments. On line 8, subtract the nontaxable amount of the payments from any income on line 8 and enter the result. If the result is less than zero, enter it in parentheses. Enter "Notice 2014-7" and the nontaxable amount on the dotted line next to line 8. For more information about these payments, see Pub. 525.

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee prize money you receive on account of your participation in the Olympic or Paralympic Games may be

nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If you are excluding unemployment compensation from your income, complete the Unemployment Compensation Worksheet—Schedule 1, line 8, before figuring your adjusted gross income as described above. When figuring your AGI for this purpose, use the full amount of your unemployment compensation as reported on line 7 and use the amount from line 3 of the Unemployment Compensation Worksheet in place of the amount from line 8 of Schedule 1.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8, then subtract it by including it on line 22, along with any other write-in adjustments. On the dotted line next to line 22, enter the nontaxable amount and identify as "USOC."

Adjustments to Income

Line 10

Educator Expenses

If you were an eligible educator in 2020, you can deduct on line 10 up to \$250 of qualified expenses you paid in 2020. 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 on line 10. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- 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 doesn't have to be required to be considered necessary.



Qualified expenses include amounts paid or incurred after March 12, 2020, for personal

protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for non-athletic 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 or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use <u>Tax Topic 458</u> or see Pub. 529.

Line 11

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

Include the following deductions on line 11.

- 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.

 J If, during 2020, you were an eligible trade adjustment assistance (TAA) recipient, alternative TA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corpora pension payee, see the Instructions for Form 8885 to figure the amount to enter on line 1 of this sheet. ✓ Be sure you have read the Exceptions in the instructions for this line to see if you can use this w sheet instead of Pub. 535 to figure your deduction. 	tion work-
1. Enter the total amount paid in 2020 for health insurance coverage established under your business	
(or the S corporation in which you were a more-than-2% shareholder) for 2020 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2020, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer	
 2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 14 and 15. Don't include Conservation Reserve Program payments exempt from self-employment tax 2. 	
3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Schedule 1, line 16. Don't include this amount in figuring any medical expense deduction on Schedule A	
*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.	nt
**Earned income includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earn income is your Medicare wages (box 5 of Form W-2) from that corporation.	

Line 12

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2020. See Form 8889.

Line 13

Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use <u>Tax Topic 455</u> or see Form 3903.

Line 14

Deductible Part 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.

The deductible part of your self-employment tax is on line 13.

Line 15

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 16

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. The insurance can also cover your child who was under age 27 at the end of 2020, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Forms 1040 and 1040-SR).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2020 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and re-

port the premiums as guaranteed pay-

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2020 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1.

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 2020, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2020, don't use amounts paid for coverage for that month to figure the deduc-



A qualified small employer health reimbursement arrange-CAUTION ment (OSEHRA) is considered

to be a subsidized health plan maintained by an employer.

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 can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Pub. 535.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Pub. 535 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions 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.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 17

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.

Lines 18a, 18b, and 18c **Alimony Paid**

Line 18a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use Tax Topic 452 or see Pub. 504.

Line 18c

On line 18c, enter the month and year of your original divorce or separation

agreement that relates to this deduction for alimony paid.

Line 19

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrange-

ment (IRA) for 2020, you must report them on Form 8606.



You no longer need to be younger than age $70^{1/2}$ to take a deduction for your contributions to an IRA.

If you made contributions to a traditional IRA for 2020, 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 Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 1, 2021, that shows all contributions to your traditional IRA for 2020.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 10-item list before you fill in the work-

- 1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.
- 2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2020, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.
- 3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.

- 4. If you made contributions to your IRA in 2020 that you deducted for 2019, don't include them in the worksheet.
- 5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 14 of Form 1099-MISC. If it isn't, 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 19.
- 7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.
- 8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

- 9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.
- 10. If the total of your IRA deduction on line 19 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2020, see Pub. 590-A for special rules.

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 can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if

you were covered by a plan at work even if you weren't 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 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction

Married persons filing separately. If you weren't 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 2020.



You may be able to take the retirement savings contributions credit. See the Schedule 3,

line 4, instructions.

IRA Deduction Worksheet—Schedule 1, Line 19

		· · · · · · · · · · · · · · · · · · ·							
Befo	re you beg	Exclusion Worksheet—Schedule 1, line 8, before completed Be sure you have read the 10-item list in the instructions for Figure any write-in adjustments to be entered on the dotted Schedule 1, line 22). If you are married filing separately and you lived apart from	If you are married filing separately and you lived apart from your spouse for all of 2020, enter "D" on the dotted						
		line next to Schedule 1, line 19. If you don't, you may get	a math	error notice from th	ie IRS.				
				Your IRA	S	pouse's IRA			
1a.	Retirement F	vered by a retirement plan (see Were You Covered by a Plan?)?							
b.	If married fil	ling jointly, was your spouse covered by a retirement plan?			1b.	☐ Yes ☐ No			
	jointly), skip (and line 7b, • \$6,000	checked "No" on line 1a (and "No" on line 1b if married filing lines 2 through 6, enter the applicable amount below on line 7a if applicable), and go to line 8. 1, if under age 50 at the end of 2020. 2, if age 50 or older at the end of 2020. 3, go to line 2.							
2.	Enter the am	ount shown below that applies to you.							
	• Single, healived apart f	ad of household, or married filing separately and you rom your spouse for all of 2020, enter \$75,000.							
	 Qualifying 	g widow(er), enter \$124,000.	2a.		2b.				
	"No" on eith covered by a	ling separately and you lived with your spouse at any time in							
3.	compensatio Form 1040 o • If you compensatio from Form 1 6b, 7, Sched the Unemplo	are not excluding unemployment n from income, enter the amount from or 1040-SR, line 9. are excluding unemployment n from income, combine the amounts 040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, ule 1, lines 1 through 7, and line 3 of opyment Compensation Exclusion 3.							
4.	Enter the total	al of the amounts from Form 1040 or							
	1040-SR, lin 18a, plus any	e 10b, Schedule 1, lines 10 through y write-in adjustments you entered on he next to Schedule 1, line 22							
5.	Subtract line	4 from line 3. If married filing jointly, enter the result in both	5a.		5b.				
6.	Is the amoun	t on line 5 less than the amount on line 2?							
	□ No.	None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.							
		Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.							
		 If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. i. \$6,000, if under age 50 at the end of 2020. ii. \$7,000, if age 50 or older at the end of 2020. If the result is less than \$10,000, go to line 7. If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. i. \$6,000, if under age 50 at the end of 2020. ii. \$7,000 if age 50 or older at the end of 2020. 	6a.		6b.				
		Otherwise, go to line 7.							

			Your IRA		Spouse's IRA
7.	Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't 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.				
	• Single, head of household, or married filing separately, multiply by 60% (0.60) (or by 70% (0.70) in the column for the IRA of a person who is age 50 or older at the end of 2020).				
	• Married filing jointly or qualifying widow(er), multiply by 30% (0.30) (or by 35% (0.35) in the column for the IRA of a person who is age 50 or older at the end of 2020). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2020).	7a.		7b.	
8.	Enter the total of your (and your spouse's if filing jointly):				
	Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 19. 8.				
	Alimony and separate maintenance payments reported on Schedule 1, line 2a.				
	• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q.				
9.	Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 14 and 15. If zero or less, enter -0 For more details, see Pub. 590-A				
10.	Add lines 8 and 9 10.				
	If married filing jointly and line 10 is less than \$12,000 (\$13,000 if one spouse is age 50 or older at the end of 2020; \$14,000 if both spouses are age 50 or older at the end of 2020), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.				
11.	Enter traditional IRA contributions made, or that will be made by the due date of your 2020 return not counting extensions (April 15, 2021 for most people), for 2020 to your IRA on line 11a and to your spouse's IRA on line 11b	11a.		11b.	
12.	On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 19. Or, if you want, you can deduct a smaller amount and treat the rest as a				
		12a.		12b.	

Line 20

Student Loan Interest Deduction

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

- You paid interest in 2020 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$85,000 if single, head of household, or qualifying widow(er); \$170,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.

• You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2020 tax return.

Don't include any amount paid from a a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

Exception. Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if

you file Form 2555 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 any of the following individuals who were eligible students.

- 1. Yourself or your spouse.
- 2. Any person who was your dependent when the loan was taken out.
- 3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return;

Student Loan Interest Deduction Worksheet—Schedule 1, Line 20

Befo	 ✓ If you are excluding unemployment compensation from your income, complete the Unemployment Compensation Exclusion Worksheet—Schedule 1, line 8, before completing this worksheet. ✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22). ✓ Be sure you have read the Exception in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.
1.	Enter the total interest you paid in 2020 on qualified student loans (see the instructions for line 20). Don't enter more than \$2,500
2.	 If you are not excluding unemployment compensation from income, enter the amount from Form 1040 or 1040-SR, line 9. If you are excluding unemployment compensation from income, combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 6b, 7, Schedule 1, lines 1 through 7, and line 3 of the Unemployment Compensation Exclusion Worksheet
3.	Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, and Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22
4.	Subtract line 3 from line 2
5.	Enter the amount shown below for your filing status.
	 Single, head of household, or qualifying widow(er)—\$70,000 Married filing jointly—\$140,000
6.	Is the amount on line 4 more than the amount on line 5?
	No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.
	Yes. Subtract line 5 from line 4
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
8.	Multiply line 1 by line 7
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 20. Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) 9

- b. The person had gross income that was equal to or more than the exemption amount for that year or \$4,300 for 2020;
- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't 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. For details, 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. For details, see Pub. 970.

Line 21

Tuition and Fees Deduction

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction for 2020. See Form 8917.



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for Forms 1040 and

1040-SR, line 29, and Schedule 3, line 3, for details.

Line 22

Include in the total on line 22 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 22, 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 8 from the rental of personal property engaged in for profit. Identify as "PPR."
- Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8. Identify as "USOC."
- 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 involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as "UDC."
- Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income. Identify as "WBF."
- Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041). Identify as "ED67(e)."

Instructions for Schedule 2 **Additional Taxes**

General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2. line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 10, on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b.

Specific Instructions

Line 1

Alternative Minimum Tax (AMT)

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$72,900 (\$113,400 if married filing jointly or qualifying widow(er); \$56,700 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$518,400 (\$1,036,800 if married filing jointly or qualifying widow(er)).

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

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

- Accelerated depreciation.
- 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, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts figured using the percentage-of-completion method.
- 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.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than
 - Oualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
 - Credit for prior year minimum tax.
 - Foreign tax credit.
- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to IRS.gov/AMT.

Line 2

Excess Advance Premium Tax Credit Repayment



If you have excess advance premium tax credit (APTC) repay-CAUTION ments, go to <u>IRS.gov/Form8962</u> for more information.

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 2.

Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 1

Before you be	gin: ✓ Be sure you have read the Exception in the instructions for this line to see using this worksheet.	e if you must fill in	Form 6251 instead of
1. Are you filing §	Schedule A?		
□ No.	Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.		
☐ Yes.	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15		1
2. Enter the amoun	nt from Schedule A, line 7		2
3. Add lines 1 and	2		3
4. Enter any tax re	fund from Schedule 1, lines 1 and 8		4
5. Subtract line 4 t	from line 3		5
6. Enter the amoun	nt shown below for your filing status.		
Married fMarried f	head of household—\$72,900 filing jointly or qualifying widow(er)—\$113,400 filing separately—\$56,700	}	6
7. Is the amount of	n line 5 more than the amount on line 6?		
No. STOP	Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.		
☐ Yes.	Subtract line 6 from line 5		7
	nt shown below for your filing status.		
Married f	head of household—\$518,400 ĭling jointly or qualifying widow(er)—\$1,036,800 ĭling separately—\$518,400	}	8
9. Is the amount of	n line 5 more than the amount on line 8?	,	
□ No.	Enter -0 Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.		
☐ Yes.	Subtract line 8 from line 5		9
	by 25% (0.25) and enter the smaller of the result or line 6		
11. Add lines 7 and	10		11
12. Is the amount of	n line 11 more than \$197,900 (\$98,500 if married filing separately)?		
☐ Yes.	Fill in Form 6251 to see if you owe the alternative minimum tax.		
□ No.	Multiply line 11 by 26% (0.26)		12
Schedule J to fi	9, 1040-SR, or 1040-NR, line 16 (minus any tax from Form 4972), and Schedule 2, lingure your tax on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16, refigue chedule J before including it in this calculation)	ire that tax	13
Next. Is the amoun	t on line 12 more than the amount on line 13?		
☐ Yes.	Fill in Form 6251 to see if you owe the alternative minimum tax.		
□ No.	You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave	ve Schedule 2, line	1, blank.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 5

Unreported Social Security and Medicare Tax From Forms 4137 and 8919

Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

Form 4137. If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any noncash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

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 se-CAUTION curity and Medicare or RRTA

tax due on tips you received but didn't report to your employer.

Form 8919. If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 5 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1.

Line 6

Additional Tax on IRAs. Other Qualified Retirement Plans, etc.

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. Also see Form 5329 and its instructions for definitions of the terms used here.

- 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 wasn't rolled over.
- 2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.
- 3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.



The requirement to receive a minimum required distribution has been waived for calendar

year 2020. This includes distributions for those who have a beginning year for required minimum distribution starting in 2020. More information on required minimum distributions can be found in Pub. 590-B.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 6. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also enter "No" in the margin to the left of line 6 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 7a

Household Employment Taxes

Enter the household employment taxes vou owe for having a household employee. 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 \$2,200 or more in 2020. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2020 and was a student.
- 2. You withheld federal income tax during 2020 at the request of any household employee.
- 3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2019 or 2020 to household employees.

Any person who does household work is a household employee 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, housekeepers, vard workers, and similar domestic workers.

Line 7b

First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2020, you can enter your 2020 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

Line 8

Other Taxes

Use line 8 to report any taxes not reported elsewhere on your return or other schedules. To find out if you owe the tax, see the form or publication indicated. Enter on line 8 the total of all the following taxes you owe.

Additional Medicare Tax. See Form 8959 and its instructions if the total of your 2020 wages and any self-employment income was more than:

- \$125,000 if married filing sepa-
- \$250,000 if married filing jointly;
- \$200,000 if single, head of household, or qualifying widow(er).

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

Check box a if you owe the tax.

Net Investment Income Tax. See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying widow(er), or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$17,400 if married filing separately,
- \$142,400 if married filing jointly or qualifying widow(er), or
- \$92,400 if single or head of household.

Check box b if you owe the tax.

Other taxes. For the following taxes, check box c and, in the space next to that box, enter the amount of the tax and the code that identifies it. If you need more room, attach a statement listing the amount of each tax and the code.



If you owe interest on the tax due on installment income un-**CAUTION** der section 453(l) or interest on

the deferred tax on gain from certain installment sales under section 453A, list those amounts, and the applicable code, first before listing any other taxes you may owe and report on this line.

- 1. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(1)(3)."
- 2. Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. Identify as "453A(c)."
- 3. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as "HSA."
- 4. Additional tax on an HSA because vou didn't remain an eligible individual during the testing period (see Form 8889, Part III). Identify as "HDHP."
- 5. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."
- 6. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."
- 7. 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. Indian employment credit (see Form 8845). Identify as "IECR."
- d. New markets credit (see Form 8874). Identify as "NMCR."
- e. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."
- f. Alternative motor vehicle credit (see Form 8910). Identify "AMVCR."
- g. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."
- h. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as "8936R."
- 8. Recapture of federal mortgage subsidy. If you sold your home in 2020

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."

- 9. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."
- 10. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N. Identifv as "UT."
- 11. 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 box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."
- 12. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."
- 13. Excise tax on insider stock compensation from an expatriated corporation. See section 4985. Identify as "ISC."
- 14. Additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526. Identify as "FITPP."
- 15. Look-back interest under section 167(g) or 460(b). See Form 8697 or 8866. Identify as "8697" or "8866."
- 16. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 14 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details. Identify as "NQDC."
- 17. Additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount wasn't determinable until 2020. The tax is 20% of the amount required to be in-

cluded in income plus an interest amount determined under section 457A(c)(2). See section 457A for details. Identify as "457A."

18. Tax on noneffectively connected income for any part of the year you were

a nonresident alien (see the Instructions for Form 1040-NR). Identify as "1040-NR."

19. Any interest amount from Form 8621, line 16f, relating to distributions

from, and dispositions of, stock of a section 1291 fund. Identify as "1291INT."

20. Any interest amount from Form 8621, line 24. Identify as "1294INT."

Instructions for Schedule 3 Additional Credits and Payments

General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 7, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 14, on Form 1040, 1040-SR, or 1040-NR, line 31.

Specific Instructions

Line 1

Foreign Tax Credit



If you are a shareholder in a controlled foreign corporation who has made a section 962

election and you figured a foreign tax credit on Form 1118, see the instructions for Forms 1040 and 1040-SR, line 16.

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

Exception. You don't have to complete Form 1116 to take this credit if all of the following apply.

- 1. All of your foreign source gross 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. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).
- 3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

- 4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.
 - 5. All of your foreign taxes were:
- a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and
- b. Paid to countries that are recognized by the United States and don't support terrorism.

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

Do you meet all five requirements just listed?

- □ **Yes.** Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 2.
- □ **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 2

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 or any other disabled person who couldn't care for himself or herself, or
- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

For details, use <u>Tax Topic 602</u> or see Form 2441.

Line 3

Education Credits

If you (or your dependent) paid qualified expenses in 2020 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 can't take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2020 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Schedule 1, line 21, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2020 unless your filing status is married filing jointly.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and IRS.gov/EdCredit.

Line 4

Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than roll-over contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

- 1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than \$32,500 (\$48,750 if head of household; \$65,000 if married filing jointly).
- 2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2003, (b) is claimed as a dependent on someone else's 2020 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2020, 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use <u>Tax Topic 610</u> or see Form 8880.

Line 5

Residential Energy Credits

Residential energy efficient property credit. You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2020.

- Qualified solar electric property for use in your home located in the United States
- Qualified solar water heating property for use in your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.

Nonbusiness energy property credit. You may be able to take this credit by completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2020 if they are new and meet certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
 - Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters; electric heat pumps; central air conditioners; and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- A stove that burns biomass fuel to heat your home or to heat water for use in your home.
- An advanced main air circulating fan used in a natural gas, propane, or oil furnace

Condos and co-ops. If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

More details. For details, see Form 5695.

Line 6

Other Credits

Enter the total of the following credits on line 6 and check the appropriate box(es). Check all boxes that apply. If box c is checked, also enter the applicable form number. To find out if you can take the credit, see the form or publication indicated.

- 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.
- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.

- Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.
- Credit for the elderly or the disabled. See Schedule R.
- Adoption credit. You may be able to take this credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2020. See the Instructions for Form 8839.
- District of Columbia first-time homebuyer credit. You can't claim this credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2019. See Form 8859.
- Qualified plug-in electric drive motor vehicle credit. See Form 8936.
- Qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.
- Alternative motor vehicle credit. See Form 8910.
- Alternative fuel vehicle refueling property credit. See Form 8911.
- Credit to holders of tax credit bonds. See Form 8912.
- Amount on Form 8978, line 14 (relating to partner's audit liability under section 6226), but only if the amount is negative. Check box "c" and enter "Form 8978." If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Line 8

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the

amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 8. For more information, see the Instructions for Form 8962.

Line 9

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid by debit or credit card, don't include on line 9 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

Line 10

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 2020 and total wages of more than \$137,700, 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 \$8,537.40. But if any one employer withheld more than \$8,537.40, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.



If (1) you worked for two or more employers in 2020, (2) CAUTION you receive a 2020 Form W-2c

showing a correction to box 4 (or to box 14 for employees who pay RRTA tax) to account for employee social security or tier 1 RRTA tax that was deferred in 2020 and withheld in 2021, and (3) the corrected amount in box 4 of the 2020 Form W-2c makes the total amount

of employee social security tax or tier 1 RRTA tax withheld by all of your employers more than \$8,537.40, or increases an already existing excess amount of employee social security tax or tier 1 RRTA tax withheld, you should report the credit or increased credit for that amount on line 10 in order to claim your

If you receive Form W-2c after you have filed your return, then you should file an amended return (Form 1040-X) to claim a credit or increased credit for the excess social security (or tier 1 RRTA tax) withheld.

Line 11

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

Line 12 Other Payments and **Refundable Credits**

Line 12a



If you have excess advance premium tax credit (APTC) repay-CAUTION ments, go to IRS.gov/Form8962 for more information.

Line 12b

Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202.

If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to the coronavirus. The amount of this credit is shown on Schedule H, line 8e. See Schedule H (Form 1040) and its instructions for more information on these credits.

Enter the amount of any credit for paid sick or family leave for certain self-employed individuals as a result of coronavirus. The amount of credit for sick leave is shown on Form 7202. line 24, and the amount of credit for family leave is shown on Form 7202, line 35. See Form 7202 and its instructions for more information on these credits.

Line 12d

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, include the credit on line 12d. Enter "I.R.C. 1341" on the entry line. See Pub. 525 for details about this credit.

If you made a tax payment that doesn't belong on any other line, including a credit under section 960(c) with respect to an excess limitation account, include the payment on line 12d. Enter "Tax" on the entry line.

If you have a net section 965 inclusion in 2020 and have elected to pay your net 965 tax liability in installments, report the deferred amount on line 12d. Enter "TAX" and the amount of net 965 tax liability remaining to be paid in future years.

Line 12e

Deferral for certain Schedule H or SE filers. If you file Schedule H or Schedule SE, you can defer some of the household employment and self-employment tax payments you may owe on your 2020 tax return and pay them later instead. However, you can't defer amounts that you have already paid. If you qualify, the amount you may defer is figured in the following worksheet.



The deferred amount is a deferral of payments, not a deferral of your 2020 income tax liabili-

ty. Any amount you enter on line 12e must be paid by the due dates shown on lines 13 and 14 of the worksheet to be treated as timely and avoid interest and penalties. Any deferred amount may be paid before the due date. Payments you make are first applied against your payment due on December 31, 2021, and then applied against your payment due on December 31, 2022.



If you deferred your payment of the employer's share of Social Security tax for household em-

ployment or 50% of the Social Security tax on net earnings from self-employment under section 2302 of the CARES Act, and the amount of payment you elect to defer caused an overpayment when added to other payments and credits on your return, you are generally not eligible for a refund because the deferral amount is a deferral of payment, not a deferral of liability. However, if you're a household employer who is eligible for advanceable paid leave credits under the FFCRA, and you reported these credits on Schedule H, Form 1040, you may receive a refund of the paid leave credits even while deferring the employer's share of Social Security tax. This does not apply to credits for sick leave and family leave equivalent amounts for self-employed individuals reported on Form 7202. For more information, see IRS.gov/ETD.

Deferral Worksheet for Schedule H or Schedule SE filers—Schedule 3, line 12e

Befo	Before you begin: ✓ Complete Schedule H (Form 1040) or Schedule SE (Form 1040).					
1a.	Add lines 25d through 30 of Form 1040 or 1040-SR					
b.	Add lines 8 through 12d of Schedule 3 (Form 1040)					
c.	Add lines 1a and 1b					
2.	Enter the amount from line 24 of Form 1040 or 1040-SR 2.					
3a.	Enter the amount(s) from line 8b of your Schedule(s) H 3a.					
b.	Enter the amount(s) from line 8e of your Schedule(s) H 3b.					
c.	Add lines 3a and 3b					
4.	Add lines 2 and 3c					
5.	Enter the amount from line 8d of your Schedule(s) H 5.					
6.	Enter the amount from line 26 of your Schedule(s) SE 6.					
7.	Add lines 5 and 6					
8.	Subtract line 7 from line 4	8.				
9.	Subtract line 8 from line 1c. If zero or less, enter -0					
10		10				
10.	Subtract line 9 from line 7 You can defer payment on up to the amount on line 10 until 12/31/2021	10.				
	or 12/31/2022 by reporting the amount on line 10 above (or a smaller amount)					
	on line 12e of Schedule 3 (Form 1040). See instructions.					
11.	Enter the amount you reported on Schedule 3, line 12e	11.				
12.	Enter one-half of the amount on line 7 above					
	12.					
13.	Enter the smaller of line 11 or line 12. You must pay this amount by 12/31/2022	13.				
14.	Subtract line 13 from line 11. You must pay this amount by 12/31/2021	14				
17.	Subtract line 15 from time 11. 10th must pay time amount by 12/31/2021	17.				

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902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
903	U.S. employment tax in Puerto Rico

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 records and other material (in paper or electronic format) 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 reguires you to provide your identifying number on the return. 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 or email address.

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, and U.S. commonwealths or possessions 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 needed 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 send us comments through *IRS.gov/FormsComments*. Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of October 2020 for taxpayers filing a 2020 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity. with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors. implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 12 hours, with an average cost of \$230 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8

hours and \$140, while business taxpayers are expected to have an average burden of about 21 hours and \$440. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpay-

er, the type of software or professional preparer used, and the geographic location.

contact us at either one of the addresses shown under We Welcome Comments on Forms.

If you have comments concerning the time and cost estimates below, you can

Estimated Average Taxpayer Burden for Individuals by Activity

		Average Burden						
Percentage Type of Taxpayer of Returns			Average					
		Total Time*	Record- keeping	Tax Planning	Form Completion and Submission	All Other	Cost (Dollars)**	
All taxpayers	100%	12	5	2	4	1	\$230	
Nonbusiness*** Business***	70% 30%	8 21	3 11	1 3	3 5	1 2	140 440	

^{*}Detail may not add to total time due to rounding.

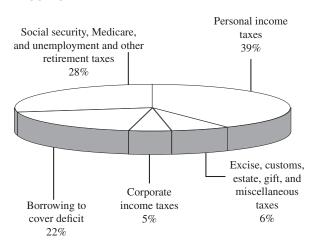
^{**}Dollars rounded to the nearest \$10.

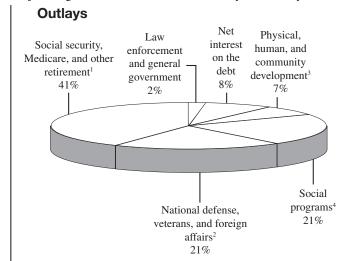
^{***}You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

Major Categories of Federal Income and Outlays for Fiscal Year 2019

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2019.

Income





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 receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2019 (which began on October 1, 2018, and ended on September

30, 2019), federal income was \$3.464 trillion and outlays were \$4.448 trillion, leaving a deficit of \$984 billion.

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 15% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 4% 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 15% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$98 billion in fiscal year 2019. 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.

2020 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

Schedule X-If your filing status is Single

If your taxable income is:		The tax is:	of the
Over—	But not over—		amount over—
\$0	\$9,875	10%	\$0
9,875	40,125	\$987.50 + 12%	9,875
40,125	85,525	4,617.50 + 22%	40,125
85,525	163,300	14,605.50 + 24%	85,525
163,300	207,350	33,271.50 + 32%	163,300
207,350	518,400	47,367.50 + 35%	207,350
518,400		156,235.00 + 37%	518,400

Schedule Y-1—If your filing status is Married filing jointly or Qualifying widow(er)

	, 0	0, , ,	` '
If your taxable		The tax is:	
income is:	But not		of the amount
Over—	over—		over—
\$0	\$19,750	10%	\$0
19,750	80,250	\$1,975.00 + 12%	19,750
80,250	171,050	9,235.00 + 22%	80,250
171,050	326,600	29,211.00 + 24%	171,050
326,600	414,700	66,543.00 + 32%	326,600
414,700	622,050	94,735.00 + 35%	414,700
622,050		167,307.50 + 37%	622,050

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	\$9,875	10%	\$0
9,875	40,125	\$987.50 + 12%	9,875
40,125	85,525	4,617.50 + 22%	40,125
85,525	163,300	14,605.50 + 24%	85,525
163,300	207,350	33,271.50 + 32%	163,300
207,350	311,025	47,367.50 + 35%	207,350
311,025		83,653.75 + 37%	311,025

Schedule Z-If your filing status is Head of household

Schedule 2—If your ming status is flead of flouserfold				
If your taxable		The tax is:		
income is:			of the	
	But not		amount	
Over—	over—		over—	
\$0	\$14,100	10%	\$0	
14,100	53,700	\$1,410.00 + 12%	14,100	
53,700	85,500	6,162.00 + 22%	53,700	
85,500	163,300	13,158.00 + 24%	85,500	
163,300	207,350	31,830.00 + 32%	163,300	
207,350	518,400	45,926.00 + 35%	207,350	
518,400		154,793.50 + 37%	518,400	

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The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at IRS.gov/TaxpayerRights



File?

Where Do You Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see Private Delivery Services under Filing Requirements, earlier.



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.

	THEN use this	address if you
IF you live in	Are requesting a refund or are not enclosing a check or money order	Are enclosing a check or money order
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Hawaii, Ohio, Washington	Use this address if you file from January 1, 2021 through June 18, 2021:	
	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
	Starting June 19, 2021, use the following address:	
	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Delaware, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Oklahoma, Vermont, Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Arizona, Colorado, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Connecticut, District of Columbia, Maryland, Pennsylvania, Rhode Island, West Virginia	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

^{*}If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.