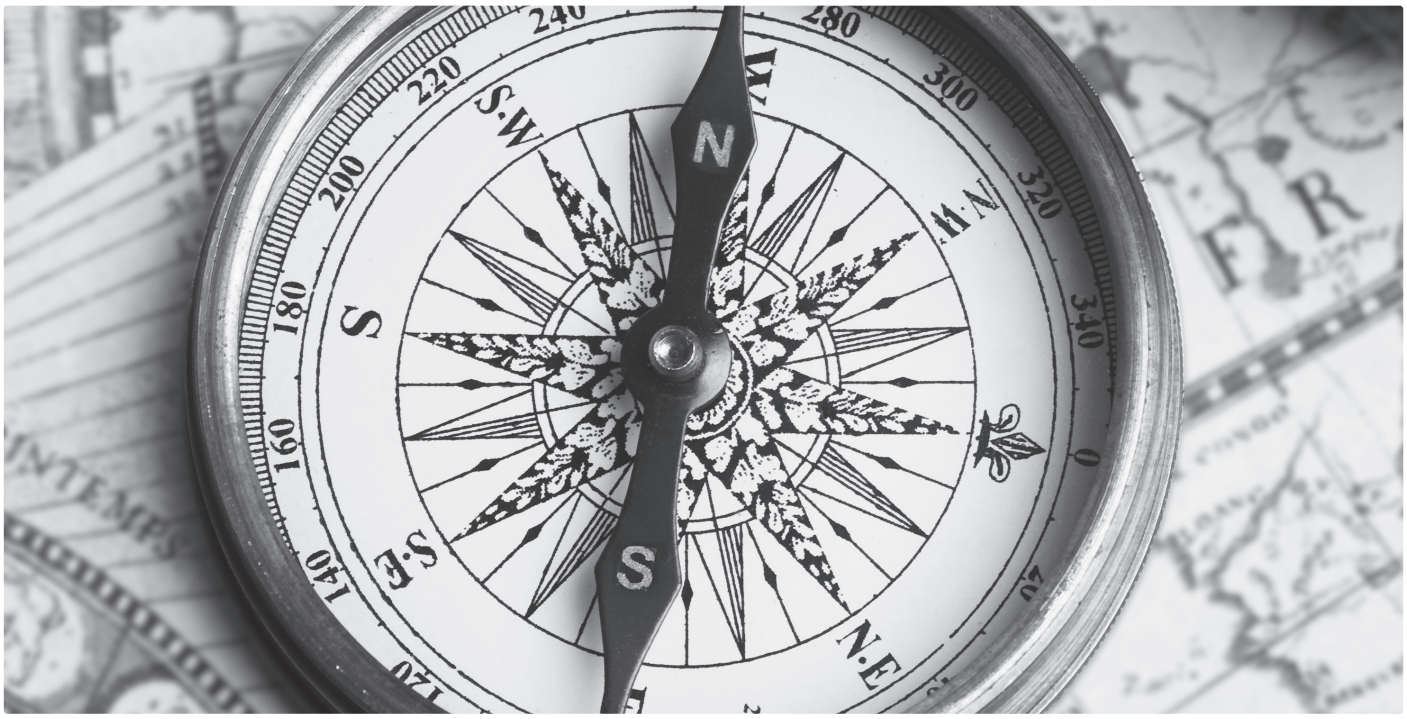
IRS

TAX YEAR
2020

1040 and 1040-SR

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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Internal Revenue Service

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Form 1040 and 1040-SR Helpful Hints

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. 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).	**Schedule 3, Part II**

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 *TaxpayerAdvocate.IRS.gov/contact-us*;
- Download Publication 1546, Taxpayer Advocate Service - We Are Here to Help You, available at *IRS.gov/Forms-Pubs*. 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 *TaxpayerAdvocate.IRS.gov* 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 *IRS.gov/SAMS*. 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 eligible 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 *IRS.gov/Form1040*.

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 separately—$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 70 1/2 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 Relief 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 aliens.

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

TIP *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.

CAUTION *Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 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 instructions.

TIP *The chart at the end of these instructions provides the current address for mailing your return. 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.

CAUTION *An automatic 6-month extension to file doesn't extend the 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 inter-

est 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 "timely 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 *IRS.gov/PDS*. For the IRS mailing address to use if you're using a private delivery service, go to *IRS.gov/PDSStreetAddresses*.

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 earned income was over $12,400.
- 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 *IRS.gov/FreeFile* 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.

TIP *You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 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*, later.
- 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* applies.

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 return.

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.

TIP *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 apply.

- 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*, earlier).
- 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.

TIP *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.

TIP *If you filed a joint return for 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 Taxpayer

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*.

TIP *ITINs with middle digits 70 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

TIP *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 or less.

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 medi-

um 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 purchase or sale of virtual currency;
- An exchange of virtual currency for other property, including for another virtual currency; and
- An acquisition or 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 *IRS.gov/virtualcurrencyfaqs*.

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).

TIP *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)

AND

was ...

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

or

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)

AND

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

AND

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)

AND

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.

CAUTION *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?

   ☐ **Yes.** Go to Step 2. ☐ **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

the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test,* later.)

☐ **Yes.** Continue

☐ **No.** STOP You can't claim this child as a dependent.

2. Was the child married?

☐ **Yes.** See *Married person,* later.

☐ **No.** Continue

3. 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 You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

☐ **No.** You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

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

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).)

☐ **Yes.** Continue

☐ **No.** STOP You can't claim the child tax credit or the credit for other dependents for this child.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test,* later.)

☐ **Yes.** Continue

☐ **No.** STOP You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2020?

☐ **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 page 1 of Form 1040 or 1040-SR for this person.

4. Did this child have an SSN valid for employment issued before the due date of your 2020 return (including extensions)? (See *Social Security Number*, later.)

☐ **Yes.** You can claim the child tax credit for this person. Check the "child tax credit" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

☐ **No.** STOP 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 page 1 of Form 1040 or 1040-SR for this person.

Step 4 Is Your Qualifying Relative Your Dependent?

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

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

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.

AND

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.

AND

Who had gross income of less than $4,300 in 2020. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of his or her support in 2020. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

1. Does any person meet the conditions to be your qualifying relative?

☐ **Yes.** Continue ☐ **No.** STOP

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

☐ **Yes.** Continue ☐ **No.** STOP

You can't claim this person as a dependent.

3. Was your qualifying relative married?

☐ **Yes.** See *Married person*, 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

You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

☐ **No.** You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

Step 5 Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2020 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

☐ **Yes.** Continue ☐ **No.** STOP

You can't claim the credit for other dependents for this qualifying relative.

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 relative was adopted, see *Exception to citizenship test*, later.)

☐ **Yes.** You can claim the credit for other dependents for this dependent. Check the "credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

☐ **No.** STOP

You can't claim the credit for other dependents for this qualifying relative.

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you 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.

CAUTION *The lines on Forms 1040 and 1040-SR are the same. References to lines in the following instructions refer to the line on either form.*

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 then $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 you 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 retirement (RRTA) tax on unreported 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 included 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 income in box 1 of your Form W-2.

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. 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.

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

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 *Tax Topic 154* 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

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.

TIP *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 property.
- 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 days.

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.

TIP *Use the Qualified Dividends and Capital Gain Tax Worksheet 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 report 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 individual 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 QCD on line 4b unless *Exception 2* applies to that part. Enter "QCD" 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 details.

You can't claim a charitable contribution deduction for any QCD not included in your income.

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 -0- on 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 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 early distribution from your IRA and the total wasn't rolled over or was not 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 received a coronavirus-related distribution from a profit-sharing 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 retirement 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 withheld.

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).

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

TIP *If you or the plan participant 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.

Simplified Method Worksheet—Lines 5a and 5b

Keep for Your Records

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

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2020 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a . . . . . **1.** _____

2. Enter your cost in the plan at the annuity starting date . . . . . **2.** _____

Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.

3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below . . . . . **3.** _____

4. Divide line 2 by the number on line 3 . . . . . **4.** _____

5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . . **5.** _____

6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet . . . . . **6.** _____

7. Subtract line 6 from line 2 . . . . . **7.** _____

8. Enter the **smaller** of line 5 or line 7 . . . . . **8.** _____

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b . . . . . **9.** _____

10. Was your annuity starting date before 1987?

☐ **Yes.** STOP Do not complete the rest of this worksheet.

☐ **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2020. You will need this number if you need to fill out this worksheet next year . . . . . **10.** _____

11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won't have to complete this worksheet next year. The payments you receive next year will generally be fully taxable . . . . . **11.** _____

Table 1 for Line 3 Above

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

Table 2 for Line 3 Above

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

TIP ***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 *www.rrb.gov*.

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.

TIP *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

Keep for Your Records

Before you begin:

- ✓ 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).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2020, enter "D" to the right of the word "benefits" on line 6a. If you don't, you may get a math error notice from the IRS.
- ✓ Be sure you have read the ***Exception*** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

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 . . . . . **1.** _____

2. Multiply line 1 by 50% (0.50) . . . . . **2.** _____

3. Combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 5b, 7, and 8 . . . . . **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 None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.

☐ **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- . . . . . **11.** _____

12. Enter the **smaller** of line 9 or line 10 . . . . . **12.** _____

13. Enter one-half of line 12 . . . . . **13.** _____

14. Enter the **smaller** of line 2 or line 13 . . . . . **14.** _____

15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- . . . . . **15.** _____

16. Add lines 14 and 15 . . . . . **16.** _____

17. Multiply line 1 by 85% (0.85) . . . . . **17.** _____

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 . . . . . **18.** _____

TIP *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.*

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 you 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.

TIP *Someone claims you or your 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, 1956.
- 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.

☐ **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

Keep for Your Records

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

1. Check if:
- ☐ You were born before January 2, 1956.
- ☐ You are blind.
- ☐ Spouse was born before January 2, 1956.
- ☐ Spouse is blind.

Total number of boxes checked . . . . . **1.** _____

2. Is your **earned income*** more than $750?
- ☐ **Yes.** Add $350 to your earned income. Enter the total.
- ☐ **No.** Enter $1,100.

. . . . . **2.** _____

3. Enter the amount shown below for your filing status.
- Single or married filing separately—$12,400
- Married filing jointly—$24,800
- Head of household—$18,650

. . . . . **3.** _____

4. Standard deduction.

a. Enter the **smaller** of line 2 or line 3. If born after January 1, 1956, and not blind, **stop here** and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b . . . . . **4a.** _____

b. If born before January 2, 1956, or blind, multiply the number on line 1 by $1,300 ($1,650 if single or head of household) . . . . . **4b.** _____

c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12 . . . . . **4c.** _____

** **Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1, and Schedule 1, lines 3 and 6, minus the amount, if any, on Schedule 1, line 14.*

Standard Deduction Chart for People Who Were Born Before January 2, 1956, or Were Blind

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

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

Enter the total number of boxes checked . . . . . ▶ ☐

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1 2	$14,050 15,700
Married filing jointly	1 2 3 4	$26,100 27,400 28,700 30,000
Qualifying widow(er)	1 2	$26,100 27,400
Married filing separately*	1 2 3 4	$13,700 15,000 16,300 17,600
Head of household	1 2	$20,300 21,950

* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

$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

Keep for Your Records

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	**b.**	
c.	Subtract line 2b from line 2a. If zero or less, enter -0-	**c.**	
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	**6.**	

** 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

Keep for Your Records

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 box 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	**1.**	
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	**2.**	
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-. ☐ **No.** Enter the amount from Form 1040 or 1040-SR, line 7.	**3.**	
4.	Add lines 2 and 3	**4.**	
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.	**6.**	
7.	Enter the smaller of line 1 or line 6	**7.**	
8.	Enter the smaller of line 5 or line 7	**8.**	
9.	Subtract line 8 from line 7. This amount is taxed at 0%	**9.**	
10.	Enter the smaller of line 1 or line 4	**10.**	
11.	Enter the amount from line 9	**11.**	
12.	Subtract line 11 from line 10	**12.**	
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.	**13.**	
14.	Enter the smaller of line 1 or line 13	**14.**	
15.	Add lines 5 and 9	**15.**	
16.	Subtract line 15 from line 14. If zero or less, enter -0-	**16.**	
17.	Enter the smaller of line 12 or line 16	**17.**	
18.	Multiply line 17 by 15% (0.15)		**18.**
19.	Add lines 9 and 17	**19.**	
20.	Subtract line 19 from line 10	**20.**	
21.	Multiply line 20 by 20% (0.20)		**21.**
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		**22.**
23.	Add lines 18, 21, and 22		**23.**
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		**24.**
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		**25.**

** 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.

CAUTION *If you take the child tax credit or credit for other dependents 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, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.*

CAUTION *If your qualifying child didn't have an SSN valid for employment 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

Keep for Your Records

CAUTION

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 applicable.

Part 1

1. Number of qualifying children under age 17 with the required social security number: _____ × $2,000. Enter the result. | **1** | |

2. Number of other dependents, including qualifying children without the required social security number: _____ × $500. Enter the result. | **2** | |

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. | **4** | |

5. Enter the amount shown below for your filing status.

- Married filing jointly — $400,000
- All other filing statuses — $200,000

5	

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.

6	

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 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. | **8** | |
Go to Part 2.

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

9. 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. | **10** |

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?

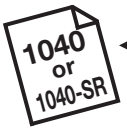
☐ **Yes.** Enter the amount from line 11. Also, you may be able to take the **additional child tax credit** if line 1 is more than zero. See the **TIP** below.

☐ **No.** Enter the amount from line 8.

} **This is your child tax credit and credit for other dependents.**

| **12** |

Enter this amount on Form 1040 or 1040-SR, line 19.



TIP

*You may be able to take the **additional child tax credit** on Form 1040 or 1040-SR, line 28, if you answered "Yes" on line 11 **or** line 12 above.*

- *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.*

CAUTION

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.

TIP *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.

CAUTION *If you take the EIC even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you won't be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you 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.*

TIP *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 associated 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 extensions) that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

   ☐ **Yes.** Continue ☐ **No.** STOP You can't take the credit. Enter "No" on the dotted line next to line 27.

3. Is your filing status married filing separately?

   ☐ **Yes.** STOP You can't take the credit. ☐ **No.** Continue

4. Are you filing Form 2555 (relating to foreign earned income)?

   ☐ **Yes.** STOP You can't take the credit. ☐ **No.** Continue

5. Were you or your spouse a nonresident alien for any part of 2020?

   ☐ **Yes.** See *Nonresident aliens,* later, under *Definitions and Special Rules*. ☐ **No.** Go to Step 2.

Step 2 Investment Income

1. Add the amounts from Form 1040 or 1040-SR:

Line 2a		_____
Line 2b	+	_____
Line 3b	+	_____
Line 7*	+	_____
Investment Income	=	[ ]

*If line 7 is a loss, enter -0-.

2. Is your investment income more than $3,650?

   ☐ **Yes.** Continue ☐ **No.** Skip question 3; go to question 4.

3. Are you filing Form 4797 (relating to sales of business property)?

   ☐ **Yes.** See *Form 4797 filers,* later, under *Definitions and Special Rules*. ☐ **No.** STOP You can't take the credit.

4. Do any of the following apply for 2020?
   - You are filing Schedule E.

- You are reporting income from the rental of personal property not used 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.

☐ **Yes.** Use Worksheet 1 in Pub. 596 to see if you can take the credit.

☐ **No.** Go to Step 3.

Step 3 Qualifying Child

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

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

AND

was ...

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

or

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)

AND

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. 596 for examples)

AND

Who lived with you in the United States for more than half of 2020.

CAUTION *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.*

TIP *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.*

CAUTION *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.*

1. 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 3; go to Step 4.

2. Are you filing a joint return for 2020?

   ☐ **Yes.** Skip question 3 and Step 4; go to Step 5.

   ☐ **No.** Continue

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).)

   ☐ **Yes.** STOP You can't take the credit. Enter "No" on the dotted line next to line 27.

   ☐ **No.** Skip Step 4; go to Step 5.

Step 4 Filers Without a Qualifying Child

1. 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. 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 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.

   ☐ **Yes.** Continue

   ☐ **No.** STOP You can't take the credit.

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 *Members of the military,* later, before you answer.

   ☐ **Yes.** Continue

   ☐ **No.** STOP 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?

   ☐ **Yes.** Skip questions 5 and 6; go to Step 5.

   ☐ **No.** Continue

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

to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

☐ **Yes.** STOP You can't take the credit. Enter "No" on the dotted line next to line 27.

☐ **No.** Continue

6. Can you be claimed as a dependent on someone else's 2020 tax return?

☐ **Yes.** STOP You can't take the credit.

☐ **No.** Go to Step 5.

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of $108.28 or more?

☐ **Yes.** See *Clergy* or *Church employees,* whichever applies.

☐ **No.** Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1 . . . . . **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 . . . . . **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.) . **3.**_____

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 . . . . . **4.**_____

5. 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, in which case enter zero . . . . . **5.**_____

6. Add lines 2, 3, 4, and 5 . . . . . **6.**_____

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 *Combat pay, nontaxable*, later . . . . . **8.**_____

CAUTION *Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.*

9. Add lines 7 and 8. **This is your earned income*** . . . . . **9.**_____

*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 this election, skip question 2 and go to question 3.

CAUTION *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 amounts before making the election.*

CAUTION *If you are using your 2019 earned income to figure your 2020 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 next to line 27.*

2. Were you self-employed at any time in 2020, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

☐ **Yes.** Skip question 3 and Step 6; go to Worksheet B.

☐ **No.** Continue

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.** STOP You can't take the credit.

Step 6 How To Figure the Credit

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

☐ **Yes.** See *Credit figured by the IRS*, later.

☐ **No.** Go to Worksheet A.

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.

CAUTION *If you are using your 2019 earned income to figure your 2020 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 next to line 27.*

CAUTION *If you elect to use your nontaxable combat pay in figuring your EIC, enter "NCP" and the amount on the 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*, earlier.

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.

TIP *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.

Worksheet A—2020 EIC—Line 27

Keep for Your Records

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

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5. | 1 | |

2. 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. | 2 | |

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.

3. Enter the amount from Form 1040 or 1040-SR, line 11. | 3 | |

4. Are the amounts on lines 3 and 1 the same?

☐ **Yes.** Skip line 5; enter the amount from line 2 on line 6.

☐ **No.** Go to line 5.

Part 2

Filers Who Answered "No" on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than $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. | 5 | |

Look at the amounts on lines 5 and 2.
Then, enter the **smaller** amount on line 6.

Part 3

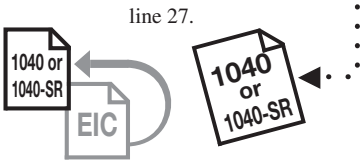
Your Earned Income Credit

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

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

Reminder—

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



CAUTION *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.*

Worksheet B—2020 EIC—Line 27

Keep for Your Records

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

√ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.

√ If you are married filing a joint return, include your spouse's amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1

Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE

1a.	Enter the amount from Schedule SE, Part I, line 3.		1a	
b.	Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+	1b	
c.	Combine lines 1a and 1b.	=	1c	
d.	Enter the amount from Schedule SE, Part I, line 13.	−	1d	
e.	Subtract line 1d from line 1c.	=	1e	

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*.		2a	
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)*.	+	2b	
c.	Combine lines 2a and 2b.	=	2c	

**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. | 3 |

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. | 4a |

b. Combine lines 1e, 2c, 3, and 4a. **This is your total earned income.** | 4b |

If line 4b is zero or less, STOP 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 child, 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 *Credit figured by the IRS*, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.

☐ **No.** STOP You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.

Part 5

All Filers Using Worksheet B

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

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. | **7** |

If line 7 is zero, STOP 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. | **8** |

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

☐ **Yes.** Skip line 10; enter the amount from line 7 on line 11.

☐ **No.** Go to line 10.

Part 6

Filers Who Answered "No" on Line 9

10. If you have:

- No qualifying children, is the amount on line 8 less than $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. | **10** |

Look at the amounts on lines 10 and 7.
Then, enter the **smaller** amount on line 11.

Part 7

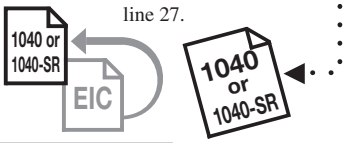
Your Earned Income Credit

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

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

Reminder—

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



CAUTION *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.

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and the number of children you have–							
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–							
2,400	2,450	186	825	970	1,091				
2,450	2,500	189	842	990	1,114				

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
$1	$50	$2	$9	$10	$11	$2	$9	$10	$11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
2,800	2,850	216	961	1,130	1,271	216	961	1,130	1,271
2,850	2,900	220	978	1,150	1,294	220	978	1,150	1,294
2,900	2,950	224	995	1,170	1,316	224	995	1,170	1,316
2,950	3,000	228	1,012	1,190	1,339	228	1,012	1,190	1,339
3,000	3,050	231	1,029	1,210	1,361	231	1,029	1,210	1,361
3,050	3,100	235	1,046	1,230	1,384	235	1,046	1,230	1,384
3,100	3,150	239	1,063	1,250	1,406	239	1,063	1,250	1,406
3,150	3,200	243	1,080	1,270	1,429	243	1,080	1,270	1,429
3,200	3,250	247	1,097	1,290	1,451	247	1,097	1,290	1,451
3,250	3,300	251	1,114	1,310	1,474	251	1,114	1,310	1,474
3,300	3,350	254	1,131	1,330	1,496	254	1,131	1,330	1,496
3,350	3,400	258	1,148	1,350	1,519	258	1,148	1,350	1,519
3,400	3,450	262	1,165	1,370	1,541	262	1,165	1,370	1,541
3,450	3,500	266	1,182	1,390	1,564	266	1,182	1,390	1,564
3,500	3,550	270	1,199	1,410	1,586	270	1,199	1,410	1,586
3,550	3,600	273	1,216	1,430	1,609	273	1,216	1,430	1,609
3,600	3,650	277	1,233	1,450	1,631	277	1,233	1,450	1,631
3,650	3,700	281	1,250	1,470	1,654	281	1,250	1,470	1,654
3,700	3,750	285	1,267	1,490	1,676	285	1,267	1,490	1,676
3,750	3,800	289	1,284	1,510	1,699	289	1,284	1,510	1,699
3,800	3,850	293	1,301	1,530	1,721	293	1,301	1,530	1,721
3,850	3,900	296	1,318	1,550	1,744	296	1,318	1,550	1,744
3,900	3,950	300	1,335	1,570	1,766	300	1,335	1,570	1,766
3,950	4,000	304	1,352	1,590	1,789	304	1,352	1,590	1,789
4,000	4,050	308	1,369	1,610	1,811	308	1,369	1,610	1,811
4,050	4,100	312	1,386	1,630	1,834	312	1,386	1,630	1,834
4,100	4,150	316	1,403	1,650	1,856	316	1,403	1,650	1,856
4,150	4,200	319	1,420	1,670	1,879	319	1,420	1,670	1,879
4,200	4,250	323	1,437	1,690	1,901	323	1,437	1,690	1,901
4,250	4,300	327	1,454	1,710	1,924	327	1,454	1,710	1,924
4,300	4,350	331	1,471	1,730	1,946	331	1,471	1,730	1,946
4,350	4,400	335	1,488	1,750	1,969	335	1,488	1,750	1,969
4,400	4,450	339	1,505	1,770	1,991	339	1,505	1,770	1,991
4,450	4,500	342	1,522	1,790	2,014	342	1,522	1,790	2,014
4,500	4,550	346	1,539	1,810	2,036	346	1,539	1,810	2,036
4,550	4,600	350	1,556	1,830	2,059	350	1,556	1,830	2,059
4,600	4,650	354	1,573	1,850	2,081	354	1,573	1,850	2,081
4,650	4,700	358	1,590	1,870	2,104	358	1,590	1,870	2,104
4,700	4,750	361	1,607	1,890	2,126	361	1,607	1,890	2,126
4,750	4,800	365	1,624	1,910	2,149	365	1,624	1,910	2,149
4,800	4,850	369	1,641	1,930	2,171	369	1,641	1,930	2,171
4,850	4,900	373	1,658	1,950	2,194	373	1,658	1,950	2,194
4,900	4,950	377	1,675	1,970	2,216	377	1,675	1,970	2,216
4,950	5,000	381	1,692	1,990	2,239	381	1,692	1,990	2,239
5,000	5,050	384	1,709	2,010	2,261	384	1,709	2,010	2,261
5,050	5,100	388	1,726	2,030	2,284	388	1,726	2,030	2,284
5,100	5,150	392	1,743	2,050	2,306	392	1,743	2,050	2,306
5,150	5,200	396	1,760	2,070	2,329	396	1,760	2,070	2,329
5,200	5,250	400	1,777	2,090	2,351	400	1,777	2,090	2,351
5,250	5,300	404	1,794	2,110	2,374	404	1,794	2,110	2,374
5,300	5,350	407	1,811	2,130	2,396	407	1,811	2,130	2,396
5,350	5,400	411	1,828	2,150	2,419	411	1,828	2,150	2,419
5,400	5,450	415	1,845	2,170	2,441	415	1,845	2,170	2,441
5,450	5,500	419	1,862	2,190	2,464	419	1,862	2,190	2,464
5,500	5,550	423	1,879	2,210	2,486	423	1,879	2,210	2,486
5,550	5,600	426	1,896	2,230	2,509	426	1,896	2,230	2,509

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
5,600	**5,650**	430	1,913	2,250	2,531	430	1,913	2,250	2,531
5,650	**5,700**	434	1,930	2,270	2,554	434	1,930	2,270	2,554
5,700	**5,750**	438	1,947	2,290	2,576	438	1,947	2,290	2,576
5,750	**5,800**	442	1,964	2,310	2,599	442	1,964	2,310	2,599
5,800	**5,850**	446	1,981	2,330	2,621	446	1,981	2,330	2,621
5,850	**5,900**	449	1,998	2,350	2,644	449	1,998	2,350	2,644
5,900	**5,950**	453	2,015	2,370	2,666	453	2,015	2,370	2,666
5,950	**6,000**	457	2,032	2,390	2,689	457	2,032	2,390	2,689
6,000	**6,050**	461	2,049	2,410	2,711	461	2,049	2,410	2,711
6,050	**6,100**	465	2,066	2,430	2,734	465	2,066	2,430	2,734
6,100	**6,150**	469	2,083	2,450	2,756	469	2,083	2,450	2,756
6,150	**6,200**	472	2,100	2,470	2,779	472	2,100	2,470	2,779
6,200	**6,250**	476	2,117	2,490	2,801	476	2,117	2,490	2,801
6,250	**6,300**	480	2,134	2,510	2,824	480	2,134	2,510	2,824
6,300	**6,350**	484	2,151	2,530	2,846	484	2,151	2,530	2,846
6,350	**6,400**	488	2,168	2,550	2,869	488	2,168	2,550	2,869
6,400	**6,450**	492	2,185	2,570	2,891	492	2,185	2,570	2,891
6,450	**6,500**	495	2,202	2,590	2,914	495	2,202	2,590	2,914
6,500	**6,550**	499	2,219	2,610	2,936	499	2,219	2,610	2,936
6,550	**6,600**	503	2,236	2,630	2,959	503	2,236	2,630	2,959
6,600	**6,650**	507	2,253	2,650	2,981	507	2,253	2,650	2,981
6,650	**6,700**	511	2,270	2,670	3,004	511	2,270	2,670	3,004
6,700	**6,750**	514	2,287	2,690	3,026	514	2,287	2,690	3,026
6,750	**6,800**	518	2,304	2,710	3,049	518	2,304	2,710	3,049
6,800	**6,850**	522	2,321	2,730	3,071	522	2,321	2,730	3,071
6,850	**6,900**	526	2,338	2,750	3,094	526	2,338	2,750	3,094
6,900	**6,950**	530	2,355	2,770	3,116	530	2,355	2,770	3,116
6,950	**7,000**	534	2,372	2,790	3,139	534	2,372	2,790	3,139
7,000	**7,050**	538	2,389	2,810	3,161	538	2,389	2,810	3,161
7,050	**7,100**	538	2,406	2,830	3,184	538	2,406	2,830	3,184
7,100	**7,150**	538	2,423	2,850	3,206	538	2,423	2,850	3,206
7,150	**7,200**	538	2,440	2,870	3,229	538	2,440	2,870	3,229
7,200	**7,250**	538	2,457	2,890	3,251	538	2,457	2,890	3,251
7,250	**7,300**	538	2,474	2,910	3,274	538	2,474	2,910	3,274
7,300	**7,350**	538	2,491	2,930	3,296	538	2,491	2,930	3,296
7,350	**7,400**	538	2,508	2,950	3,319	538	2,508	2,950	3,319
7,400	**7,450**	538	2,525	2,970	3,341	538	2,525	2,970	3,341
7,450	**7,500**	538	2,542	2,990	3,364	538	2,542	2,990	3,364
7,500	**7,550**	538	2,559	3,010	3,386	538	2,559	3,010	3,386
7,550	**7,600**	538	2,576	3,030	3,409	538	2,576	3,030	3,409
7,600	**7,650**	538	2,593	3,050	3,431	538	2,593	3,050	3,431
7,650	**7,700**	538	2,610	3,070	3,454	538	2,610	3,070	3,454
7,700	**7,750**	538	2,627	3,090	3,476	538	2,627	3,090	3,476
7,750	**7,800**	538	2,644	3,110	3,499	538	2,644	3,110	3,499
7,800	**7,850**	538	2,661	3,130	3,521	538	2,661	3,130	3,521
7,850	**7,900**	538	2,678	3,150	3,544	538	2,678	3,150	3,544
7,900	**7,950**	538	2,695	3,170	3,566	538	2,695	3,170	3,566
7,950	**8,000**	538	2,712	3,190	3,589	538	2,712	3,190	3,589
8,000	**8,050**	538	2,729	3,210	3,611	538	2,729	3,210	3,611
8,050	**8,100**	538	2,746	3,230	3,634	538	2,746	3,230	3,634
8,100	**8,150**	538	2,763	3,250	3,656	538	2,763	3,250	3,656
8,150	**8,200**	538	2,780	3,270	3,679	538	2,780	3,270	3,679
8,200	**8,250**	538	2,797	3,290	3,701	538	2,797	3,290	3,701
8,250	**8,300**	538	2,814	3,310	3,724	538	2,814	3,310	3,724
8,300	**8,350**	538	2,831	3,330	3,746	538	2,831	3,330	3,746
8,350	**8,400**	538	2,848	3,350	3,769	538	2,848	3,350	3,769
8,400	**8,450**	538	2,865	3,370	3,791	538	2,865	3,370	3,791
8,450	**8,500**	538	2,882	3,390	3,814	538	2,882	3,390	3,814
8,500	**8,550**	538	2,899	3,410	3,836	538	2,899	3,410	3,836
8,550	**8,600**	538	2,916	3,430	3,859	538	2,916	3,430	3,859
8,600	**8,650**	538	2,933	3,450	3,881	538	2,933	3,450	3,881
8,650	**8,700**	538	2,950	3,470	3,904	538	2,950	3,470	3,904
8,700	**8,750**	538	2,967	3,490	3,926	538	2,967	3,490	3,926
8,750	**8,800**	538	2,984	3,510	3,949	538	2,984	3,510	3,949
8,800	**8,850**	535	3,001	3,530	3,971	538	3,001	3,530	3,971
8,850	**8,900**	531	3,018	3,550	3,994	538	3,018	3,550	3,994
8,900	**8,950**	527	3,035	3,570	4,016	538	3,035	3,570	4,016
8,950	**9,000**	524	3,052	3,590	4,039	538	3,052	3,590	4,039
9,000	**9,050**	520	3,069	3,610	4,061	538	3,069	3,610	4,061
9,050	**9,100**	516	3,086	3,630	4,084	538	3,086	3,630	4,084
9,100	**9,150**	512	3,103	3,650	4,106	538	3,103	3,650	4,106
9,150	**9,200**	508	3,120	3,670	4,129	538	3,120	3,670	4,129

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
9,200	**9,250**	505	3,137	3,690	4,151	538	3,137	3,690	4,151
9,250	**9,300**	501	3,154	3,710	4,174	538	3,154	3,710	4,174
9,300	**9,350**	497	3,171	3,730	4,196	538	3,171	3,730	4,196
9,350	**9,400**	493	3,188	3,750	4,219	538	3,188	3,750	4,219
9,400	**9,450**	489	3,205	3,770	4,241	538	3,205	3,770	4,241
9,450	**9,500**	485	3,222	3,790	4,264	538	3,222	3,790	4,264
9,500	**9,550**	482	3,239	3,810	4,286	538	3,239	3,810	4,286
9,550	**9,600**	478	3,256	3,830	4,309	538	3,256	3,830	4,309
9,600	**9,650**	474	3,273	3,850	4,331	538	3,273	3,850	4,331
9,650	**9,700**	470	3,290	3,870	4,354	538	3,290	3,870	4,354
9,700	**9,750**	466	3,307	3,890	4,376	538	3,307	3,890	4,376
9,750	**9,800**	462	3,324	3,910	4,399	538	3,324	3,910	4,399
9,800	**9,850**	459	3,341	3,930	4,421	538	3,341	3,930	4,421
9,850	**9,900**	455	3,358	3,950	4,444	538	3,358	3,950	4,444
9,900	**9,950**	451	3,375	3,970	4,466	538	3,375	3,970	4,466
9,950	**10,000**	447	3,392	3,990	4,489	538	3,392	3,990	4,489
10,000	**10,050**	443	3,409	4,010	4,511	538	3,409	4,010	4,511
10,050	**10,100**	439	3,426	4,030	4,534	538	3,426	4,030	4,534
10,100	**10,150**	436	3,443	4,050	4,556	538	3,443	4,050	4,556
10,150	**10,200**	432	3,460	4,070	4,579	538	3,460	4,070	4,579
10,200	**10,250**	428	3,477	4,090	4,601	538	3,477	4,090	4,601
10,250	**10,300**	424	3,494	4,110	4,624	538	3,494	4,110	4,624
10,300	**10,350**	420	3,511	4,130	4,646	538	3,511	4,130	4,646
10,350	**10,400**	417	3,528	4,150	4,669	538	3,528	4,150	4,669
10,400	**10,450**	413	3,545	4,170	4,691	538	3,545	4,170	4,691
10,450	**10,500**	409	3,562	4,190	4,714	538	3,562	4,190	4,714
10,500	**10,550**	405	3,584	4,210	4,736	538	3,584	4,210	4,736
10,550	**10,600**	401	3,584	4,230	4,759	538	3,584	4,230	4,759
10,600	**10,650**	397	3,584	4,250	4,781	538	3,584	4,250	4,781
10,650	**10,700**	394	3,584	4,270	4,804	538	3,584	4,270	4,804
10,700	**10,750**	390	3,584	4,290	4,826	538	3,584	4,290	4,826
10,750	**10,800**	386	3,584	4,310	4,849	538	3,584	4,310	4,849
10,800	**10,850**	382	3,584	4,330	4,871	538	3,584	4,330	4,871
10,850	**10,900**	378	3,584	4,350	4,894	538	3,584	4,350	4,894
10,900	**10,950**	374	3,584	4,370	4,916	538	3,584	4,370	4,916
10,950	**11,000**	371	3,584	4,390	4,939	538	3,584	4,390	4,939
11,000	**11,050**	367	3,584	4,410	4,961	538	3,584	4,410	4,961
11,050	**11,100**	363	3,584	4,430	4,984	538	3,584	4,430	4,984
11,100	**11,150**	359	3,584	4,450	5,006	538	3,584	4,450	5,006
11,150	**11,200**	355	3,584	4,470	5,029	538	3,584	4,470	5,029
11,200	**11,250**	352	3,584	4,490	5,051	538	3,584	4,490	5,051
11,250	**11,300**	348	3,584	4,510	5,074	538	3,584	4,510	5,074
11,300	**11,350**	344	3,584	4,530	5,096	538	3,584	4,530	5,096
11,350	**11,400**	340	3,584	4,550	5,119	538	3,584	4,550	5,119
11,400	**11,450**	336	3,584	4,570	5,141	538	3,584	4,570	5,141
11,450	**11,500**	332	3,584	4,590	5,164	538	3,584	4,590	5,164
11,500	**11,550**	329	3,584	4,610	5,186	538	3,584	4,610	5,186
11,550	**11,600**	325	3,584	4,630	5,209	538	3,584	4,630	5,209
11,600	**11,650**	321	3,584	4,650	5,231	538	3,584	4,650	5,231
11,650	**11,700**	317	3,584	4,670	5,254	538	3,584	4,670	5,254
11,700	**11,750**	313	3,584	4,690	5,276	538	3,584	4,690	5,276
11,750	**11,800**	309	3,584	4,710	5,299	538	3,584	4,710	5,299
11,800	**11,850**	306	3,584	4,730	5,321	538	3,584	4,730	5,321
11,850	**11,900**	302	3,584	4,750	5,344	538	3,584	4,750	5,344
11,900	**11,950**	298	3,584	4,770	5,366	538	3,584	4,770	5,366
11,950	**12,000**	294	3,584	4,790	5,389	538	3,584	4,790	5,389
12,000	**12,050**	290	3,584	4,810	5,411	538	3,584	4,810	5,411
12,050	**12,100**	286	3,584	4,830	5,434	538	3,584	4,830	5,434
12,100	**12,150**	283	3,584	4,850	5,456	538	3,584	4,850	5,456
12,150	**12,200**	279	3,584	4,870	5,479	538	3,584	4,870	5,479
12,200	**12,250**	275	3,584	4,890	5,501	538	3,584	4,890	5,501
12,250	**12,300**	271	3,584	4,910	5,524	538	3,584	4,910	5,524
12,300	**12,350**	267	3,584	4,930	5,546	538	3,584	4,930	5,546
12,350	**12,400**	264	3,584	4,950	5,569	538	3,584	4,950	5,569
12,400	**12,450**	260	3,584	4,970	5,591	538	3,584	4,970	5,591
12,450	**12,500**	256	3,584	4,990	5,614	538	3,584	4,990	5,614
12,500	**12,550**	252	3,584	5,010	5,636	538	3,584	5,010	5,636
12,550	**12,600**	248	3,584	5,030	5,659	538	3,584	5,030	5,659
12,600	**12,650**	244	3,584	5,050	5,681	538	3,584	5,050	5,681
12,650	**12,700**	241	3,584	5,070	5,704	538	3,584	5,070	5,704
12,700	**12,750**	237	3,584	5,090	5,726	538	3,584	5,090	5,726
12,750	**12,800**	233	3,584	5,110	5,749	538	3,584	5,110	5,749

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
12,800	12,850	229	3,584	5,130	5,771	538	3,584	5,130	5,771
12,850	12,900	225	3,584	5,150	5,794	538	3,584	5,150	5,794
12,900	12,950	221	3,584	5,170	5,816	538	3,584	5,170	5,816
12,950	13,000	218	3,584	5,190	5,839	538	3,584	5,190	5,839
13,000	13,050	214	3,584	5,210	5,861	538	3,584	5,210	5,861
13,050	13,100	210	3,584	5,230	5,884	538	3,584	5,230	5,884
13,100	13,150	206	3,584	5,250	5,906	538	3,584	5,250	5,906
13,150	13,200	202	3,584	5,270	5,929	538	3,584	5,270	5,929
13,200	13,250	199	3,584	5,290	5,951	538	3,584	5,290	5,951
13,250	13,300	195	3,584	5,310	5,974	538	3,584	5,310	5,974
13,300	13,350	191	3,584	5,330	5,996	538	3,584	5,330	5,996
13,350	13,400	187	3,584	5,350	6,019	538	3,584	5,350	6,019
13,400	13,450	183	3,584	5,370	6,041	538	3,584	5,370	6,041
13,450	13,500	179	3,584	5,390	6,064	538	3,584	5,390	6,064
13,500	13,550	176	3,584	5,410	6,086	538	3,584	5,410	6,086
13,550	13,600	172	3,584	5,430	6,109	538	3,584	5,430	6,109
13,600	13,650	168	3,584	5,450	6,131	538	3,584	5,450	6,131
13,650	13,700	164	3,584	5,470	6,154	538	3,584	5,470	6,154
13,700	13,750	160	3,584	5,490	6,176	538	3,584	5,490	6,176
13,750	13,800	156	3,584	5,510	6,199	538	3,584	5,510	6,199
13,800	13,850	153	3,584	5,530	6,221	538	3,584	5,530	6,221
13,850	13,900	149	3,584	5,550	6,244	538	3,584	5,550	6,244
13,900	13,950	145	3,584	5,570	6,266	538	3,584	5,570	6,266
13,950	14,000	141	3,584	5,590	6,289	538	3,584	5,590	6,289
14,000	14,050	137	3,584	5,610	6,311	538	3,584	5,610	6,311
14,050	14,100	133	3,584	5,630	6,334	538	3,584	5,630	6,334
14,100	14,150	130	3,584	5,650	6,356	538	3,584	5,650	6,356
14,150	14,200	126	3,584	5,670	6,379	538	3,584	5,670	6,379
14,200	14,250	122	3,584	5,690	6,401	538	3,584	5,690	6,401
14,250	14,300	118	3,584	5,710	6,424	538	3,584	5,710	6,424
14,300	14,350	114	3,584	5,730	6,446	538	3,584	5,730	6,446
14,350	14,400	111	3,584	5,750	6,469	538	3,584	5,750	6,469
14,400	14,450	107	3,584	5,770	6,491	538	3,584	5,770	6,491
14,450	14,500	103	3,584	5,790	6,514	538	3,584	5,790	6,514
14,500	14,550	99	3,584	5,810	6,536	538	3,584	5,810	6,536
14,550	14,600	95	3,584	5,830	6,559	538	3,584	5,830	6,559
14,600	14,650	91	3,584	5,850	6,581	538	3,584	5,850	6,581
14,650	14,700	88	3,584	5,870	6,604	538	3,584	5,870	6,604
14,700	14,750	84	3,584	5,890	6,626	534	3,584	5,890	6,626
14,750	14,800	80	3,584	5,910	6,649	531	3,584	5,910	6,649
14,800	14,850	76	3,584	5,920	6,660	527	3,584	5,920	6,660
14,850	14,900	72	3,584	5,920	6,660	523	3,584	5,920	6,660
14,900	14,950	68	3,584	5,920	6,660	519	3,584	5,920	6,660
14,950	15,000	65	3,584	5,920	6,660	515	3,584	5,920	6,660
15,000	15,050	61	3,584	5,920	6,660	511	3,584	5,920	6,660
15,050	15,100	57	3,584	5,920	6,660	508	3,584	5,920	6,660
15,100	15,150	53	3,584	5,920	6,660	504	3,584	5,920	6,660
15,150	15,200	49	3,584	5,920	6,660	500	3,584	5,920	6,660
15,200	15,250	46	3,584	5,920	6,660	496	3,584	5,920	6,660
15,250	15,300	42	3,584	5,920	6,660	492	3,584	5,920	6,660
15,300	15,350	38	3,584	5,920	6,660	488	3,584	5,920	6,660
15,350	15,400	34	3,584	5,920	6,660	485	3,584	5,920	6,660
15,400	15,450	30	3,584	5,920	6,660	481	3,584	5,920	6,660
15,450	15,500	26	3,584	5,920	6,660	477	3,584	5,920	6,660
15,500	15,550	23	3,584	5,920	6,660	473	3,584	5,920	6,660
15,550	15,600	19	3,584	5,920	6,660	469	3,584	5,920	6,660
15,600	15,650	15	3,584	5,920	6,660	466	3,584	5,920	6,660
15,650	15,700	11	3,584	5,920	6,660	462	3,584	5,920	6,660
15,700	15,750	7	3,584	5,920	6,660	458	3,584	5,920	6,660
15,750	15,800	3	3,584	5,920	6,660	454	3,584	5,920	6,660
15,800	15,850	*	3,584	5,920	6,660	450	3,584	5,920	6,660
15,850	15,900	0	3,584	5,920	6,660	446	3,584	5,920	6,660
15,900	15,950	0	3,584	5,920	6,660	443	3,584	5,920	6,660
15,950	16,000	0	3,584	5,920	6,660	439	3,584	5,920	6,660

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
16,000	16,050	0	3,584	5,920	6,660	435	3,584	5,920	6,660
16,050	16,100	0	3,584	5,920	6,660	431	3,584	5,920	6,660
16,100	16,150	0	3,584	5,920	6,660	427	3,584	5,920	6,660
16,150	16,200	0	3,584	5,920	6,660	423	3,584	5,920	6,660
16,200	16,250	0	3,584	5,920	6,660	420	3,584	5,920	6,660
16,250	16,300	0	3,584	5,920	6,660	416	3,584	5,920	6,660
16,300	16,350	0	3,584	5,920	6,660	412	3,584	5,920	6,660
16,350	16,400	0	3,584	5,920	6,660	408	3,584	5,920	6,660
16,400	16,450	0	3,584	5,920	6,660	404	3,584	5,920	6,660
16,450	16,500	0	3,584	5,920	6,660	400	3,584	5,920	6,660
16,500	16,550	0	3,584	5,920	6,660	397	3,584	5,920	6,660
16,550	16,600	0	3,584	5,920	6,660	393	3,584	5,920	6,660
16,600	16,650	0	3,584	5,920	6,660	389	3,584	5,920	6,660
16,650	16,700	0	3,584	5,920	6,660	385	3,584	5,920	6,660
16,700	16,750	0	3,584	5,920	6,660	381	3,584	5,920	6,660
16,750	16,800	0	3,584	5,920	6,660	378	3,584	5,920	6,660
16,800	16,850	0	3,584	5,920	6,660	374	3,584	5,920	6,660
16,850	16,900	0	3,584	5,920	6,660	370	3,584	5,920	6,660
16,900	16,950	0	3,584	5,920	6,660	366	3,584	5,920	6,660
16,950	17,000	0	3,584	5,920	6,660	362	3,584	5,920	6,660
17,000	17,050	0	3,584	5,920	6,660	358	3,584	5,920	6,660
17,050	17,100	0	3,584	5,920	6,660	355	3,584	5,920	6,660
17,100	17,150	0	3,584	5,920	6,660	351	3,584	5,920	6,660
17,150	17,200	0	3,584	5,920	6,660	347	3,584	5,920	6,660
17,200	17,250	0	3,584	5,920	6,660	343	3,584	5,920	6,660
17,250	17,300	0	3,584	5,920	6,660	339	3,584	5,920	6,660
17,300	17,350	0	3,584	5,920	6,660	335	3,584	5,920	6,660
17,350	17,400	0	3,584	5,920	6,660	332	3,584	5,920	6,660
17,400	17,450	0	3,584	5,920	6,660	328	3,584	5,920	6,660
17,450	17,500	0	3,584	5,920	6,660	324	3,584	5,920	6,660
17,500	17,550	0	3,584	5,920	6,660	320	3,584	5,920	6,660
17,550	17,600	0	3,584	5,920	6,660	316	3,584	5,920	6,660
17,600	17,650	0	3,584	5,920	6,660	313	3,584	5,920	6,660
17,650	17,700	0	3,584	5,920	6,660	309	3,584	5,920	6,660
17,700	17,750	0	3,584	5,920	6,660	305	3,584	5,920	6,660
17,750	17,800	0	3,584	5,920	6,660	301	3,584	5,920	6,660
17,800	17,850	0	3,584	5,920	6,660	297	3,584	5,920	6,660
17,850	17,900	0	3,584	5,920	6,660	293	3,584	5,920	6,660
17,900	17,950	0	3,584	5,920	6,660	290	3,584	5,920	6,660
17,950	18,000	0	3,584	5,920	6,660	286	3,584	5,920	6,660
18,000	18,050	0	3,584	5,920	6,660	282	3,584	5,920	6,660
18,050	18,100	0	3,584	5,920	6,660	278	3,584	5,920	6,660
18,100	18,150	0	3,584	5,920	6,660	274	3,584	5,920	6,660
18,150	18,200	0	3,584	5,920	6,660	270	3,584	5,920	6,660
18,200	18,250	0	3,584	5,920	6,660	267	3,584	5,920	6,660
18,250	18,300	0	3,584	5,920	6,660	263	3,584	5,920	6,660
18,300	18,350	0	3,584	5,920	6,660	259	3,584	5,920	6,660
18,350	18,400	0	3,584	5,920	6,660	255	3,584	5,920	6,660
18,400	18,450	0	3,584	5,920	6,660	251	3,584	5,920	6,660
18,450	18,500	0	3,584	5,920	6,660	247	3,584	5,920	6,660
18,500	18,550	0	3,584	5,920	6,660	244	3,584	5,920	6,660
18,550	18,600	0	3,584	5,920	6,660	240	3,584	5,920	6,660
18,600	18,650	0	3,584	5,920	6,660	236	3,584	5,920	6,660
18,650	18,700	0	3,584	5,920	6,660	232	3,584	5,920	6,660
18,700	18,750	0	3,584	5,920	6,660	228	3,584	5,920	6,660
18,750	18,800	0	3,584	5,920	6,660	225	3,584	5,920	6,660
18,800	18,850	0	3,584	5,920	6,660	221	3,584	5,920	6,660
18,850	18,900	0	3,584	5,920	6,660	217	3,584	5,920	6,660
18,900	18,950	0	3,584	5,920	6,660	213	3,584	5,920	6,660
18,950	19,000	0	3,584	5,920	6,660	209	3,584	5,920	6,660
19,000	19,050	0	3,584	5,920	6,660	205	3,584	5,920	6,660
19,050	19,100	0	3,584	5,920	6,660	202	3,584	5,920	6,660
19,100	19,150	0	3,584	5,920	6,660	198	3,584	5,920	6,660
19,150	19,200	0	3,584	5,920	6,660	194	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.

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
19,200	19,250	0	3,584	5,920	6,660	190	3,584	5,920	6,660
19,250	19,300	0	3,584	5,920	6,660	186	3,584	5,920	6,660
19,300	19,350	0	3,584	5,920	6,660	182	3,584	5,920	6,660
19,350	19,400	0	3,576	5,911	6,651	179	3,584	5,920	6,660
19,400	19,450	0	3,568	5,900	6,640	175	3,584	5,920	6,660
19,450	19,500	0	3,560	5,889	6,629	171	3,584	5,920	6,660
19,500	19,550	0	3,552	5,879	6,619	167	3,584	5,920	6,660
19,550	19,600	0	3,544	5,868	6,608	163	3,584	5,920	6,660
19,600	19,650	0	3,536	5,858	6,598	160	3,584	5,920	6,660
19,650	19,700	0	3,528	5,847	6,587	156	3,584	5,920	6,660
19,700	19,750	0	3,520	5,837	6,577	152	3,584	5,920	6,660
19,750	19,800	0	3,512	5,826	6,566	148	3,584	5,920	6,660
19,800	19,850	0	3,504	5,816	6,556	144	3,584	5,920	6,660
19,850	19,900	0	3,497	5,805	6,545	140	3,584	5,920	6,660
19,900	19,950	0	3,489	5,795	6,535	137	3,584	5,920	6,660
19,950	20,000	0	3,481	5,784	6,524	133	3,584	5,920	6,660
20,000	20,050	0	3,473	5,774	6,514	129	3,584	5,920	6,660
20,050	20,100	0	3,465	5,763	6,503	125	3,584	5,920	6,660
20,100	20,150	0	3,457	5,753	6,493	121	3,584	5,920	6,660
20,150	20,200	0	3,449	5,742	6,482	117	3,584	5,920	6,660
20,200	20,250	0	3,441	5,732	6,472	114	3,584	5,920	6,660
20,250	20,300	0	3,433	5,721	6,461	110	3,584	5,920	6,660
20,300	20,350	0	3,425	5,710	6,450	106	3,584	5,920	6,660
20,350	20,400	0	3,417	5,700	6,440	102	3,584	5,920	6,660
20,400	20,450	0	3,409	5,689	6,429	98	3,584	5,920	6,660
20,450	20,500	0	3,401	5,679	6,419	94	3,584	5,920	6,660
20,500	20,550	0	3,393	5,668	6,408	91	3,584	5,920	6,660
20,550	20,600	0	3,385	5,658	6,398	87	3,584	5,920	6,660
20,600	20,650	0	3,377	5,647	6,387	83	3,584	5,920	6,660
20,650	20,700	0	3,369	5,637	6,377	79	3,584	5,920	6,660
20,700	20,750	0	3,361	5,626	6,366	75	3,584	5,920	6,660
20,750	20,800	0	3,353	5,616	6,356	72	3,584	5,920	6,660
20,800	20,850	0	3,345	5,605	6,345	68	3,584	5,920	6,660
20,850	20,900	0	3,337	5,595	6,335	64	3,584	5,920	6,660
20,900	20,950	0	3,329	5,584	6,324	60	3,584	5,920	6,660
20,950	21,000	0	3,321	5,574	6,314	56	3,584	5,920	6,660
21,000	21,050	0	3,313	5,563	6,303	52	3,584	5,920	6,660
21,050	21,100	0	3,305	5,553	6,293	49	3,584	5,920	6,660
21,100	21,150	0	3,297	5,542	6,282	45	3,584	5,920	6,660
21,150	21,200	0	3,289	5,531	6,271	41	3,584	5,920	6,660
21,200	21,250	0	3,281	5,521	6,261	37	3,584	5,920	6,660
21,250	21,300	0	3,273	5,510	6,250	33	3,584	5,920	6,660
21,300	21,350	0	3,265	5,500	6,240	29	3,584	5,920	6,660
21,350	21,400	0	3,257	5,489	6,229	26	3,584	5,920	6,660
21,400	21,450	0	3,249	5,479	6,219	22	3,584	5,920	6,660
21,450	21,500	0	3,241	5,468	6,208	18	3,584	5,920	6,660
21,500	21,550	0	3,233	5,458	6,198	14	3,584	5,920	6,660
21,550	21,600	0	3,225	5,447	6,187	10	3,584	5,920	6,660
21,600	21,650	0	3,217	5,437	6,177	7	3,584	5,920	6,660
21,650	21,700	0	3,209	5,426	6,166	3	3,584	5,920	6,660
21,700	21,750	0	3,201	5,416	6,156	*	3,584	5,920	6,660
21,750	21,800	0	3,193	5,405	6,145	0	3,584	5,920	6,660
21,800	21,850	0	3,185	5,395	6,135	0	3,584	5,920	6,660
21,850	21,900	0	3,177	5,384	6,124	0	3,584	5,920	6,660
21,900	21,950	0	3,169	5,373	6,113	0	3,584	5,920	6,660
21,950	22,000	0	3,161	5,363	6,103	0	3,584	5,920	6,660
22,000	22,050	0	3,153	5,352	6,092	0	3,584	5,920	6,660
22,050	22,100	0	3,145	5,342	6,082	0	3,584	5,920	6,660
22,100	22,150	0	3,137	5,331	6,071	0	3,584	5,920	6,660
22,150	22,200	0	3,129	5,321	6,061	0	3,584	5,920	6,660
22,200	22,250	0	3,121	5,310	6,050	0	3,584	5,920	6,660
22,250	22,300	0	3,113	5,300	6,040	0	3,584	5,920	6,660
22,300	22,350	0	3,105	5,289	6,029	0	3,584	5,920	6,660
22,350	22,400	0	3,097	5,279	6,019	0	3,584	5,920	6,660

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
22,400	22,450	0	3,089	5,268	6,008	0	3,584	5,920	6,660
22,450	22,500	0	3,081	5,258	5,998	0	3,584	5,920	6,660
22,500	22,550	0	3,073	5,247	5,987	0	3,584	5,920	6,660
22,550	22,600	0	3,065	5,237	5,977	0	3,584	5,920	6,660
22,600	22,650	0	3,057	5,226	5,966	0	3,584	5,920	6,660
22,650	22,700	0	3,049	5,216	5,956	0	3,584	5,920	6,660
22,700	22,750	0	3,041	5,205	5,945	0	3,584	5,920	6,660
22,750	22,800	0	3,033	5,194	5,934	0	3,584	5,920	6,660
22,800	22,850	0	3,025	5,184	5,924	0	3,584	5,920	6,660
22,850	22,900	0	3,017	5,173	5,913	0	3,584	5,920	6,660
22,900	22,950	0	3,009	5,163	5,903	0	3,584	5,920	6,660
22,950	23,000	0	3,001	5,152	5,892	0	3,584	5,920	6,660
23,000	23,050	0	2,993	5,142	5,882	0	3,584	5,920	6,660
23,050	23,100	0	2,985	5,131	5,871	0	3,584	5,920	6,660
23,100	23,150	0	2,977	5,121	5,861	0	3,584	5,920	6,660
23,150	23,200	0	2,969	5,110	5,850	0	3,584	5,920	6,660
23,200	23,250	0	2,961	5,100	5,840	0	3,584	5,920	6,660
23,250	23,300	0	2,953	5,089	5,829	0	3,584	5,920	6,660
23,300	23,350	0	2,945	5,079	5,819	0	3,584	5,920	6,660
23,350	23,400	0	2,937	5,068	5,808	0	3,584	5,920	6,660
23,400	23,450	0	2,929	5,058	5,798	0	3,584	5,920	6,660
23,450	23,500	0	2,921	5,047	5,787	0	3,584	5,920	6,660
23,500	23,550	0	2,913	5,037	5,777	0	3,584	5,920	6,660
23,550	23,600	0	2,905	5,026	5,766	0	3,584	5,920	6,660
23,600	23,650	0	2,897	5,015	5,755	0	3,584	5,920	6,660
23,650	23,700	0	2,889	5,005	5,745	0	3,584	5,920	6,660
23,700	23,750	0	2,881	4,994	5,734	0	3,584	5,920	6,660
23,750	23,800	0	2,873	4,984	5,724	0	3,584	5,920	6,660
23,800	23,850	0	2,865	4,973	5,713	0	3,584	5,920	6,660
23,850	23,900	0	2,857	4,963	5,703	0	3,584	5,920	6,660
23,900	23,950	0	2,849	4,952	5,692	0	3,584	5,920	6,660
23,950	24,000	0	2,841	4,942	5,682	0	3,584	5,920	6,660
24,000	24,050	0	2,833	4,931	5,671	0	3,584	5,920	6,660
24,050	24,100	0	2,825	4,921	5,661	0	3,584	5,920	6,660
24,100	24,150	0	2,817	4,910	5,650	0	3,584	5,920	6,660
24,150	24,200	0	2,809	4,900	5,640	0	3,584	5,920	6,660
24,200	24,250	0	2,801	4,889	5,629	0	3,584	5,920	6,660
24,250	24,300	0	2,793	4,879	5,619	0	3,584	5,920	6,660
24,300	24,350	0	2,785	4,868	5,608	0	3,584	5,920	6,660
24,350	24,400	0	2,777	4,858	5,598	0	3,584	5,920	6,660
24,400	24,450	0	2,769	4,847	5,587	0	3,584	5,920	6,660
24,450	24,500	0	2,761	4,836	5,576	0	3,584	5,920	6,660
24,500	24,550	0	2,753	4,826	5,566	0	3,584	5,920	6,660
24,550	24,600	0	2,745	4,815	5,555	0	3,584	5,920	6,660
24,600	24,650	0	2,737	4,805	5,545	0	3,584	5,920	6,660
24,650	24,700	0	2,729	4,794	5,534	0	3,584	5,920	6,660
24,700	24,750	0	2,721	4,784	5,524	0	3,584	5,920	6,660
24,750	24,800	0	2,713	4,773	5,513	0	3,584	5,920	6,660
24,800	24,850	0	2,705	4,763	5,503	0	3,584	5,920	6,660
24,850	24,900	0	2,698	4,752	5,492	0	3,584	5,920	6,660
24,900	24,950	0	2,690	4,742	5,482	0	3,584	5,920	6,660
24,950	25,000	0	2,682	4,731	5,471	0	3,584	5,920	6,660
25,000	25,050	0	2,674	4,721	5,461	0	3,584	5,920	6,660
25,050	25,100	0	2,666	4,710	5,450	0	3,584	5,920	6,660
25,100	25,150	0	2,658	4,700	5,440	0	3,584	5,920	6,660
25,150	25,200	0	2,650	4,689	5,429	0	3,584	5,920	6,660
25,200	25,250	0	2,642	4,679	5,419	0	3,584	5,920	6,660
25,250	25,300	0	2,634	4,668	5,408	0	3,575	5,908	6,648
25,300	25,350	0	2,626	4,657	5,397	0	3,567	5,898	6,638
25,350	25,400	0	2,618	4,647	5,387	0	3,559	5,887	6,627
25,400	25,450	0	2,610	4,636	5,376	0	3,551	5,877	6,617
25,450	25,500	0	2,602	4,626	5,366	0	3,543	5,866	6,606
25,500	25,550	0	2,594	4,615	5,355	0	3,535	5,856	6,596
25,550	25,600	0	2,586	4,605	5,345	0	3,527	5,845	6,585

* If the amount you are looking up from the worksheet is at least $21,700 but less than $21,710, and you have no qualifying children, your credit is $0. If the amount you are looking up from the worksheet is $21,710 or more, and you have no qualifying children, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
25,600	25,650	0	2,578	4,594	5,334	0	3,519	5,835	6,575
25,650	25,700	0	2,570	4,584	5,324	0	3,511	5,824	6,564
25,700	25,750	0	2,562	4,573	5,313	0	3,503	5,814	6,554
25,750	25,800	0	2,554	4,563	5,303	0	3,495	5,803	6,543
25,800	25,850	0	2,546	4,552	5,292	0	3,487	5,793	6,533
25,850	25,900	0	2,538	4,542	5,282	0	3,479	5,782	6,522
25,900	25,950	0	2,530	4,531	5,271	0	3,471	5,772	6,512
25,950	26,000	0	2,522	4,521	5,261	0	3,463	5,761	6,501
26,000	26,050	0	2,514	4,510	5,250	0	3,455	5,750	6,490
26,050	26,100	0	2,506	4,500	5,240	0	3,447	5,740	6,480
26,100	26,150	0	2,498	4,489	5,229	0	3,439	5,729	6,469
26,150	26,200	0	2,490	4,478	5,218	0	3,431	5,719	6,459
26,200	26,250	0	2,482	4,468	5,208	0	3,423	5,708	6,448
26,250	26,300	0	2,474	4,457	5,197	0	3,415	5,698	6,438
26,300	26,350	0	2,466	4,447	5,187	0	3,407	5,687	6,427
26,350	26,400	0	2,458	4,436	5,176	0	3,399	5,677	6,417
26,400	26,450	0	2,450	4,426	5,166	0	3,391	5,666	6,406
26,450	26,500	0	2,442	4,415	5,155	0	3,383	5,656	6,396
26,500	26,550	0	2,434	4,405	5,145	0	3,375	5,645	6,385
26,550	26,600	0	2,426	4,394	5,134	0	3,367	5,635	6,375
26,600	26,650	0	2,418	4,384	5,124	0	3,359	5,624	6,364
26,650	26,700	0	2,410	4,373	5,113	0	3,351	5,614	6,354
26,700	26,750	0	2,402	4,363	5,103	0	3,343	5,603	6,343
26,750	26,800	0	2,394	4,352	5,092	0	3,335	5,593	6,333
26,800	26,850	0	2,386	4,342	5,082	0	3,327	5,582	6,322
26,850	26,900	0	2,378	4,331	5,071	0	3,319	5,571	6,311
26,900	26,950	0	2,370	4,320	5,060	0	3,311	5,561	6,301
26,950	27,000	0	2,362	4,310	5,050	0	3,303	5,550	6,290
27,000	27,050	0	2,354	4,299	5,039	0	3,295	5,540	6,280
27,050	27,100	0	2,346	4,289	5,029	0	3,287	5,529	6,269
27,100	27,150	0	2,338	4,278	5,018	0	3,279	5,519	6,259
27,150	27,200	0	2,330	4,268	5,008	0	3,271	5,508	6,248
27,200	27,250	0	2,322	4,257	4,997	0	3,263	5,498	6,238
27,250	27,300	0	2,314	4,247	4,987	0	3,255	5,487	6,227
27,300	27,350	0	2,306	4,236	4,976	0	3,247	5,477	6,217
27,350	27,400	0	2,298	4,226	4,966	0	3,239	5,466	6,206
27,400	27,450	0	2,290	4,215	4,955	0	3,231	5,456	6,196
27,450	27,500	0	2,282	4,205	4,945	0	3,223	5,445	6,185
27,500	27,550	0	2,274	4,194	4,934	0	3,215	5,435	6,175
27,550	27,600	0	2,266	4,184	4,924	0	3,207	5,424	6,164
27,600	27,650	0	2,258	4,173	4,913	0	3,199	5,414	6,154
27,650	27,700	0	2,250	4,163	4,903	0	3,191	5,403	6,143
27,700	27,750	0	2,242	4,152	4,892	0	3,183	5,392	6,132
27,750	27,800	0	2,234	4,141	4,881	0	3,175	5,382	6,122
27,800	27,850	0	2,226	4,131	4,871	0	3,167	5,371	6,111
27,850	27,900	0	2,218	4,120	4,860	0	3,159	5,361	6,101
27,900	27,950	0	2,210	4,110	4,850	0	3,151	5,350	6,090
27,950	28,000	0	2,202	4,099	4,839	0	3,143	5,340	6,080
28,000	28,050	0	2,194	4,089	4,829	0	3,135	5,329	6,069
28,050	28,100	0	2,186	4,078	4,818	0	3,127	5,319	6,059
28,100	28,150	0	2,178	4,068	4,808	0	3,119	5,308	6,048
28,150	28,200	0	2,170	4,057	4,797	0	3,111	5,298	6,038
28,200	28,250	0	2,162	4,047	4,787	0	3,103	5,287	6,027
28,250	28,300	0	2,154	4,036	4,776	0	3,095	5,277	6,017
28,300	28,350	0	2,146	4,026	4,766	0	3,087	5,266	6,006
28,350	28,400	0	2,138	4,015	4,755	0	3,079	5,256	5,996
28,400	28,450	0	2,130	4,005	4,745	0	3,071	5,245	5,985
28,450	28,500	0	2,122	3,994	4,734	0	3,063	5,234	5,974
28,500	28,550	0	2,114	3,984	4,724	0	3,055	5,224	5,964
28,550	28,600	0	2,106	3,973	4,713	0	3,047	5,213	5,953
28,600	28,650	0	2,098	3,962	4,702	0	3,039	5,203	5,943
28,650	28,700	0	2,090	3,952	4,692	0	3,031	5,192	5,932
28,700	28,750	0	2,082	3,941	4,681	0	3,024	5,182	5,922
28,750	28,800	0	2,074	3,931	4,671	0	3,016	5,171	5,911
28,800	28,850	0	2,066	3,920	4,660	0	3,008	5,161	5,901
28,850	28,900	0	2,058	3,910	4,650	0	3,000	5,150	5,890
28,900	28,950	0	2,050	3,899	4,639	0	2,992	5,140	5,880
28,950	29,000	0	2,042	3,889	4,629	0	2,984	5,129	5,869
29,000	29,050	0	2,034	3,878	4,618	0	2,976	5,119	5,859
29,050	29,100	0	2,026	3,868	4,608	0	2,968	5,108	5,848
29,100	29,150	0	2,018	3,857	4,597	0	2,960	5,098	5,838
29,150	29,200	0	2,010	3,847	4,587	0	2,952	5,087	5,827

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
29,200	29,250	0	2,002	3,836	4,576	0	2,944	5,077	5,817
29,250	29,300	0	1,994	3,826	4,566	0	2,936	5,066	5,806
29,300	29,350	0	1,986	3,815	4,555	0	2,928	5,055	5,795
29,350	29,400	0	1,978	3,805	4,545	0	2,920	5,045	5,785
29,400	29,450	0	1,970	3,794	4,534	0	2,912	5,034	5,774
29,450	29,500	0	1,962	3,783	4,523	0	2,904	5,024	5,764
29,500	29,550	0	1,954	3,773	4,513	0	2,896	5,013	5,753
29,550	29,600	0	1,946	3,762	4,502	0	2,888	5,003	5,743
29,600	29,650	0	1,938	3,752	4,492	0	2,880	4,992	5,732
29,650	29,700	0	1,930	3,741	4,481	0	2,872	4,982	5,722
29,700	29,750	0	1,922	3,731	4,471	0	2,864	4,971	5,711
29,750	29,800	0	1,914	3,720	4,460	0	2,856	4,961	5,701
29,800	29,850	0	1,906	3,710	4,450	0	2,848	4,950	5,690
29,850	29,900	0	1,899	3,699	4,439	0	2,840	4,940	5,680
29,900	29,950	0	1,891	3,689	4,429	0	2,832	4,929	5,669
29,950	30,000	0	1,883	3,678	4,418	0	2,824	4,919	5,659
30,000	30,050	0	1,875	3,668	4,408	0	2,816	4,908	5,648
30,050	30,100	0	1,867	3,657	4,397	0	2,808	4,898	5,638
30,100	30,150	0	1,859	3,647	4,387	0	2,800	4,887	5,627
30,150	30,200	0	1,851	3,636	4,376	0	2,792	4,876	5,616
30,200	30,250	0	1,843	3,626	4,366	0	2,784	4,866	5,606
30,250	30,300	0	1,835	3,615	4,355	0	2,776	4,855	5,595
30,300	30,350	0	1,827	3,604	4,344	0	2,768	4,845	5,585
30,350	30,400	0	1,819	3,594	4,334	0	2,760	4,834	5,574
30,400	30,450	0	1,811	3,583	4,323	0	2,752	4,824	5,564
30,450	30,500	0	1,803	3,573	4,313	0	2,744	4,813	5,553
30,500	30,550	0	1,795	3,562	4,302	0	2,736	4,803	5,543
30,550	30,600	0	1,787	3,552	4,292	0	2,728	4,792	5,532
30,600	30,650	0	1,779	3,541	4,281	0	2,720	4,782	5,522
30,650	30,700	0	1,771	3,531	4,271	0	2,712	4,771	5,511
30,700	30,750	0	1,763	3,520	4,260	0	2,704	4,761	5,501
30,750	30,800	0	1,755	3,510	4,250	0	2,696	4,750	5,490
30,800	30,850	0	1,747	3,499	4,239	0	2,688	4,740	5,480
30,850	30,900	0	1,739	3,489	4,229	0	2,680	4,729	5,469
30,900	30,950	0	1,731	3,478	4,218	0	2,672	4,719	5,459
30,950	31,000	0	1,723	3,468	4,208	0	2,664	4,708	5,448
31,000	31,050	0	1,715	3,457	4,197	0	2,656	4,697	5,437
31,050	31,100	0	1,707	3,447	4,187	0	2,648	4,687	5,427
31,100	31,150	0	1,699	3,436	4,176	0	2,640	4,676	5,416
31,150	31,200	0	1,691	3,425	4,165	0	2,632	4,666	5,406
31,200	31,250	0	1,683	3,415	4,155	0	2,624	4,655	5,395
31,250	31,300	0	1,675	3,404	4,144	0	2,616	4,645	5,385
31,300	31,350	0	1,667	3,394	4,134	0	2,608	4,634	5,374
31,350	31,400	0	1,659	3,383	4,123	0	2,600	4,624	5,364
31,400	31,450	0	1,651	3,373	4,113	0	2,592	4,613	5,353
31,450	31,500	0	1,643	3,362	4,102	0	2,584	4,603	5,343
31,500	31,550	0	1,635	3,352	4,092	0	2,576	4,592	5,332
31,550	31,600	0	1,627	3,341	4,081	0	2,568	4,582	5,322
31,600	31,650	0	1,619	3,331	4,071	0	2,560	4,571	5,311
31,650	31,700	0	1,611	3,320	4,060	0	2,552	4,561	5,301
31,700	31,750	0	1,603	3,310	4,050	0	2,544	4,550	5,290
31,750	31,800	0	1,595	3,299	4,039	0	2,536	4,540	5,280
31,800	31,850	0	1,587	3,289	4,029	0	2,528	4,529	5,269
31,850	31,900	0	1,579	3,278	4,018	0	2,520	4,518	5,258
31,900	31,950	0	1,571	3,267	4,007	0	2,512	4,508	5,248
31,950	32,000	0	1,563	3,257	3,997	0	2,504	4,497	5,237
32,000	32,050	0	1,555	3,246	3,986	0	2,496	4,487	5,227
32,050	32,100	0	1,547	3,236	3,976	0	2,488	4,476	5,216
32,100	32,150	0	1,539	3,225	3,965	0	2,480	4,466	5,206
32,150	32,200	0	1,531	3,215	3,955	0	2,472	4,455	5,195
32,200	32,250	0	1,523	3,204	3,944	0	2,464	4,445	5,185
32,250	32,300	0	1,515	3,194	3,934	0	2,456	4,434	5,174
32,300	32,350	0	1,507	3,183	3,923	0	2,448	4,424	5,164
32,350	32,400	0	1,499	3,173	3,913	0	2,440	4,413	5,153
32,400	32,450	0	1,491	3,162	3,902	0	2,432	4,403	5,143
32,450	32,500	0	1,483	3,152	3,892	0	2,424	4,392	5,132
32,500	32,550	0	1,475	3,141	3,881	0	2,416	4,382	5,122
32,550	32,600	0	1,467	3,131	3,871	0	2,408	4,371	5,111
32,600	32,650	0	1,459	3,120	3,860	0	2,400	4,361	5,101
32,650	32,700	0	1,451	3,110	3,850	0	2,392	4,350	5,090
32,700	32,750	0	1,443	3,099	3,839	0	2,384	4,339	5,079
32,750	32,800	0	1,435	3,088	3,828	0	2,376	4,329	5,069

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
32,800	32,850	0	1,427	3,078	3,818	0	2,368	4,318	5,058
32,850	32,900	0	1,419	3,067	3,807	0	2,360	4,308	5,048
32,900	32,950	0	1,411	3,057	3,797	0	2,352	4,297	5,037
32,950	33,000	0	1,403	3,046	3,786	0	2,344	4,287	5,027
33,000	33,050	0	1,395	3,036	3,776	0	2,336	4,276	5,016
33,050	33,100	0	1,387	3,025	3,765	0	2,328	4,266	5,006
33,100	33,150	0	1,379	3,015	3,755	0	2,320	4,255	4,995
33,150	33,200	0	1,371	3,004	3,744	0	2,312	4,245	4,985
33,200	33,250	0	1,363	2,994	3,734	0	2,304	4,234	4,974
33,250	33,300	0	1,355	2,983	3,723	0	2,296	4,224	4,964
33,300	33,350	0	1,347	2,973	3,713	0	2,288	4,213	4,953
33,350	33,400	0	1,339	2,962	3,702	0	2,280	4,203	4,943
33,400	33,450	0	1,331	2,952	3,692	0	2,272	4,192	4,932
33,450	33,500	0	1,323	2,941	3,681	0	2,264	4,181	4,921
33,500	33,550	0	1,315	2,931	3,671	0	2,256	4,171	4,911
33,550	33,600	0	1,307	2,920	3,660	0	2,248	4,160	4,900
33,600	33,650	0	1,299	2,909	3,649	0	2,240	4,150	4,890
33,650	33,700	0	1,291	2,899	3,639	0	2,232	4,139	4,879
33,700	33,750	0	1,283	2,888	3,628	0	2,225	4,129	4,869
33,750	33,800	0	1,275	2,878	3,618	0	2,217	4,118	4,858
33,800	33,850	0	1,267	2,867	3,607	0	2,209	4,108	4,848
33,850	33,900	0	1,259	2,857	3,597	0	2,201	4,097	4,837
33,900	33,950	0	1,251	2,846	3,586	0	2,193	4,087	4,827
33,950	34,000	0	1,243	2,836	3,576	0	2,185	4,076	4,816
34,000	34,050	0	1,235	2,825	3,565	0	2,177	4,066	4,806
34,050	34,100	0	1,227	2,815	3,555	0	2,169	4,055	4,795
34,100	34,150	0	1,219	2,804	3,544	0	2,161	4,045	4,785
34,150	34,200	0	1,211	2,794	3,534	0	2,153	4,034	4,774
34,200	34,250	0	1,203	2,783	3,523	0	2,145	4,024	4,764
34,250	34,300	0	1,195	2,773	3,513	0	2,137	4,013	4,753
34,300	34,350	0	1,187	2,762	3,502	0	2,129	4,002	4,742
34,350	34,400	0	1,179	2,752	3,492	0	2,121	3,992	4,732
34,400	34,450	0	1,171	2,741	3,481	0	2,113	3,981	4,721
34,450	34,500	0	1,163	2,730	3,470	0	2,105	3,971	4,711
34,500	34,550	0	1,155	2,720	3,460	0	2,097	3,960	4,700
34,550	34,600	0	1,147	2,709	3,449	0	2,089	3,950	4,690
34,600	34,650	0	1,139	2,699	3,439	0	2,081	3,939	4,679
34,650	34,700	0	1,131	2,688	3,428	0	2,073	3,929	4,669
34,700	34,750	0	1,123	2,678	3,418	0	2,065	3,918	4,658
34,750	34,800	0	1,115	2,667	3,407	0	2,057	3,908	4,648
34,800	34,850	0	1,107	2,657	3,397	0	2,049	3,897	4,637
34,850	34,900	0	1,100	2,646	3,386	0	2,041	3,887	4,627
34,900	34,950	0	1,092	2,636	3,376	0	2,033	3,876	4,616
34,950	35,000	0	1,084	2,625	3,365	0	2,025	3,866	4,606
35,000	35,050	0	1,076	2,615	3,355	0	2,017	3,855	4,595
35,050	35,100	0	1,068	2,604	3,344	0	2,009	3,845	4,585
35,100	35,150	0	1,060	2,594	3,334	0	2,001	3,834	4,574
35,150	35,200	0	1,052	2,583	3,323	0	1,993	3,823	4,563
35,200	35,250	0	1,044	2,573	3,313	0	1,985	3,813	4,553
35,250	35,300	0	1,036	2,562	3,302	0	1,977	3,802	4,542
35,300	35,350	0	1,028	2,551	3,291	0	1,969	3,792	4,532
35,350	35,400	0	1,020	2,541	3,281	0	1,961	3,781	4,521
35,400	35,450	0	1,012	2,530	3,270	0	1,953	3,771	4,511
35,450	35,500	0	1,004	2,520	3,260	0	1,945	3,760	4,500
35,500	35,550	0	996	2,509	3,249	0	1,937	3,750	4,490
35,550	35,600	0	988	2,499	3,239	0	1,929	3,739	4,479
35,600	35,650	0	980	2,488	3,228	0	1,921	3,729	4,469
35,650	35,700	0	972	2,478	3,218	0	1,913	3,718	4,458
35,700	35,750	0	964	2,467	3,207	0	1,905	3,708	4,448
35,750	35,800	0	956	2,457	3,197	0	1,897	3,697	4,437
35,800	35,850	0	948	2,446	3,186	0	1,889	3,687	4,427
35,850	35,900	0	940	2,436	3,176	0	1,881	3,676	4,416
35,900	35,950	0	932	2,425	3,165	0	1,873	3,666	4,406
35,950	36,000	0	924	2,415	3,155	0	1,865	3,655	4,395
36,000	36,050	0	916	2,404	3,144	0	1,857	3,644	4,384
36,050	36,100	0	908	2,394	3,134	0	1,849	3,634	4,374
36,100	36,150	0	900	2,383	3,123	0	1,841	3,623	4,363
36,150	36,200	0	892	2,372	3,112	0	1,833	3,613	4,353
36,200	36,250	0	884	2,362	3,102	0	1,825	3,602	4,342
36,250	36,300	0	876	2,351	3,091	0	1,817	3,592	4,332
36,300	36,350	0	868	2,341	3,081	0	1,809	3,581	4,321
36,350	36,400	0	860	2,330	3,070	0	1,801	3,571	4,311

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
36,400	36,450	0	852	2,320	3,060	0	1,793	3,560	4,300
36,450	36,500	0	844	2,309	3,049	0	1,785	3,550	4,290
36,500	36,550	0	836	2,299	3,039	0	1,777	3,539	4,279
36,550	36,600	0	828	2,288	3,028	0	1,769	3,529	4,269
36,600	36,650	0	820	2,278	3,018	0	1,761	3,518	4,258
36,650	36,700	0	812	2,267	3,007	0	1,753	3,508	4,248
36,700	36,750	0	804	2,257	2,997	0	1,745	3,497	4,237
36,750	36,800	0	796	2,246	2,986	0	1,737	3,487	4,227
36,800	36,850	0	788	2,236	2,976	0	1,729	3,476	4,216
36,850	36,900	0	780	2,225	2,965	0	1,721	3,465	4,205
36,900	36,950	0	772	2,214	2,954	0	1,713	3,455	4,195
36,950	37,000	0	764	2,204	2,944	0	1,705	3,444	4,184
37,000	37,050	0	756	2,193	2,933	0	1,697	3,434	4,174
37,050	37,100	0	748	2,183	2,923	0	1,689	3,423	4,163
37,100	37,150	0	740	2,172	2,912	0	1,681	3,413	4,153
37,150	37,200	0	732	2,162	2,902	0	1,673	3,402	4,142
37,200	37,250	0	724	2,151	2,891	0	1,665	3,392	4,132
37,250	37,300	0	716	2,141	2,881	0	1,657	3,381	4,121
37,300	37,350	0	708	2,130	2,870	0	1,649	3,371	4,111
37,350	37,400	0	700	2,120	2,860	0	1,641	3,360	4,100
37,400	37,450	0	692	2,109	2,849	0	1,633	3,350	4,090
37,450	37,500	0	684	2,099	2,839	0	1,625	3,339	4,079
37,500	37,550	0	676	2,088	2,828	0	1,617	3,329	4,069
37,550	37,600	0	668	2,078	2,818	0	1,609	3,318	4,058
37,600	37,650	0	660	2,067	2,807	0	1,601	3,308	4,048
37,650	37,700	0	652	2,057	2,797	0	1,593	3,297	4,037
37,700	37,750	0	644	2,046	2,786	0	1,585	3,286	4,026
37,750	37,800	0	636	2,035	2,775	0	1,577	3,276	4,016
37,800	37,850	0	628	2,025	2,765	0	1,569	3,265	4,005
37,850	37,900	0	620	2,014	2,754	0	1,561	3,255	3,995
37,900	37,950	0	612	2,004	2,744	0	1,553	3,244	3,984
37,950	38,000	0	604	1,993	2,733	0	1,545	3,234	3,974
38,000	38,050	0	596	1,983	2,723	0	1,537	3,223	3,963
38,050	38,100	0	588	1,972	2,712	0	1,529	3,213	3,953
38,100	38,150	0	580	1,962	2,702	0	1,521	3,202	3,942
38,150	38,200	0	572	1,951	2,691	0	1,513	3,192	3,932
38,200	38,250	0	564	1,941	2,681	0	1,505	3,181	3,921
38,250	38,300	0	556	1,930	2,670	0	1,497	3,171	3,911
38,300	38,350	0	548	1,920	2,660	0	1,489	3,160	3,900
38,350	38,400	0	540	1,909	2,649	0	1,481	3,150	3,890
38,400	38,450	0	532	1,899	2,639	0	1,473	3,139	3,879
38,450	38,500	0	524	1,888	2,628	0	1,465	3,128	3,868
38,500	38,550	0	516	1,878	2,618	0	1,457	3,118	3,858
38,550	38,600	0	508	1,867	2,607	0	1,449	3,107	3,847
38,600	38,650	0	500	1,856	2,596	0	1,441	3,097	3,837
38,650	38,700	0	492	1,846	2,586	0	1,433	3,086	3,826
38,700	38,750	0	484	1,835	2,575	0	1,426	3,076	3,816
38,750	38,800	0	476	1,825	2,565	0	1,418	3,065	3,805
38,800	38,850	0	468	1,814	2,554	0	1,410	3,055	3,795
38,850	38,900	0	460	1,804	2,544	0	1,402	3,044	3,784
38,900	38,950	0	452	1,793	2,533	0	1,394	3,034	3,774
38,950	39,000	0	444	1,783	2,523	0	1,386	3,023	3,763
39,000	39,050	0	436	1,772	2,512	0	1,378	3,013	3,753
39,050	39,100	0	428	1,762	2,502	0	1,370	3,002	3,742
39,100	39,150	0	420	1,751	2,491	0	1,362	2,992	3,732
39,150	39,200	0	412	1,741	2,481	0	1,354	2,981	3,721
39,200	39,250	0	404	1,730	2,470	0	1,346	2,971	3,711
39,250	39,300	0	396	1,720	2,460	0	1,338	2,960	3,700
39,300	39,350	0	388	1,709	2,449	0	1,330	2,949	3,689
39,350	39,400	0	380	1,699	2,439	0	1,322	2,939	3,679
39,400	39,450	0	372	1,688	2,428	0	1,314	2,928	3,668
39,450	39,500	0	364	1,677	2,417	0	1,306	2,918	3,658
39,500	39,550	0	356	1,667	2,407	0	1,298	2,907	3,647
39,550	39,600	0	348	1,656	2,396	0	1,290	2,897	3,637
39,600	39,650	0	340	1,646	2,386	0	1,282	2,886	3,626
39,650	39,700	0	332	1,635	2,375	0	1,274	2,876	3,616
39,700	39,750	0	324	1,625	2,365	0	1,266	2,865	3,605
39,750	39,800	0	316	1,614	2,354	0	1,258	2,855	3,595
39,800	39,850	0	308	1,604	2,344	0	1,250	2,844	3,584
39,850	39,900	0	301	1,593	2,333	0	1,242	2,834	3,574
39,900	39,950	0	293	1,583	2,323	0	1,234	2,823	3,563
39,950	40,000	0	285	1,572	2,312	0	1,226	2,813	3,553

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
40,000	**40,050**	0	277	1,562	2,302	0	1,218	2,802	3,542
40,050	**40,100**	0	269	1,551	2,291	0	1,210	2,792	3,532
40,100	**40,150**	0	261	1,541	2,281	0	1,202	2,781	3,521
40,150	**40,200**	0	253	1,530	2,270	0	1,194	2,770	3,510
40,200	**40,250**	0	245	1,520	2,260	0	1,186	2,760	3,500
40,250	**40,300**	0	237	1,509	2,249	0	1,178	2,749	3,489
40,300	**40,350**	0	229	1,498	2,238	0	1,170	2,739	3,479
40,350	**40,400**	0	221	1,488	2,228	0	1,162	2,728	3,468
40,400	**40,450**	0	213	1,477	2,217	0	1,154	2,718	3,458
40,450	**40,500**	0	205	1,467	2,207	0	1,146	2,707	3,447
40,500	**40,550**	0	197	1,456	2,196	0	1,138	2,697	3,437
40,550	**40,600**	0	189	1,446	2,186	0	1,130	2,686	3,426
40,600	**40,650**	0	181	1,435	2,175	0	1,122	2,676	3,416
40,650	**40,700**	0	173	1,425	2,165	0	1,114	2,665	3,405
40,700	**40,750**	0	165	1,414	2,154	0	1,106	2,655	3,395
40,750	**40,800**	0	157	1,404	2,144	0	1,098	2,644	3,384
40,800	**40,850**	0	149	1,393	2,133	0	1,090	2,634	3,374
40,850	**40,900**	0	141	1,383	2,123	0	1,082	2,623	3,363
40,900	**40,950**	0	133	1,372	2,112	0	1,074	2,613	3,353
40,950	**41,000**	0	125	1,362	2,102	0	1,066	2,602	3,342
41,000	**41,050**	0	117	1,351	2,091	0	1,058	2,591	3,331
41,050	**41,100**	0	109	1,341	2,081	0	1,050	2,581	3,321
41,100	**41,150**	0	101	1,330	2,070	0	1,042	2,570	3,310
41,150	**41,200**	0	93	1,319	2,059	0	1,034	2,560	3,300
41,200	**41,250**	0	85	1,309	2,049	0	1,026	2,549	3,289
41,250	**41,300**	0	77	1,298	2,038	0	1,018	2,539	3,279
41,300	**41,350**	0	69	1,288	2,028	0	1,010	2,528	3,268
41,350	**41,400**	0	61	1,277	2,017	0	1,002	2,518	3,258
41,400	**41,450**	0	53	1,267	2,007	0	994	2,507	3,247
41,450	**41,500**	0	45	1,256	1,996	0	986	2,497	3,237
41,500	**41,550**	0	37	1,246	1,986	0	978	2,486	3,226
41,550	**41,600**	0	29	1,235	1,975	0	970	2,476	3,216
41,600	**41,650**	0	21	1,225	1,965	0	962	2,465	3,205
41,650	**41,700**	0	13	1,214	1,954	0	954	2,455	3,195
41,700	**41,750**	0	5	1,204	1,944	0	946	2,444	3,184
41,750	**41,800**	0	*	1,193	1,933	0	938	2,434	3,174
41,800	**41,850**	0	0	1,183	1,923	0	930	2,423	3,163
41,850	**41,900**	0	0	1,172	1,912	0	922	2,412	3,152
41,900	**41,950**	0	0	1,161	1,901	0	914	2,402	3,142
41,950	**42,000**	0	0	1,151	1,891	0	906	2,391	3,131
42,000	**42,050**	0	0	1,140	1,880	0	898	2,381	3,121
42,050	**42,100**	0	0	1,130	1,870	0	890	2,370	3,110
42,100	**42,150**	0	0	1,119	1,859	0	882	2,360	3,100
42,150	**42,200**	0	0	1,109	1,849	0	874	2,349	3,089
42,200	**42,250**	0	0	1,098	1,838	0	866	2,339	3,079
42,250	**42,300**	0	0	1,088	1,828	0	858	2,328	3,068
42,300	**42,350**	0	0	1,077	1,817	0	850	2,318	3,058
42,350	**42,400**	0	0	1,067	1,807	0	842	2,307	3,047
42,400	**42,450**	0	0	1,056	1,796	0	834	2,297	3,037
42,450	**42,500**	0	0	1,046	1,786	0	826	2,286	3,026
42,500	**42,550**	0	0	1,035	1,775	0	818	2,276	3,016
42,550	**42,600**	0	0	1,025	1,765	0	810	2,265	3,005
42,600	**42,650**	0	0	1,014	1,754	0	802	2,255	2,995
42,650	**42,700**	0	0	1,004	1,744	0	794	2,244	2,984
42,700	**42,750**	0	0	993	1,733	0	786	2,233	2,973
42,750	**42,800**	0	0	982	1,722	0	778	2,223	2,963
42,800	**42,850**	0	0	972	1,712	0	770	2,212	2,952
42,850	**42,900**	0	0	961	1,701	0	762	2,202	2,942
42,900	**42,950**	0	0	951	1,691	0	754	2,191	2,931
42,950	**43,000**	0	0	940	1,680	0	746	2,181	2,921
43,000	**43,050**	0	0	930	1,670	0	738	2,170	2,910
43,050	**43,100**	0	0	919	1,659	0	730	2,160	2,900
43,100	**43,150**	0	0	909	1,649	0	722	2,149	2,889
43,150	**43,200**	0	0	898	1,638	0	714	2,139	2,879

If the amount you are looking up from the worksheet is–		And your filing status is– Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
43,200	**43,250**	0	0	888	1,628	0	706	2,128	2,868
43,250	**43,300**	0	0	877	1,617	0	698	2,118	2,858
43,300	**43,350**	0	0	867	1,607	0	690	2,107	2,847
43,350	**43,400**	0	0	856	1,596	0	682	2,097	2,837
43,400	**43,450**	0	0	846	1,586	0	674	2,086	2,826
43,450	**43,500**	0	0	835	1,575	0	666	2,075	2,815
43,500	**43,550**	0	0	825	1,565	0	658	2,065	2,805
43,550	**43,600**	0	0	814	1,554	0	650	2,054	2,794
43,600	**43,650**	0	0	803	1,543	0	642	2,044	2,784
43,650	**43,700**	0	0	793	1,533	0	634	2,033	2,773
43,700	**43,750**	0	0	782	1,522	0	627	2,023	2,763
43,750	**43,800**	0	0	772	1,512	0	619	2,012	2,752
43,800	**43,850**	0	0	761	1,501	0	611	2,002	2,742
43,850	**43,900**	0	0	751	1,491	0	603	1,991	2,731
43,900	**43,950**	0	0	740	1,480	0	595	1,981	2,721
43,950	**44,000**	0	0	730	1,470	0	587	1,970	2,710
44,000	**44,050**	0	0	719	1,459	0	579	1,960	2,700
44,050	**44,100**	0	0	709	1,449	0	571	1,949	2,689
44,100	**44,150**	0	0	698	1,438	0	563	1,939	2,679
44,150	**44,200**	0	0	688	1,428	0	555	1,928	2,668
44,200	**44,250**	0	0	677	1,417	0	547	1,918	2,658
44,250	**44,300**	0	0	667	1,407	0	539	1,907	2,647
44,300	**44,350**	0	0	656	1,396	0	531	1,896	2,636
44,350	**44,400**	0	0	646	1,386	0	523	1,886	2,626
44,400	**44,450**	0	0	635	1,375	0	515	1,875	2,615
44,450	**44,500**	0	0	624	1,364	0	507	1,865	2,605
44,500	**44,550**	0	0	614	1,354	0	499	1,854	2,594
44,550	**44,600**	0	0	603	1,343	0	491	1,844	2,584
44,600	**44,650**	0	0	593	1,333	0	483	1,833	2,573
44,650	**44,700**	0	0	582	1,322	0	475	1,823	2,563
44,700	**44,750**	0	0	572	1,312	0	467	1,812	2,552
44,750	**44,800**	0	0	561	1,301	0	459	1,802	2,542
44,800	**44,850**	0	0	551	1,291	0	451	1,791	2,531
44,850	**44,900**	0	0	540	1,280	0	443	1,781	2,521
44,900	**44,950**	0	0	530	1,270	0	435	1,770	2,510
44,950	**45,000**	0	0	519	1,259	0	427	1,760	2,500
45,000	**45,050**	0	0	509	1,249	0	419	1,749	2,489
45,050	**45,100**	0	0	498	1,238	0	411	1,739	2,479
45,100	**45,150**	0	0	488	1,228	0	403	1,728	2,468
45,150	**45,200**	0	0	477	1,217	0	395	1,717	2,457
45,200	**45,250**	0	0	467	1,207	0	387	1,707	2,447
45,250	**45,300**	0	0	456	1,196	0	379	1,696	2,436
45,300	**45,350**	0	0	445	1,185	0	371	1,686	2,426
45,350	**45,400**	0	0	435	1,175	0	363	1,675	2,415
45,400	**45,450**	0	0	424	1,164	0	355	1,665	2,405
45,450	**45,500**	0	0	414	1,154	0	347	1,654	2,394
45,500	**45,550**	0	0	403	1,143	0	339	1,644	2,384
45,550	**45,600**	0	0	393	1,133	0	331	1,633	2,373
45,600	**45,650**	0	0	382	1,122	0	323	1,623	2,363
45,650	**45,700**	0	0	372	1,112	0	315	1,612	2,352
45,700	**45,750**	0	0	361	1,101	0	307	1,602	2,342
45,750	**45,800**	0	0	351	1,091	0	299	1,591	2,331
45,800	**45,850**	0	0	340	1,080	0	291	1,581	2,321
45,850	**45,900**	0	0	330	1,070	0	283	1,570	2,310
45,900	**45,950**	0	0	319	1,059	0	275	1,560	2,300
45,950	**46,000**	0	0	309	1,049	0	267	1,549	2,289
46,000	**46,050**	0	0	298	1,038	0	259	1,538	2,278
46,050	**46,100**	0	0	288	1,028	0	251	1,528	2,268
46,100	**46,150**	0	0	277	1,017	0	243	1,517	2,257
46,150	**46,200**	0	0	266	1,006	0	235	1,507	2,247
46,200	**46,250**	0	0	256	996	0	227	1,496	2,236
46,250	**46,300**	0	0	245	985	0	219	1,486	2,226
46,300	**46,350**	0	0	235	975	0	211	1,475	2,215
46,350	**46,400**	0	0	224	964	0	203	1,465	2,205

* 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.

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
46,400	46,450	0	0	214	954	0	195	1,454	2,194
46,450	46,500	0	0	203	943	0	187	1,444	2,184
46,500	46,550	0	0	193	933	0	179	1,433	2,173
46,550	46,600	0	0	182	922	0	171	1,423	2,163
46,600	46,650	0	0	172	912	0	163	1,412	2,152
46,650	46,700	0	0	161	901	0	155	1,402	2,142
46,700	46,750	0	0	151	891	0	147	1,391	2,131
46,750	46,800	0	0	140	880	0	139	1,381	2,121
46,800	46,850	0	0	130	870	0	131	1,370	2,110
46,850	46,900	0	0	119	859	0	123	1,359	2,099
46,900	46,950	0	0	108	848	0	115	1,349	2,089
46,950	47,000	0	0	98	838	0	107	1,338	2,078
47,000	47,050	0	0	87	827	0	99	1,328	2,068
47,050	47,100	0	0	77	817	0	91	1,317	2,057
47,100	47,150	0	0	66	806	0	83	1,307	2,047
47,150	47,200	0	0	56	796	0	75	1,296	2,036
47,200	47,250	0	0	45	785	0	67	1,286	2,026
47,250	47,300	0	0	35	775	0	59	1,275	2,015
47,300	47,350	0	0	24	764	0	51	1,265	2,005
47,350	47,400	0	0	14	754	0	43	1,254	1,994
47,400	47,450	0	0	*	743	0	35	1,244	1,984
47,450	47,500	0	0	0	733	0	27	1,233	1,973
47,500	47,550	0	0	0	722	0	19	1,223	1,963
47,550	47,600	0	0	0	712	0	11	1,212	1,952
47,600	47,650	0	0	0	701	0	**	1,202	1,942
47,650	47,700	0	0	0	691	0	0	1,191	1,931
47,700	47,750	0	0	0	680	0	0	1,180	1,920
47,750	47,800	0	0	0	669	0	0	1,170	1,910
47,800	47,850	0	0	0	659	0	0	1,159	1,899
47,850	47,900	0	0	0	648	0	0	1,149	1,889
47,900	47,950	0	0	0	638	0	0	1,138	1,878
47,950	48,000	0	0	0	627	0	0	1,128	1,868
48,000	48,050	0	0	0	617	0	0	1,117	1,857
48,050	48,100	0	0	0	606	0	0	1,107	1,847
48,100	48,150	0	0	0	596	0	0	1,096	1,836
48,150	48,200	0	0	0	585	0	0	1,086	1,826
48,200	48,250	0	0	0	575	0	0	1,075	1,815
48,250	48,300	0	0	0	564	0	0	1,065	1,805
48,300	48,350	0	0	0	554	0	0	1,054	1,794
48,350	48,400	0	0	0	543	0	0	1,044	1,784
48,400	48,450	0	0	0	533	0	0	1,033	1,773
48,450	48,500	0	0	0	522	0	0	1,022	1,762
48,500	48,550	0	0	0	512	0	0	1,012	1,752
48,550	48,600	0	0	0	501	0	0	1,001	1,741
48,600	48,650	0	0	0	490	0	0	991	1,731
48,650	48,700	0	0	0	480	0	0	980	1,720
48,700	48,750	0	0	0	469	0	0	970	1,710
48,750	48,800	0	0	0	459	0	0	959	1,699
48,800	48,850	0	0	0	448	0	0	949	1,689
48,850	48,900	0	0	0	438	0	0	938	1,678
48,900	48,950	0	0	0	427	0	0	928	1,668
48,950	49,000	0	0	0	417	0	0	917	1,657
49,000	49,050	0	0	0	406	0	0	907	1,647
49,050	49,100	0	0	0	396	0	0	896	1,636
49,100	49,150	0	0	0	385	0	0	886	1,626
49,150	49,200	0	0	0	375	0	0	875	1,615

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
49,200	49,250	0	0	0	364	0	0	865	1,605
49,250	49,300	0	0	0	354	0	0	854	1,594
49,300	49,350	0	0	0	343	0	0	843	1,583
49,350	49,400	0	0	0	333	0	0	833	1,573
49,400	49,450	0	0	0	322	0	0	822	1,562
49,450	49,500	0	0	0	311	0	0	812	1,552
49,500	49,550	0	0	0	301	0	0	801	1,541
49,550	49,600	0	0	0	290	0	0	791	1,531
49,600	49,650	0	0	0	280	0	0	780	1,520
49,650	49,700	0	0	0	269	0	0	770	1,510
49,700	49,750	0	0	0	259	0	0	759	1,499
49,750	49,800	0	0	0	248	0	0	749	1,489
49,800	49,850	0	0	0	238	0	0	738	1,478
49,850	49,900	0	0	0	227	0	0	728	1,468
49,900	49,950	0	0	0	217	0	0	717	1,457
49,950	50,000	0	0	0	206	0	0	707	1,447
50,000	50,050	0	0	0	196	0	0	696	1,436
50,050	50,100	0	0	0	185	0	0	686	1,426
50,100	50,150	0	0	0	175	0	0	675	1,415
50,150	50,200	0	0	0	164	0	0	664	1,404
50,200	50,250	0	0	0	154	0	0	654	1,394
50,250	50,300	0	0	0	143	0	0	643	1,383
50,300	50,350	0	0	0	132	0	0	633	1,373
50,350	50,400	0	0	0	122	0	0	622	1,362
50,400	50,450	0	0	0	111	0	0	612	1,352
50,450	50,500	0	0	0	101	0	0	601	1,341
50,500	50,550	0	0	0	90	0	0	591	1,331
50,550	50,600	0	0	0	80	0	0	580	1,320
50,600	50,650	0	0	0	69	0	0	570	1,310
50,650	50,700	0	0	0	59	0	0	559	1,299
50,700	50,750	0	0	0	48	0	0	549	1,289
50,750	50,800	0	0	0	38	0	0	538	1,278
50,800	50,850	0	0	0	27	0	0	528	1,268
50,850	50,900	0	0	0	17	0	0	517	1,257
50,900	50,950	0	0	0	6	0	0	507	1,247
50,950	51,000	0	0	0	***	0	0	496	1,236
51,000	51,050	0	0	0	0	0	0	485	1,225
51,050	51,100	0	0	0	0	0	0	475	1,215
51,100	51,150	0	0	0	0	0	0	464	1,204
51,150	51,200	0	0	0	0	0	0	454	1,194
51,200	51,250	0	0	0	0	0	0	443	1,183
51,250	51,300	0	0	0	0	0	0	433	1,173
51,300	51,350	0	0	0	0	0	0	422	1,162
51,350	51,400	0	0	0	0	0	0	412	1,152
51,400	51,450	0	0	0	0	0	0	401	1,141
51,450	51,500	0	0	0	0	0	0	391	1,131
51,500	51,550	0	0	0	0	0	0	380	1,120
51,550	51,600	0	0	0	0	0	0	370	1,110
51,600	51,650	0	0	0	0	0	0	359	1,099
51,650	51,700	0	0	0	0	0	0	349	1,089
51,700	51,750	0	0	0	0	0	0	338	1,078
51,750	51,800	0	0	0	0	0	0	328	1,068
51,800	51,850	0	0	0	0	0	0	317	1,057
51,850	51,900	0	0	0	0	0	0	306	1,046
51,900	51,950	0	0	0	0	0	0	296	1,036
51,950	52,000	0	0	0	0	0	0	285	1,025

* 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 at least $47,600 but less than $476,46, 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.
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.

(Continued)

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
52,000	52,050	0	0	0	0	0	0	275	1,015
52,050	52,100	0	0	0	0	0	0	264	1,004
52,100	52,150	0	0	0	0	0	0	254	994
52,150	52,200	0	0	0	0	0	0	243	983
52,200	52,250	0	0	0	0	0	0	233	973
52,250	52,300	0	0	0	0	0	0	222	962
52,300	52,350	0	0	0	0	0	0	212	952
52,350	52,400	0	0	0	0	0	0	201	941
52,400	52,450	0	0	0	0	0	0	191	931
52,450	52,500	0	0	0	0	0	0	180	920
52,500	52,550	0	0	0	0	0	0	170	910
52,550	52,600	0	0	0	0	0	0	159	899
52,600	52,650	0	0	0	0	0	0	149	889
52,650	52,700	0	0	0	0	0	0	138	878
52,700	52,750	0	0	0	0	0	0	127	867
52,750	52,800	0	0	0	0	0	0	117	857
52,800	52,850	0	0	0	0	0	0	106	846
52,850	52,900	0	0	0	0	0	0	96	836
52,900	52,950	0	0	0	0	0	0	85	825
52,950	53,000	0	0	0	0	0	0	75	815
53,000	53,050	0	0	0	0	0	0	64	804
53,050	53,100	0	0	0	0	0	0	54	794
53,100	53,150	0	0	0	0	0	0	43	783
53,150	53,200	0	0	0	0	0	0	33	773
53,200	53,250	0	0	0	0	0	0	22	762
53,250	53,300	0	0	0	0	0	0	12	752
53,300	53,350	0	0	0	0	0	0	*	741
53,350	53,400	0	0	0	0	0	0	0	731
53,400	53,450	0	0	0	0	0	0	0	720
53,450	53,500	0	0	0	0	0	0	0	709
53,500	53,550	0	0	0	0	0	0	0	699
53,550	53,600	0	0	0	0	0	0	0	688
53,600	53,650	0	0	0	0	0	0	0	678
53,650	53,700	0	0	0	0	0	0	0	667
53,700	53,750	0	0	0	0	0	0	0	657
53,750	53,800	0	0	0	0	0	0	0	646
53,800	53,850	0	0	0	0	0	0	0	636
53,850	53,900	0	0	0	0	0	0	0	625
53,900	53,950	0	0	0	0	0	0	0	615
53,950	54,000	0	0	0	0	0	0	0	604
54,000	54,050	0	0	0	0	0	0	0	594
54,050	54,100	0	0	0	0	0	0	0	583
54,100	54,150	0	0	0	0	0	0	0	573
54,150	54,200	0	0	0	0	0	0	0	562
54,200	54,250	0	0	0	0	0	0	0	552
54,250	54,300	0	0	0	0	0	0	0	541
54,300	54,350	0	0	0	0	0	0	0	530
54,350	54,400	0	0	0	0	0	0	0	520
54,400	54,450	0	0	0	0	0	0	0	509
54,450	54,500	0	0	0	0	0	0	0	499
54,500	54,550	0	0	0	0	0	0	0	488
54,550	54,600	0	0	0	0	0	0	0	478
54,600	54,650	0	0	0	0	0	0	0	467
54,650	54,700	0	0	0	0	0	0	0	457
54,700	54,750	0	0	0	0	0	0	0	446
54,750	54,800	0	0	0	0	0	0	0	436

If the amount you are looking up from the worksheet is–		And your filing status is–							
		Single, head of household, or qualifying widow(er) and you have–				Married filing jointly and you have–			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is–				Your credit is–			
54,800	54,850	0	0	0	0	0	0	0	425
54,850	54,900	0	0	0	0	0	0	0	415
54,900	54,950	0	0	0	0	0	0	0	404
54,950	55,000	0	0	0	0	0	0	0	394
55,000	55,050	0	0	0	0	0	0	0	383
55,050	55,100	0	0	0	0	0	0	0	373
55,100	55,150	0	0	0	0	0	0	0	362
55,150	55,200	0	0	0	0	0	0	0	351
55,200	55,250	0	0	0	0	0	0	0	341
55,250	55,300	0	0	0	0	0	0	0	330
55,300	55,350	0	0	0	0	0	0	0	320
55,350	55,400	0	0	0	0	0	0	0	309
55,400	55,450	0	0	0	0	0	0	0	299
55,450	55,500	0	0	0	0	0	0	0	288
55,500	55,550	0	0	0	0	0	0	0	278
55,550	55,600	0	0	0	0	0	0	0	267
55,600	55,650	0	0	0	0	0	0	0	257
55,650	55,700	0	0	0	0	0	0	0	246
55,700	55,750	0	0	0	0	0	0	0	236
55,750	55,800	0	0	0	0	0	0	0	225
55,800	55,850	0	0	0	0	0	0	0	215
55,850	55,900	0	0	0	0	0	0	0	204
55,900	55,950	0	0	0	0	0	0	0	194
55,950	56,000	0	0	0	0	0	0	0	183
56,000	56,050	0	0	0	0	0	0	0	172
56,050	56,100	0	0	0	0	0	0	0	162
56,100	56,150	0	0	0	0	0	0	0	151
56,150	56,200	0	0	0	0	0	0	0	141
56,200	56,250	0	0	0	0	0	0	0	130
56,250	56,300	0	0	0	0	0	0	0	120
56,300	56,350	0	0	0	0	0	0	0	109
56,350	56,400	0	0	0	0	0	0	0	99
56,400	56,450	0	0	0	0	0	0	0	88
56,450	56,500	0	0	0	0	0	0	0	78
56,500	56,550	0	0	0	0	0	0	0	67
56,550	56,600	0	0	0	0	0	0	0	57
56,600	56,650	0	0	0	0	0	0	0	46
56,650	56,700	0	0	0	0	0	0	0	36
56,700	56,750	0	0	0	0	0	0	0	25
56,750	56,800	0	0	0	0	0	0	0	15
56,800	56,844	0	0	0	0	0	0	0	**

* 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.

** 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 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 employment 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 aren't eligible and it is determined 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 you're otherwise eligible to do so. If you 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-February 2021. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 29

American Opportunity Credit

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 you aren't eligible and it is determined 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*.

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, or
- 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, or
- 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 limited.
- 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).

CAUTION *If you reside in a U.S. territory, don't enter an amount on 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 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

Recovery Rebate Credit Worksheet—Line 30

Before you begin:
- ✓ See the instructions for line 30 to find out if you can take this credit and for definitions and other 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.

☐ **No.** Go to line 2.

☐ **Yes.** STOP 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 *Valid social security number*, earlier) for you and, if filing a joint return, your spouse?

☐ **Yes.** Skip lines 3 and 4, and go to line 5.

☐ **No.** If you are filing a joint return, go to line 3.

If you aren't filing a joint return, STOP 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 *Valid social security number*, 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 *Valid social security number*, 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. . . . . **5.** _____

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 . . . . . **6.** _____

7. Add lines 5 and 6 . . . . . **7.** _____

8. If your EIP 2 was $600 ($1,200 if married filing jointly) plus $600 for each qualifying child you had in 2020, skip 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. . . . . **8.** _____

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 . . . . . **10.** _____

11. Enter the amount from line 11 of Form 1040 or 1040-SR . . . . . **11.** _____

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
- $75,000 if single or married filing separately

} . . . . . **12.** _____

13. Is the amount on line 11 more than the amount on line 12?

☐ **No.** Skip line 14. Enter the amount from line 7 on line 15 and the amount from line 10 on line 18.

☐ **Yes.** Subtract line 12 from line 11. **13.** _____

14. Multiply line 13 by 5% (0.05) . . . . . **14.** _____

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 *IRS.gov/Account* 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 . . . . . **17.** _____

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 *IRS.gov/Account* for the amount to enter here . . . . . **19.** _____

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 the difference . . . . . **20.** _____

21. **Recovery rebate credit.** Add lines 17 and 20. Enter the result here and, if more than zero, on line 30 of Form 1040 or 1040-SR . . . . . **21.** _____

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.

CAUTION *If you file a joint return and check the box on line 35a and attach Form 8888 or fill in lines 35b through 35d, your spouse may get at least part of the refund.*

IRA. You can have your refund (or part 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 contribution for 2020. In that case, you must file an amended 2020 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.

CAUTION *You and your spouse, if filing jointly, each may be able to 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.

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 deposit.
- 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.

CAUTION *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.*

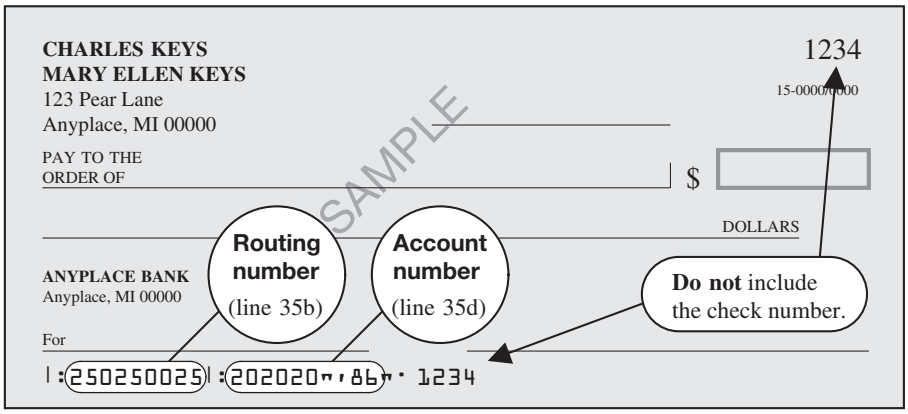
Line 36

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 you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.

CAUTION *This election to apply part or all of the amount overpaid to your 2021 estimated tax can't be changed later.*

Sample Check—Lines 35b Through 35d



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

Amount You Owe

TIP *To avoid interest and penalties, pay your taxes in full by the due date of your return (not including 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 separately.

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.

CAUTION *Tax payments you deferred from Schedule H or Schedule 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™)
www.payUSAtax.com

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

Link2Gov Corporation
888-PAY-1040™
(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) or 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 *IRS.gov/Form1040V*. 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 "$ XXXxx/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.

TIP *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 child."

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 provided.

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 your 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.)

CAUTION *You can't use the Self-Select PIN method if you are a 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.

CAUTION *New IP PINs are generated every year. They will generally be 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 *IRS.gov/Phishing* and *IRS.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door*.

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 on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
		Your tax is—			
25,200	**25,250**	2,830	2,632	2,830	2,745
25,250	**25,300**	2,836	2,638	2,836	2,751
25,300	**25,350**	2,842	2,644	2,842	2,757
25,350	**25,400**	2,848	2,650	2,848	2,763

Extract of tax table to illustrate example.

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
0	**5**	0	0	0	0
5	**15**	1	1	1	1
15	**25**	2	2	2	2
25	**50**	4	4	4	4
50	**75**	6	6	6	6
75	**100**	9	9	9	9
100	**125**	11	11	11	11
125	**150**	14	14	14	14
150	**175**	16	16	16	16
175	**200**	19	19	19	19
200	**225**	21	21	21	21
225	**250**	24	24	24	24
250	**275**	26	26	26	26
275	**300**	29	29	29	29
300	**325**	31	31	31	31
325	**350**	34	34	34	34
350	**375**	36	36	36	36
375	**400**	39	39	39	39
400	**425**	41	41	41	41
425	**450**	44	44	44	44
450	**475**	46	46	46	46
475	**500**	49	49	49	49
500	**525**	51	51	51	51
525	**550**	54	54	54	54
550	**575**	56	56	56	56
575	**600**	59	59	59	59
600	**625**	61	61	61	61
625	**650**	64	64	64	64
650	**675**	66	66	66	66
675	**700**	69	69	69	69
700	**725**	71	71	71	71
725	**750**	74	74	74	74
750	**775**	76	76	76	76
775	**800**	79	79	79	79
800	**825**	81	81	81	81
825	**850**	84	84	84	84
850	**875**	86	86	86	86
875	**900**	89	89	89	89
900	**925**	91	91	91	91
925	**950**	94	94	94	94
950	**975**	96	96	96	96
975	**1,000**	99	99	99	99

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
1,000					
1,000	**1,025**	101	101	101	101
1,025	**1,050**	104	104	104	104
1,050	**1,075**	106	106	106	106
1,075	**1,100**	109	109	109	109
1,100	**1,125**	111	111	111	111
1,125	**1,150**	114	114	114	114
1,150	**1,175**	116	116	116	116
1,175	**1,200**	119	119	119	119
1,200	**1,225**	121	121	121	121
1,225	**1,250**	124	124	124	124
1,250	**1,275**	126	126	126	126
1,275	**1,300**	129	129	129	129
1,300	**1,325**	131	131	131	131
1,325	**1,350**	134	134	134	134
1,350	**1,375**	136	136	136	136
1,375	**1,400**	139	139	139	139
1,400	**1,425**	141	141	141	141
1,425	**1,450**	144	144	144	144
1,450	**1,475**	146	146	146	146
1,475	**1,500**	149	149	149	149
1,500	**1,525**	151	151	151	151
1,525	**1,550**	154	154	154	154
1,550	**1,575**	156	156	156	156
1,575	**1,600**	159	159	159	159
1,600	**1,625**	161	161	161	161
1,625	**1,650**	164	164	164	164
1,650	**1,675**	166	166	166	166
1,675	**1,700**	169	169	169	169
1,700	**1,725**	171	171	171	171
1,725	**1,750**	174	174	174	174
1,750	**1,775**	176	176	176	176
1,775	**1,800**	179	179	179	179
1,800	**1,825**	181	181	181	181
1,825	**1,850**	184	184	184	184
1,850	**1,875**	186	186	186	186
1,875	**1,900**	189	189	189	189
1,900	**1,925**	191	191	191	191
1,925	**1,950**	194	194	194	194
1,950	**1,975**	196	196	196	196
1,975	**2,000**	199	199	199	199

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
2,000					
2,000	**2,025**	201	201	201	201
2,025	**2,050**	204	204	204	204
2,050	**2,075**	206	206	206	206
2,075	**2,100**	209	209	209	209
2,100	**2,125**	211	211	211	211
2,125	**2,150**	214	214	214	214
2,150	**2,175**	216	216	216	216
2,175	**2,200**	219	219	219	219
2,200	**2,225**	221	221	221	221
2,225	**2,250**	224	224	224	224
2,250	**2,275**	226	226	226	226
2,275	**2,300**	229	229	229	229
2,300	**2,325**	231	231	231	231
2,325	**2,350**	234	234	234	234
2,350	**2,375**	236	236	236	236
2,375	**2,400**	239	239	239	239
2,400	**2,425**	241	241	241	241
2,425	**2,450**	244	244	244	244
2,450	**2,475**	246	246	246	246
2,475	**2,500**	249	249	249	249
2,500	**2,525**	251	251	251	251
2,525	**2,550**	254	254	254	254
2,550	**2,575**	256	256	256	256
2,575	**2,600**	259	259	259	259
2,600	**2,625**	261	261	261	261
2,625	**2,650**	264	264	264	264
2,650	**2,675**	266	266	266	266
2,675	**2,700**	269	269	269	269
2,700	**2,725**	271	271	271	271
2,725	**2,750**	274	274	274	274
2,750	**2,775**	276	276	276	276
2,775	**2,800**	279	279	279	279
2,800	**2,825**	281	281	281	281
2,825	**2,850**	284	284	284	284
2,850	**2,875**	286	286	286	286
2,875	**2,900**	289	289	289	289
2,900	**2,925**	291	291	291	291
2,925	**2,950**	294	294	294	294
2,950	**2,975**	296	296	296	296
2,975	**3,000**	299	299	299	299

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
3,000					
3,000	**3,050**	303	303	303	303
3,050	**3,100**	308	308	308	308
3,100	**3,150**	313	313	313	313
3,150	**3,200**	318	318	318	318
3,200	**3,250**	323	323	323	323
3,250	**3,300**	328	328	328	328
3,300	**3,350**	333	333	333	333
3,350	**3,400**	338	338	338	338
3,400	**3,450**	343	343	343	343
3,450	**3,500**	348	348	348	348
3,500	**3,550**	353	353	353	353
3,550	**3,600**	358	358	358	358
3,600	**3,650**	363	363	363	363
3,650	**3,700**	368	368	368	368
3,700	**3,750**	373	373	373	373
3,750	**3,800**	378	378	378	378
3,800	**3,850**	383	383	383	383
3,850	**3,900**	388	388	388	388
3,900	**3,950**	393	393	393	393
3,950	**4,000**	398	398	398	398
4,000					
4,000	**4,050**	403	403	403	403
4,050	**4,100**	408	408	408	408
4,100	**4,150**	413	413	413	413
4,150	**4,200**	418	418	418	418
4,200	**4,250**	423	423	423	423
4,250	**4,300**	428	428	428	428
4,300	**4,350**	433	433	433	433
4,350	**4,400**	438	438	438	438
4,400	**4,450**	443	443	443	443
4,450	**4,500**	448	448	448	448
4,500	**4,550**	453	453	453	453
4,550	**4,600**	458	458	458	458
4,600	**4,650**	463	463	463	463
4,650	**4,700**	468	468	468	468
4,700	**4,750**	473	473	473	473
4,750	**4,800**	478	478	478	478
4,800	**4,850**	483	483	483	483
4,850	**4,900**	488	488	488	488
4,900	**4,950**	493	493	493	493
4,950	**5,000**	498	498	498	498
5,000					
5,000	**5,050**	503	503	503	503
5,050	**5,100**	508	508	508	508
5,100	**5,150**	513	513	513	513
5,150	**5,200**	518	518	518	518
5,200	**5,250**	523	523	523	523
5,250	**5,300**	528	528	528	528
5,300	**5,350**	533	533	533	533
5,350	**5,400**	538	538	538	538
5,400	**5,450**	543	543	543	543
5,450	**5,500**	548	548	548	548
5,500	**5,550**	553	553	553	553
5,550	**5,600**	558	558	558	558
5,600	**5,650**	563	563	563	563
5,650	**5,700**	568	568	568	568
5,700	**5,750**	573	573	573	573
5,750	**5,800**	578	578	578	578
5,800	**5,850**	583	583	583	583
5,850	**5,900**	588	588	588	588
5,900	**5,950**	593	593	593	593
5,950	**6,000**	598	598	598	598

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
6,000					
6,000	**6,050**	603	603	603	603
6,050	**6,100**	608	608	608	608
6,100	**6,150**	613	613	613	613
6,150	**6,200**	618	618	618	618
6,200	**6,250**	623	623	623	623
6,250	**6,300**	628	628	628	628
6,300	**6,350**	633	633	633	633
6,350	**6,400**	638	638	638	638
6,400	**6,450**	643	643	643	643
6,450	**6,500**	648	648	648	648
6,500	**6,550**	653	653	653	653
6,550	**6,600**	658	658	658	658
6,600	**6,650**	663	663	663	663
6,650	**6,700**	668	668	668	668
6,700	**6,750**	673	673	673	673
6,750	**6,800**	678	678	678	678
6,800	**6,850**	683	683	683	683
6,850	**6,900**	688	688	688	688
6,900	**6,950**	693	693	693	693
6,950	**7,000**	698	698	698	698
7,000					
7,000	**7,050**	703	703	703	703
7,050	**7,100**	708	708	708	708
7,100	**7,150**	713	713	713	713
7,150	**7,200**	718	718	718	718
7,200	**7,250**	723	723	723	723
7,250	**7,300**	728	728	728	728
7,300	**7,350**	733	733	733	733
7,350	**7,400**	738	738	738	738
7,400	**7,450**	743	743	743	743
7,450	**7,500**	748	748	748	748
7,500	**7,550**	753	753	753	753
7,550	**7,600**	758	758	758	758
7,600	**7,650**	763	763	763	763
7,650	**7,700**	768	768	768	768
7,700	**7,750**	773	773	773	773
7,750	**7,800**	778	778	778	778
7,800	**7,850**	783	783	783	783
7,850	**7,900**	788	788	788	788
7,900	**7,950**	793	793	793	793
7,950	**8,000**	798	798	798	798
8,000					
8,000	**8,050**	803	803	803	803
8,050	**8,100**	808	808	808	808
8,100	**8,150**	813	813	813	813
8,150	**8,200**	818	818	818	818
8,200	**8,250**	823	823	823	823
8,250	**8,300**	828	828	828	828
8,300	**8,350**	833	833	833	833
8,350	**8,400**	838	838	838	838
8,400	**8,450**	843	843	843	843
8,450	**8,500**	848	848	848	848
8,500	**8,550**	853	853	853	853
8,550	**8,600**	858	858	858	858
8,600	**8,650**	863	863	863	863
8,650	**8,700**	868	868	868	868
8,700	**8,750**	873	873	873	873
8,750	**8,800**	878	878	878	878
8,800	**8,850**	883	883	883	883
8,850	**8,900**	888	888	888	888
8,900	**8,950**	893	893	893	893
8,950	**9,000**	898	898	898	898

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
9,000					
9,000	**9,050**	903	903	903	903
9,050	**9,100**	908	908	908	908
9,100	**9,150**	913	913	913	913
9,150	**9,200**	918	918	918	918
9,200	**9,250**	923	923	923	923
9,250	**9,300**	928	928	928	928
9,300	**9,350**	933	933	933	933
9,350	**9,400**	938	938	938	938
9,400	**9,450**	943	943	943	943
9,450	**9,500**	948	948	948	948
9,500	**9,550**	953	953	953	953
9,550	**9,600**	958	958	958	958
9,600	**9,650**	963	963	963	963
9,650	**9,700**	968	968	968	968
9,700	**9,750**	973	973	973	973
9,750	**9,800**	978	978	978	978
9,800	**9,850**	983	983	983	983
9,850	**9,900**	988	988	988	988
9,900	**9,950**	994	993	994	993
9,950	**10,000**	1,000	998	1,000	998
10,000					
10,000	**10,050**	1,006	1,003	1,006	1,003
10,050	**10,100**	1,012	1,008	1,012	1,008
10,100	**10,150**	1,018	1,013	1,018	1,013
10,150	**10,200**	1,024	1,018	1,024	1,018
10,200	**10,250**	1,030	1,023	1,030	1,023
10,250	**10,300**	1,036	1,028	1,036	1,028
10,300	**10,350**	1,042	1,033	1,042	1,033
10,350	**10,400**	1,048	1,038	1,048	1,038
10,400	**10,450**	1,054	1,043	1,054	1,043
10,450	**10,500**	1,060	1,048	1,060	1,048
10,500	**10,550**	1,066	1,053	1,066	1,053
10,550	**10,600**	1,072	1,058	1,072	1,058
10,600	**10,650**	1,078	1,063	1,078	1,063
10,650	**10,700**	1,084	1,068	1,084	1,068
10,700	**10,750**	1,090	1,073	1,090	1,073
10,750	**10,800**	1,096	1,078	1,096	1,078
10,800	**10,850**	1,102	1,083	1,102	1,083
10,850	**10,900**	1,108	1,088	1,108	1,088
10,900	**10,950**	1,114	1,093	1,114	1,093
10,950	**11,000**	1,120	1,098	1,120	1,098
11,000					
11,000	**11,050**	1,126	1,103	1,126	1,103
11,050	**11,100**	1,132	1,108	1,132	1,108
11,100	**11,150**	1,138	1,113	1,138	1,113
11,150	**11,200**	1,144	1,118	1,144	1,118
11,200	**11,250**	1,150	1,123	1,150	1,123
11,250	**11,300**	1,156	1,128	1,156	1,128
11,300	**11,350**	1,162	1,133	1,162	1,133
11,350	**11,400**	1,168	1,138	1,168	1,138
11,400	**11,450**	1,174	1,143	1,174	1,143
11,450	**11,500**	1,180	1,148	1,180	1,148
11,500	**11,550**	1,186	1,153	1,186	1,153
11,550	**11,600**	1,192	1,158	1,192	1,158
11,600	**11,650**	1,198	1,163	1,198	1,163
11,650	**11,700**	1,204	1,168	1,204	1,168
11,700	**11,750**	1,210	1,173	1,210	1,173
11,750	**11,800**	1,216	1,178	1,216	1,178
11,800	**11,850**	1,222	1,183	1,222	1,183
11,850	**11,900**	1,228	1,188	1,228	1,188
11,900	**11,950**	1,234	1,193	1,234	1,193
11,950	**12,000**	1,240	1,198	1,240	1,198

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
12,000					
12,000	**12,050**	1,246	1,203	1,246	1,203
12,050	**12,100**	1,252	1,208	1,252	1,208
12,100	**12,150**	1,258	1,213	1,258	1,213
12,150	**12,200**	1,264	1,218	1,264	1,218
12,200	**12,250**	1,270	1,223	1,270	1,223
12,250	**12,300**	1,276	1,228	1,276	1,228
12,300	**12,350**	1,282	1,233	1,282	1,233
12,350	**12,400**	1,288	1,238	1,288	1,238
12,400	**12,450**	1,294	1,243	1,294	1,243
12,450	**12,500**	1,300	1,248	1,300	1,248
12,500	**12,550**	1,306	1,253	1,306	1,253
12,550	**12,600**	1,312	1,258	1,312	1,258
12,600	**12,650**	1,318	1,263	1,318	1,263
12,650	**12,700**	1,324	1,268	1,324	1,268
12,700	**12,750**	1,330	1,273	1,330	1,273
12,750	**12,800**	1,336	1,278	1,336	1,278
12,800	**12,850**	1,342	1,283	1,342	1,283
12,850	**12,900**	1,348	1,288	1,348	1,288
12,900	**12,950**	1,354	1,293	1,354	1,293
12,950	**13,000**	1,360	1,298	1,360	1,298
13,000					
13,000	**13,050**	1,366	1,303	1,366	1,303
13,050	**13,100**	1,372	1,308	1,372	1,308
13,100	**13,150**	1,378	1,313	1,378	1,313
13,150	**13,200**	1,384	1,318	1,384	1,318
13,200	**13,250**	1,390	1,323	1,390	1,323
13,250	**13,300**	1,396	1,328	1,396	1,328
13,300	**13,350**	1,402	1,333	1,402	1,333
13,350	**13,400**	1,408	1,338	1,408	1,338
13,400	**13,450**	1,414	1,343	1,414	1,343
13,450	**13,500**	1,420	1,348	1,420	1,348
13,500	**13,550**	1,426	1,353	1,426	1,353
13,550	**13,600**	1,432	1,358	1,432	1,358
13,600	**13,650**	1,438	1,363	1,438	1,363
13,650	**13,700**	1,444	1,368	1,444	1,368
13,700	**13,750**	1,450	1,373	1,450	1,373
13,750	**13,800**	1,456	1,378	1,456	1,378
13,800	**13,850**	1,462	1,383	1,462	1,383
13,850	**13,900**	1,468	1,388	1,468	1,388
13,900	**13,950**	1,474	1,393	1,474	1,393
13,950	**14,000**	1,480	1,398	1,480	1,398
14,000					
14,000	**14,050**	1,486	1,403	1,486	1,403
14,050	**14,100**	1,492	1,408	1,492	1,408
14,100	**14,150**	1,498	1,413	1,498	1,413
14,150	**14,200**	1,504	1,418	1,504	1,419
14,200	**14,250**	1,510	1,423	1,510	1,425
14,250	**14,300**	1,516	1,428	1,516	1,431
14,300	**14,350**	1,522	1,433	1,522	1,437
14,350	**14,400**	1,528	1,438	1,528	1,443
14,400	**14,450**	1,534	1,443	1,534	1,449
14,450	**14,500**	1,540	1,448	1,540	1,455
14,500	**14,550**	1,546	1,453	1,546	1,461
14,550	**14,600**	1,552	1,458	1,552	1,467
14,600	**14,650**	1,558	1,463	1,558	1,473
14,650	**14,700**	1,564	1,468	1,564	1,479
14,700	**14,750**	1,570	1,473	1,570	1,485
14,750	**14,800**	1,576	1,478	1,576	1,491
14,800	**14,850**	1,582	1,483	1,582	1,497
14,850	**14,900**	1,588	1,488	1,588	1,503
14,900	**14,950**	1,594	1,493	1,594	1,509
14,950	**15,000**	1,600	1,498	1,600	1,515

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
15,000					
15,000	**15,050**	1,606	1,503	1,606	1,521
15,050	**15,100**	1,612	1,508	1,612	1,527
15,100	**15,150**	1,618	1,513	1,618	1,533
15,150	**15,200**	1,624	1,518	1,624	1,539
15,200	**15,250**	1,630	1,523	1,630	1,545
15,250	**15,300**	1,636	1,528	1,636	1,551
15,300	**15,350**	1,642	1,533	1,642	1,557
15,350	**15,400**	1,648	1,538	1,648	1,563
15,400	**15,450**	1,654	1,543	1,654	1,569
15,450	**15,500**	1,660	1,548	1,660	1,575
15,500	**15,550**	1,666	1,553	1,666	1,581
15,550	**15,600**	1,672	1,558	1,672	1,587
15,600	**15,650**	1,678	1,563	1,678	1,593
15,650	**15,700**	1,684	1,568	1,684	1,599
15,700	**15,750**	1,690	1,573	1,690	1,605
15,750	**15,800**	1,696	1,578	1,696	1,611
15,800	**15,850**	1,702	1,583	1,702	1,617
15,850	**15,900**	1,708	1,588	1,708	1,623
15,900	**15,950**	1,714	1,593	1,714	1,629
15,950	**16,000**	1,720	1,598	1,720	1,635
16,000					
16,000	**16,050**	1,726	1,603	1,726	1,641
16,050	**16,100**	1,732	1,608	1,732	1,647
16,100	**16,150**	1,738	1,613	1,738	1,653
16,150	**16,200**	1,744	1,618	1,744	1,659
16,200	**16,250**	1,750	1,623	1,750	1,665
16,250	**16,300**	1,756	1,628	1,756	1,671
16,300	**16,350**	1,762	1,633	1,762	1,677
16,350	**16,400**	1,768	1,638	1,768	1,683
16,400	**16,450**	1,774	1,643	1,774	1,689
16,450	**16,500**	1,780	1,648	1,780	1,695
16,500	**16,550**	1,786	1,653	1,786	1,701
16,550	**16,600**	1,792	1,658	1,792	1,707
16,600	**16,650**	1,798	1,663	1,798	1,713
16,650	**16,700**	1,804	1,668	1,804	1,719
16,700	**16,750**	1,810	1,673	1,810	1,725
16,750	**16,800**	1,816	1,678	1,816	1,731
16,800	**16,850**	1,822	1,683	1,822	1,737
16,850	**16,900**	1,828	1,688	1,828	1,743
16,900	**16,950**	1,834	1,693	1,834	1,749
16,950	**17,000**	1,840	1,698	1,840	1,755
17,000					
17,000	**17,050**	1,846	1,703	1,846	1,761
17,050	**17,100**	1,852	1,708	1,852	1,767
17,100	**17,150**	1,858	1,713	1,858	1,773
17,150	**17,200**	1,864	1,718	1,864	1,779
17,200	**17,250**	1,870	1,723	1,870	1,785
17,250	**17,300**	1,876	1,728	1,876	1,791
17,300	**17,350**	1,882	1,733	1,882	1,797
17,350	**17,400**	1,888	1,738	1,888	1,803
17,400	**17,450**	1,894	1,743	1,894	1,809
17,450	**17,500**	1,900	1,748	1,900	1,815
17,500	**17,550**	1,906	1,753	1,906	1,821
17,550	**17,600**	1,912	1,758	1,912	1,827
17,600	**17,650**	1,918	1,763	1,918	1,833
17,650	**17,700**	1,924	1,768	1,924	1,839
17,700	**17,750**	1,930	1,773	1,930	1,845
17,750	**17,800**	1,936	1,778	1,936	1,851
17,800	**17,850**	1,942	1,783	1,942	1,857
17,850	**17,900**	1,948	1,788	1,948	1,863
17,900	**17,950**	1,954	1,793	1,954	1,869
17,950	**18,000**	1,960	1,798	1,960	1,875

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
18,000					
18,000	**18,050**	1,966	1,803	1,966	1,881
18,050	**18,100**	1,972	1,808	1,972	1,887
18,100	**18,150**	1,978	1,813	1,978	1,893
18,150	**18,200**	1,984	1,818	1,984	1,899
18,200	**18,250**	1,990	1,823	1,990	1,905
18,250	**18,300**	1,996	1,828	1,996	1,911
18,300	**18,350**	2,002	1,833	2,002	1,917
18,350	**18,400**	2,008	1,838	2,008	1,923
18,400	**18,450**	2,014	1,843	2,014	1,929
18,450	**18,500**	2,020	1,848	2,020	1,935
18,500	**18,550**	2,026	1,853	2,026	1,941
18,550	**18,600**	2,032	1,858	2,032	1,947
18,600	**18,650**	2,038	1,863	2,038	1,953
18,650	**18,700**	2,044	1,868	2,044	1,959
18,700	**18,750**	2,050	1,873	2,050	1,965
18,750	**18,800**	2,056	1,878	2,056	1,971
18,800	**18,850**	2,062	1,883	2,062	1,977
18,850	**18,900**	2,068	1,888	2,068	1,983
18,900	**18,950**	2,074	1,893	2,074	1,989
18,950	**19,000**	2,080	1,898	2,080	1,995
19,000					
19,000	**19,050**	2,086	1,903	2,086	2,001
19,050	**19,100**	2,092	1,908	2,092	2,007
19,100	**19,150**	2,098	1,913	2,098	2,013
19,150	**19,200**	2,104	1,918	2,104	2,019
19,200	**19,250**	2,110	1,923	2,110	2,025
19,250	**19,300**	2,116	1,928	2,116	2,031
19,300	**19,350**	2,122	1,933	2,122	2,037
19,350	**19,400**	2,128	1,938	2,128	2,043
19,400	**19,450**	2,134	1,943	2,134	2,049
19,450	**19,500**	2,140	1,948	2,140	2,055
19,500	**19,550**	2,146	1,953	2,146	2,061
19,550	**19,600**	2,152	1,958	2,152	2,067
19,600	**19,650**	2,158	1,963	2,158	2,073
19,650	**19,700**	2,164	1,968	2,164	2,079
19,700	**19,750**	2,170	1,973	2,170	2,085
19,750	**19,800**	2,176	1,978	2,176	2,091
19,800	**19,850**	2,182	1,984	2,182	2,097
19,850	**19,900**	2,188	1,990	2,188	2,103
19,900	**19,950**	2,194	1,996	2,194	2,109
19,950	**20,000**	2,200	2,002	2,200	2,115
20,000					
20,000	**20,050**	2,206	2,008	2,206	2,121
20,050	**20,100**	2,212	2,014	2,212	2,127
20,100	**20,150**	2,218	2,020	2,218	2,133
20,150	**20,200**	2,224	2,026	2,224	2,139
20,200	**20,250**	2,230	2,032	2,230	2,145
20,250	**20,300**	2,236	2,038	2,236	2,151
20,300	**20,350**	2,242	2,044	2,242	2,157
20,350	**20,400**	2,248	2,050	2,248	2,163
20,400	**20,450**	2,254	2,056	2,254	2,169
20,450	**20,500**	2,260	2,062	2,260	2,175
20,500	**20,550**	2,266	2,068	2,266	2,181
20,550	**20,600**	2,272	2,074	2,272	2,187
20,600	**20,650**	2,278	2,080	2,278	2,193
20,650	**20,700**	2,284	2,086	2,284	2,199
20,700	**20,750**	2,290	2,092	2,290	2,205
20,750	**20,800**	2,296	2,098	2,296	2,211
20,800	**20,850**	2,302	2,104	2,302	2,217
20,850	**20,900**	2,308	2,110	2,308	2,223
20,900	**20,950**	2,314	2,116	2,314	2,229
20,950	**21,000**	2,320	2,122	2,320	2,235

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
21,000					
21,000	**21,050**	2,326	2,128	2,326	2,241
21,050	**21,100**	2,332	2,134	2,332	2,247
21,100	**21,150**	2,338	2,140	2,338	2,253
21,150	**21,200**	2,344	2,146	2,344	2,259
21,200	**21,250**	2,350	2,152	2,350	2,265
21,250	**21,300**	2,356	2,158	2,356	2,271
21,300	**21,350**	2,362	2,164	2,362	2,277
21,350	**21,400**	2,368	2,170	2,368	2,283
21,400	**21,450**	2,374	2,176	2,374	2,289
21,450	**21,500**	2,380	2,182	2,380	2,295
21,500	**21,550**	2,386	2,188	2,386	2,301
21,550	**21,600**	2,392	2,194	2,392	2,307
21,600	**21,650**	2,398	2,200	2,398	2,313
21,650	**21,700**	2,404	2,206	2,404	2,319
21,700	**21,750**	2,410	2,212	2,410	2,325
21,750	**21,800**	2,416	2,218	2,416	2,331
21,800	**21,850**	2,422	2,224	2,422	2,337
21,850	**21,900**	2,428	2,230	2,428	2,343
21,900	**21,950**	2,434	2,236	2,434	2,349
21,950	**22,000**	2,440	2,242	2,440	2,355
22,000					
22,000	**22,050**	2,446	2,248	2,446	2,361
22,050	**22,100**	2,452	2,254	2,452	2,367
22,100	**22,150**	2,458	2,260	2,458	2,373
22,150	**22,200**	2,464	2,266	2,464	2,379
22,200	**22,250**	2,470	2,272	2,470	2,385
22,250	**22,300**	2,476	2,278	2,476	2,391
22,300	**22,350**	2,482	2,284	2,482	2,397
22,350	**22,400**	2,488	2,290	2,488	2,403
22,400	**22,450**	2,494	2,296	2,494	2,409
22,450	**22,500**	2,500	2,302	2,500	2,415
22,500	**22,550**	2,506	2,308	2,506	2,421
22,550	**22,600**	2,512	2,314	2,512	2,427
22,600	**22,650**	2,518	2,320	2,518	2,433
22,650	**22,700**	2,524	2,326	2,524	2,439
22,700	**22,750**	2,530	2,332	2,530	2,445
22,750	**22,800**	2,536	2,338	2,536	2,451
22,800	**22,850**	2,542	2,344	2,542	2,457
22,850	**22,900**	2,548	2,350	2,548	2,463
22,900	**22,950**	2,554	2,356	2,554	2,469
22,950	**23,000**	2,560	2,362	2,560	2,475
23,000					
23,000	**23,050**	2,566	2,368	2,566	2,481
23,050	**23,100**	2,572	2,374	2,572	2,487
23,100	**23,150**	2,578	2,380	2,578	2,493
23,150	**23,200**	2,584	2,386	2,584	2,499
23,200	**23,250**	2,590	2,392	2,590	2,505
23,250	**23,300**	2,596	2,398	2,596	2,511
23,300	**23,350**	2,602	2,404	2,602	2,517
23,350	**23,400**	2,608	2,410	2,608	2,523
23,400	**23,450**	2,614	2,416	2,614	2,529
23,450	**23,500**	2,620	2,422	2,620	2,535
23,500	**23,550**	2,626	2,428	2,626	2,541
23,550	**23,600**	2,632	2,434	2,632	2,547
23,600	**23,650**	2,638	2,440	2,638	2,553
23,650	**23,700**	2,644	2,446	2,644	2,559
23,700	**23,750**	2,650	2,452	2,650	2,565
23,750	**23,800**	2,656	2,458	2,656	2,571
23,800	**23,850**	2,662	2,464	2,662	2,577
23,850	**23,900**	2,668	2,470	2,668	2,583
23,900	**23,950**	2,674	2,476	2,674	2,589
23,950	**24,000**	2,680	2,482	2,680	2,595

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
24,000					
24,000	**24,050**	2,686	2,488	2,686	2,601
24,050	**24,100**	2,692	2,494	2,692	2,607
24,100	**24,150**	2,698	2,500	2,698	2,613
24,150	**24,200**	2,704	2,506	2,704	2,619
24,200	**24,250**	2,710	2,512	2,710	2,625
24,250	**24,300**	2,716	2,518	2,716	2,631
24,300	**24,350**	2,722	2,524	2,722	2,637
24,350	**24,400**	2,728	2,530	2,728	2,643
24,400	**24,450**	2,734	2,536	2,734	2,649
24,450	**24,500**	2,740	2,542	2,740	2,655
24,500	**24,550**	2,746	2,548	2,746	2,661
24,550	**24,600**	2,752	2,554	2,752	2,667
24,600	**24,650**	2,758	2,560	2,758	2,673
24,650	**24,700**	2,764	2,566	2,764	2,679
24,700	**24,750**	2,770	2,572	2,770	2,685
24,750	**24,800**	2,776	2,578	2,776	2,691
24,800	**24,850**	2,782	2,584	2,782	2,697
24,850	**24,900**	2,788	2,590	2,788	2,703
24,900	**24,950**	2,794	2,596	2,794	2,709
24,950	**25,000**	2,800	2,602	2,800	2,715
25,000					
25,000	**25,050**	2,806	2,608	2,806	2,721
25,050	**25,100**	2,812	2,614	2,812	2,727
25,100	**25,150**	2,818	2,620	2,818	2,733
25,150	**25,200**	2,824	2,626	2,824	2,739
25,200	**25,250**	2,830	2,632	2,830	2,745
25,250	**25,300**	2,836	2,638	2,836	2,751
25,300	**25,350**	2,842	2,644	2,842	2,757
25,350	**25,400**	2,848	2,650	2,848	2,763
25,400	**25,450**	2,854	2,656	2,854	2,769
25,450	**25,500**	2,860	2,662	2,860	2,775
25,500	**25,550**	2,866	2,668	2,866	2,781
25,550	**25,600**	2,872	2,674	2,872	2,787
25,600	**25,650**	2,878	2,680	2,878	2,793
25,650	**25,700**	2,884	2,686	2,884	2,799
25,700	**25,750**	2,890	2,692	2,890	2,805
25,750	**25,800**	2,896	2,698	2,896	2,811
25,800	**25,850**	2,902	2,704	2,902	2,817
25,850	**25,900**	2,908	2,710	2,908	2,823
25,900	**25,950**	2,914	2,716	2,914	2,829
25,950	**26,000**	2,920	2,722	2,920	2,835
26,000					
26,000	**26,050**	2,926	2,728	2,926	2,841
26,050	**26,100**	2,932	2,734	2,932	2,847
26,100	**26,150**	2,938	2,740	2,938	2,853
26,150	**26,200**	2,944	2,746	2,944	2,859
26,200	**26,250**	2,950	2,752	2,950	2,865
26,250	**26,300**	2,956	2,758	2,956	2,871
26,300	**26,350**	2,962	2,764	2,962	2,877
26,350	**26,400**	2,968	2,770	2,968	2,883
26,400	**26,450**	2,974	2,776	2,974	2,889
26,450	**26,500**	2,980	2,782	2,980	2,895
26,500	**26,550**	2,986	2,788	2,986	2,901
26,550	**26,600**	2,992	2,794	2,992	2,907
26,600	**26,650**	2,998	2,800	2,998	2,913
26,650	**26,700**	3,004	2,806	3,004	2,919
26,700	**26,750**	3,010	2,812	3,010	2,925
26,750	**26,800**	3,016	2,818	3,016	2,931
26,800	**26,850**	3,022	2,824	3,022	2,937
26,850	**26,900**	3,028	2,830	3,028	2,943
26,900	**26,950**	3,034	2,836	3,034	2,949
26,950	**27,000**	3,040	2,842	3,040	2,955

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
27,000					
27,000	**27,050**	3,046	2,848	3,046	2,961
27,050	**27,100**	3,052	2,854	3,052	2,967
27,100	**27,150**	3,058	2,860	3,058	2,973
27,150	**27,200**	3,064	2,866	3,064	2,979
27,200	**27,250**	3,070	2,872	3,070	2,985
27,250	**27,300**	3,076	2,878	3,076	2,991
27,300	**27,350**	3,082	2,884	3,082	2,997
27,350	**27,400**	3,088	2,890	3,088	3,003
27,400	**27,450**	3,094	2,896	3,094	3,009
27,450	**27,500**	3,100	2,902	3,100	3,015
27,500	**27,550**	3,106	2,908	3,106	3,021
27,550	**27,600**	3,112	2,914	3,112	3,027
27,600	**27,650**	3,118	2,920	3,118	3,033
27,650	**27,700**	3,124	2,926	3,124	3,039
27,700	**27,750**	3,130	2,932	3,130	3,045
27,750	**27,800**	3,136	2,938	3,136	3,051
27,800	**27,850**	3,142	2,944	3,142	3,057
27,850	**27,900**	3,148	2,950	3,148	3,063
27,900	**27,950**	3,154	2,956	3,154	3,069
27,950	**28,000**	3,160	2,962	3,160	3,075
28,000					
28,000	**28,050**	3,166	2,968	3,166	3,081
28,050	**28,100**	3,172	2,974	3,172	3,087
28,100	**28,150**	3,178	2,980	3,178	3,093
28,150	**28,200**	3,184	2,986	3,184	3,099
28,200	**28,250**	3,190	2,992	3,190	3,105
28,250	**28,300**	3,196	2,998	3,196	3,111
28,300	**28,350**	3,202	3,004	3,202	3,117
28,350	**28,400**	3,208	3,010	3,208	3,123
28,400	**28,450**	3,214	3,016	3,214	3,129
28,450	**28,500**	3,220	3,022	3,220	3,135
28,500	**28,550**	3,226	3,028	3,226	3,141
28,550	**28,600**	3,232	3,034	3,232	3,147
28,600	**28,650**	3,238	3,040	3,238	3,153
28,650	**28,700**	3,244	3,046	3,244	3,159
28,700	**28,750**	3,250	3,052	3,250	3,165
28,750	**28,800**	3,256	3,058	3,256	3,171
28,800	**28,850**	3,262	3,064	3,262	3,177
28,850	**28,900**	3,268	3,070	3,268	3,183
28,900	**28,950**	3,274	3,076	3,274	3,189
28,950	**29,000**	3,280	3,082	3,280	3,195
29,000					
29,000	**29,050**	3,286	3,088	3,286	3,201
29,050	**29,100**	3,292	3,094	3,292	3,207
29,100	**29,150**	3,298	3,100	3,298	3,213
29,150	**29,200**	3,304	3,106	3,304	3,219
29,200	**29,250**	3,310	3,112	3,310	3,225
29,250	**29,300**	3,316	3,118	3,316	3,231
29,300	**29,350**	3,322	3,124	3,322	3,237
29,350	**29,400**	3,328	3,130	3,328	3,243
29,400	**29,450**	3,334	3,136	3,334	3,249
29,450	**29,500**	3,340	3,142	3,340	3,255
29,500	**29,550**	3,346	3,148	3,346	3,261
29,550	**29,600**	3,352	3,154	3,352	3,267
29,600	**29,650**	3,358	3,160	3,358	3,273
29,650	**29,700**	3,364	3,166	3,364	3,279
29,700	**29,750**	3,370	3,172	3,370	3,285
29,750	**29,800**	3,376	3,178	3,376	3,291
29,800	**29,850**	3,382	3,184	3,382	3,297
29,850	**29,900**	3,388	3,190	3,388	3,303
29,900	**29,950**	3,394	3,196	3,394	3,309
29,950	**30,000**	3,400	3,202	3,400	3,315

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
30,000					
30,000	**30,050**	3,406	3,208	3,406	3,321
30,050	**30,100**	3,412	3,214	3,412	3,327
30,100	**30,150**	3,418	3,220	3,418	3,333
30,150	**30,200**	3,424	3,226	3,424	3,339
30,200	**30,250**	3,430	3,232	3,430	3,345
30,250	**30,300**	3,436	3,238	3,436	3,351
30,300	**30,350**	3,442	3,244	3,442	3,357
30,350	**30,400**	3,448	3,250	3,448	3,363
30,400	**30,450**	3,454	3,256	3,454	3,369
30,450	**30,500**	3,460	3,262	3,460	3,375
30,500	**30,550**	3,466	3,268	3,466	3,381
30,550	**30,600**	3,472	3,274	3,472	3,387
30,600	**30,650**	3,478	3,280	3,478	3,393
30,650	**30,700**	3,484	3,286	3,484	3,399
30,700	**30,750**	3,490	3,292	3,490	3,405
30,750	**30,800**	3,496	3,298	3,496	3,411
30,800	**30,850**	3,502	3,304	3,502	3,417
30,850	**30,900**	3,508	3,310	3,508	3,423
30,900	**30,950**	3,514	3,316	3,514	3,429
30,950	**31,000**	3,520	3,322	3,520	3,435
31,000					
31,000	**31,050**	3,526	3,328	3,526	3,441
31,050	**31,100**	3,532	3,334	3,532	3,447
31,100	**31,150**	3,538	3,340	3,538	3,453
31,150	**31,200**	3,544	3,346	3,544	3,459
31,200	**31,250**	3,550	3,352	3,550	3,465
31,250	**31,300**	3,556	3,358	3,556	3,471
31,300	**31,350**	3,562	3,364	3,562	3,477
31,350	**31,400**	3,568	3,370	3,568	3,483
31,400	**31,450**	3,574	3,376	3,574	3,489
31,450	**31,500**	3,580	3,382	3,580	3,495
31,500	**31,550**	3,586	3,388	3,586	3,501
31,550	**31,600**	3,592	3,394	3,592	3,507
31,600	**31,650**	3,598	3,400	3,598	3,513
31,650	**31,700**	3,604	3,406	3,604	3,519
31,700	**31,750**	3,610	3,412	3,610	3,525
31,750	**31,800**	3,616	3,418	3,616	3,531
31,800	**31,850**	3,622	3,424	3,622	3,537
31,850	**31,900**	3,628	3,430	3,628	3,543
31,900	**31,950**	3,634	3,436	3,634	3,549
31,950	**32,000**	3,640	3,442	3,640	3,555
32,000					
32,000	**32,050**	3,646	3,448	3,646	3,561
32,050	**32,100**	3,652	3,454	3,652	3,567
32,100	**32,150**	3,658	3,460	3,658	3,573
32,150	**32,200**	3,664	3,466	3,664	3,579
32,200	**32,250**	3,670	3,472	3,670	3,585
32,250	**32,300**	3,676	3,478	3,676	3,591
32,300	**32,350**	3,682	3,484	3,682	3,597
32,350	**32,400**	3,688	3,490	3,688	3,603
32,400	**32,450**	3,694	3,496	3,694	3,609
32,450	**32,500**	3,700	3,502	3,700	3,615
32,500	**32,550**	3,706	3,508	3,706	3,621
32,550	**32,600**	3,712	3,514	3,712	3,627
32,600	**32,650**	3,718	3,520	3,718	3,633
32,650	**32,700**	3,724	3,526	3,724	3,639
32,700	**32,750**	3,730	3,532	3,730	3,645
32,750	**32,800**	3,736	3,538	3,736	3,651
32,800	**32,850**	3,742	3,544	3,742	3,657
32,850	**32,900**	3,748	3,550	3,748	3,663
32,900	**32,950**	3,754	3,556	3,754	3,669
32,950	**33,000**	3,760	3,562	3,760	3,675

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
33,000					
33,000	**33,050**	3,766	3,568	3,766	3,681
33,050	**33,100**	3,772	3,574	3,772	3,687
33,100	**33,150**	3,778	3,580	3,778	3,693
33,150	**33,200**	3,784	3,586	3,784	3,699
33,200	**33,250**	3,790	3,592	3,790	3,705
33,250	**33,300**	3,796	3,598	3,796	3,711
33,300	**33,350**	3,802	3,604	3,802	3,717
33,350	**33,400**	3,808	3,610	3,808	3,723
33,400	**33,450**	3,814	3,616	3,814	3,729
33,450	**33,500**	3,820	3,622	3,820	3,735
33,500	**33,550**	3,826	3,628	3,826	3,741
33,550	**33,600**	3,832	3,634	3,832	3,747
33,600	**33,650**	3,838	3,640	3,838	3,753
33,650	**33,700**	3,844	3,646	3,844	3,759
33,700	**33,750**	3,850	3,652	3,850	3,765
33,750	**33,800**	3,856	3,658	3,856	3,771
33,800	**33,850**	3,862	3,664	3,862	3,777
33,850	**33,900**	3,868	3,670	3,868	3,783
33,900	**33,950**	3,874	3,676	3,874	3,789
33,950	**34,000**	3,880	3,682	3,880	3,795
34,000					
34,000	**34,050**	3,886	3,688	3,886	3,801
34,050	**34,100**	3,892	3,694	3,892	3,807
34,100	**34,150**	3,898	3,700	3,898	3,813
34,150	**34,200**	3,904	3,706	3,904	3,819
34,200	**34,250**	3,910	3,712	3,910	3,825
34,250	**34,300**	3,916	3,718	3,916	3,831
34,300	**34,350**	3,922	3,724	3,922	3,837
34,350	**34,400**	3,928	3,730	3,928	3,843
34,400	**34,450**	3,934	3,736	3,934	3,849
34,450	**34,500**	3,940	3,742	3,940	3,855
34,500	**34,550**	3,946	3,748	3,946	3,861
34,550	**34,600**	3,952	3,754	3,952	3,867
34,600	**34,650**	3,958	3,760	3,958	3,873
34,650	**34,700**	3,964	3,766	3,964	3,879
34,700	**34,750**	3,970	3,772	3,970	3,885
34,750	**34,800**	3,976	3,778	3,976	3,891
34,800	**34,850**	3,982	3,784	3,982	3,897
34,850	**34,900**	3,988	3,790	3,988	3,903
34,900	**34,950**	3,994	3,796	3,994	3,909
34,950	**35,000**	4,000	3,802	4,000	3,915
35,000					
35,000	**35,050**	4,006	3,808	4,006	3,921
35,050	**35,100**	4,012	3,814	4,012	3,927
35,100	**35,150**	4,018	3,820	4,018	3,933
35,150	**35,200**	4,024	3,826	4,024	3,939
35,200	**35,250**	4,030	3,832	4,030	3,945
35,250	**35,300**	4,036	3,838	4,036	3,951
35,300	**35,350**	4,042	3,844	4,042	3,957
35,350	**35,400**	4,048	3,850	4,048	3,963
35,400	**35,450**	4,054	3,856	4,054	3,969
35,450	**35,500**	4,060	3,862	4,060	3,975
35,500	**35,550**	4,066	3,868	4,066	3,981
35,550	**35,600**	4,072	3,874	4,072	3,987
35,600	**35,650**	4,078	3,880	4,078	3,993
35,650	**35,700**	4,084	3,886	4,084	3,999
35,700	**35,750**	4,090	3,892	4,090	4,005
35,750	**35,800**	4,096	3,898	4,096	4,011
35,800	**35,850**	4,102	3,904	4,102	4,017
35,850	**35,900**	4,108	3,910	4,108	4,023
35,900	**35,950**	4,114	3,916	4,114	4,029
35,950	**36,000**	4,120	3,922	4,120	4,035

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
36,000					
36,000	**36,050**	4,126	3,928	4,126	4,041
36,050	**36,100**	4,132	3,934	4,132	4,047
36,100	**36,150**	4,138	3,940	4,138	4,053
36,150	**36,200**	4,144	3,946	4,144	4,059
36,200	**36,250**	4,150	3,952	4,150	4,065
36,250	**36,300**	4,156	3,958	4,156	4,071
36,300	**36,350**	4,162	3,964	4,162	4,077
36,350	**36,400**	4,168	3,970	4,168	4,083
36,400	**36,450**	4,174	3,976	4,174	4,089
36,450	**36,500**	4,180	3,982	4,180	4,095
36,500	**36,550**	4,186	3,988	4,186	4,101
36,550	**36,600**	4,192	3,994	4,192	4,107
36,600	**36,650**	4,198	4,000	4,198	4,113
36,650	**36,700**	4,204	4,006	4,204	4,119
36,700	**36,750**	4,210	4,012	4,210	4,125
36,750	**36,800**	4,216	4,018	4,216	4,131
36,800	**36,850**	4,222	4,024	4,222	4,137
36,850	**36,900**	4,228	4,030	4,228	4,143
36,900	**36,950**	4,234	4,036	4,234	4,149
36,950	**37,000**	4,240	4,042	4,240	4,155
37,000					
37,000	**37,050**	4,246	4,048	4,246	4,161
37,050	**37,100**	4,252	4,054	4,252	4,167
37,100	**37,150**	4,258	4,060	4,258	4,173
37,150	**37,200**	4,264	4,066	4,264	4,179
37,200	**37,250**	4,270	4,072	4,270	4,185
37,250	**37,300**	4,276	4,078	4,276	4,191
37,300	**37,350**	4,282	4,084	4,282	4,197
37,350	**37,400**	4,288	4,090	4,288	4,203
37,400	**37,450**	4,294	4,096	4,294	4,209
37,450	**37,500**	4,300	4,102	4,300	4,215
37,500	**37,550**	4,306	4,108	4,306	4,221
37,550	**37,600**	4,312	4,114	4,312	4,227
37,600	**37,650**	4,318	4,120	4,318	4,233
37,650	**37,700**	4,324	4,126	4,324	4,239
37,700	**37,750**	4,330	4,132	4,330	4,245
37,750	**37,800**	4,336	4,138	4,336	4,251
37,800	**37,850**	4,342	4,144	4,342	4,257
37,850	**37,900**	4,348	4,150	4,348	4,263
37,900	**37,950**	4,354	4,156	4,354	4,269
37,950	**38,000**	4,360	4,162	4,360	4,275
38,000					
38,000	**38,050**	4,366	4,168	4,366	4,281
38,050	**38,100**	4,372	4,174	4,372	4,287
38,100	**38,150**	4,378	4,180	4,378	4,293
38,150	**38,200**	4,384	4,186	4,384	4,299
38,200	**38,250**	4,390	4,192	4,390	4,305
38,250	**38,300**	4,396	4,198	4,396	4,311
38,300	**38,350**	4,402	4,204	4,402	4,317
38,350	**38,400**	4,408	4,210	4,408	4,323
38,400	**38,450**	4,414	4,216	4,414	4,329
38,450	**38,500**	4,420	4,222	4,420	4,335
38,500	**38,550**	4,426	4,228	4,426	4,341
38,550	**38,600**	4,432	4,234	4,432	4,347
38,600	**38,650**	4,438	4,240	4,438	4,353
38,650	**38,700**	4,444	4,246	4,444	4,359
38,700	**38,750**	4,450	4,252	4,450	4,365
38,750	**38,800**	4,456	4,258	4,456	4,371
38,800	**38,850**	4,462	4,264	4,462	4,377
38,850	**38,900**	4,468	4,270	4,468	4,383
38,900	**38,950**	4,474	4,276	4,474	4,389
38,950	**39,000**	4,480	4,282	4,480	4,395

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
39,000					
39,000	**39,050**	4,486	4,288	4,486	4,401
39,050	**39,100**	4,492	4,294	4,492	4,407
39,100	**39,150**	4,498	4,300	4,498	4,413
39,150	**39,200**	4,504	4,306	4,504	4,419
39,200	**39,250**	4,510	4,312	4,510	4,425
39,250	**39,300**	4,516	4,318	4,516	4,431
39,300	**39,350**	4,522	4,324	4,522	4,437
39,350	**39,400**	4,528	4,330	4,528	4,443
39,400	**39,450**	4,534	4,336	4,534	4,449
39,450	**39,500**	4,540	4,342	4,540	4,455
39,500	**39,550**	4,546	4,348	4,546	4,461
39,550	**39,600**	4,552	4,354	4,552	4,467
39,600	**39,650**	4,558	4,360	4,558	4,473
39,650	**39,700**	4,564	4,366	4,564	4,479
39,700	**39,750**	4,570	4,372	4,570	4,485
39,750	**39,800**	4,576	4,378	4,576	4,491
39,800	**39,850**	4,582	4,384	4,582	4,497
39,850	**39,900**	4,588	4,390	4,588	4,503
39,900	**39,950**	4,594	4,396	4,594	4,509
39,950	**40,000**	4,600	4,402	4,600	4,515
40,000					
40,000	**40,050**	4,606	4,408	4,606	4,521
40,050	**40,100**	4,612	4,414	4,612	4,527
40,100	**40,150**	4,618	4,420	4,618	4,533
40,150	**40,200**	4,629	4,426	4,629	4,539
40,200	**40,250**	4,640	4,432	4,640	4,545
40,250	**40,300**	4,651	4,438	4,651	4,551
40,300	**40,350**	4,662	4,444	4,662	4,557
40,350	**40,400**	4,673	4,450	4,673	4,563
40,400	**40,450**	4,684	4,456	4,684	4,569
40,450	**40,500**	4,695	4,462	4,695	4,575
40,500	**40,550**	4,706	4,468	4,706	4,581
40,550	**40,600**	4,717	4,474	4,717	4,587
40,600	**40,650**	4,728	4,480	4,728	4,593
40,650	**40,700**	4,739	4,486	4,739	4,599
40,700	**40,750**	4,750	4,492	4,750	4,605
40,750	**40,800**	4,761	4,498	4,761	4,611
40,800	**40,850**	4,772	4,504	4,772	4,617
40,850	**40,900**	4,783	4,510	4,783	4,623
40,900	**40,950**	4,794	4,516	4,794	4,629
40,950	**41,000**	4,805	4,522	4,805	4,635
41,000					
41,000	**41,050**	4,816	4,528	4,816	4,641
41,050	**41,100**	4,827	4,534	4,827	4,647
41,100	**41,150**	4,838	4,540	4,838	4,653
41,150	**41,200**	4,849	4,546	4,849	4,659
41,200	**41,250**	4,860	4,552	4,860	4,665
41,250	**41,300**	4,871	4,558	4,871	4,671
41,300	**41,350**	4,882	4,564	4,882	4,677
41,350	**41,400**	4,893	4,570	4,893	4,683
41,400	**41,450**	4,904	4,576	4,904	4,689
41,450	**41,500**	4,915	4,582	4,915	4,695
41,500	**41,550**	4,926	4,588	4,926	4,701
41,550	**41,600**	4,937	4,594	4,937	4,707
41,600	**41,650**	4,948	4,600	4,948	4,713
41,650	**41,700**	4,959	4,606	4,959	4,719
41,700	**41,750**	4,970	4,612	4,970	4,725
41,750	**41,800**	4,981	4,618	4,981	4,731
41,800	**41,850**	4,992	4,624	4,992	4,737
41,850	**41,900**	5,003	4,630	5,003	4,743
41,900	**41,950**	5,014	4,636	5,014	4,749
41,950	**42,000**	5,025	4,642	5,025	4,755

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
42,000					
42,000	**42,050**	5,036	4,648	5,036	4,761
42,050	**42,100**	5,047	4,654	5,047	4,767
42,100	**42,150**	5,058	4,660	5,058	4,773
42,150	**42,200**	5,069	4,666	5,069	4,779
42,200	**42,250**	5,080	4,672	5,080	4,785
42,250	**42,300**	5,091	4,678	5,091	4,791
42,300	**42,350**	5,102	4,684	5,102	4,797
42,350	**42,400**	5,113	4,690	5,113	4,803
42,400	**42,450**	5,124	4,696	5,124	4,809
42,450	**42,500**	5,135	4,702	5,135	4,815
42,500	**42,550**	5,146	4,708	5,146	4,821
42,550	**42,600**	5,157	4,714	5,157	4,827
42,600	**42,650**	5,168	4,720	5,168	4,833
42,650	**42,700**	5,179	4,726	5,179	4,839
42,700	**42,750**	5,190	4,732	5,190	4,845
42,750	**42,800**	5,201	4,738	5,201	4,851
42,800	**42,850**	5,212	4,744	5,212	4,857
42,850	**42,900**	5,223	4,750	5,223	4,863
42,900	**42,950**	5,234	4,756	5,234	4,869
42,950	**43,000**	5,245	4,762	5,245	4,875
43,000					
43,000	**43,050**	5,256	4,768	5,256	4,881
43,050	**43,100**	5,267	4,774	5,267	4,887
43,100	**43,150**	5,278	4,780	5,278	4,893
43,150	**43,200**	5,289	4,786	5,289	4,899
43,200	**43,250**	5,300	4,792	5,300	4,905
43,250	**43,300**	5,311	4,798	5,311	4,911
43,300	**43,350**	5,322	4,804	5,322	4,917
43,350	**43,400**	5,333	4,810	5,333	4,923
43,400	**43,450**	5,344	4,816	5,344	4,929
43,450	**43,500**	5,355	4,822	5,355	4,935
43,500	**43,550**	5,366	4,828	5,366	4,941
43,550	**43,600**	5,377	4,834	5,377	4,947
43,600	**43,650**	5,388	4,840	5,388	4,953
43,650	**43,700**	5,399	4,846	5,399	4,959
43,700	**43,750**	5,410	4,852	5,410	4,965
43,750	**43,800**	5,421	4,858	5,421	4,971
43,800	**43,850**	5,432	4,864	5,432	4,977
43,850	**43,900**	5,443	4,870	5,443	4,983
43,900	**43,950**	5,454	4,876	5,454	4,989
43,950	**44,000**	5,465	4,882	5,465	4,995
44,000					
44,000	**44,050**	5,476	4,888	5,476	5,001
44,050	**44,100**	5,487	4,894	5,487	5,007
44,100	**44,150**	5,498	4,900	5,498	5,013
44,150	**44,200**	5,509	4,906	5,509	5,019
44,200	**44,250**	5,520	4,912	5,520	5,025
44,250	**44,300**	5,531	4,918	5,531	5,031
44,300	**44,350**	5,542	4,924	5,542	5,037
44,350	**44,400**	5,553	4,930	5,553	5,043
44,400	**44,450**	5,564	4,936	5,564	5,049
44,450	**44,500**	5,575	4,942	5,575	5,055
44,500	**44,550**	5,586	4,948	5,586	5,061
44,550	**44,600**	5,597	4,954	5,597	5,067
44,600	**44,650**	5,608	4,960	5,608	5,073
44,650	**44,700**	5,619	4,966	5,619	5,079
44,700	**44,750**	5,630	4,972	5,630	5,085
44,750	**44,800**	5,641	4,978	5,641	5,091
44,800	**44,850**	5,652	4,984	5,652	5,097
44,850	**44,900**	5,663	4,990	5,663	5,103
44,900	**44,950**	5,674	4,996	5,674	5,109
44,950	**45,000**	5,685	5,002	5,685	5,115

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
45,000					
45,000	**45,050**	5,696	5,008	5,696	5,121
45,050	**45,100**	5,707	5,014	5,707	5,127
45,100	**45,150**	5,718	5,020	5,718	5,133
45,150	**45,200**	5,729	5,026	5,729	5,139
45,200	**45,250**	5,740	5,032	5,740	5,145
45,250	**45,300**	5,751	5,038	5,751	5,151
45,300	**45,350**	5,762	5,044	5,762	5,157
45,350	**45,400**	5,773	5,050	5,773	5,163
45,400	**45,450**	5,784	5,056	5,784	5,169
45,450	**45,500**	5,795	5,062	5,795	5,175
45,500	**45,550**	5,806	5,068	5,806	5,181
45,550	**45,600**	5,817	5,074	5,817	5,187
45,600	**45,650**	5,828	5,080	5,828	5,193
45,650	**45,700**	5,839	5,086	5,839	5,199
45,700	**45,750**	5,850	5,092	5,850	5,205
45,750	**45,800**	5,861	5,098	5,861	5,211
45,800	**45,850**	5,872	5,104	5,872	5,217
45,850	**45,900**	5,883	5,110	5,883	5,223
45,900	**45,950**	5,894	5,116	5,894	5,229
45,950	**46,000**	5,905	5,122	5,905	5,235
46,000					
46,000	**46,050**	5,916	5,128	5,916	5,241
46,050	**46,100**	5,927	5,134	5,927	5,247
46,100	**46,150**	5,938	5,140	5,938	5,253
46,150	**46,200**	5,949	5,146	5,949	5,259
46,200	**46,250**	5,960	5,152	5,960	5,265
46,250	**46,300**	5,971	5,158	5,971	5,271
46,300	**46,350**	5,982	5,164	5,982	5,277
46,350	**46,400**	5,993	5,170	5,993	5,283
46,400	**46,450**	6,004	5,176	6,004	5,289
46,450	**46,500**	6,015	5,182	6,015	5,295
46,500	**46,550**	6,026	5,188	6,026	5,301
46,550	**46,600**	6,037	5,194	6,037	5,307
46,600	**46,650**	6,048	5,200	6,048	5,313
46,650	**46,700**	6,059	5,206	6,059	5,319
46,700	**46,750**	6,070	5,212	6,070	5,325
46,750	**46,800**	6,081	5,218	6,081	5,331
46,800	**46,850**	6,092	5,224	6,092	5,337
46,850	**46,900**	6,103	5,230	6,103	5,343
46,900	**46,950**	6,114	5,236	6,114	5,349
46,950	**47,000**	6,125	5,242	6,125	5,355
47,000					
47,000	**47,050**	6,136	5,248	6,136	5,361
47,050	**47,100**	6,147	5,254	6,147	5,367
47,100	**47,150**	6,158	5,260	6,158	5,373
47,150	**47,200**	6,169	5,266	6,169	5,379
47,200	**47,250**	6,180	5,272	6,180	5,385
47,250	**47,300**	6,191	5,278	6,191	5,391
47,300	**47,350**	6,202	5,284	6,202	5,397
47,350	**47,400**	6,213	5,290	6,213	5,403
47,400	**47,450**	6,224	5,296	6,224	5,409
47,450	**47,500**	6,235	5,302	6,235	5,415
47,500	**47,550**	6,246	5,308	6,246	5,421
47,550	**47,600**	6,257	5,314	6,257	5,427
47,600	**47,650**	6,268	5,320	6,268	5,433
47,650	**47,700**	6,279	5,326	6,279	5,439
47,700	**47,750**	6,290	5,332	6,290	5,445
47,750	**47,800**	6,301	5,338	6,301	5,451
47,800	**47,850**	6,312	5,344	6,312	5,457
47,850	**47,900**	6,323	5,350	6,323	5,463
47,900	**47,950**	6,334	5,356	6,334	5,469
47,950	**48,000**	6,345	5,362	6,345	5,475

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
48,000					
48,000	**48,050**	6,356	5,368	6,356	5,481
48,050	**48,100**	6,367	5,374	6,367	5,487
48,100	**48,150**	6,378	5,380	6,378	5,493
48,150	**48,200**	6,389	5,386	6,389	5,499
48,200	**48,250**	6,400	5,392	6,400	5,505
48,250	**48,300**	6,411	5,398	6,411	5,511
48,300	**48,350**	6,422	5,404	6,422	5,517
48,350	**48,400**	6,433	5,410	6,433	5,523
48,400	**48,450**	6,444	5,416	6,444	5,529
48,450	**48,500**	6,455	5,422	6,455	5,535
48,500	**48,550**	6,466	5,428	6,466	5,541
48,550	**48,600**	6,477	5,434	6,477	5,547
48,600	**48,650**	6,488	5,440	6,488	5,553
48,650	**48,700**	6,499	5,446	6,499	5,559
48,700	**48,750**	6,510	5,452	6,510	5,565
48,750	**48,800**	6,521	5,458	6,521	5,571
48,800	**48,850**	6,532	5,464	6,532	5,577
48,850	**48,900**	6,543	5,470	6,543	5,583
48,900	**48,950**	6,554	5,476	6,554	5,589
48,950	**49,000**	6,565	5,482	6,565	5,595
49,000					
49,000	**49,050**	6,576	5,488	6,576	5,601
49,050	**49,100**	6,587	5,494	6,587	5,607
49,100	**49,150**	6,598	5,500	6,598	5,613
49,150	**49,200**	6,609	5,506	6,609	5,619
49,200	**49,250**	6,620	5,512	6,620	5,625
49,250	**49,300**	6,631	5,518	6,631	5,631
49,300	**49,350**	6,642	5,524	6,642	5,637
49,350	**49,400**	6,653	5,530	6,653	5,643
49,400	**49,450**	6,664	5,536	6,664	5,649
49,450	**49,500**	6,675	5,542	6,675	5,655
49,500	**49,550**	6,686	5,548	6,686	5,661
49,550	**49,600**	6,697	5,554	6,697	5,667
49,600	**49,650**	6,708	5,560	6,708	5,673
49,650	**49,700**	6,719	5,566	6,719	5,679
49,700	**49,750**	6,730	5,572	6,730	5,685
49,750	**49,800**	6,741	5,578	6,741	5,691
49,800	**49,850**	6,752	5,584	6,752	5,697
49,850	**49,900**	6,763	5,590	6,763	5,703
49,900	**49,950**	6,774	5,596	6,774	5,709
49,950	**50,000**	6,785	5,602	6,785	5,715
50,000					
50,000	**50,050**	6,796	5,608	6,796	5,721
50,050	**50,100**	6,807	5,614	6,807	5,727
50,100	**50,150**	6,818	5,620	6,818	5,733
50,150	**50,200**	6,829	5,626	6,829	5,739
50,200	**50,250**	6,840	5,632	6,840	5,745
50,250	**50,300**	6,851	5,638	6,851	5,751
50,300	**50,350**	6,862	5,644	6,862	5,757
50,350	**50,400**	6,873	5,650	6,873	5,763
50,400	**50,450**	6,884	5,656	6,884	5,769
50,450	**50,500**	6,895	5,662	6,895	5,775
50,500	**50,550**	6,906	5,668	6,906	5,781
50,550	**50,600**	6,917	5,674	6,917	5,787
50,600	**50,650**	6,928	5,680	6,928	5,793
50,650	**50,700**	6,939	5,686	6,939	5,799
50,700	**50,750**	6,950	5,692	6,950	5,805
50,750	**50,800**	6,961	5,698	6,961	5,811
50,800	**50,850**	6,972	5,704	6,972	5,817
50,850	**50,900**	6,983	5,710	6,983	5,823
50,900	**50,950**	6,994	5,716	6,994	5,829
50,950	**51,000**	7,005	5,722	7,005	5,835

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
51,000					
51,000	**51,050**	7,016	5,728	7,016	5,841
51,050	**51,100**	7,027	5,734	7,027	5,847
51,100	**51,150**	7,038	5,740	7,038	5,853
51,150	**51,200**	7,049	5,746	7,049	5,859
51,200	**51,250**	7,060	5,752	7,060	5,865
51,250	**51,300**	7,071	5,758	7,071	5,871
51,300	**51,350**	7,082	5,764	7,082	5,877
51,350	**51,400**	7,093	5,770	7,093	5,883
51,400	**51,450**	7,104	5,776	7,104	5,889
51,450	**51,500**	7,115	5,782	7,115	5,895
51,500	**51,550**	7,126	5,788	7,126	5,901
51,550	**51,600**	7,137	5,794	7,137	5,907
51,600	**51,650**	7,148	5,800	7,148	5,913
51,650	**51,700**	7,159	5,806	7,159	5,919
51,700	**51,750**	7,170	5,812	7,170	5,925
51,750	**51,800**	7,181	5,818	7,181	5,931
51,800	**51,850**	7,192	5,824	7,192	5,937
51,850	**51,900**	7,203	5,830	7,203	5,943
51,900	**51,950**	7,214	5,836	7,214	5,949
51,950	**52,000**	7,225	5,842	7,225	5,955
52,000					
52,000	**52,050**	7,236	5,848	7,236	5,961
52,050	**52,100**	7,247	5,854	7,247	5,967
52,100	**52,150**	7,258	5,860	7,258	5,973
52,150	**52,200**	7,269	5,866	7,269	5,979
52,200	**52,250**	7,280	5,872	7,280	5,985
52,250	**52,300**	7,291	5,878	7,291	5,991
52,300	**52,350**	7,302	5,884	7,302	5,997
52,350	**52,400**	7,313	5,890	7,313	6,003
52,400	**52,450**	7,324	5,896	7,324	6,009
52,450	**52,500**	7,335	5,902	7,335	6,015
52,500	**52,550**	7,346	5,908	7,346	6,021
52,550	**52,600**	7,357	5,914	7,357	6,027
52,600	**52,650**	7,368	5,920	7,368	6,033
52,650	**52,700**	7,379	5,926	7,379	6,039
52,700	**52,750**	7,390	5,932	7,390	6,045
52,750	**52,800**	7,401	5,938	7,401	6,051
52,800	**52,850**	7,412	5,944	7,412	6,057
52,850	**52,900**	7,423	5,950	7,423	6,063
52,900	**52,950**	7,434	5,956	7,434	6,069
52,950	**53,000**	7,445	5,962	7,445	6,075
53,000					
53,000	**53,050**	7,456	5,968	7,456	6,081
53,050	**53,100**	7,467	5,974	7,467	6,087
53,100	**53,150**	7,478	5,980	7,478	6,093
53,150	**53,200**	7,489	5,986	7,489	6,099
53,200	**53,250**	7,500	5,992	7,500	6,105
53,250	**53,300**	7,511	5,998	7,511	6,111
53,300	**53,350**	7,522	6,004	7,522	6,117
53,350	**53,400**	7,533	6,010	7,533	6,123
53,400	**53,450**	7,544	6,016	7,544	6,129
53,450	**53,500**	7,555	6,022	7,555	6,135
53,500	**53,550**	7,566	6,028	7,566	6,141
53,550	**53,600**	7,577	6,034	7,577	6,147
53,600	**53,650**	7,588	6,040	7,588	6,153
53,650	**53,700**	7,599	6,046	7,599	6,159
53,700	**53,750**	7,610	6,052	7,610	6,168
53,750	**53,800**	7,621	6,058	7,621	6,179
53,800	**53,850**	7,632	6,064	7,632	6,190
53,850	**53,900**	7,643	6,070	7,643	6,201
53,900	**53,950**	7,654	6,076	7,654	6,212
53,950	**54,000**	7,665	6,082	7,665	6,223

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
54,000					
54,000	**54,050**	7,676	6,088	7,676	6,234
54,050	**54,100**	7,687	6,094	7,687	6,245
54,100	**54,150**	7,698	6,100	7,698	6,256
54,150	**54,200**	7,709	6,106	7,709	6,267
54,200	**54,250**	7,720	6,112	7,720	6,278
54,250	**54,300**	7,731	6,118	7,731	6,289
54,300	**54,350**	7,742	6,124	7,742	6,300
54,350	**54,400**	7,753	6,130	7,753	6,311
54,400	**54,450**	7,764	6,136	7,764	6,322
54,450	**54,500**	7,775	6,142	7,775	6,333
54,500	**54,550**	7,786	6,148	7,786	6,344
54,550	**54,600**	7,797	6,154	7,797	6,355
54,600	**54,650**	7,808	6,160	7,808	6,366
54,650	**54,700**	7,819	6,166	7,819	6,377
54,700	**54,750**	7,830	6,172	7,830	6,388
54,750	**54,800**	7,841	6,178	7,841	6,399
54,800	**54,850**	7,852	6,184	7,852	6,410
54,850	**54,900**	7,863	6,190	7,863	6,421
54,900	**54,950**	7,874	6,196	7,874	6,432
54,950	**55,000**	7,885	6,202	7,885	6,443
55,000					
55,000	**55,050**	7,896	6,208	7,896	6,454
55,050	**55,100**	7,907	6,214	7,907	6,465
55,100	**55,150**	7,918	6,220	7,918	6,476
55,150	**55,200**	7,929	6,226	7,929	6,487
55,200	**55,250**	7,940	6,232	7,940	6,498
55,250	**55,300**	7,951	6,238	7,951	6,509
55,300	**55,350**	7,962	6,244	7,962	6,520
55,350	**55,400**	7,973	6,250	7,973	6,531
55,400	**55,450**	7,984	6,256	7,984	6,542
55,450	**55,500**	7,995	6,262	7,995	6,553
55,500	**55,550**	8,006	6,268	8,006	6,564
55,550	**55,600**	8,017	6,274	8,017	6,575
55,600	**55,650**	8,028	6,280	8,028	6,586
55,650	**55,700**	8,039	6,286	8,039	6,597
55,700	**55,750**	8,050	6,292	8,050	6,608
55,750	**55,800**	8,061	6,298	8,061	6,619
55,800	**55,850**	8,072	6,304	8,072	6,630
55,850	**55,900**	8,083	6,310	8,083	6,641
55,900	**55,950**	8,094	6,316	8,094	6,652
55,950	**56,000**	8,105	6,322	8,105	6,663
56,000					
56,000	**56,050**	8,116	6,328	8,116	6,674
56,050	**56,100**	8,127	6,334	8,127	6,685
56,100	**56,150**	8,138	6,340	8,138	6,696
56,150	**56,200**	8,149	6,346	8,149	6,707
56,200	**56,250**	8,160	6,352	8,160	6,718
56,250	**56,300**	8,171	6,358	8,171	6,729
56,300	**56,350**	8,182	6,364	8,182	6,740
56,350	**56,400**	8,193	6,370	8,193	6,751
56,400	**56,450**	8,204	6,376	8,204	6,762
56,450	**56,500**	8,215	6,382	8,215	6,773
56,500	**56,550**	8,226	6,388	8,226	6,784
56,550	**56,600**	8,237	6,394	8,237	6,795
56,600	**56,650**	8,248	6,400	8,248	6,806
56,650	**56,700**	8,259	6,406	8,259	6,817
56,700	**56,750**	8,270	6,412	8,270	6,828
56,750	**56,800**	8,281	6,418	8,281	6,839
56,800	**56,850**	8,292	6,424	8,292	6,850
56,850	**56,900**	8,303	6,430	8,303	6,861
56,900	**56,950**	8,314	6,436	8,314	6,872
56,950	**57,000**	8,325	6,442	8,325	6,883

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
57,000					
57,000	**57,050**	8,336	6,448	8,336	6,894
57,050	**57,100**	8,347	6,454	8,347	6,905
57,100	**57,150**	8,358	6,460	8,358	6,916
57,150	**57,200**	8,369	6,466	8,369	6,927
57,200	**57,250**	8,380	6,472	8,380	6,938
57,250	**57,300**	8,391	6,478	8,391	6,949
57,300	**57,350**	8,402	6,484	8,402	6,960
57,350	**57,400**	8,413	6,490	8,413	6,971
57,400	**57,450**	8,424	6,496	8,424	6,982
57,450	**57,500**	8,435	6,502	8,435	6,993
57,500	**57,550**	8,446	6,508	8,446	7,004
57,550	**57,600**	8,457	6,514	8,457	7,015
57,600	**57,650**	8,468	6,520	8,468	7,026
57,650	**57,700**	8,479	6,526	8,479	7,037
57,700	**57,750**	8,490	6,532	8,490	7,048
57,750	**57,800**	8,501	6,538	8,501	7,059
57,800	**57,850**	8,512	6,544	8,512	7,070
57,850	**57,900**	8,523	6,550	8,523	7,081
57,900	**57,950**	8,534	6,556	8,534	7,092
57,950	**58,000**	8,545	6,562	8,545	7,103
58,000					
58,000	**58,050**	8,556	6,568	8,556	7,114
58,050	**58,100**	8,567	6,574	8,567	7,125
58,100	**58,150**	8,578	6,580	8,578	7,136
58,150	**58,200**	8,589	6,586	8,589	7,147
58,200	**58,250**	8,600	6,592	8,600	7,158
58,250	**58,300**	8,611	6,598	8,611	7,169
58,300	**58,350**	8,622	6,604	8,622	7,180
58,350	**58,400**	8,633	6,610	8,633	7,191
58,400	**58,450**	8,644	6,616	8,644	7,202
58,450	**58,500**	8,655	6,622	8,655	7,213
58,500	**58,550**	8,666	6,628	8,666	7,224
58,550	**58,600**	8,677	6,634	8,677	7,235
58,600	**58,650**	8,688	6,640	8,688	7,246
58,650	**58,700**	8,699	6,646	8,699	7,257
58,700	**58,750**	8,710	6,652	8,710	7,268
58,750	**58,800**	8,721	6,658	8,721	7,279
58,800	**58,850**	8,732	6,664	8,732	7,290
58,850	**58,900**	8,743	6,670	8,743	7,301
58,900	**58,950**	8,754	6,676	8,754	7,312
58,950	**59,000**	8,765	6,682	8,765	7,323
59,000					
59,000	**59,050**	8,776	6,688	8,776	7,334
59,050	**59,100**	8,787	6,694	8,787	7,345
59,100	**59,150**	8,798	6,700	8,798	7,356
59,150	**59,200**	8,809	6,706	8,809	7,367
59,200	**59,250**	8,820	6,712	8,820	7,378
59,250	**59,300**	8,831	6,718	8,831	7,389
59,300	**59,350**	8,842	6,724	8,842	7,400
59,350	**59,400**	8,853	6,730	8,853	7,411
59,400	**59,450**	8,864	6,736	8,864	7,422
59,450	**59,500**	8,875	6,742	8,875	7,433
59,500	**59,550**	8,886	6,748	8,886	7,444
59,550	**59,600**	8,897	6,754	8,897	7,455
59,600	**59,650**	8,908	6,760	8,908	7,466
59,650	**59,700**	8,919	6,766	8,919	7,477
59,700	**59,750**	8,930	6,772	8,930	7,488
59,750	**59,800**	8,941	6,778	8,941	7,499
59,800	**59,850**	8,952	6,784	8,952	7,510
59,850	**59,900**	8,963	6,790	8,963	7,521
59,900	**59,950**	8,974	6,796	8,974	7,532
59,950	**60,000**	8,985	6,802	8,985	7,543

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
60,000					
60,000	**60,050**	8,996	6,808	8,996	7,554
60,050	**60,100**	9,007	6,814	9,007	7,565
60,100	**60,150**	9,018	6,820	9,018	7,576
60,150	**60,200**	9,029	6,826	9,029	7,587
60,200	**60,250**	9,040	6,832	9,040	7,598
60,250	**60,300**	9,051	6,838	9,051	7,609
60,300	**60,350**	9,062	6,844	9,062	7,620
60,350	**60,400**	9,073	6,850	9,073	7,631
60,400	**60,450**	9,084	6,856	9,084	7,642
60,450	**60,500**	9,095	6,862	9,095	7,653
60,500	**60,550**	9,106	6,868	9,106	7,664
60,550	**60,600**	9,117	6,874	9,117	7,675
60,600	**60,650**	9,128	6,880	9,128	7,686
60,650	**60,700**	9,139	6,886	9,139	7,697
60,700	**60,750**	9,150	6,892	9,150	7,708
60,750	**60,800**	9,161	6,898	9,161	7,719
60,800	**60,850**	9,172	6,904	9,172	7,730
60,850	**60,900**	9,183	6,910	9,183	7,741
60,900	**60,950**	9,194	6,916	9,194	7,752
60,950	**61,000**	9,205	6,922	9,205	7,763
61,000					
61,000	**61,050**	9,216	6,928	9,216	7,774
61,050	**61,100**	9,227	6,934	9,227	7,785
61,100	**61,150**	9,238	6,940	9,238	7,796
61,150	**61,200**	9,249	6,946	9,249	7,807
61,200	**61,250**	9,260	6,952	9,260	7,818
61,250	**61,300**	9,271	6,958	9,271	7,829
61,300	**61,350**	9,282	6,964	9,282	7,840
61,350	**61,400**	9,293	6,970	9,293	7,851
61,400	**61,450**	9,304	6,976	9,304	7,862
61,450	**61,500**	9,315	6,982	9,315	7,873
61,500	**61,550**	9,326	6,988	9,326	7,884
61,550	**61,600**	9,337	6,994	9,337	7,895
61,600	**61,650**	9,348	7,000	9,348	7,906
61,650	**61,700**	9,359	7,006	9,359	7,917
61,700	**61,750**	9,370	7,012	9,370	7,928
61,750	**61,800**	9,381	7,018	9,381	7,939
61,800	**61,850**	9,392	7,024	9,392	7,950
61,850	**61,900**	9,403	7,030	9,403	7,961
61,900	**61,950**	9,414	7,036	9,414	7,972
61,950	**62,000**	9,425	7,042	9,425	7,983
62,000					
62,000	**62,050**	9,436	7,048	9,436	7,994
62,050	**62,100**	9,447	7,054	9,447	8,005
62,100	**62,150**	9,458	7,060	9,458	8,016
62,150	**62,200**	9,469	7,066	9,469	8,027
62,200	**62,250**	9,480	7,072	9,480	8,038
62,250	**62,300**	9,491	7,078	9,491	8,049
62,300	**62,350**	9,502	7,084	9,502	8,060
62,350	**62,400**	9,513	7,090	9,513	8,071
62,400	**62,450**	9,524	7,096	9,524	8,082
62,450	**62,500**	9,535	7,102	9,535	8,093
62,500	**62,550**	9,546	7,108	9,546	8,104
62,550	**62,600**	9,557	7,114	9,557	8,115
62,600	**62,650**	9,568	7,120	9,568	8,126
62,650	**62,700**	9,579	7,126	9,579	8,137
62,700	**62,750**	9,590	7,132	9,590	8,148
62,750	**62,800**	9,601	7,138	9,601	8,159
62,800	**62,850**	9,612	7,144	9,612	8,170
62,850	**62,900**	9,623	7,150	9,623	8,181
62,900	**62,950**	9,634	7,156	9,634	8,192
62,950	**63,000**	9,645	7,162	9,645	8,203

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
63,000					
63,000	**63,050**	9,656	7,168	9,656	8,214
63,050	**63,100**	9,667	7,174	9,667	8,225
63,100	**63,150**	9,678	7,180	9,678	8,236
63,150	**63,200**	9,689	7,186	9,689	8,247
63,200	**63,250**	9,700	7,192	9,700	8,258
63,250	**63,300**	9,711	7,198	9,711	8,269
63,300	**63,350**	9,722	7,204	9,722	8,280
63,350	**63,400**	9,733	7,210	9,733	8,291
63,400	**63,450**	9,744	7,216	9,744	8,302
63,450	**63,500**	9,755	7,222	9,755	8,313
63,500	**63,550**	9,766	7,228	9,766	8,324
63,550	**63,600**	9,777	7,234	9,777	8,335
63,600	**63,650**	9,788	7,240	9,788	8,346
63,650	**63,700**	9,799	7,246	9,799	8,357
63,700	**63,750**	9,810	7,252	9,810	8,368
63,750	**63,800**	9,821	7,258	9,821	8,379
63,800	**63,850**	9,832	7,264	9,832	8,390
63,850	**63,900**	9,843	7,270	9,843	8,401
63,900	**63,950**	9,854	7,276	9,854	8,412
63,950	**64,000**	9,865	7,282	9,865	8,423
64,000					
64,000	**64,050**	9,876	7,288	9,876	8,434
64,050	**64,100**	9,887	7,294	9,887	8,445
64,100	**64,150**	9,898	7,300	9,898	8,456
64,150	**64,200**	9,909	7,306	9,909	8,467
64,200	**64,250**	9,920	7,312	9,920	8,478
64,250	**64,300**	9,931	7,318	9,931	8,489
64,300	**64,350**	9,942	7,324	9,942	8,500
64,350	**64,400**	9,953	7,330	9,953	8,511
64,400	**64,450**	9,964	7,336	9,964	8,522
64,450	**64,500**	9,975	7,342	9,975	8,533
64,500	**64,550**	9,986	7,348	9,986	8,544
64,550	**64,600**	9,997	7,354	9,997	8,555
64,600	**64,650**	10,008	7,360	10,008	8,566
64,650	**64,700**	10,019	7,366	10,019	8,577
64,700	**64,750**	10,030	7,372	10,030	8,588
64,750	**64,800**	10,041	7,378	10,041	8,599
64,800	**64,850**	10,052	7,384	10,052	8,610
64,850	**64,900**	10,063	7,390	10,063	8,621
64,900	**64,950**	10,074	7,396	10,074	8,632
64,950	**65,000**	10,085	7,402	10,085	8,643
65,000					
65,000	**65,050**	10,096	7,408	10,096	8,654
65,050	**65,100**	10,107	7,414	10,107	8,665
65,100	**65,150**	10,118	7,420	10,118	8,676
65,150	**65,200**	10,129	7,426	10,129	8,687
65,200	**65,250**	10,140	7,432	10,140	8,698
65,250	**65,300**	10,151	7,438	10,151	8,709
65,300	**65,350**	10,162	7,444	10,162	8,720
65,350	**65,400**	10,173	7,450	10,173	8,731
65,400	**65,450**	10,184	7,456	10,184	8,742
65,450	**65,500**	10,195	7,462	10,195	8,753
65,500	**65,550**	10,206	7,468	10,206	8,764
65,550	**65,600**	10,217	7,474	10,217	8,775
65,600	**65,650**	10,228	7,480	10,228	8,786
65,650	**65,700**	10,239	7,486	10,239	8,797
65,700	**65,750**	10,250	7,492	10,250	8,808
65,750	**65,800**	10,261	7,498	10,261	8,819
65,800	**65,850**	10,272	7,504	10,272	8,830
65,850	**65,900**	10,283	7,510	10,283	8,841
65,900	**65,950**	10,294	7,516	10,294	8,852
65,950	**66,000**	10,305	7,522	10,305	8,863

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
66,000					
66,000	**66,050**	10,316	7,528	10,316	8,874
66,050	**66,100**	10,327	7,534	10,327	8,885
66,100	**66,150**	10,338	7,540	10,338	8,896
66,150	**66,200**	10,349	7,546	10,349	8,907
66,200	**66,250**	10,360	7,552	10,360	8,918
66,250	**66,300**	10,371	7,558	10,371	8,929
66,300	**66,350**	10,382	7,564	10,382	8,940
66,350	**66,400**	10,393	7,570	10,393	8,951
66,400	**66,450**	10,404	7,576	10,404	8,962
66,450	**66,500**	10,415	7,582	10,415	8,973
66,500	**66,550**	10,426	7,588	10,426	8,984
66,550	**66,600**	10,437	7,594	10,437	8,995
66,600	**66,650**	10,448	7,600	10,448	9,006
66,650	**66,700**	10,459	7,606	10,459	9,017
66,700	**66,750**	10,470	7,612	10,470	9,028
66,750	**66,800**	10,481	7,618	10,481	9,039
66,800	**66,850**	10,492	7,624	10,492	9,050
66,850	**66,900**	10,503	7,630	10,503	9,061
66,900	**66,950**	10,514	7,636	10,514	9,072
66,950	**67,000**	10,525	7,642	10,525	9,083
67,000					
67,000	**67,050**	10,536	7,648	10,536	9,094
67,050	**67,100**	10,547	7,654	10,547	9,105
67,100	**67,150**	10,558	7,660	10,558	9,116
67,150	**67,200**	10,569	7,666	10,569	9,127
67,200	**67,250**	10,580	7,672	10,580	9,138
67,250	**67,300**	10,591	7,678	10,591	9,149
67,300	**67,350**	10,602	7,684	10,602	9,160
67,350	**67,400**	10,613	7,690	10,613	9,171
67,400	**67,450**	10,624	7,696	10,624	9,182
67,450	**67,500**	10,635	7,702	10,635	9,193
67,500	**67,550**	10,646	7,708	10,646	9,204
67,550	**67,600**	10,657	7,714	10,657	9,215
67,600	**67,650**	10,668	7,720	10,668	9,226
67,650	**67,700**	10,679	7,726	10,679	9,237
67,700	**67,750**	10,690	7,732	10,690	9,248
67,750	**67,800**	10,701	7,738	10,701	9,259
67,800	**67,850**	10,712	7,744	10,712	9,270
67,850	**67,900**	10,723	7,750	10,723	9,281
67,900	**67,950**	10,734	7,756	10,734	9,292
67,950	**68,000**	10,745	7,762	10,745	9,303
68,000					
68,000	**68,050**	10,756	7,768	10,756	9,314
68,050	**68,100**	10,767	7,774	10,767	9,325
68,100	**68,150**	10,778	7,780	10,778	9,336
68,150	**68,200**	10,789	7,786	10,789	9,347
68,200	**68,250**	10,800	7,792	10,800	9,358
68,250	**68,300**	10,811	7,798	10,811	9,369
68,300	**68,350**	10,822	7,804	10,822	9,380
68,350	**68,400**	10,833	7,810	10,833	9,391
68,400	**68,450**	10,844	7,816	10,844	9,402
68,450	**68,500**	10,855	7,822	10,855	9,413
68,500	**68,550**	10,866	7,828	10,866	9,424
68,550	**68,600**	10,877	7,834	10,877	9,435
68,600	**68,650**	10,888	7,840	10,888	9,446
68,650	**68,700**	10,899	7,846	10,899	9,457
68,700	**68,750**	10,910	7,852	10,910	9,468
68,750	**68,800**	10,921	7,858	10,921	9,479
68,800	**68,850**	10,932	7,864	10,932	9,490
68,850	**68,900**	10,943	7,870	10,943	9,501
68,900	**68,950**	10,954	7,876	10,954	9,512
68,950	**69,000**	10,965	7,882	10,965	9,523

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
69,000					
69,000	**69,050**	10,976	7,888	10,976	9,534
69,050	**69,100**	10,987	7,894	10,987	9,545
69,100	**69,150**	10,998	7,900	10,998	9,556
69,150	**69,200**	11,009	7,906	11,009	9,567
69,200	**69,250**	11,020	7,912	11,020	9,578
69,250	**69,300**	11,031	7,918	11,031	9,589
69,300	**69,350**	11,042	7,924	11,042	9,600
69,350	**69,400**	11,053	7,930	11,053	9,611
69,400	**69,450**	11,064	7,936	11,064	9,622
69,450	**69,500**	11,075	7,942	11,075	9,633
69,500	**69,550**	11,086	7,948	11,086	9,644
69,550	**69,600**	11,097	7,954	11,097	9,655
69,600	**69,650**	11,108	7,960	11,108	9,666
69,650	**69,700**	11,119	7,966	11,119	9,677
69,700	**69,750**	11,130	7,972	11,130	9,688
69,750	**69,800**	11,141	7,978	11,141	9,699
69,800	**69,850**	11,152	7,984	11,152	9,710
69,850	**69,900**	11,163	7,990	11,163	9,721
69,900	**69,950**	11,174	7,996	11,174	9,732
69,950	**70,000**	11,185	8,002	11,185	9,743
70,000					
70,000	**70,050**	11,196	8,008	11,196	9,754
70,050	**70,100**	11,207	8,014	11,207	9,765
70,100	**70,150**	11,218	8,020	11,218	9,776
70,150	**70,200**	11,229	8,026	11,229	9,787
70,200	**70,250**	11,240	8,032	11,240	9,798
70,250	**70,300**	11,251	8,038	11,251	9,809
70,300	**70,350**	11,262	8,044	11,262	9,820
70,350	**70,400**	11,273	8,050	11,273	9,831
70,400	**70,450**	11,284	8,056	11,284	9,842
70,450	**70,500**	11,295	8,062	11,295	9,853
70,500	**70,550**	11,306	8,068	11,306	9,864
70,550	**70,600**	11,317	8,074	11,317	9,875
70,600	**70,650**	11,328	8,080	11,328	9,886
70,650	**70,700**	11,339	8,086	11,339	9,897
70,700	**70,750**	11,350	8,092	11,350	9,908
70,750	**70,800**	11,361	8,098	11,361	9,919
70,800	**70,850**	11,372	8,104	11,372	9,930
70,850	**70,900**	11,383	8,110	11,383	9,941
70,900	**70,950**	11,394	8,116	11,394	9,952
70,950	**71,000**	11,405	8,122	11,405	9,963
71,000					
71,000	**71,050**	11,416	8,128	11,416	9,974
71,050	**71,100**	11,427	8,134	11,427	9,985
71,100	**71,150**	11,438	8,140	11,438	9,996
71,150	**71,200**	11,449	8,146	11,449	10,007
71,200	**71,250**	11,460	8,152	11,460	10,018
71,250	**71,300**	11,471	8,158	11,471	10,029
71,300	**71,350**	11,482	8,164	11,482	10,040
71,350	**71,400**	11,493	8,170	11,493	10,051
71,400	**71,450**	11,504	8,176	11,504	10,062
71,450	**71,500**	11,515	8,182	11,515	10,073
71,500	**71,550**	11,526	8,188	11,526	10,084
71,550	**71,600**	11,537	8,194	11,537	10,095
71,600	**71,650**	11,548	8,200	11,548	10,106
71,650	**71,700**	11,559	8,206	11,559	10,117
71,700	**71,750**	11,570	8,212	11,570	10,128
71,750	**71,800**	11,581	8,218	11,581	10,139
71,800	**71,850**	11,592	8,224	11,592	10,150
71,850	**71,900**	11,603	8,230	11,603	10,161
71,900	**71,950**	11,614	8,236	11,614	10,172
71,950	**72,000**	11,625	8,242	11,625	10,183

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
72,000					
72,000	**72,050**	11,636	8,248	11,636	10,194
72,050	**72,100**	11,647	8,254	11,647	10,205
72,100	**72,150**	11,658	8,260	11,658	10,216
72,150	**72,200**	11,669	8,266	11,669	10,227
72,200	**72,250**	11,680	8,272	11,680	10,238
72,250	**72,300**	11,691	8,278	11,691	10,249
72,300	**72,350**	11,702	8,284	11,702	10,260
72,350	**72,400**	11,713	8,290	11,713	10,271
72,400	**72,450**	11,724	8,296	11,724	10,282
72,450	**72,500**	11,735	8,302	11,735	10,293
72,500	**72,550**	11,746	8,308	11,746	10,304
72,550	**72,600**	11,757	8,314	11,757	10,315
72,600	**72,650**	11,768	8,320	11,768	10,326
72,650	**72,700**	11,779	8,326	11,779	10,337
72,700	**72,750**	11,790	8,332	11,790	10,348
72,750	**72,800**	11,801	8,338	11,801	10,359
72,800	**72,850**	11,812	8,344	11,812	10,370
72,850	**72,900**	11,823	8,350	11,823	10,381
72,900	**72,950**	11,834	8,356	11,834	10,392
72,950	**73,000**	11,845	8,362	11,845	10,403
73,000					
73,000	**73,050**	11,856	8,368	11,856	10,414
73,050	**73,100**	11,867	8,374	11,867	10,425
73,100	**73,150**	11,878	8,380	11,878	10,436
73,150	**73,200**	11,889	8,386	11,889	10,447
73,200	**73,250**	11,900	8,392	11,900	10,458
73,250	**73,300**	11,911	8,398	11,911	10,469
73,300	**73,350**	11,922	8,404	11,922	10,480
73,350	**73,400**	11,933	8,410	11,933	10,491
73,400	**73,450**	11,944	8,416	11,944	10,502
73,450	**73,500**	11,955	8,422	11,955	10,513
73,500	**73,550**	11,966	8,428	11,966	10,524
73,550	**73,600**	11,977	8,434	11,977	10,535
73,600	**73,650**	11,988	8,440	11,988	10,546
73,650	**73,700**	11,999	8,446	11,999	10,557
73,700	**73,750**	12,010	8,452	12,010	10,568
73,750	**73,800**	12,021	8,458	12,021	10,579
73,800	**73,850**	12,032	8,464	12,032	10,590
73,850	**73,900**	12,043	8,470	12,043	10,601
73,900	**73,950**	12,054	8,476	12,054	10,612
73,950	**74,000**	12,065	8,482	12,065	10,623
74,000					
74,000	**74,050**	12,076	8,488	12,076	10,634
74,050	**74,100**	12,087	8,494	12,087	10,645
74,100	**74,150**	12,098	8,500	12,098	10,656
74,150	**74,200**	12,109	8,506	12,109	10,667
74,200	**74,250**	12,120	8,512	12,120	10,678
74,250	**74,300**	12,131	8,518	12,131	10,689
74,300	**74,350**	12,142	8,524	12,142	10,700
74,350	**74,400**	12,153	8,530	12,153	10,711
74,400	**74,450**	12,164	8,536	12,164	10,722
74,450	**74,500**	12,175	8,542	12,175	10,733
74,500	**74,550**	12,186	8,548	12,186	10,744
74,550	**74,600**	12,197	8,554	12,197	10,755
74,600	**74,650**	12,208	8,560	12,208	10,766
74,650	**74,700**	12,219	8,566	12,219	10,777
74,700	**74,750**	12,230	8,572	12,230	10,788
74,750	**74,800**	12,241	8,578	12,241	10,799
74,800	**74,850**	12,252	8,584	12,252	10,810
74,850	**74,900**	12,263	8,590	12,263	10,821
74,900	**74,950**	12,274	8,596	12,274	10,832
74,950	**75,000**	12,285	8,602	12,285	10,843

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
75,000					
75,000	**75,050**	12,296	8,608	12,296	10,854
75,050	**75,100**	12,307	8,614	12,307	10,865
75,100	**75,150**	12,318	8,620	12,318	10,876
75,150	**75,200**	12,329	8,626	12,329	10,887
75,200	**75,250**	12,340	8,632	12,340	10,898
75,250	**75,300**	12,351	8,638	12,351	10,909
75,300	**75,350**	12,362	8,644	12,362	10,920
75,350	**75,400**	12,373	8,650	12,373	10,931
75,400	**75,450**	12,384	8,656	12,384	10,942
75,450	**75,500**	12,395	8,662	12,395	10,953
75,500	**75,550**	12,406	8,668	12,406	10,964
75,550	**75,600**	12,417	8,674	12,417	10,975
75,600	**75,650**	12,428	8,680	12,428	10,986
75,650	**75,700**	12,439	8,686	12,439	10,997
75,700	**75,750**	12,450	8,692	12,450	11,008
75,750	**75,800**	12,461	8,698	12,461	11,019
75,800	**75,850**	12,472	8,704	12,472	11,030
75,850	**75,900**	12,483	8,710	12,483	11,041
75,900	**75,950**	12,494	8,716	12,494	11,052
75,950	**76,000**	12,505	8,722	12,505	11,063
76,000					
76,000	**76,050**	12,516	8,728	12,516	11,074
76,050	**76,100**	12,527	8,734	12,527	11,085
76,100	**76,150**	12,538	8,740	12,538	11,096
76,150	**76,200**	12,549	8,746	12,549	11,107
76,200	**76,250**	12,560	8,752	12,560	11,118
76,250	**76,300**	12,571	8,758	12,571	11,129
76,300	**76,350**	12,582	8,764	12,582	11,140
76,350	**76,400**	12,593	8,770	12,593	11,151
76,400	**76,450**	12,604	8,776	12,604	11,162
76,450	**76,500**	12,615	8,782	12,615	11,173
76,500	**76,550**	12,626	8,788	12,626	11,184
76,550	**76,600**	12,637	8,794	12,637	11,195
76,600	**76,650**	12,648	8,800	12,648	11,206
76,650	**76,700**	12,659	8,806	12,659	11,217
76,700	**76,750**	12,670	8,812	12,670	11,228
76,750	**76,800**	12,681	8,818	12,681	11,239
76,800	**76,850**	12,692	8,824	12,692	11,250
76,850	**76,900**	12,703	8,830	12,703	11,261
76,900	**76,950**	12,714	8,836	12,714	11,272
76,950	**77,000**	12,725	8,842	12,725	11,283
77,000					
77,000	**77,050**	12,736	8,848	12,736	11,294
77,050	**77,100**	12,747	8,854	12,747	11,305
77,100	**77,150**	12,758	8,860	12,758	11,316
77,150	**77,200**	12,769	8,866	12,769	11,327
77,200	**77,250**	12,780	8,872	12,780	11,338
77,250	**77,300**	12,791	8,878	12,791	11,349
77,300	**77,350**	12,802	8,884	12,802	11,360
77,350	**77,400**	12,813	8,890	12,813	11,371
77,400	**77,450**	12,824	8,896	12,824	11,382
77,450	**77,500**	12,835	8,902	12,835	11,393
77,500	**77,550**	12,846	8,908	12,846	11,404
77,550	**77,600**	12,857	8,914	12,857	11,415
77,600	**77,650**	12,868	8,920	12,868	11,426
77,650	**77,700**	12,879	8,926	12,879	11,437
77,700	**77,750**	12,890	8,932	12,890	11,448
77,750	**77,800**	12,901	8,938	12,901	11,459
77,800	**77,850**	12,912	8,944	12,912	11,470
77,850	**77,900**	12,923	8,950	12,923	11,481
77,900	**77,950**	12,934	8,956	12,934	11,492
77,950	**78,000**	12,945	8,962	12,945	11,503

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
78,000					
78,000	**78,050**	12,956	8,968	12,956	11,514
78,050	**78,100**	12,967	8,974	12,967	11,525
78,100	**78,150**	12,978	8,980	12,978	11,536
78,150	**78,200**	12,989	8,986	12,989	11,547
78,200	**78,250**	13,000	8,992	13,000	11,558
78,250	**78,300**	13,011	8,998	13,011	11,569
78,300	**78,350**	13,022	9,004	13,022	11,580
78,350	**78,400**	13,033	9,010	13,033	11,591
78,400	**78,450**	13,044	9,016	13,044	11,602
78,450	**78,500**	13,055	9,022	13,055	11,613
78,500	**78,550**	13,066	9,028	13,066	11,624
78,550	**78,600**	13,077	9,034	13,077	11,635
78,600	**78,650**	13,088	9,040	13,088	11,646
78,650	**78,700**	13,099	9,046	13,099	11,657
78,700	**78,750**	13,110	9,052	13,110	11,668
78,750	**78,800**	13,121	9,058	13,121	11,679
78,800	**78,850**	13,132	9,064	13,132	11,690
78,850	**78,900**	13,143	9,070	13,143	11,701
78,900	**78,950**	13,154	9,076	13,154	11,712
78,950	**79,000**	13,165	9,082	13,165	11,723
79,000					
79,000	**79,050**	13,176	9,088	13,176	11,734
79,050	**79,100**	13,187	9,094	13,187	11,745
79,100	**79,150**	13,198	9,100	13,198	11,756
79,150	**79,200**	13,209	9,106	13,209	11,767
79,200	**79,250**	13,220	9,112	13,220	11,778
79,250	**79,300**	13,231	9,118	13,231	11,789
79,300	**79,350**	13,242	9,124	13,242	11,800
79,350	**79,400**	13,253	9,130	13,253	11,811
79,400	**79,450**	13,264	9,136	13,264	11,822
79,450	**79,500**	13,275	9,142	13,275	11,833
79,500	**79,550**	13,286	9,148	13,286	11,844
79,550	**79,600**	13,297	9,154	13,297	11,855
79,600	**79,650**	13,308	9,160	13,308	11,866
79,650	**79,700**	13,319	9,166	13,319	11,877
79,700	**79,750**	13,330	9,172	13,330	11,888
79,750	**79,800**	13,341	9,178	13,341	11,899
79,800	**79,850**	13,352	9,184	13,352	11,910
79,850	**79,900**	13,363	9,190	13,363	11,921
79,900	**79,950**	13,374	9,196	13,374	11,932
79,950	**80,000**	13,385	9,202	13,385	11,943
80,000					
80,000	**80,050**	13,396	9,208	13,396	11,954
80,050	**80,100**	13,407	9,214	13,407	11,965
80,100	**80,150**	13,418	9,220	13,418	11,976
80,150	**80,200**	13,429	9,226	13,429	11,987
80,200	**80,250**	13,440	9,232	13,440	11,998
80,250	**80,300**	13,451	9,241	13,451	12,009
80,300	**80,350**	13,462	9,252	13,462	12,020
80,350	**80,400**	13,473	9,263	13,473	12,031
80,400	**80,450**	13,484	9,274	13,484	12,042
80,450	**80,500**	13,495	9,285	13,495	12,053
80,500	**80,550**	13,506	9,296	13,506	12,064
80,550	**80,600**	13,517	9,307	13,517	12,075
80,600	**80,650**	13,528	9,318	13,528	12,086
80,650	**80,700**	13,539	9,329	13,539	12,097
80,700	**80,750**	13,550	9,340	13,550	12,108
80,750	**80,800**	13,561	9,351	13,561	12,119
80,800	**80,850**	13,572	9,362	13,572	12,130
80,850	**80,900**	13,583	9,373	13,583	12,141
80,900	**80,950**	13,594	9,384	13,594	12,152
80,950	**81,000**	13,605	9,395	13,605	12,163

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
81,000					
81,000	**81,050**	13,616	9,406	13,616	12,174
81,050	**81,100**	13,627	9,417	13,627	12,185
81,100	**81,150**	13,638	9,428	13,638	12,196
81,150	**81,200**	13,649	9,439	13,649	12,207
81,200	**81,250**	13,660	9,450	13,660	12,218
81,250	**81,300**	13,671	9,461	13,671	12,229
81,300	**81,350**	13,682	9,472	13,682	12,240
81,350	**81,400**	13,693	9,483	13,693	12,251
81,400	**81,450**	13,704	9,494	13,704	12,262
81,450	**81,500**	13,715	9,505	13,715	12,273
81,500	**81,550**	13,726	9,516	13,726	12,284
81,550	**81,600**	13,737	9,527	13,737	12,295
81,600	**81,650**	13,748	9,538	13,748	12,306
81,650	**81,700**	13,759	9,549	13,759	12,317
81,700	**81,750**	13,770	9,560	13,770	12,328
81,750	**81,800**	13,781	9,571	13,781	12,339
81,800	**81,850**	13,792	9,582	13,792	12,350
81,850	**81,900**	13,803	9,593	13,803	12,361
81,900	**81,950**	13,814	9,604	13,814	12,372
81,950	**82,000**	13,825	9,615	13,825	12,383
82,000					
82,000	**82,050**	13,836	9,626	13,836	12,394
82,050	**82,100**	13,847	9,637	13,847	12,405
82,100	**82,150**	13,858	9,648	13,858	12,416
82,150	**82,200**	13,869	9,659	13,869	12,427
82,200	**82,250**	13,880	9,670	13,880	12,438
82,250	**82,300**	13,891	9,681	13,891	12,449
82,300	**82,350**	13,902	9,692	13,902	12,460
82,350	**82,400**	13,913	9,703	13,913	12,471
82,400	**82,450**	13,924	9,714	13,924	12,482
82,450	**82,500**	13,935	9,725	13,935	12,493
82,500	**82,550**	13,946	9,736	13,946	12,504
82,550	**82,600**	13,957	9,747	13,957	12,515
82,600	**82,650**	13,968	9,758	13,968	12,526
82,650	**82,700**	13,979	9,769	13,979	12,537
82,700	**82,750**	13,990	9,780	13,990	12,548
82,750	**82,800**	14,001	9,791	14,001	12,559
82,800	**82,850**	14,012	9,802	14,012	12,570
82,850	**82,900**	14,023	9,813	14,023	12,581
82,900	**82,950**	14,034	9,824	14,034	12,592
82,950	**83,000**	14,045	9,835	14,045	12,603
83,000					
83,000	**83,050**	14,056	9,846	14,056	12,614
83,050	**83,100**	14,067	9,857	14,067	12,625
83,100	**83,150**	14,078	9,868	14,078	12,636
83,150	**83,200**	14,089	9,879	14,089	12,647
83,200	**83,250**	14,100	9,890	14,100	12,658
83,250	**83,300**	14,111	9,901	14,111	12,669
83,300	**83,350**	14,122	9,912	14,122	12,680
83,350	**83,400**	14,133	9,923	14,133	12,691
83,400	**83,450**	14,144	9,934	14,144	12,702
83,450	**83,500**	14,155	9,945	14,155	12,713
83,500	**83,550**	14,166	9,956	14,166	12,724
83,550	**83,600**	14,177	9,967	14,177	12,735
83,600	**83,650**	14,188	9,978	14,188	12,746
83,650	**83,700**	14,199	9,989	14,199	12,757
83,700	**83,750**	14,210	10,000	14,210	12,768
83,750	**83,800**	14,221	10,011	14,221	12,779
83,800	**83,850**	14,232	10,022	14,232	12,790
83,850	**83,900**	14,243	10,033	14,243	12,801
83,900	**83,950**	14,254	10,044	14,254	12,812
83,950	**84,000**	14,265	10,055	14,265	12,823

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
84,000					
84,000	**84,050**	14,276	10,066	14,276	12,834
84,050	**84,100**	14,287	10,077	14,287	12,845
84,100	**84,150**	14,298	10,088	14,298	12,856
84,150	**84,200**	14,309	10,099	14,309	12,867
84,200	**84,250**	14,320	10,110	14,320	12,878
84,250	**84,300**	14,331	10,121	14,331	12,889
84,300	**84,350**	14,342	10,132	14,342	12,900
84,350	**84,400**	14,353	10,143	14,353	12,911
84,400	**84,450**	14,364	10,154	14,364	12,922
84,450	**84,500**	14,375	10,165	14,375	12,933
84,500	**84,550**	14,386	10,176	14,386	12,944
84,550	**84,600**	14,397	10,187	14,397	12,955
84,600	**84,650**	14,408	10,198	14,408	12,966
84,650	**84,700**	14,419	10,209	14,419	12,977
84,700	**84,750**	14,430	10,220	14,430	12,988
84,750	**84,800**	14,441	10,231	14,441	12,999
84,800	**84,850**	14,452	10,242	14,452	13,010
84,850	**84,900**	14,463	10,253	14,463	13,021
84,900	**84,950**	14,474	10,264	14,474	13,032
84,950	**85,000**	14,485	10,275	14,485	13,043
85,000					
85,000	**85,050**	14,496	10,286	14,496	13,054
85,050	**85,100**	14,507	10,297	14,507	13,065
85,100	**85,150**	14,518	10,308	14,518	13,076
85,150	**85,200**	14,529	10,319	14,529	13,087
85,200	**85,250**	14,540	10,330	14,540	13,098
85,250	**85,300**	14,551	10,341	14,551	13,109
85,300	**85,350**	14,562	10,352	14,562	13,120
85,350	**85,400**	14,573	10,363	14,573	13,131
85,400	**85,450**	14,584	10,374	14,584	13,142
85,450	**85,500**	14,595	10,385	14,595	13,153
85,500	**85,550**	14,606	10,396	14,606	13,164
85,550	**85,600**	14,618	10,407	14,618	13,176
85,600	**85,650**	14,630	10,418	14,630	13,188
85,650	**85,700**	14,642	10,429	14,642	13,200
85,700	**85,750**	14,654	10,440	14,654	13,212
85,750	**85,800**	14,666	10,451	14,666	13,224
85,800	**85,850**	14,678	10,462	14,678	13,236
85,850	**85,900**	14,690	10,473	14,690	13,248
85,900	**85,950**	14,702	10,484	14,702	13,260
85,950	**86,000**	14,714	10,495	14,714	13,272
86,000					
86,000	**86,050**	14,726	10,506	14,726	13,284
86,050	**86,100**	14,738	10,517	14,738	13,296
86,100	**86,150**	14,750	10,528	14,750	13,308
86,150	**86,200**	14,762	10,539	14,762	13,320
86,200	**86,250**	14,774	10,550	14,774	13,332
86,250	**86,300**	14,786	10,561	14,786	13,344
86,300	**86,350**	14,798	10,572	14,798	13,356
86,350	**86,400**	14,810	10,583	14,810	13,368
86,400	**86,450**	14,822	10,594	14,822	13,380
86,450	**86,500**	14,834	10,605	14,834	13,392
86,500	**86,550**	14,846	10,616	14,846	13,404
86,550	**86,600**	14,858	10,627	14,858	13,416
86,600	**86,650**	14,870	10,638	14,870	13,428
86,650	**86,700**	14,882	10,649	14,882	13,440
86,700	**86,750**	14,894	10,660	14,894	13,452
86,750	**86,800**	14,906	10,671	14,906	13,464
86,800	**86,850**	14,918	10,682	14,918	13,476
86,850	**86,900**	14,930	10,693	14,930	13,488
86,900	**86,950**	14,942	10,704	14,942	13,500
86,950	**87,000**	14,954	10,715	14,954	13,512

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
87,000					
87,000	**87,050**	14,966	10,726	14,966	13,524
87,050	**87,100**	14,978	10,737	14,978	13,536
87,100	**87,150**	14,990	10,748	14,990	13,548
87,150	**87,200**	15,002	10,759	15,002	13,560
87,200	**87,250**	15,014	10,770	15,014	13,572
87,250	**87,300**	15,026	10,781	15,026	13,584
87,300	**87,350**	15,038	10,792	15,038	13,596
87,350	**87,400**	15,050	10,803	15,050	13,608
87,400	**87,450**	15,062	10,814	15,062	13,620
87,450	**87,500**	15,074	10,825	15,074	13,632
87,500	**87,550**	15,086	10,836	15,086	13,644
87,550	**87,600**	15,098	10,847	15,098	13,656
87,600	**87,650**	15,110	10,858	15,110	13,668
87,650	**87,700**	15,122	10,869	15,122	13,680
87,700	**87,750**	15,134	10,880	15,134	13,692
87,750	**87,800**	15,146	10,891	15,146	13,704
87,800	**87,850**	15,158	10,902	15,158	13,716
87,850	**87,900**	15,170	10,913	15,170	13,728
87,900	**87,950**	15,182	10,924	15,182	13,740
87,950	**88,000**	15,194	10,935	15,194	13,752
88,000					
88,000	**88,050**	15,206	10,946	15,206	13,764
88,050	**88,100**	15,218	10,957	15,218	13,776
88,100	**88,150**	15,230	10,968	15,230	13,788
88,150	**88,200**	15,242	10,979	15,242	13,800
88,200	**88,250**	15,254	10,990	15,254	13,812
88,250	**88,300**	15,266	11,001	15,266	13,824
88,300	**88,350**	15,278	11,012	15,278	13,836
88,350	**88,400**	15,290	11,023	15,290	13,848
88,400	**88,450**	15,302	11,034	15,302	13,860
88,450	**88,500**	15,314	11,045	15,314	13,872
88,500	**88,550**	15,326	11,056	15,326	13,884
88,550	**88,600**	15,338	11,067	15,338	13,896
88,600	**88,650**	15,350	11,078	15,350	13,908
88,650	**88,700**	15,362	11,089	15,362	13,920
88,700	**88,750**	15,374	11,100	15,374	13,932
88,750	**88,800**	15,386	11,111	15,386	13,944
88,800	**88,850**	15,398	11,122	15,398	13,956
88,850	**88,900**	15,410	11,133	15,410	13,968
88,900	**88,950**	15,422	11,144	15,422	13,980
88,950	**89,000**	15,434	11,155	15,434	13,992
89,000					
89,000	**89,050**	15,446	11,166	15,446	14,004
89,050	**89,100**	15,458	11,177	15,458	14,016
89,100	**89,150**	15,470	11,188	15,470	14,028
89,150	**89,200**	15,482	11,199	15,482	14,040
89,200	**89,250**	15,494	11,210	15,494	14,052
89,250	**89,300**	15,506	11,221	15,506	14,064
89,300	**89,350**	15,518	11,232	15,518	14,076
89,350	**89,400**	15,530	11,243	15,530	14,088
89,400	**89,450**	15,542	11,254	15,542	14,100
89,450	**89,500**	15,554	11,265	15,554	14,112
89,500	**89,550**	15,566	11,276	15,566	14,124
89,550	**89,600**	15,578	11,287	15,578	14,136
89,600	**89,650**	15,590	11,298	15,590	14,148
89,650	**89,700**	15,602	11,309	15,602	14,160
89,700	**89,750**	15,614	11,320	15,614	14,172
89,750	**89,800**	15,626	11,331	15,626	14,184
89,800	**89,850**	15,638	11,342	15,638	14,196
89,850	**89,900**	15,650	11,353	15,650	14,208
89,900	**89,950**	15,662	11,364	15,662	14,220
89,950	**90,000**	15,674	11,375	15,674	14,232

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
90,000					
90,000	**90,050**	15,686	11,386	15,686	14,244
90,050	**90,100**	15,698	11,397	15,698	14,256
90,100	**90,150**	15,710	11,408	15,710	14,268
90,150	**90,200**	15,722	11,419	15,722	14,280
90,200	**90,250**	15,734	11,430	15,734	14,292
90,250	**90,300**	15,746	11,441	15,746	14,304
90,300	**90,350**	15,758	11,452	15,758	14,316
90,350	**90,400**	15,770	11,463	15,770	14,328
90,400	**90,450**	15,782	11,474	15,782	14,340
90,450	**90,500**	15,794	11,485	15,794	14,352
90,500	**90,550**	15,806	11,496	15,806	14,364
90,550	**90,600**	15,818	11,507	15,818	14,376
90,600	**90,650**	15,830	11,518	15,830	14,388
90,650	**90,700**	15,842	11,529	15,842	14,400
90,700	**90,750**	15,854	11,540	15,854	14,412
90,750	**90,800**	15,866	11,551	15,866	14,424
90,800	**90,850**	15,878	11,562	15,878	14,436
90,850	**90,900**	15,890	11,573	15,890	14,448
90,900	**90,950**	15,902	11,584	15,902	14,460
90,950	**91,000**	15,914	11,595	15,914	14,472
91,000					
91,000	**91,050**	15,926	11,606	15,926	14,484
91,050	**91,100**	15,938	11,617	15,938	14,496
91,100	**91,150**	15,950	11,628	15,950	14,508
91,150	**91,200**	15,962	11,639	15,962	14,520
91,200	**91,250**	15,974	11,650	15,974	14,532
91,250	**91,300**	15,986	11,661	15,986	14,544
91,300	**91,350**	15,998	11,672	15,998	14,556
91,350	**91,400**	16,010	11,683	16,010	14,568
91,400	**91,450**	16,022	11,694	16,022	14,580
91,450	**91,500**	16,034	11,705	16,034	14,592
91,500	**91,550**	16,046	11,716	16,046	14,604
91,550	**91,600**	16,058	11,727	16,058	14,616
91,600	**91,650**	16,070	11,738	16,070	14,628
91,650	**91,700**	16,082	11,749	16,082	14,640
91,700	**91,750**	16,094	11,760	16,094	14,652
91,750	**91,800**	16,106	11,771	16,106	14,664
91,800	**91,850**	16,118	11,782	16,118	14,676
91,850	**91,900**	16,130	11,793	16,130	14,688
91,900	**91,950**	16,142	11,804	16,142	14,700
91,950	**92,000**	16,154	11,815	16,154	14,712
92,000					
92,000	**92,050**	16,166	11,826	16,166	14,724
92,050	**92,100**	16,178	11,837	16,178	14,736
92,100	**92,150**	16,190	11,848	16,190	14,748
92,150	**92,200**	16,202	11,859	16,202	14,760
92,200	**92,250**	16,214	11,870	16,214	14,772
92,250	**92,300**	16,226	11,881	16,226	14,784
92,300	**92,350**	16,238	11,892	16,238	14,796
92,350	**92,400**	16,250	11,903	16,250	14,808
92,400	**92,450**	16,262	11,914	16,262	14,820
92,450	**92,500**	16,274	11,925	16,274	14,832
92,500	**92,550**	16,286	11,936	16,286	14,844
92,550	**92,600**	16,298	11,947	16,298	14,856
92,600	**92,650**	16,310	11,958	16,310	14,868
92,650	**92,700**	16,322	11,969	16,322	14,880
92,700	**92,750**	16,334	11,980	16,334	14,892
92,750	**92,800**	16,346	11,991	16,346	14,904
92,800	**92,850**	16,358	12,002	16,358	14,916
92,850	**92,900**	16,370	12,013	16,370	14,928
92,900	**92,950**	16,382	12,024	16,382	14,940
92,950	**93,000**	16,394	12,035	16,394	14,952

(Continued)

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
93,000					
93,000	**93,050**	16,406	12,046	16,406	14,964
93,050	**93,100**	16,418	12,057	16,418	14,976
93,100	**93,150**	16,430	12,068	16,430	14,988
93,150	**93,200**	16,442	12,079	16,442	15,000
93,200	**93,250**	16,454	12,090	16,454	15,012
93,250	**93,300**	16,466	12,101	16,466	15,024
93,300	**93,350**	16,478	12,112	16,478	15,036
93,350	**93,400**	16,490	12,123	16,490	15,048
93,400	**93,450**	16,502	12,134	16,502	15,060
93,450	**93,500**	16,514	12,145	16,514	15,072
93,500	**93,550**	16,526	12,156	16,526	15,084
93,550	**93,600**	16,538	12,167	16,538	15,096
93,600	**93,650**	16,550	12,178	16,550	15,108
93,650	**93,700**	16,562	12,189	16,562	15,120
93,700	**93,750**	16,574	12,200	16,574	15,132
93,750	**93,800**	16,586	12,211	16,586	15,144
93,800	**93,850**	16,598	12,222	16,598	15,156
93,850	**93,900**	16,610	12,233	16,610	15,168
93,900	**93,950**	16,622	12,244	16,622	15,180
93,950	**94,000**	16,634	12,255	16,634	15,192
94,000					
94,000	**94,050**	16,646	12,266	16,646	15,204
94,050	**94,100**	16,658	12,277	16,658	15,216
94,100	**94,150**	16,670	12,288	16,670	15,228
94,150	**94,200**	16,682	12,299	16,682	15,240
94,200	**94,250**	16,694	12,310	16,694	15,252
94,250	**94,300**	16,706	12,321	16,706	15,264
94,300	**94,350**	16,718	12,332	16,718	15,276
94,350	**94,400**	16,730	12,343	16,730	15,288
94,400	**94,450**	16,742	12,354	16,742	15,300
94,450	**94,500**	16,754	12,365	16,754	15,312
94,500	**94,550**	16,766	12,376	16,766	15,324
94,550	**94,600**	16,778	12,387	16,778	15,336
94,600	**94,650**	16,790	12,398	16,790	15,348
94,650	**94,700**	16,802	12,409	16,802	15,360
94,700	**94,750**	16,814	12,420	16,814	15,372
94,750	**94,800**	16,826	12,431	16,826	15,384
94,800	**94,850**	16,838	12,442	16,838	15,396
94,850	**94,900**	16,850	12,453	16,850	15,408
94,900	**94,950**	16,862	12,464	16,862	15,420
94,950	**95,000**	16,874	12,475	16,874	15,432
95,000					
95,000	**95,050**	16,886	12,486	16,886	15,444
95,050	**95,100**	16,898	12,497	16,898	15,456
95,100	**95,150**	16,910	12,508	16,910	15,468
95,150	**95,200**	16,922	12,519	16,922	15,480
95,200	**95,250**	16,934	12,530	16,934	15,492
95,250	**95,300**	16,946	12,541	16,946	15,504
95,300	**95,350**	16,958	12,552	16,958	15,516
95,350	**95,400**	16,970	12,563	16,970	15,528
95,400	**95,450**	16,982	12,574	16,982	15,540
95,450	**95,500**	16,994	12,585	16,994	15,552
95,500	**95,550**	17,006	12,596	17,006	15,564
95,550	**95,600**	17,018	12,607	17,018	15,576
95,600	**95,650**	17,030	12,618	17,030	15,588
95,650	**95,700**	17,042	12,629	17,042	15,600
95,700	**95,750**	17,054	12,640	17,054	15,612
95,750	**95,800**	17,066	12,651	17,066	15,624
95,800	**95,850**	17,078	12,662	17,078	15,636
95,850	**95,900**	17,090	12,673	17,090	15,648
95,900	**95,950**	17,102	12,684	17,102	15,660
95,950	**96,000**	17,114	12,695	17,114	15,672

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
96,000					
96,000	**96,050**	17,126	12,706	17,126	15,684
96,050	**96,100**	17,138	12,717	17,138	15,696
96,100	**96,150**	17,150	12,728	17,150	15,708
96,150	**96,200**	17,162	12,739	17,162	15,720
96,200	**96,250**	17,174	12,750	17,174	15,732
96,250	**96,300**	17,186	12,761	17,186	15,744
96,300	**96,350**	17,198	12,772	17,198	15,756
96,350	**96,400**	17,210	12,783	17,210	15,768
96,400	**96,450**	17,222	12,794	17,222	15,780
96,450	**96,500**	17,234	12,805	17,234	15,792
96,500	**96,550**	17,246	12,816	17,246	15,804
96,550	**96,600**	17,258	12,827	17,258	15,816
96,600	**96,650**	17,270	12,838	17,270	15,828
96,650	**96,700**	17,282	12,849	17,282	15,840
96,700	**96,750**	17,294	12,860	17,294	15,852
96,750	**96,800**	17,306	12,871	17,306	15,864
96,800	**96,850**	17,318	12,882	17,318	15,876
96,850	**96,900**	17,330	12,893	17,330	15,888
96,900	**96,950**	17,342	12,904	17,342	15,900
96,950	**97,000**	17,354	12,915	17,354	15,912
97,000					
97,000	**97,050**	17,366	12,926	17,366	15,924
97,050	**97,100**	17,378	12,937	17,378	15,936
97,100	**97,150**	17,390	12,948	17,390	15,948
97,150	**97,200**	17,402	12,959	17,402	15,960
97,200	**97,250**	17,414	12,970	17,414	15,972
97,250	**97,300**	17,426	12,981	17,426	15,984
97,300	**97,350**	17,438	12,992	17,438	15,996
97,350	**97,400**	17,450	13,003	17,450	16,008
97,400	**97,450**	17,462	13,014	17,462	16,020
97,450	**97,500**	17,474	13,025	17,474	16,032
97,500	**97,550**	17,486	13,036	17,486	16,044
97,550	**97,600**	17,498	13,047	17,498	16,056
97,600	**97,650**	17,510	13,058	17,510	16,068
97,650	**97,700**	17,522	13,069	17,522	16,080
97,700	**97,750**	17,534	13,080	17,534	16,092
97,750	**97,800**	17,546	13,091	17,546	16,104
97,800	**97,850**	17,558	13,102	17,558	16,116
97,850	**97,900**	17,570	13,113	17,570	16,128
97,900	**97,950**	17,582	13,124	17,582	16,140
97,950	**98,000**	17,594	13,135	17,594	16,152
98,000					
98,000	**98,050**	17,606	13,146	17,606	16,164
98,050	**98,100**	17,618	13,157	17,618	16,176
98,100	**98,150**	17,630	13,168	17,630	16,188
98,150	**98,200**	17,642	13,179	17,642	16,200
98,200	**98,250**	17,654	13,190	17,654	16,212
98,250	**98,300**	17,666	13,201	17,666	16,224
98,300	**98,350**	17,678	13,212	17,678	16,236
98,350	**98,400**	17,690	13,223	17,690	16,248
98,400	**98,450**	17,702	13,234	17,702	16,260
98,450	**98,500**	17,714	13,245	17,714	16,272
98,500	**98,550**	17,726	13,256	17,726	16,284
98,550	**98,600**	17,738	13,267	17,738	16,296
98,600	**98,650**	17,750	13,278	17,750	16,308
98,650	**98,700**	17,762	13,289	17,762	16,320
98,700	**98,750**	17,774	13,300	17,774	16,332
98,750	**98,800**	17,786	13,311	17,786	16,344
98,800	**98,850**	17,798	13,322	17,798	16,356
98,850	**98,900**	17,810	13,333	17,810	16,368
98,900	**98,950**	17,822	13,344	17,822	16,380
98,950	**99,000**	17,834	13,355	17,834	16,392

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
99,000					
99,000	**99,050**	17,846	13,366	17,846	16,404
99,050	**99,100**	17,858	13,377	17,858	16,416
99,100	**99,150**	17,870	13,388	17,870	16,428
99,150	**99,200**	17,882	13,399	17,882	16,440
99,200	**99,250**	17,894	13,410	17,894	16,452
99,250	**99,300**	17,906	13,421	17,906	16,464
99,300	**99,350**	17,918	13,432	17,918	16,476
99,350	**99,400**	17,930	13,443	17,930	16,488
99,400	**99,450**	17,942	13,454	17,942	16,500
99,450	**99,500**	17,954	13,465	17,954	16,512
99,500	**99,550**	17,966	13,476	17,966	16,524
99,550	**99,600**	17,978	13,487	17,978	16,536
99,600	**99,650**	17,990	13,498	17,990	16,548
99,650	**99,700**	18,002	13,509	18,002	16,560
99,700	**99,750**	18,014	13,520	18,014	16,572
99,750	**99,800**	18,026	13,531	18,026	16,584
99,800	**99,850**	18,038	13,542	18,038	16,596
99,850	**99,900**	18,050	13,553	18,050	16,608
99,900	**99,950**	18,062	13,564	18,062	16,620
99,950	**100,000**	18,074	13,575	18,074	16,632

$100,000 or over
use the Tax Computation Worksheet

* 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

TIP *You can use the Tax Withholding Estimator 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 IRS.gov/IdentityTheft 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 call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service, available at 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."

TIP *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 *IRS.gov/Transcript*,
- 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 income 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 taxpayer's refund must file the return and attach Form 1310.

For more details, use *Tax Topic 356* or see Pub. 559.

Past Due Returns

If you or someone you know needs to file past due tax returns, use *Tax Topic 153* or go to *IRS.gov/Individuals* 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 taxpayers 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 *IRS.gov/FreeFile*. See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.
- **VITA.** Go to *IRS.gov/VITA*, download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.
- **TCE.** Go to *IRS.gov/TCE*, 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 *IRS.gov/Help* for a variety of tools that will help you get answers to some of the most common tax questions.
- Go to *IRS.gov/ITA* 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 *IRS.gov/Account* 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 *IRS.gov/SecureAccess* 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 *IRS.gov/Tools* for the following.

- The *Earned Income Tax Credit Assistant* (*IRS.gov/EIC*) determines if you are eligible for the EIC.
- The *Online EIN Application* (*IRS.gov/EIN*) 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 *Sales Tax Deduction Calculator* (*IRS.gov/SalesTax*) 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 *IRS.gov/IDProtection* 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 *IRS.gov/Refunds*.
- 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 *IRS2Go* 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 *IRS.gov/Payments* for more information about your options.

- Apply for an *online payment agreement* (*IRS.gov/OPA*) 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 *Offer in Compromise Pre-Qualifier* (*IRS.gov/OIC*) 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 *IRS.gov/WMAR* 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 *IRS.gov/Notices* 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, *IRSvideos.gov*, 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).
- Vietnamese (IRS.gov/Vietnamese).
- 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, available at IRS.gov/irb/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 refund? 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.

To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

- 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.

TIP *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 *IRS.gov/Spanish* 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

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

If you received a refund, credit, or offset of state or local income taxes in 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 you begin: ✓ Be sure you have read the ***Exception*** 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 . . . . . **1.** _____

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?

☐ **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?

☐ **No.** STOP None of your refund is taxable.

☐ **Yes.** Subtract line 2 from line 1. **3.** _____

4. Enter your total itemized deductions from your 2019 Schedule A, line 17. **4.** _____

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 . . . . . **7.** _____

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 . . . . . **8.** _____

9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 . . . . . **9.** _____

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. However, 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.

CAUTION *Your state may issue separate Forms 1099-G for unemployment 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.

TIP *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

CAUTION *Do not report on this line any income from self-employment 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 or 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.

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.

TIP *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 Interest 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 part.
- 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 taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 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 taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- 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 taxable 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 return.
- 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 amount.
- 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 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.

TIP *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 nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings 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 *Tax Topic 458* 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.

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 *Tax Topic 455* 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 report the premiums as guaranteed payments.

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

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 16

Before you begin:

- ✓ If, during 2020, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation pension payee, see the Instructions for Form 8885 to figure the amount to enter on line 1 of this worksheet.
- ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

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	**1.** _____
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	**3.** _____

**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.*

***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, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.*

of 2020, don't use amounts paid for coverage for that month to figure the deduction.

A qualified small employer health reimbursement arrangement (QSEHRA) 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

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2020, you must report them on Form 8606.*

TIP *You no longer need to be younger than age 70½ 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 worksheet.

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.

TIP *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

Before you begin:

- ✓ Be sure you have read the 10-item list in the instructions for this line. You may not be able to use 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).
- ✓ 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 the IRS.

			Your IRA		Spouse's IRA
1a.	Were you covered by a retirement plan (see *Were You Covered by a Retirement Plan?*)?	**1a.**	☐ **Yes** ☐ **No**		
b.	If married filing jointly, was your spouse covered by a retirement plan?			**1b.**	☐ **Yes** ☐ **No**

Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.

- $6,000, if under age 50 at the end of 2020.
- $7,000, if age 50 or older at the end of 2020.

Otherwise, go to line 2.

2.	Enter the amount shown below that applies to you. • Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 2020, enter $75,000. • Qualifying widow(er), enter $124,000. • Married filing jointly, enter $124,000 in both columns. But if you checked "No" on either line 1a or 1b, enter $206,000 for the person who wasn't covered by a plan. • Married filing separately and you lived with your spouse at any time in 2020, enter $10,000.	**2a.**	_____	**2b.**	_____
3.	Enter the amount from Form 1040 or 1040-SR, line 7b	**3.**	_____		
4.	Enter the total of the amounts from Form 1040 or 1040-SR, line 10b, Schedule 1, lines 10 through 18a, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22	**4.**	_____		
5.	Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	**5a.**	_____	**5b.**	_____

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

☐ **No.** STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.

☐ **Yes.** 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. Otherwise, go to line 7.	**6a.**	_____	**6b.**	_____

IRA Deduction Worksheet—*Continued*

			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. • 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.	**8.**	_____		
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	**9.**	_____		
10.	Add lines 8 and 9	**10.**	_____		

CAUTION

*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 nondeductible contribution (see Form 8606)	**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

Before you begin:
- ✓ 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		**1.** _____
2.	Enter the amount from Form 1040 or 1040-SR, line 9	**2.** _____	
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	**3.** _____	
4.	Subtract line 3 from line 2	**4.** _____	
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	**5.** _____	
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	**6.** _____	
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		**7.** ___.___
8.	Multiply line 1 by line 7		**8.** _____
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; or

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.

TIP *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 not 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 zero.

• Qualified 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

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.

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

Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 1

Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

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 13a, from Form 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 amount from Schedule A, line 7 . . . . . **2.** _____

3. Add lines 1 and 2 . . . . . **3.** _____

4. Enter any tax refund from Schedule 1, lines 1 and 8 . . . . . **4.** _____

5. Subtract line 4 from line 3 . . . . . **5.** _____

6. Enter the amount shown below for your filing status.

- Single or head of household—$72,900
- Married filing jointly or qualifying widow(er)—$113,400
- Married filing separately—$56,700

} . . . . . **6.** _____

7. Is the amount on 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.** _____

8. Enter the amount shown below for your filing status.

- Single or head of household—$518,400
- Married filing jointly or qualifying widow(er)—$1,036,800
- Married filing separately—$518,400

} . . . . . **8.** _____

9. Is the amount on 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.** _____

10. Multiply line 9 by 25% (0.25) and enter the **smaller** of the result or line 6 . . . . . **10.** _____

11. Add lines 7 and 10 . . . . . **11.** _____

12. Is the amount on line 11 more than $197,900 ($98,500 if married filing separately)?

☐ **Yes.** STOP Fill in Form 6251 to see if you owe the alternative minimum tax.

☐ **No.** Multiply line 11 by 26% (0.26) . . . . . **12.** _____

13. Add Form 1040, 1040-SR, or 1040-NR, line 16 (minus any tax from Form 4972), and Schedule 2, line 2. (If you used Schedule J to figure your tax on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16, refigure that tax without using Schedule J before including it in this calculation) . . . . . **13.** _____

Next. Is the amount 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 Schedule 2, line 1, blank.

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.

CAUTION *You may be charged a penalty equal to 50% of the social security 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.

TIP *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 you 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, yard 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 separately;
- $250,000 if married filing jointly; or
- $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.

CAUTION *If you owe interest on the tax due on installment income under 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(l)(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 you 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 as "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. Identify 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 included 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

TIP *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 *Tax Topic 602* 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 rollover 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 *Tax Topic 610* 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.

CAUTION *If (1) you worked for two or more employers in 2020, (2) 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 refund.*

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 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.

TIP *The deferred amount is a deferral of payments, not a deferral of your 2020 income tax liability. 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.*

Deferral Worksheet for Schedule H or Schedule SE filers—Schedule 3, line 12e

Before you begin: ✓ Complete Schedule H (Form 1040) or Schedule SE (Form 1040).

1a.	Enter the amount from line 25 of Form 1040 or 1040-SR		**1a.**		
b.	Enter the amount from line 26 of Form 1040 or 1040-SR		**1b.**		
c.	Enter the amount from line 9 of Schedule 3		**1c.**		
d.	Enter the amount from line 10 of Schedule 3		**1d.**		
e.	Add lines 1a through 1d			**1e.**	
2.	Enter the amount from line 24 of Form 1040 or 1040-SR	**2.**			
3.	Enter the amount(s) from line 8b of your Schedule(s) H	**3.**			
4.	Add lines 2 and 3		**4.**		
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		**7.**		
8.	Subtract line 7 from line 4			**8.**	
9.	Subtract line 8 from line 1e. If zero or less, enter -0-		**9.**		
10.	Subtract line 9 from line 7 You can defer payment on up to the amount on line 10 until 12/31/2021 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.			**10.**	
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.**	

Tax Topics

You can read these Tax Topics at *IRS.gov/TaxTopics*.

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All topics are available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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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 requires 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 taxpayer, the type of software or professional preparer used, and the geographic location.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden					
		Average Time (Hours)					Average Cost (Dollars)**
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100%	12	5	2	4	1	$230
Type of taxpayer							
Nonbusiness***	70%	8	3	1	3	1	140
Business***	30%	21	11	3	5	2	440

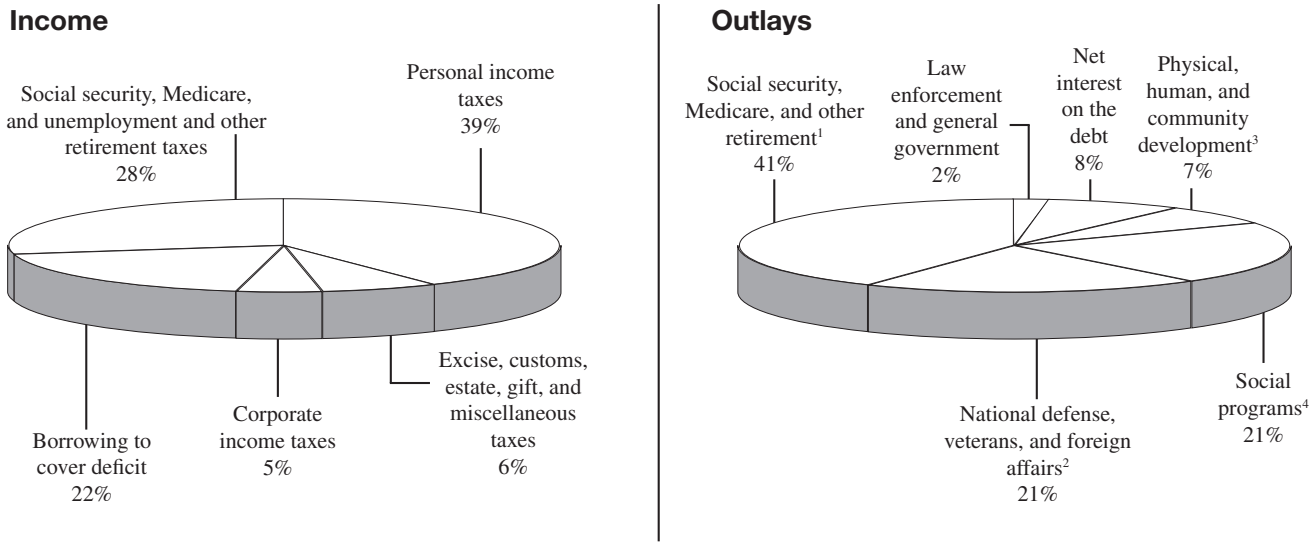
*Detail may not add to total time due to rounding.

**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.



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: *Over—*	*But not over—*	The tax is:	*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	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)**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount 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: *Over—*	*But not over—*	The tax is:	*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**

If your taxable income is: *Over—*	*But not over—*	The tax is:	*of the amount 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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Your Rights as a Taxpayer

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*

Where Do You File? 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.

TIP *Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also include your complete return address.*

IF you live in...	THEN use this address if you: Are requesting a refund or are not enclosing a check or money order...	THEN use this address if you: 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.