



2016 Instructions for Schedule A (Form 1040)

Itemized Deductions

Use Schedule A (Form 1040) to figure your itemized deductions. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or your standard deduction.

If you itemize, you can deduct a part of your medical and dental expenses and unreimbursed employee business expenses, and amounts you paid for certain taxes, interest, contributions, and miscellaneous expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2016, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



Don't include on Schedule A items deducted elsewhere, such as on Form 1040 or Schedule C, C-EZ, E, or F.

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments. For the latest information about developments related to Schedule A (Form 1040) and its instructions, such as legislation enacted after they were published, go to IRS.gov/schedulea.

What's New

Limit on itemized deductions. Itemized deductions for taxpayers with adjusted gross incomes above \$155,650 may be reduced. See [Line 29](#), later.

Standard mileage rates. The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 19 cents a mile. The business standard mileage rate is 54 cents a mile. The 2016 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents a mile.

Medical and Dental Expenses

You generally can deduct only the part of your medical and dental expenses that exceeds 10% of the amount on Form 1040, line 38. However, if either you or your spouse was born before January 2, 1952, you can deduct the part of your

medical and dental expenses that exceeds 7.5% of the amount on Form 1040, line 38. See [Line 3](#), later.

Pub. 502 discusses the types of expenses you can and cannot deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.



If you received a distribution from a health savings account or a medical savings account in 2016, see Pub. 969 to figure your deduction.

Examples of Medical and Dental Payments You Can Deduct

To the extent you weren't reimbursed, you can deduct what you paid for:

- Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see [Limit on long-term care premiums you can deduct](#), later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Form 1040, line 29. You can't deduct insurance premiums paid with pretax dollars because the premiums aren't included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't deduct any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.



If, during 2016, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) payee, you must reduce your insurance premiums by any amounts used to figure the health coverage tax credit. See [Line 1](#), later.

- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.
- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services (see Pub. 502).
- The supplemental part of Medicare insurance (Medicare B).
- The premiums you pay for Medicare Part D insurance.

- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.

- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.

- Medical treatment at a center for drug or alcohol addiction.

- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.

- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.

- Lodging expenses (but not meals) while away from home to receive medical care in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each eligible person.

- Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim 19 cents a mile. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

Deceased taxpayer. Certain medical expenses paid out of a deceased taxpayer's estate can be claimed on the deceased taxpayer's final return. See Pub. 502 for details.

Limit on long-term care premiums you can deduct. The amount you can deduct for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2016, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2016, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 390
41–50	\$ 730
51–60	\$ 1,460
61–70	\$ 3,900
71 or older	\$ 4,870

Examples of Medical and Dental Payments You Can't Deduct

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.

- Life insurance or income protection policies.

- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.

TIP *If you were age 65 or older but not entitled to social security benefits, you can deduct premiums you voluntarily paid for Medicare A coverage.*

- Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the Instructions for Form 2441.

- Illegal operations or drugs.

- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.

- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).

- Travel your doctor told you to take for rest or a change.

- Funeral, burial, or cremation costs.

Line 1

Medical and Dental Expenses

Enter the total of your medical and dental expenses, after you reduce these expenses by any payments received from insurance or other sources. See [Reimbursements](#), later.

If advance payments of the premium tax credit were made, or you think you may be eligible to claim a premium tax credit, fill out Form 8962 before filling out Schedule A, line 1. See Pub. 502 for how to figure your medical and dental expenses deduction.



Don't forget to include insurance premiums you paid for medical and dental care. But if you claimed the self-employed health insurance deduction on Form 1040, line 29, reduce the premiums by the amount on line 29.



If, during 2016, you were an eligible trade adjustment assistance (TAA) recipient, an alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) payee, you must complete Form 8885 before completing Schedule A, line 1. When figuring the amount of insurance premiums you can deduct on Schedule A, don't include any of the following.

- Any amounts you included on Form 8885, line 4.

- Any qualified health insurance coverage premiums you paid for eligible coverage months for which you received the benefit of the advance monthly payment program.

- Any advance monthly payments your health plan administrator received from the IRS, as shown on Form 1099-H.

Whose medical and dental expenses can you include? You can include medical and dental bills you paid in 2016 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.

- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents.

- Any person you could have claimed as a dependent on your return except that person received \$4,050 or more of gross income or filed a joint return.

- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2016 return.

Example. You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,050 in 2016. You can include on line 1 any medical and dental expenses you paid in 2016 for your mother.

Insurance premiums for certain non-dependents. You may have a medical or dental insurance policy that also covers an individual who isn't your dependent (for example, a nondependent child under age 27). You can't deduct any premiums attributable to this individual, unless he or she is a person described under [Whose medical and dental expenses can you include](#), earlier. However, if you had family coverage when you added this individual to your policy and your premiums didn't increase, you can enter on line 1 the full amount of your medical and dental insurance premiums. See Pub. 502 for more information.

Reimbursements. If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2016 for medical or dental expenses you paid in 2016, reduce your 2016 expenses by this amount. If you received a reimbursement in 2016 for prior year medical or dental expenses, don't reduce your 2016 expenses by this amount. But if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Form 1040, line 21. See Pub. 502 for details on how to figure the amount to include.

Cafeteria plans. Don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

Line 3

Multiply line 2 by 10%. But, if either you or your spouse was born before January 2, 1952, multiply line 2 by 7.5%. The 7.5% rate applies whether you file a joint or separate return as long as one spouse was born before January 2, 1952.



If you are claiming the 7.5% threshold amount for medical and dental expenses, make sure you check the appropriate box(es) on line 39a of Form 1040 for your situation. If you can't check a box on line 39a of Form 1040, but either you or your spouse was born before January 2, 1952, attach a statement to your return

indicating that you are applying the 7.5% threshold because you or your spouse meets the requirements.

Death before age 65. A taxpayer is considered to be age 65 on the day before the taxpayer's 65th birthday. If the taxpayer wasn't age 65 or older at the time of death, the 7.5% threshold doesn't apply for that taxpayer or the spouse of that taxpayer who is under age 65. For example, a taxpayer who was born on February 14, 1951, dies on February 13, 2016. The taxpayer is considered age 65 at the time of death and the 7.5% threshold applies. However, if the taxpayer died on February 12, 2016, the taxpayer isn't considered age 65 and the 7.5% threshold doesn't apply.

Taxes You Paid

Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. But see [Line 28](#), later.
- Certain state and local taxes, including tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (marriage, driver's, dog, etc.).

Line 5

 *You can elect to deduct state and local general sales taxes instead of state and local income taxes. You can't deduct both.*

State and Local Income Taxes

If you elect to deduct state and local income taxes, you **must** check **box a** on line 5. Include on this line the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2016. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, and 1099-MISC may also show state and local income taxes withheld.
- State and local income taxes paid in 2016 for a prior year, such as taxes

paid with your 2015 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2016, including any part of a prior year refund that you chose to have credited to your 2016 state or local income taxes.

- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund, Rhode Island Temporary Disability Benefit Fund, or Washington State Supplemental Workmen's Compensation Fund.

- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.

- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2016, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2016. Instead, see the instructions for Form 1040, line 10.

State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes, you **must** check **box b** on line 5. To figure your deduction, you can use either your actual expenses or the optional sales tax tables.

Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2016 if the tax rate was the same as the general sales tax rate. However, sales taxes on food, clothing, medical supplies, and motor vehicles are deductible as a general sales tax even if the tax rate was less than the general sales tax rate. If you paid sales tax on a motor vehicle at a rate higher than the general sales tax rate, you can deduct only the amount of tax that you would have paid at the general sales tax rate on that vehicle. Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles. Also include any state and local general sales taxes paid for a leased motor vehicle. Don't include

sales taxes paid on items used in your trade or business.



You must keep your actual receipts showing general sales taxes paid to use this method.

Refund of general sales taxes. If you received a refund of state or local general sales taxes in 2016 for amounts paid in 2016, reduce your **actual** 2016 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2016 for prior year purchases, don't reduce your 2016 state and local general sales taxes by this amount. But if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Form 1040, line 21. See *Recoveries* in Pub. 525 for details.

Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2016 Optional State Sales Tax Table and the 2016 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, complete the State and Local General Sales Tax Deduction Worksheet or use the Sales Tax Deduction Calculator at IRS.gov/salestax.



If your filing status is married filing separately, both you and your spouse elect to deduct sales taxes, and your spouse elects to use the optional sales tax tables, you also must use the tables to figure your state and local general sales tax deduction.

Instructions for the State and Local General Sales Tax Deduction Worksheet

Line 1. If you lived in the same state for all of 2016, enter the applicable amount, based on your 2016 income and exemptions, from the 2016 Optional State Sales Tax Table for your state. Read down the “At least–But less than” columns for your state and find the line that includes your 2016 income. If mar-

ried filing separately, don't include your spouse's income. Your 2016 income is the amount shown on your Form 1040, line 38, **plus** any nontaxable items, such as the following.

- Tax-exempt interest.
- Veterans' benefits.
- Nontaxable combat pay.
- Workers' compensation.
- Nontaxable part of social security and railroad retirement benefits.
- Nontaxable part of IRA, pension, or annuity distributions. Don't include rollovers.
- Public assistance payments.

The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

What if you lived in more than one state? If you lived in more than one state during 2016, look up the table amount for each state using the rules stated earlier. If there is no table for your state, the table amount is considered to be zero. Multiply the table amount for each state you lived in by a fraction. The numerator of the fraction is the number of days you lived in the state during 2016 and the denominator is the total number of days in the year (366). Enter the total of the prorated table amounts for each state on line 1. However, if you also lived in a locality during 2016 that imposed a local general sales tax, don't enter the total on line 1. Instead, complete a separate worksheet for each state you lived in and enter the prorated amount for that state on line 1.

Example. You lived in State A from January 1 through August 31, 2016 (244 days), and in State B from September 1 through December 31, 2016 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A:	$\$500 \times 244/366 =$	\$333
State B:	$\$400 \times 122/366 =$	133
Total		$= \$466$

If none of the localities in which you lived during 2016 imposed a local general sales tax, enter \$466 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$133 on line 1 of the State B worksheet.

Line 2. If you checked the “No” box, enter -0- on line 2, and go to line 3. If you checked the “Yes” box and lived in the same locality for all of 2016, enter the applicable amount, based on your 2016 income and exemptions, from the 2016 Optional Local Sales Tax Tables for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes your 2016 income. See the instructions for line 1 of the worksheet to figure your 2016 income. The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

What if you lived in more than one locality? If you lived in more than one locality during 2016, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2016 and the denominator is the total number of days in the year (366). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

Example. You lived in Locality 1 from January 1 through August 31, 2016 (244 days), and in Locality 2 from September 1 through December 31, 2016 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

Locality 1:	$\$100 \times 244/366 =$	\$ 67
Locality 2:	$\$150 \times 122/366 =$	50
Total		$= \$117$

Line 3. If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.5000%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.5000%.

If you lived in Nevada, check the "No" box if your combined state and local general sales tax rate is 6.8500%. Otherwise, check the "Yes" box and in-

clude on line 3 only the part of the combined rate that is more than 6.8500%.

What if your local general sales tax rate changed during 2016? If you checked the "Yes" box and your local general sales tax rate changed during

State and Local General Sales Tax Deduction Worksheet—Line 5b

Keep for Your Records 



Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at IRS.gov.

Before you begin: See the instructions for line 1 of the worksheet if you:

- Lived in more than one state during 2016, or
- Had any **nontaxable** income in 2016.

1. Enter your **state** general sales taxes from the 2016 Optional State Sales Tax Table 1. \$ _____

Next. If, for all of 2016, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2016?

No. Enter -0-.

Yes. Enter your base **local** general sales taxes from the 2016 Optional Local Sales Tax Tables.

2. \$ _____

3. Did your locality impose a **local** general sales tax in 2016? Residents of California and Nevada, see the instructions for line 3 of the worksheet.

No. Skip lines 3 through 5, enter -0- on line 6, and go to line 7.

Yes. Enter your **local** general sales tax rate, but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2016, see the instructions for line 3 of the worksheet

3. . _____

4. Did you enter -0- on line 2?

No. Skip lines 4 and 5 and go to line 6.

Yes. Enter your **state** general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0

4. . _____

5. Divide line 3 by line 4. Enter the result as a decimal (rounded to at least three places)

5. . _____

6. Did you enter -0- on line 2?

No. Multiply line 2 by line 3.

Yes. Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2016, see the instructions for line 6 of the worksheet.

6. \$ _____

7. Enter your state and local general sales taxes paid on specified items, if any. See the instructions for line 7 of the worksheet

7. \$ _____

8. **Deduction for general sales taxes.** Add lines 1, 6, and 7. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5. Be sure to check **box b** on that line

8. \$ _____

2016, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2016 and the denominator is the total number of days in the year (366). Enter the total of the prorated tax rates on line 3.

Example. Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2016 (274 days). The rate increased to 1.75% for the period from October 1 through December 31, 2016 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 274/366 =$	0.749
October 1 –		
December 31:	$1.75 \times 92/366 =$	<u>0.440</u>
Total		= 1.189

What if you lived in more than one locality in the same state during 2016?

Complete a separate worksheet for lines 2 through 6 for each locality in your state if you lived in more than one locality in the same state during 2016 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2016 Optional Local Sales Tax Tables to figure your local general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2016 and the denominator is the total number of days in the year (366).

Example. You lived in Locality 1 from January 1 through August 31, 2016 (244 days), and in Locality 2 from September 1 through December 31, 2016 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter “0.667” on line 3 for the Locality 1 worksheet and “0.583” for the Locality 2 worksheet, figured as follows.

Locality 1:	$1.00 \times 244/366 =$	0.667
Locality 2:	$1.75 \times 122/366 =$	0.583

Line 6. If you lived in more than one locality in the same state during 2016,

you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2016. If you checked the “Yes” box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

Line 7. Enter on line 7 any state and local general sales taxes paid on the following specified items. If you are completing more than one worksheet, include the total for line 7 on only one of the worksheets.

1. A motor vehicle (including a car, motorcycle, motor home, recreational vehicle, sport utility vehicle, truck, van, and off-road vehicle). Also include any state and local general sales taxes paid for a leased motor vehicle. If the state sales tax rate on these items is higher than the general sales tax rate, only include the amount of tax you would have paid at the general sales tax rate.

2. An aircraft or boat, if the tax rate was the same as the general sales tax rate.

3. A home (including a mobile home or prefabricated home) or substantial addition to or major renovation of a home, but only if the tax rate was the same as the general sales tax rate and any of the following applies.

a. Your state or locality imposes a general sales tax directly on the sale of a home or on the cost of a substantial addition or major renovation.

b. You purchased the materials to build a home or substantial addition or to perform a major renovation and paid the sales tax directly.

c. Under your state law, your contractor is considered your agent in the construction of the home or substantial addition or the performance of a major renovation. The contract must state that the contractor is authorized to act in your name and must follow your directions on construction decisions. In this case, you will be considered to have purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2016, see [Refund of general sales taxes](#), earlier.

Line 6

Real Estate Taxes



If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 6.

Include taxes (state, local, or foreign) you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

Don't include the following amounts on line 6.

- Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).

- Charges for improvements that tend to increase the value of your property (for example, an assessment to build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk, and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can deduct only the amount the mortgage company actually paid to the taxing authority in 2016.

If you sold your home in 2016, any real estate tax charged to the buyer should be shown on your settlement statement and in box 5 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



You must look at your real estate tax bill to decide if any nondeductible itemized charges, such as those listed earlier, are included in the bill. If your taxing authority (or lender) doesn't furnish you a copy of your real estate tax bill, ask for it.

Refunds and rebates. If you received a refund or rebate in 2016 of real estate taxes you paid in 2016, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2016 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Form 1040, line 21, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See *Recoveries* in Pub. 525 for details on how to figure the amount to include in income.

Line 7

Personal Property Taxes

Enter the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

Example. You paid a yearly fee for the registration of your car. Part of the fee was based on the car's value and part was based on its weight. You can deduct only the part of the fee that was based on the car's value.

Line 8

Other Taxes

If you had any deductible tax not listed on line 5, 6, or 7, list the type and amount of tax. Enter only one total on line 8. Include on this line income tax you paid to a foreign country or U.S. possession.



You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Form 1040, line 48, for details.

Interest You Paid

The rules for deducting interest vary, depending on whether the loan proceeds are used for business, personal, or investment activities. See Pub. 535 for

more information about deducting business interest expenses. See Pub. 550 for more information about deducting investment interest expenses. You can't deduct personal interest. However, you can deduct qualified home mortgage interest (on your Schedule A) and interest on certain student loans (on line 33 of your Form 1040), as explained in Pub. 936 and Pub. 970.

If you use the proceeds of a loan for more than one purpose (for example, personal and business), you must allocate the interest on the loan to each use. However, you don't have to allocate home mortgage interest if it is fully deductible, regardless of how the funds are used.

You allocate interest (other than fully deductible home mortgage interest) on a loan in the same way as the loan is allocated. You do this by tracing disbursements of the debt proceeds to specific uses. For more information on allocating interest, see Pub. 535.

In general, if you paid interest in 2016 that applies to any period after 2016, you can deduct only amounts that apply for 2016.

Use Schedule A to deduct qualified home mortgage interest and investment interest.

Lines 10 and 11

Home Mortgage Interest



If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 10 or 11.

A home mortgage is any loan that is secured by your main home or second home. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

Limit on home mortgage interest. If you took out any mortgages after October 13, 1987, your deduction may be limited. Any additional amounts borrowed after October 13, 1987, on a

line-of-credit mortgage you had on that date are treated as a mortgage taken out after October 13, 1987. If you refinanced a mortgage you had on October 13, 1987, treat the new mortgage as taken out on or before October 13, 1987. But if you refinanced for more than the balance of the old mortgage, treat the excess as a mortgage taken out after October 13, 1987.

See Pub. 936 to figure your deduction if either (1) or (2) next applies. If you had more than one home at the same time, the dollar amounts in (1) and (2) apply to the total mortgages on both homes.

1. You, or your spouse if filing jointly, took out any mortgages after October 13, 1987, and used the proceeds for purposes other than to buy, build, or improve your home, and all of these mortgages totaled over \$100,000 at any time during 2016. The limit is \$50,000 if married filing separately. An example of this type of mortgage is a home equity loan used to pay off credit card bills, buy a car, or pay tuition.

2. You, or your spouse if filing jointly, took out any mortgages after October 13, 1987, and used the proceeds to buy, build, or improve your home, and these mortgages plus any mortgages you took out on or before October 13, 1987, totaled over \$1 million at any time during 2016. The limit is \$500,000 if married filing separately.



If the total amount of all mortgages is more than the fair market value of the home, additional limits apply. See Pub. 936.

Line 10

Enter on line 10 mortgage interest and points reported to you on Form 1098. If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Form 1040, line 21. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the interest was reported on the other person's Form 1098, report your share of the interest on line 11 (as explained in [Line 11](#), later).

If you paid more interest to the recipient than is shown on Form 1098, see Pub. 936 to find out if you can deduct the additional interest. If you can, attach a statement to your paper return explain-

ing the difference and enter “See attached” to the right of line 10.



If you are claiming the mortgage interest credit (for holders of qualified mortgage credit certificates issued by state or local governmental units or agencies), subtract the amount shown on Form 8396, line 3, from the total deductible interest you paid on your home mortgage. Enter the result on line 10.

Line 11

If you paid home mortgage interest and it wasn't reported to you on Form 1098, report your deductible mortgage interest on line 11.

If you paid home mortgage interest to the person from whom you bought the home, write that person's name, identifying number, and address on the dotted lines next to line 11. If the recipient of your home mortgage payment(s) is an individual, the identifying number is his or her social security number (SSN). Otherwise, it is the employer identification number. You must also let the recipient know your SSN. If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penalty.

If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, attach a statement to your paper return listing the name and address of that person. To the right of line 11, enter “See attached.”

Line 12

Points Not Reported on Form 1098

Points are shown on your settlement statement. Points you paid only to borrow money are generally deductible over the life of the loan. See Pub. 936 to figure the amount you can deduct. Points paid for other purposes, such as for a lender's services, aren't deductible.

Refinancing. Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is true even if the new mortgage is secured by your main home.

If you used part of the proceeds to improve your main home, you may be able to deduct the part of the points related to the improvement in the year paid. See Pub. 936 for details.



If you paid off a mortgage early, deduct any remaining points in the year you paid off the mortgage. However, if you refinanced your mortgage with the same lender, see Mortgage ending early in Pub. 936 for an exception.

Line 13

Mortgage Insurance Premiums

Enter the qualified mortgage insurance premiums you paid under a mortgage insurance contract issued after December 31, 2006, in connection with home acquisition debt that was secured by your first or second home. Box 5 of Form 1098 shows the amount of premiums you paid in 2016. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid the premiums in connection with the loan, and the premiums were reported on the other person's Form 1098, report your share of the premiums on line 13. See [Prepaid mortgage insurance premiums](#), later, if you paid any premiums allocable to any period after 2016.

Qualified mortgage insurance is mortgage insurance provided by the Department of Veterans Affairs, the Federal Housing Administration, or the Rural Housing Service (or their successor organizations), and private mortgage insurance (as defined in section 2 of the Homeowners Protection Act of 1998 as in effect on December 20, 2006).

Mortgage insurance provided by the Department of Veterans Affairs and the Rural Housing Service is commonly known as a funding fee and guarantee fee, respectively. These fees can be deducted fully in 2016 if the mortgage insurance contract was issued in 2016. Contact the mortgage insurance issuer to determine the deductible amount if it isn't included in box 5 of Form 1098.

Prepaid mortgage insurance premiums. If you paid qualified mortgage insurance premiums that are allocable to periods after 2016, you must allocate them over the shorter of:

- The stated term of the mortgage, or

- 84 months, beginning with the month the insurance was obtained.

The premiums are treated as paid in the year to which they are allocated. If the mortgage is satisfied before its term, no deduction is allowed for the unamortized balance. See Pub. 936 for details.

The allocation rules, explained earlier, don't apply to qualified mortgage insurance provided by the Department of Veterans Affairs or the Rural Housing Service (or their successor organizations).

Limit on amount you can deduct. You can't deduct your mortgage insurance premiums if the amount on Form 1040, line 38, is more than \$109,000 (\$54,500 if married filing separately). If the amount on Form 1040, line 38, is more than \$100,000 (\$50,000 if married filing separately), your deduction is limited and you must use the [Mortgage Insurance Premiums Deduction Worksheet](#) to figure your deduction.

Line 14

Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

Exception. You don't have to file Form 4952 if all three of the following apply.

1. Your investment interest expense isn't more than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2015.



Alaska Permanent Fund dividends, including those reported on Form 8814, aren't investment income.

For more details, see Pub. 550.

Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific,

or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2016 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

To verify an organization's charitable status, you can:

- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status.
- Use our online search tool [Exempt Organizations Select Check](#) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data). You can access *Exempt Organizations Select Check* on IRS.gov. Click on *Tools* then on *Exempt Organizations Select Check*.

Examples of Qualified Charitable Organizations

- Churches, mosques, synagogues, temples, etc.
- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, United Way, etc.
- Fraternal orders, if the gifts will be used for the purposes listed under [Gifts to Charity](#), earlier.

- Veterans' and certain cultural groups.

- Nonprofit hospitals, and organizations whose purpose is to find a cure for, or help people who have, arthritis, asthma, birth defects, cancer, cerebral palsy, cystic fibrosis, diabetes, heart disease, hemophilia, mental illness or retardation, multiple sclerosis, muscular dystrophy, tuberculosis, etc.

- Most nonprofit educational organizations, such as colleges, but only if your contribution isn't a substitute for tuition or other enrollment fees.

- Federal, state, and local governments if the gifts are solely for public purposes.

Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

Gifts from which you benefit. If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you can generally only deduct the amount that is more than the value of the benefit. But this rule doesn't

apply to certain membership benefits provided in return for an annual payment of \$75 or less or to certain items or benefits of token value. For details, see Pub. 526.

Example. You paid \$70 to a charitable organization to attend a fund-raising dinner and the value of the dinner was \$40. You can deduct only \$30.

Gifts of \$250 or more. You can deduct a gift of \$250 or more only if you have a statement from the charitable organization showing the information in (1) and (2) next.

1. The amount of any money contributed and a description (but not value) of any property donated.

2. Whether the organization did or did not give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the organization must state this, but it doesn't have to describe or value the benefit.

In figuring whether a gift is \$250 or more, don't combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction

Mortgage Insurance Premiums Deduction Worksheet—Line 13

Keep for Your Records



Before you begin: ✓ See the instructions for line 13 to see if you must use this worksheet to figure your deduction.

1.	Enter the total premiums you paid in 2016 for qualified mortgage insurance for a contract issued after December 31, 2006	1.	<input type="text"/>
2.	Enter the amount from Form 1040, line 38	2.	<input type="text"/>
3.	Enter \$100,000 (\$50,000 if married filing separately)	3.	<input type="text"/>
4.	Is the amount on line 2 more than the amount on line 3? <input type="checkbox"/> No. Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 13. Don't complete the rest of this worksheet. <input type="checkbox"/> Yes. Subtract line 3 from line 2. If the result isn't a multiple of \$1,000 (\$500 if married filing separately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing separately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc.	4.	<input type="text"/>
5.	Divide line 4 by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0	5.	<input type="text"/>
6.	Multiply line 1 by line 5	6.	<input type="text"/>
7.	Mortgage insurance premiums deduction. Subtract line 6 from line 1. Enter the result here and on Schedule A, line 13	7.	<input type="text"/>

from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.



You must get the statement by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the statement to your return. Instead, keep it for your records.

Limit on the amount you can deduct. See Pub. 526 to figure the amount of your deduction if any of the following applies.

1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040, line 38.

2. Your gifts of capital gain property are more than 20% of the amount on Form 1040, line 38.

3. You gave gifts of property that increased in value or gave gifts of the use of property.

Amounts You Can't Deduct

- Travel expenses (including meals and lodging) while away from home, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.

- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.

- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 28. See [Line 28](#), later, for more information on gambling losses.

- Value of your time or services.
- Value of blood given to a blood bank.

- The transfer of a future interest in tangible personal property (generally, until the entire interest has been transferred).

- Gifts to individuals and groups that are run for personal profit.

- Gifts to foreign organizations. But you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.

- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).

- Gifts to groups whose purpose is to lobby for changes in the laws.

- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.

- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.

- Cost of tuition. But you may be able to deduct this as a job education expense on line 21; as a tuition and fees deduction on Form 1040, line 34; or take an education credit (see Form 8863).

Line 16

Gifts by Cash or Check

Enter on line 16 the total value of gifts you made in cash or by check (including out-of-pocket expenses).

Recordkeeping. For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see Pub. 526 for information on the records you must keep. Don't attach the record to your tax return. Instead, keep it with your other tax records.

Line 17

Other Than by Cash or Check

Enter on line 17 the total value of your contributions of property other than by cash or check. If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions. If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also at-

tach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

Contributions of clothing and household items. A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule doesn't apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and Form 8283 with your tax return.

Recordkeeping. If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal.

- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.

- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.

- Any conditions attached to the gift.



If your total deduction for gifts of property is over \$500, you gave less than your entire interest in the property, or you made a qualified conservation contribution, your records should contain additional information. See Pub. 526 for details.

Line 18

Carryover From Prior Year

You may have contributions that you couldn't deduct in an earlier year because they exceeded the limits on the amount you could deduct. In most cases, you have 5 years to use contributions

that were limited in an earlier year. The same limits apply this year to your carryover amounts as applied to those amounts in the earlier year. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

Casualty and Theft Losses

Line 20

Complete and attach Form 4684 to figure the amount of your loss to enter on line 20.

You may be able to deduct part or all of each loss caused by theft, vandalism, fire, storm, or similar causes; car, boat, and other accidents; and corrosive drywall. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution.

You can deduct personal casualty or theft losses only to the extent that:

1. The amount of each separate casualty or theft loss is more than \$100, and
2. The total amount of all losses during the year (reduced by the \$100 limit discussed in (1)) is more than 10% of the amount on Form 1040, line 38.

Corrosive drywall losses. If you paid for repairs to your personal residence or household appliances because of corrosive drywall, you may be able to deduct on line 20 those amounts paid. See Pub. 547 for details.

Use Schedule A, line 23, to deduct the costs of proving that you had a property loss. Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.

Job Expenses and Certain Miscellaneous Deductions

You can deduct only the part of these expenses that exceeds 2% of the amount on Form 1040, line 38.

Pub. 529 discusses the types of expenses that can and cannot be deducted.

Examples of Expenses You Can't Deduct

- Political contributions.
- Legal expenses for personal matters that don't produce taxable income.
- Lost or misplaced cash or property.
- Expenses for meals during regular or extra work hours.
- The cost of entertaining friends.
- Commuting expenses. See Pub. 529 for the definition of commuting.
- Travel expenses for employment away from home if that period of employment exceeds 1 year. See Pub. 529 for an exception for certain federal employees.
- Travel as a form of education.
- Expenses of attending a seminar, convention, or similar meeting unless it is related to your employment.
- Club dues.
- Expenses of adopting a child. But you may be able to take a credit for adoption expenses. See Form 8839 and its instructions for details.
- Fines and penalties.
- Expenses of producing tax-exempt income.

Line 21

Unreimbursed Employee Expenses

Enter the total ordinary and necessary job expenses you paid for which you weren't reimbursed. (Amounts your employer included in box 1 of your Form W-2 aren't considered reimbursements.)

An ordinary expense is one that is common and accepted in your field of trade, business, or profession. A necessary expense is one that is helpful and appropriate for your business. An expense doesn't have to be required to be considered necessary.

But you must fill in and attach Form 2106 if either (1) or (2), next, applies.

1. You claim any travel, transportation, meal, or entertainment expenses for your job.
2. Your employer paid you for any of your job expenses that you would otherwise report on line 21.



TIP If you used your own vehicle, are using the standard mileage rate, and (2), earlier, doesn't apply, you may be able to file Form 2106-EZ instead.

If you don't have to file Form 2106 or 2106-EZ, list the type and amount of each expense on the dotted line next to line 21. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter the total of all these expenses on line 21.



CAUTION Don't include on line 21 any educator expenses you deducted on Form 1040, line 23.

Examples of other expenses to include on line 21 are:

- Safety equipment, small tools, and supplies needed for your job.
- Uniforms required by your employer that aren't suitable for ordinary wear.
- Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
- Physical examinations required by your employer.
- Dues to professional organizations and chambers of commerce.
- Subscriptions to professional journals.
- Fees to employment agencies and other costs to look for a new job in your present occupation, even if you don't get a new job.
- Certain business use of part of your home. For details, including limits that apply, use [TaxTopic 509](#) (see the Form 1040 instructions) or see Pub. 587.
- Certain educational expenses. For details, use [TaxTopic 513](#) (see the Form 1040 instructions) or see Pub. 970. Reduce your educational expenses by any tuition and fees deduction you claimed on Form 1040, line 34.



CAUTION You may be able to take a credit for your educational expenses instead of a deduction. See Form 8863 for details.

Line 22

Tax Preparation Fees

Enter the fees you paid for preparation of your tax return, including fees paid for filing your return electronically. If you paid your tax by credit or debit card,

include the convenience fee you were charged on line 23 instead of this line.

Line 23

Other Expenses

Enter the total amount you paid to produce or collect taxable income and manage or protect property held for earning income. But don't include any personal expenses. List the type and amount of each expense on the dotted lines next to line 23. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 23.

Examples of expenses to include on line 23 are:

- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (for example, trust account) fees.
- Your share of the investment expenses of a regulated investment company.
- Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits that apply, see Pub. 529.
- Casualty and theft losses of property used in performing services as an employee from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Deduction for repayment of amounts under a claim of right if \$3,000 or less.
- Convenience fee charged by the card processor for paying your income

tax (including estimated tax payments) by credit or debit card. The deduction is claimed for the year in which the fee was charged to your card.

Other Miscellaneous Deductions

Line 28

Only the expenses listed next can be deducted on this line. List the type and amount of each expense on the dotted lines next to line 28. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 28.

- Gambling losses (gambling losses include, but aren't limited to, the cost of non-winning bingo, lottery, and raffle tickets), but only to the extent of gambling winnings reported on Form 1040, line 21.
- Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Loss from other activities from Schedule K-1 (Form 1065-B), box 2.
- Federal estate tax on income in respect of a decedent.
- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond pre-

mium on bonds acquired before October 23, 1986).

- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).

- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.

- Certain unrecovered investment in a pension.

- Impairment-related work expenses of a disabled person.

For more details, see Pub. 529.

Total Itemized Deductions

Line 29

Use the [Itemized Deductions Worksheet](#), to figure the amount to enter on line 29 if the amount on Form 1040, line 38, is over \$311,300 if married filing jointly or qualifying widow(er); \$285,350 if head of household; \$259,400 if single; or \$155,650 if married filing separately.

Line 30

If you elect to itemize for state tax or other purposes even though your itemized deductions are less than your standard deduction, check the box on line 30.

Itemized Deductions Worksheet—Line 29

Keep for Your Records



1. Enter the total of the amounts from Schedule A, lines 4, 9, 15, 19, 20, 27, and 28 1.
2. Enter the total of the amount from Schedule A, lines 4, 14, and 20, plus any gambling and casualty or theft losses included on line 28 2.



Be sure your total gambling and casualty or theft losses are clearly identified on the dotted lines next to line 28.

3. Is the amount on line 2 less than the amount on line 1?
 - No.** Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Don't** complete the rest of this worksheet.
 - Yes.** Subtract line 2 from line 1 3.
4. Multiply line 3 by 80% (0.80) 4.
5. Enter the amount from Form 1040, line 38 5.
6. Enter \$311,300 if married filing jointly or qualifying widow(er); \$285,350 if head of household; \$259,400 if single; or \$155,650 if married filing separately 6.
7. Is the amount on line 6 less than the amount on line 5?
 - No.** Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. **Don't** complete the rest of this worksheet.
 - Yes.** Subtract line 6 from line 5 7.
8. Multiply line 7 by 3% (0.03) 8.
9. Enter the **smaller** of line 4 or line 8 9.
10. **Total itemized deductions.** Subtract line 9 from line 1. Enter the result here and on Schedule A, line 29 10.

2016 Optional State Sales Tax Tables

Income At least But less than		Exemptions						Exemptions						Exemptions					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Alabama						Arizona						Arkansas					
		1 4.0000%						2 5.6000%						2 6.5000%					
\$0	\$20,000	223	255	277	294	309	329	231	250	262	271	279	290	314	344	364	378	391	407
\$20,000	\$30,000	337	384	416	441	462	492	378	408	428	444	456	473	500	549	580	604	624	651
\$30,000	\$40,000	397	452	489	518	543	577	460	496	520	538	553	574	602	660	698	727	751	783
\$40,000	\$50,000	449	510	552	584	611	650	532	573	601	622	640	664	690	757	801	834	862	899
\$50,000	\$60,000	496	562	608	643	673	715	598	644	675	699	718	745	771	846	895	932	962	1004
\$60,000	\$70,000	538	609	658	697	729	774	658	709	743	769	790	820	844	926	980	1021	1054	1100
\$70,000	\$80,000	577	653	705	746	780	828	715	770	806	834	857	889	912	1001	1059	1104	1140	1189
\$80,000	\$90,000	613	693	748	792	827	878	768	827	866	896	921	955	976	1072	1134	1181	1220	1273
\$90,000	\$100,000	647	732	789	835	872	925	818	881	923	955	981	1017	1037	1138	1204	1255	1296	1352
\$100,000	\$120,000	693	782	844	892	932	988	887	954	999	1034	1062	1101	1118	1228	1299	1353	1398	1459
\$120,000	\$140,000	753	849	915	966	1009	1070	977	1051	1100	1138	1169	1212	1225	1345	1423	1483	1532	1599
\$140,000	\$160,000	808	910	980	1036	1081	1146	1062	1142	1195	1236	1270	1317	1325	1455	1540	1605	1657	1730
\$160,000	\$180,000	860	967	1041	1100	1148	1217	1141	1227	1284	1328	1364	1414	1418	1558	1649	1718	1774	1852
\$180,000	\$200,000	908	1021	1099	1160	1211	1283	1217	1308	1369	1416	1454	1507	1507	1656	1752	1826	1886	1969
\$200,000	\$225,000	959	1077	1159	1223	1277	1352	1297	1394	1458	1508	1549	1605	1600	1758	1861	1939	2003	2091
\$225,000	\$250,000	1014	1138	1223	1291	1347	1426	1383	1486	1555	1608	1651	1712	1701	1868	1978	2061	2129	2223
\$250,000	\$275,000	1065	1195	1284	1355	1413	1496	1465	1574	1647	1703	1749	1812	1796	1973	2089	2177	2249	2348
\$275,000	\$300,000	1114	1249	1342	1415	1477	1563	1545	1659	1736	1794	1843	1910	1887	2074	2196	2288	2364	2468
\$300,000	or more	1409	1573	1687	1777	1852	1958	2027	2176	2275	2351	2413	2500	2439	2681	2839	2959	3057	3192
		California						Colorado						Connecticut					
		3 7.5000%						2 2.9000%						4 6.3500%					
\$0	\$20,000	292	312	326	336	345	357	113	121	127	131	134	138	272	293	307	317	325	337
\$20,000	\$30,000	481	514	536	553	567	586	183	195	203	209	214	221	440	475	497	514	528	547
\$30,000	\$40,000	585	626	653	673	690	713	220	235	245	252	258	266	532	574	602	622	639	662
\$40,000	\$50,000	678	725	756	779	799	825	253	270	281	290	296	306	613	662	694	718	737	763
\$50,000	\$60,000	763	815	850	876	898	928	284	302	314	324	331	342	687	742	778	804	826	856
\$60,000	\$70,000	841	899	936	966	989	1022	311	331	345	355	363	375	754	815	854	884	908	941
\$70,000	\$80,000	915	976	1018	1049	1075	1110	337	359	373	384	393	405	817	884	926	958	984	1020
\$80,000	\$90,000	984	1050	1094	1128	1155	1194	361	384	399	411	421	434	877	948	994	1028	1056	1095
\$90,000	\$100,000	1049	1120	1166	1202	1232	1273	384	408	425	437	447	461	933	1009	1058	1094	1124	1165
\$100,000	\$120,000	1137	1214	1264	1303	1335	1379	415	441	458	472	483	498	1008	1091	1144	1184	1216	1260
\$120,000	\$140,000	1254	1338	1394	1436	1471	1520	456	484	503	517	529	546	1108	1199	1257	1301	1337	1386
\$140,000	\$160,000	1365	1455	1516	1562	1600	1652	494	524	545	560	573	591	1202	1300	1364	1412	1451	1504
\$160,000	\$180,000	1468	1565	1630	1679	1720	1776	530	562	584	600	614	633	1289	1395	1464	1515	1557	1614
\$180,000	\$200,000	1567	1670	1739	1792	1835	1895	564	598	621	639	653	673	1373	1486	1559	1614	1658	1719
\$200,000	\$225,000	1671	1781	1854	1910	1956	2020	600	636	660	679	694	715	1461	1581	1659	1717	1765	1830
\$225,000	\$250,000	1783	1900	1978	2038	2087	2155	638	676	702	722	738	761	1555	1684	1767	1829	1880	1949
\$250,000	\$275,000	1891	2015	2097	2160	2212	2284	675	715	742	763	780	804	1645	1782	1870	1936	1989	2063
\$275,000	\$300,000	1994	2125	2211	2278	2332	2408	710	752	781	802	820	845	1732	1876	1969	2038	2095	2172
\$300,000	or more	2626	2795	2907	2994	3065	3164	924	977	1013	1041	1064	1095	2258	2447	2568	2660	2734	2836
		District of Columbia						Florida						Georgia					
		4 5.7500%						1 6.0000%						2 4.0000%					
\$0	\$20,000	171	184	194	201	207	216	254	272	284	293	301	311	155	167	175	181	186	193
\$20,000	\$30,000	284	307	323	335	345	360	418	447	467	482	494	510	251	270	282	292	299	310
\$30,000	\$40,000	348	376	395	410	422	440	509	544	568	586	600	621	304	326	341	352	361	374
\$40,000	\$50,000	404	437	459	476	491	511	589	630	657	678	695	718	350	375	392	405	415	430
\$50,000	\$60,000	456	493	518	537	553	576	662	708	739	762	781	807	392	420	439	453	465	481
\$60,000	\$70,000	504	544	572	593	611	637	730	780	814	839	860	889	431	461	482	497	510	528
\$70,000	\$80,000	549	592	622	646	666	693	793	848	884	912	934	966	467	500	521	538	552	571
\$80,000	\$90,000	591	638	670	696	717	747	852	911	950	980	1004	1038	501	536	559	577	592	612
\$90,000	\$100,000	631	681	716	743	766	797	909	972	1013	1045	1071	1106	533	570	595	614	629	651
\$100,000	\$120,000	686	740	778	807	832	866	985	1053	1098	1132	1160	1199	576	616	642	663	680	703
\$120,000	\$140,000	758	818	859	892	919	957	1085	1160	1210	1247	1278	1321	633	676	705	728	746	771
\$140,000	\$160,000	826	891	936	972	1001	1043	1180	1261	1315	1356	1390	1436	687	733	765	789	808	836
\$160,000	\$180,000	889	960	1009	1047	1079	1123	1269	1356	1414	1458	1494	1543	737	786	820	845	867	896
\$180,000	\$200,000	951	1026	1078	1119	1153	1200	1354	1447	1508	1555	1593	1646	784	837	872	900	922	953
\$200,000	\$225,000	1015	1095	1151	1195	1231	1282	1443	1542	1607	1657	1698	1755	835	890	928	957	980	1013
\$225,000	\$250,000	1085	1171	1230	1277	1315	1370	1540	1645	1715	1768	1812	1872	889	948	988	1018	1043	1078
\$250,000	\$275,000	1152	1243	1306	1355	1396	1454	1632	1743	1817	1873	1920	1983	940	1003	1044	1077	1103	1140
\$275,000	\$300,000	1216	1312	1379	1431	1474	1535	1721	1838	1916	1975	2024	2091	990	1055	1099	1133	1161	1199
\$300,000	or more	1610	1737	1825	1894	1951	2032	2261	2415	2516	2594	2657	2745	1291	1374	1430	1473	1509	1558
		Hawaii						Idaho						Illinois					
		1,6 4.0000%						1 6.0000%						2 6.2500%					
\$0	\$20,000	263	298	322	340	355	376	338	385	417	442	463	493	241	262	276	287	296	309
\$20,000	\$30,000	402	456	492	520	543	575	514	584	631	668	699	742	386	418	440	457	471	490
\$30,000	\$40,000	476	540	582	615	642	680	607	688	743	787	822	873	466	503	529	549	566	589
\$40,000	\$50,000	540	612	660	697	728	770	688	778	840	889	929	985	535	578	607	630	649	675
\$50,000	\$60,000	597	677	730	770	804	851	760	859	927	980	1024	1086	599	646	678	703	724	753
\$60,000	\$70,000	649	735	793	837	873	924	826	932	1005	1062	1110	1177	657	708	743	770	793	825
\$70,000	\$80,000	696	789	851	898														

Income At least But less than Income	Exemptions						Exemptions						Exemptions					
	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
	Indiana						Iowa						Kansas					
				4	7.0000%					1	6.0000%				1	6.5000%		
\$0	294	318	334	345	355	368	268	292	308	320	330	343	394	454	494	525	551	588
\$20,000	464	502	526	544	559	580	433	473	499	518	534	557	597	686	747	793	832	887
\$30,000	555	600	630	651	669	694	523	572	603	627	646	673	703	808	879	934	979	1044
\$40,000	635	687	720	745	765	793	602	658	695	723	745	776	795	913	992	1054	1106	1178
\$50,000	707	764	802	830	852	883	675	738	778	810	835	870	877	1006	1094	1162	1219	1298
\$60,000	773	835	876	906	931	965	741	810	855	889	917	955	951	1091	1186	1260	1321	1407
\$70,000	834	901	945	978	1005	1041	802	878	926	964	994	1036	1019	1169	1270	1349	1415	1507
\$80,000	891	963	1010	1045	1073	1113	860	941	994	1034	1066	1111	1082	1241	1349	1433	1502	1600
\$90,000	944	1021	1071	1108	1138	1180	915	1001	1057	1100	1134	1182	1142	1309	1423	1511	1584	1687
\$100,000	1016	1099	1152	1193	1225	1270	989	1082	1143	1189	1227	1278	1221	1400	1521	1615	1694	1803
\$120,000	1111	1201	1260	1304	1339	1388	1086	1189	1256	1307	1348	1405	1324	1518	1649	1751	1836	1955
\$140,000	1200	1297	1360	1408	1446	1499	1178	1289	1362	1417	1462	1524	1420	1628	1768	1877	1968	2095
\$160,000	1282	1386	1453	1504	1545	1602	1263	1383	1461	1520	1569	1635	1509	1729	1878	1994	2090	2225
\$180,000	1360	1471	1542	1596	1640	1700	1344	1473	1556	1619	1670	1741	1593	1825	1982	2104	2205	2348
\$200,000	1442	1559	1635	1692	1739	1802	1430	1566	1655	1722	1777	1853	1680	1925	2090	2219	2325	2475
\$225,000	1530	1655	1735	1796	1845	1913	1522	1668	1763	1834	1893	1973	1774	2031	2206	2341	2454	2612
\$250,000	1614	1745	1830	1894	1946	2017	1610	1764	1865	1941	2003	2088	1862	2132	2315	2457	2575	2741
\$275,000	1694	1832	1921	1988	2042	2117	1695	1857	1963	2043	2108	2198	1947	2228	2419	2568	2691	2864
\$300,000 or more	2175	2352	2466	2552	2622	2719	2206	2419	2558	2663	2748	2866	2446	2798	3036	3221	3375	3592
	Kentucky						Louisiana						Maine					
				4	6.0000%					2	4.7514%				4	5.5000%		
\$0	237	255	267	276	284	295	204	219	229	236	243	251	181	194	203	209	215	223
\$20,000	384	413	432	447	459	476	333	358	374	386	397	411	296	316	330	341	350	362
\$30,000	465	499	522	540	555	575	405	435	454	469	481	498	359	383	400	413	423	438
\$40,000	536	576	602	622	639	662	468	502	525	542	556	576	415	443	462	477	489	506
\$50,000	601	645	674	697	715	741	526	564	590	609	625	647	466	497	518	535	548	567
\$60,000	661	709	741	765	786	814	579	621	649	670	687	711	512	547	570	588	603	623
\$70,000	716	768	803	829	851	881	629	674	704	727	746	772	556	593	618	637	653	676
\$80,000	768	824	861	889	913	945	676	724	757	781	801	829	597	637	663	684	701	725
\$90,000	818	877	916	946	971	1005	720	772	806	832	854	883	636	678	707	729	747	772
\$100,000	885	948	990	1023	1049	1086	780	836	873	901	924	956	689	734	765	788	808	835
\$120,000	973	1042	1088	1123	1153	1193	859	920	961	992	1018	1053	759	808	841	867	889	918
\$140,000	1056	1130	1180	1218	1250	1294	933	1000	1044	1078	1105	1144	824	877	913	941	965	997
\$160,000	1133	1213	1266	1307	1341	1387	1003	1074	1122	1158	1187	1229	886	942	981	1011	1035	1070
\$180,000	1207	1292	1348	1391	1427	1477	1069	1145	1196	1234	1266	1310	944	1004	1045	1077	1103	1140
\$200,000	1285	1374	1434	1480	1518	1571	1139	1220	1274	1315	1348	1395	1006	1069	1113	1147	1174	1213
\$225,000	1369	1464	1527	1576	1616	1672	1215	1301	1358	1402	1438	1487	1072	1140	1186	1222	1251	1293
\$250,000	1449	1549	1616	1667	1710	1769	1287	1378	1438	1485	1523	1575	1136	1207	1256	1293	1325	1368
\$275,000	1526	1631	1701	1755	1800	1861	1356	1452	1516	1564	1604	1659	1197	1272	1323	1362	1395	1441
\$300,000 or more	1994	2127	2217	2287	2344	2423	1778	1903	1986	2049	2101	2173	1569	1665	1730	1781	1823	1883
	Maryland						Massachusetts						Michigan					
				4	6.0000%					4	6.2500%				4	6.0000%		
\$0	218	238	251	261	270	282	210	222	229	235	240	247	228	245	257	265	272	282
\$20,000	358	389	410	426	440	459	336	354	365	374	382	392	367	394	412	426	437	453
\$30,000	436	472	498	517	534	557	404	425	439	450	459	471	444	476	497	513	527	545
\$40,000	504	546	575	598	616	643	464	488	503	516	526	540	511	547	571	590	605	627
\$50,000	566	613	646	671	692	721	519	544	562	576	587	602	572	612	639	660	677	700
\$60,000	624	675	711	738	761	793	568	596	615	630	642	659	628	672	701	724	742	768
\$70,000	678	733	771	801	826	861	614	645	665	681	694	712	680	727	759	783	803	831
\$80,000	728	787	828	860	887	924	658	690	712	728	742	762	729	780	813	839	860	890
\$90,000	776	839	883	916	945	984	699	733	756	773	788	809	776	829	865	892	915	946
\$100,000	841	909	956	992	1023	1065	754	790	815	834	850	872	838	895	934	963	987	1021
\$120,000	927	1001	1052	1092	1125	1172	827	866	893	913	930	954	921	983	1025	1057	1083	1120
\$140,000	1008	1088	1143	1186	1222	1273	895	937	966	988	1006	1032	998	1065	1110	1145	1173	1213
\$160,000	1083	1169	1228	1274	1313	1367	958	1003	1034	1057	1077	1104	1071	1142	1190	1227	1257	1299
\$180,000	1156	1246	1309	1358	1399	1457	1019	1066	1098	1123	1144	1173	1140	1215	1266	1305	1337	1382
\$200,000	1232	1328	1394	1447	1490	1552	1082	1132	1166	1193	1214	1245	1212	1292	1346	1387	1421	1469
\$225,000	1314	1416	1487	1542	1589	1654	1151	1203	1239	1267	1290	1323	1291	1375	1432	1476	1512	1562
\$250,000	1393	1500	1575	1634	1682	1751	1216	1271	1309	1338	1362	1396	1365	1454	1514	1560	1598	1651
\$275,000	1468	1581	1660	1721	1773	1845	1278	1336	1375	1406	1432	1467	1437	1530	1593	1641	1681	1736
\$300,000 or more	1929	2074	2175	2255	2321	2414	1655	1728	1778	1816	1849	1894	1872	1990	2069	2131	2182	2253
	Minnesota						Mississippi						Missouri					
				1	6.8750%					2	7.0000%				2	4.2250%		
\$0	271	285	294	301	306	314	438	496	536	566	591	625	174	192	204	214	221	232
\$20,000	440	464	479	491	500	512	669	758	817	863	901	953	281	309	328	343	355	372
\$30,000	533	562	581	595	606	622	79											

Income At least But less than Income	Exemptions							Exemptions							Exemptions						
	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5			
	Nebraska							Nevada							New Jersey						
	1 5.5000%							5 6.8500%							4 7.0000%						
\$0	\$20,000	247	268	282	292	301	312	261	281	294	304	312	323	273	285	293	299	304	311		
\$20,000	\$30,000	398	433	456	473	486	506	421	451	472	487	500	518	448	468	482	492	500	512		
\$30,000	\$40,000	481	523	551	571	588	611	508	544	569	587	602	624	545	570	586	598	608	622		
\$40,000	\$50,000	554	603	634	658	678	704	585	626	654	675	692	716	631	659	678	693	704	721		
\$50,000	\$60,000	620	675	710	737	759	789	655	701	731	755	774	801	709	741	763	779	792	810		
\$60,000	\$70,000	681	741	780	809	833	866	719	769	802	828	849	878	781	817	840	858	872	892		
\$70,000	\$80,000	737	802	845	877	903	939	779	832	868	896	918	950	849	887	912	932	948	969		
\$80,000	\$90,000	790	860	906	940	968	1007	835	892	930	960	984	1017	912	954	981	1002	1019	1042		
\$90,000	\$100,000	840	915	964	1000	1030	1071	888	948	989	1020	1046	1081	972	1017	1046	1068	1086	1111		
\$100,000	\$120,000	908	989	1042	1081	1114	1158	960	1024	1068	1101	1129	1167	1054	1102	1133	1157	1177	1204		
\$120,000	\$140,000	997	1086	1144	1188	1223	1272	1054	1125	1172	1208	1238	1280	1161	1214	1249	1275	1297	1327		
\$140,000	\$160,000	1081	1178	1240	1288	1327	1380	1143	1219	1270	1309	1341	1386	1262	1320	1358	1386	1410	1443		
\$160,000	\$180,000	1159	1263	1330	1381	1423	1480	1226	1306	1361	1403	1437	1485	1357	1419	1460	1491	1516	1551		
\$180,000	\$200,000	1233	1344	1416	1471	1515	1576	1305	1390	1448	1492	1529	1579	1448	1514	1557	1590	1617	1654		
\$200,000	\$225,000	1311	1430	1506	1564	1611	1676	1388	1478	1539	1586	1625	1678	1543	1613	1660	1695	1724	1763		
\$225,000	\$250,000	1396	1522	1604	1666	1716	1785	1477	1573	1637	1687	1728	1785	1646	1721	1771	1808	1839	1881		
\$250,000	\$275,000	1476	1610	1696	1762	1815	1888	1562	1663	1731	1783	1827	1887	1745	1824	1876	1916	1949	1994		
\$275,000	\$300,000	1553	1694	1785	1854	1911	1988	1645	1750	1821	1876	1921	1984	1839	1923	1978	2020	2055	2102		
\$300,000 or more		2020	2205	2325	2415	2488	2589	2141	2275	2366	2435	2493	2573	2416	2526	2598	2654	2699	2761		
	New Mexico							New York							North Carolina						
	1 5.1250%							2 4.0000%							2 4.7500%						
\$0	\$20,000	257	276	289	298	306	316	159	167	173	177	180	185	247	274	292	306	317	333		
\$20,000	\$30,000	409	441	461	476	488	505	260	273	282	289	294	301	385	427	455	477	494	518		
\$30,000	\$40,000	492	530	554	572	587	607	316	332	342	350	357	366	459	509	542	568	588	617		
\$40,000	\$50,000	564	608	636	657	673	697	365	383	395	404	412	422	523	580	618	647	670	703		
\$50,000	\$60,000	630	678	710	733	752	778	409	430	444	454	462	474	580	644	686	718	744	781		
\$60,000	\$70,000	689	743	777	803	823	852	450	473	488	499	509	522	633	702	748	783	811	851		
\$70,000	\$80,000	745	803	840	868	890	921	489	513	529	542	552	566	681	756	805	843	874	916		
\$80,000	\$90,000	797	859	899	929	953	985	525	551	569	582	593	608	727	806	859	899	932	977		
\$90,000	\$100,000	847	912	955	986	1012	1047	559	587	606	620	631	647	769	854	909	952	987	1035		
\$100,000	\$120,000	913	984	1029	1064	1091	1129	605	635	656	671	683	701	827	917	977	1023	1060	1112		
\$120,000	\$140,000	1000	1078	1128	1165	1195	1237	666	699	721	738	752	771	901	1000	1065	1115	1156	1212		
\$140,000	\$160,000	1081	1166	1220	1260	1293	1338	723	760	783	802	817	837	971	1078	1148	1202	1245	1306		
\$160,000	\$180,000	1157	1248	1306	1349	1384	1432	777	816	841	861	877	899	1036	1150	1225	1282	1329	1393		
\$180,000	\$200,000	1230	1326	1388	1434	1471	1522	828	869	897	918	935	958	1098	1218	1297	1358	1407	1476		
\$200,000	\$225,000	1306	1408	1473	1522	1562	1616	882	926	955	977	996	1021	1162	1290	1373	1437	1490	1562		
\$225,000	\$250,000	1387	1496	1566	1618	1660	1718	940	987	1018	1042	1061	1088	1231	1366	1455	1523	1578	1655		
\$250,000	\$275,000	1465	1580	1653	1709	1753	1814	995	1045	1078	1103	1124	1152	1297	1439	1532	1604	1662	1743		
\$275,000	\$300,000	1539	1660	1738	1796	1843	1907	1049	1101	1136	1162	1184	1214	1360	1509	1606	1681	1743	1828		
\$300,000 or more		1988	2145	2245	2320	2381	2464	1373	1441	1486	1521	1549	1588	1735	1924	2049	2145	2223	2331		
	North Dakota							Ohio							Oklahoma						
	1 5.0000%							1 5.7500%							1 4.5000%						
\$0	\$20,000	183	200	212	221	229	239	248	266	278	287	294	304	252	285	308	326	341	362		
\$20,000	\$30,000	295	322	340	355	367	383	403	432	451	466	477	494	392	443	478	505	528	559		
\$30,000	\$40,000	357	389	411	428	442	462	488	523	546	564	578	598	468	528	568	600	627	664		
\$40,000	\$50,000	411	447	472	492	508	531	564	604	630	650	667	690	533	601	647	683	713	755		
\$50,000	\$60,000	461	501	528	550	568	593	632	677	707	729	748	773	592	667	718	757	790	837		
\$60,000	\$70,000	506	549	580	603	623	650	695	744	777	801	822	849	646	727	782	825	861	911		
\$70,000	\$80,000	548	595	627	653	674	704	754	807	842	869	891	921	696	782	841	887	926	980		
\$80,000	\$90,000	588	638	672	699	722	754	810	866	904	932	956	988	743	834	897	946	987	1044		
\$90,000	\$100,000	626	678	715	743	767	801	862	922	962	992	1017	1052	787	883	949	1001	1044	1104		
\$100,000	\$120,000	676	733	772	803	828	864	933	998	1041	1073	1100	1137	846	949	1020	1075	1121	1185		
\$120,000	\$140,000	743	805	847	881	909	948	1026	1097	1144	1180	1209	1250	924	1035	1101	1171	1221	1291		
\$140,000	\$160,000	806	872	918	954	984	1027	1114	1191	1242	1281	1312	1357	996	1115	1197	1261	1315	1390		
\$160,000	\$180,000	865	935	984	1023	1055	1100	1196	1278	1333	1374	1409	1456	1064	1190	1277	1345	1402	1481		
\$180,000	\$200,000	921	995	1047	1088	1122	1170	1274	1362	1420	1464	1500	1551	1128	1261	1353	1424	1484	1568		
\$200,000	\$225,000	980	1059	1113	1156	1192	1243	1356	1449	1511	1558	1597	1650	1195	1335	1432	1507	1570	1659		
\$225,000	\$250,000	1044	1127	1185	1230	1269	1322	1445	1544	1610	1660	1701	1758	1267	1415	1517	1596	1663	1756		
\$250,000	\$275,000	1104	1192	1253	1301	1341	1397	1530	1635	1704	1757	1800	1860	1335	1490	1597	1681	1750	1849		
\$275,000	\$300,000	1163	1254	1318	1368	1410	1470	1612	1721	1794	1850	1895	1958	1401	1563	1674	1762	1834	1937		
\$300,000 or more		1516	1632	1713	1777	1831	1907	2106	2248	2343	2415	2474	2555	1794	1996	2136	2245	2336	2465		
	Pennsylvania							Rhode Island							South Carolina						
	1 6.0000%							4 7.0000%							2 6.0000%						
\$0	\$20,000	214	228	237	244	250	258	283	301	312	321	328	337	263	283	296	306	314	324		
\$20,000	\$30,000	346	368	383	394	404	417	448	477	495	509	520	535	421	454	475	490	503	520		
\$30,000	\$40,000	419	445	463	476	487	503	538	572	594	610	624	642	507	546	572	591	606	627		
\$40,000	\$50,000	482	512	533	548	561	579	616	655	680	699	715	736	583	628	657	679	696	721		
\$50,000	\$60,000	540	574	596	614	628	648	686	730	759	780	797	821	651	702	734	759	778	806		
\$60,000	\$70,000	593	630	654	674	689	711	751	799	830	853	872	898	713	769	805	832	853	883		
\$70,000	\$80																				

Income At least But less than	Exemptions							Exemptions							Exemptions						
	1	2	3	4	5	Over 5		1	2	3	4	5	Over 5		1	2	3	4	5	Over 5	
Income	South Dakota							Tennessee							Texas						
				1	4.2923%						2	7.0000%						1	6.2500%		
\$0	\$20,000	269	307	332	352	368	391	384	429	459	483	502	529	276	303	321	334	345	345	360	
\$20,000	\$30,000	412	469	508	537	562	596	602	671	718	754	784	826	445	489	518	540	558	558	583	
\$30,000	\$40,000	487	555	600	635	664	704	719	801	857	899	935	984	537	590	625	652	674	674	704	
\$40,000	\$50,000	552	628	679	719	752	797	821	915	977	1026	1066	1122	618	680	720	751	777	777	812	
\$50,000	\$60,000	610	694	751	794	830	881	914	1017	1086	1140	1184	1246	691	761	806	841	870	870	909	
\$60,000	\$70,000	663	754	815	863	902	956	998	1110	1185	1243	1291	1359	759	835	885	924	955	955	998	
\$70,000	\$80,000	711	809	875	926	967	1026	1076	1196	1277	1339	1391	1463	821	905	959	1001	1035	1035	1082	
\$80,000	\$90,000	757	861	930	984	1029	1091	1149	1277	1363	1429	1484	1561	881	970	1028	1073	1109	1109	1160	
\$90,000	\$100,000	799	909	983	1039	1086	1152	1218	1353	1444	1514	1572	1653	936	1032	1094	1141	1180	1180	1234	
\$100,000	\$120,000	856	973	1052	1113	1163	1233	1310	1455	1552	1628	1690	1777	1012	1115	1182	1234	1276	1276	1334	
\$120,000	\$140,000	930	1057	1143	1209	1263	1340	1431	1588	1694	1776	1844	1939	1111	1224	1298	1355	1401	1401	1465	
\$140,000	\$160,000	999	1136	1227	1298	1357	1438	1545	1714	1827	1915	1988	2090	1204	1327	1408	1469	1519	1519	1589	
\$160,000	\$180,000	1063	1208	1305	1381	1443	1530	1650	1830	1951	2044	2122	2230	1291	1423	1510	1576	1630	1630	1704	
\$180,000	\$200,000	1123	1277	1379	1459	1524	1616	1751	1940	2068	2167	2249	2363	1373	1514	1607	1677	1735	1735	1815	
\$200,000	\$225,000	1186	1348	1456	1540	1609	1706	1856	2056	2191	2295	2382	2503	1460	1610	1709	1784	1845	1845	1930	
\$225,000	\$250,000	1254	1425	1539	1628	1701	1803	1969	2180	2323	2433	2525	2653	1554	1714	1819	1899	1965	1965	2055	
\$250,000	\$275,000	1318	1497	1617	1710	1787	1894	2076	2298	2448	2564	2660	2794	1643	1813	1924	2009	2078	2078	2174	
\$275,000	\$300,000	1379	1566	1692	1789	1869	1981	2178	2411	2568	2689	2790	2930	1729	1908	2025	2114	2187	2187	2288	
\$300,000 or more		1741	1976	2134	2256	2357	2498	2795	3088	3286	3440	3567	3745	2248	2482	2636	2753	2848	2848	2980	
Income	Utah							Vermont							Virginia						
				2	4.7000%						1	6.0000%					2	4.3000%			
\$0	\$20,000	249	277	296	311	323	340	163	169	173	175	178	181	181	199	211	221	228	228	239	
\$20,000	\$30,000	392	436	466	489	507	533	259	269	275	280	284	289	287	314	333	348	360	360	376	
\$30,000	\$40,000	470	522	557	584	606	637	312	323	331	336	341	348	344	377	399	416	430	430	450	
\$40,000	\$50,000	537	596	636	667	692	728	357	371	379	386	392	399	394	431	457	476	492	492	515	
\$50,000	\$60,000	599	664	708	742	770	809	399	414	424	431	437	446	440	481	509	530	548	548	573	
\$60,000	\$70,000	654	725	773	810	841	883	436	453	464	472	479	488	481	526	556	579	599	599	626	
\$70,000	\$80,000	706	782	834	874	906	952	472	490	502	511	518	528	520	568	600	625	646	646	675	
\$80,000	\$90,000	754	836	891	933	968	1017	504	524	537	546	554	565	556	607	641	668	690	690	721	
\$90,000	\$100,000	800	886	944	989	1026	1078	536	557	570	580	589	600	590	644	680	709	732	732	765	
\$100,000	\$120,000	862	954	1016	1064	1104	1159	577	600	615	626	635	648	636	694	733	763	788	788	823	
\$120,000	\$140,000	942	1043	1110	1162	1206	1266	632	657	674	686	696	710	697	759	802	834	862	862	900	
\$140,000	\$160,000	1018	1126	1198	1255	1301	1366	684	711	729	742	753	768	754	821	866	901	931	931	972	
\$160,000	\$180,000	1088	1203	1280	1340	1390	1459	732	761	780	795	806	822	806	878	926	964	995	995	1038	
\$180,000	\$200,000	1155	1276	1358	1421	1474	1547	778	809	829	845	857	874	857	932	983	1023	1056	1056	1102	
\$200,000	\$225,000	1225	1353	1440	1507	1562	1639	826	859	881	897	910	928	910	989	1043	1085	1120	1120	1168	
\$225,000	\$250,000	1300	1436	1527	1598	1657	1739	877	913	936	953	968	987	967	1050	1107	1152	1188	1188	1240	
\$250,000	\$275,000	1372	1514	1611	1685	1747	1833	926	964	988	1007	1022	1043	1021	1109	1168	1215	1254	1254	1308	
\$275,000	\$300,000	1440	1590	1690	1768	1833	1923	973	1013	1039	1058	1074	1096	1073	1165	1227	1276	1316	1316	1373	
\$300,000 or more		1853	2042	2170	2268	2350	2465	1257	1309	1343	1369	1390	1418	1386	1501	1580	1642	1693	1693	1764	
Income	Washington							West Virginia							Wisconsin						
				1	6.5000%						1	6.0000%					1	5.0000%			
\$0	\$20,000	280	304	320	333	343	357	269	293	309	321	331	345	228	246	258	266	274	274	283	
\$20,000	\$30,000	457	496	523	543	559	582	434	474	501	520	537	559	367	396	416	430	442	442	458	
\$30,000	\$40,000	554	602	634	658	678	706	525	573	605	630	649	676	443	479	502	520	534	534	553	
\$40,000	\$50,000	641	695	732	760	783	815	604	661	698	726	748	780	509	551	578	598	615	615	637	
\$50,000	\$60,000	719	781	821	853	879	915	677	740	782	813	839	874	570	617	647	670	688	688	714	
\$60,000	\$70,000	791	859	904	938	966	1006	743	813	859	893	921	960	625	677	710	735	756	756	784	
\$70,000	\$80,000	859	932	980	1018	1048	1091	805	881	930	968	999	1041	677	733	769	797	819	819	849	
\$80,000	\$90,000	922	1000	1052	1093	1125	1171	863	945	998	1038	1071	1117	726	786	825	854	878	878	910	
\$90,000	\$100,000	983	1066	1121	1164	1199	1247	918	1005	1062	1105	1140	1188	772	836	877	908	934	934	968	
\$100,000	\$120,000	1064	1153	1213	1259	1297	1350	992	1087	1148	1195	1233	1285	834	903	948	982	1009	1009	1046	
\$120,000	\$140,000	1171	1269	1335	1385	1427	1485	1090	1194	1261	1313	1355	1412	915	992	1041	1078	1108	1108	1149	
\$140,000	\$160,000	1272	1379	1450	1504	1550	1612	1182	1295	1368	1424	1470	1532	992	1075	1128	1169	1201	1201	1246	
\$160,000	\$180,000	1366	1480	1557	1616	1664	1731	1268	1389	1468	1528	1577	1644	1064	1153	1210	1253	1288	1288	1336	
\$180,000	\$200,000	1456	1578	1659	1722	1773	1845	1349	1479	1563	1627	1679	1751	1132	1227	1288	1334	1371	1371	1423	
\$200,000	\$225,000	1551	1680	1767	1833	1888	1964	1435	1573	1663	1731	1787	1863	1203	1304	1370	1419	1458	1458	1513	
\$225,000	\$250,000	1654	1791	1883	1954	2012	2093	1528	1675	1771	1844	1903	1985	1281	1388	1458	1510	1553	1553	1611	
\$250,000	\$275,0																				

Which Optional Local Sales Tax Table Should I Use?

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alaska	Any locality	C
Arizona	Mesa, Phoenix	A
	Chandler, Glendale, Gilbert, Peoria, Scottsdale, Tempe, Tucson, Yuma, or any other locality	B
Arkansas	Any Locality	B
Colorado	Adams County, Arapahoe County, Boulder County, Centennial, Colorado Springs, Denver City/Denver County, El Paso County, Larimer County, Pueblo County, or any other locality	A
	Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, or Pueblo City	B
	Arvada, Thornton, or Westminster	C
Georgia	Any locality	B
Illinois	Aurora, Elgin, or Waukegan	B
	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Joliet, Palatine, Peoria, Schaumburg, Skokie, Springfield, or any other locality	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, East Baton Rouge Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St Tammany Parish, Tangipahoa Parish, or Terrebonne Parish	C
	Calcasieu Parish or any other locality	B
Mississippi	City of Jackson only	A
	City of Tupelo only	B
Missouri	Any locality	B
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Westchester, Wyoming, or Yates Cities: Olean, Salamanca, Auburn, Gloversville, Johnstown, Oneida (Madison County), Rome, Utica, Oswego, Saratoga Springs, Ithaca, Glens Falls, Mount Vernon, New Rochelle, White Plains, Yonkers	B
	Counties: Chautauqua, Chenango, Columbia, Columbia, Delaware, Greene, Hamilton, Tioga, Wayne Cities: New York or Norwich (Chenango County)	A
	Any other locality	D*
North Carolina	Any locality	A
South Carolina	Aiken County, Anderson County, Bamberg County, Charleston County, Cherokee County, Chesterfield County, Colleton County, Darlington County, Dillon County, Florence County, Georgetown County, Hampton County, Horry County, Jasper County, Lee County, Lexington County, Marion County, Marlboro County, Newberry County, Orangeburg County, York County, or any other locality	B
Tennessee	Any locality	B
Utah	Any locality	A
Virginia	Any locality	B

* Note: Local Table D is just 25% of the NY State table.

2016 Optional Local Sales Tax Tables

Income		Exemptions						Exemptions						Exemptions						Exemptions																	
		1						2						3						4						5						Over 5					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5						
At least	But less than	Local Table A						Local Table B						Local Table C						Local Table D																	
\$0	\$20,000	37	40	42	43	44	46	48	54	58	61	63	67	60	68	73	77	80	85	40	42	43	44	45	46	65	68	71	72	74	75						
20,000	30,000	60	64	67	69	71	73	75	83	89	94	98	103	92	104	112	118	123	130	65	68	71	72	74	75	89	93	96	98	100	102						
30,000	40,000	72	77	81	83	86	88	89	99	106	111	116	122	110	123	132	140	145	154	79	83	86	88	89	92	101	103	106	108	110	112						
40,000	50,000	83	89	93	96	98	102	101	113	121	127	132	139	124	140	150	158	165	174	91	96	99	101	103	106	111	114	116	118	120	122						
50,000	60,000	93	100	104	107	110	114	112	125	134	140	146	153	138	155	166	175	182	193	102	108	111	114	116	119	121	125	127	129	131	133						
60,000	70,000	103	110	114	118	121	125	123	136	146	153	159	167	150	168	181	190	198	209	113	118	122	125	127	131	131	135	137	139	141	143						
70,000	80,000	111	119	124	127	131	135	132	147	157	164	171	180	161	181	194	204	213	225	122	128	132	136	138	142	141	145	147	149	151	153						
80,000	90,000	119	127	133	137	140	145	141	156	167	175	182	191	172	193	207	218	227	239	131	138	142	146	148	152	153	157	159	161	163	165						
90,000	100,000	127	135	141	145	149	154	149	165	177	185	192	202	182	204	218	230	239	253	140	147	152	155	158	162	165	169	171	173	175	177						
100,000	120,000	137	146	152	157	161	166	160	178	190	199	206	217	195	218	234	246	256	271	151	159	164	168	171	175	177	181	183	185	187	189						
120,000	140,000	151	160	167	172	176	182	174	194	206	216	225	236	212	238	255	268	279	294	167	175	180	185	188	193	189	193	195	197	199	201						
140,000	160,000	163	174	181	187	191	198	188	208	222	233	242	254	228	255	274	288	300	316	181	190	196	201	204	209	201	205	207	209	211	213						
160,000	180,000	175	187	194	200	205	212	200	222	237	248	258	271	243	272	291	307	319	336	194	204	210	215	219	225	213	217	219	221	223	225						
180,000	200,000	187	199	207	213	218	225	212	235	251	263	273	287	257	288	308	324	337	356	207	217	224	230	234	240	225	229	231	233	235	237						
200,000	225,000	198	211	220	226	232	239	225	249	265	278	289	303	272	304	326	343	356	376	221	232	239	244	249	255	237	241	243	245	247	249						
225,000	250,000	211	225	234	241	247	255	238	264	281	294	305	321	288	322	345	362	377	397	235	247	255	261	265	272	245	249	251	253	255	257						
250,000	275,000	224	238	247	255	261	269	251	278	296	310	321	338	303	338	362	381	396	418	249	261	270	276	281	288	255	259	261	263	265	267						
275,000	300,000	235	250	260	268	274	283	263	291	310	325	337	354	317	354	379	399	415	437	262	275	284	291	296	304	263	267	269	271	273	275						
300,000	or more	307	325	338	348	356	368	336	371	394	413	428	449	403	449	481	505	525	553	343	360	372	380	387	397	275	279	281	283	285	287						