



# 2018 Instructions for Schedule A

(Rev. February 2020)

## 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 amounts you paid for certain taxes, interest, contributions, and other expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2018, 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](https://www.irs.gov/ScheduleA).

## What's New

**Retroactive legislation.** These instructions have been revised to reflect changes made by the Taxpayer Certainty and Disaster Tax Relief Act of 2019. The 2018 Schedule A (Form 1040) was also revised to reflect changes due to this act. Use these instructions with the most recent version of the 2018 Schedule A (Form 1040). Visit [IRS.gov/formspubs](https://www.irs.gov/formspubs) and [IRS.gov/LatestForms](https://www.irs.gov/LatestForms) to make sure you have the latest version of forms, instructions, and publications.

**Mortgage insurance premiums.** The deduction for mortgage insurance premiums was retroactively extended by the Taxpayer Certainty and Disaster Tax Relief Act of 2019. You may be able to claim the deduction for amounts paid or accrued in 2018. See [Line 8d](#) for more information.

**Qualified charitable contributions.** A temporary increase in the adjusted gross income limitation on deducting certain qualified charitable contributions was retroactively extended to payments

made in 2018 for relief efforts in certain federally declared disaster areas by the Taxpayer Certainty and Disaster Tax Relief Act of 2019. See Pub. 526 for more information.

**Charitable contribution deduction.** Generally, your charitable contribution deduction must be reduced to the extent you receive a state or local tax credit in return for your contribution. However, certain payments made in 2018 may qualify for safe harbor rules that allow the disallowed amount to be treated as a state or local tax payment. See Notice 2019-12 at [IRS.gov/irb/2019-27\\_IRB#NOT-2019-12](https://www.irs.gov/irb/2019-27_IRB#NOT-2019-12) for more information.

**Overall limitation on itemized deductions no longer applies.** There is no longer an overall limitation on itemized deductions based on your adjusted gross income; however, there may be other limitations that impact the amount of itemized deductions you can claim on Schedule A.

**Limitation on the deduction for state and local taxes.** You can't deduct more than \$10,000 (\$5,000 if married filing separate) of your total state and local taxes, including income taxes (or general sales taxes, if elected instead of income taxes), real estate taxes, and personal property taxes. See [Line 5](#) for more information.

**No deduction for foreign taxes paid for real estate.** You can no longer de-

duct foreign taxes you paid on real estate.

**Limitation on deduction for home mortgage interest.** You may be able to deduct mortgage interest only on the first \$750,000 (\$375,000 if married filing separately) of indebtedness. Higher limitations apply if you are deducting mortgage interest from indebtedness incurred on or before December 15, 2017. See [Line 8](#) for more information.

**No deduction for home equity loan interest.** No matter when the indebtedness was incurred, you can no longer deduct the interest from a loan secured by your home to the extent the loan proceeds weren't used to buy, build, or improve your home. See [Line 8](#) for more information.

**No miscellaneous itemized deductions allowed.** You can no longer claim any miscellaneous itemized deductions, including the deduction for unreimbursed job expenses. Miscellaneous itemized deductions are those deductions that would have been subject to the 2 percent of adjusted gross income limitation. See [Line 16](#), later, for a list of other itemized deductions you can still claim in addition to the ones claimed using lines 1 through 15.

**Limitation on the deduction for casualty and theft losses.** You can no longer deduct a personal casualty or theft loss unless the loss is from a federally declared disaster.

**Higher limitation threshold for certain charitable contributions.** For most gifts by cash or check, the total amount of such contributions that can be deducted is now limited to 60% of your contributions base, instead of 50%. See Pub. 526 for more information.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons increased to 18 cents a mile. The 2018 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 can deduct only the part of your medical and dental expenses that exceeds 7.5% of the amount of your adjusted gross income on Form 1040, line 7.



*If you received a distribution from a health savings account or a medical savings account in 2018, see Pub. 969 to figure your deduction.*

**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.

**More information.** Pub. 502 discusses the types of expenses you can and can't deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.

### 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 Schedule 1 (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 2018, 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 provided by a physician in a hospital or a medical care facility related to a hospital, provided there was no sig-

nificant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each person who meets the requirements in Pub. 502 under *Lodging*.

- 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 18 cents a mile. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

**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 2018, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2018, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 420
41–50	\$ 780
51–60	\$ 1,560
61–70	\$ 4,160
71 or older	\$ 5,200

### 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.



*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. However, if you claimed the self-employed health insurance deduction on Schedule 1 (Form 1040), line 29, reduce the premiums by the amount on line 29.*



*If, during 2018, 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 or on Form 14095 (The Health Coverage Tax Credit (HCTC) Reimbursement Request Form).
- Any qualified health insurance coverage premiums you paid to "U.S. Treasury-HCTC" 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 (Health Coverage Tax Credit (HCTC) Advance Payments).

**Whose medical and dental expenses can you include?** You can include medical and dental bills you paid in 2018 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. See *Child of divorced or separated parents* in Pub. 502 for more information.
- Any person you could have claimed as a dependent on your return except that person received \$4,150 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 2018 return.

**Example.** You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,150 in 2018. You can include on line 1 any medical and dental expenses you paid in 2018 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 2018 for medical or dental expenses you paid in 2018, reduce your 2018 expenses by this amount. If you received a reimbursement in 2018 for prior year medical or dental expenses, don't reduce your 2018

expenses by this amount. However, if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Schedule 1 (Form 1040), line 21. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** You can't deduct amounts that have already been excluded from your income; so, 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.

## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RTTA) taxes.
- Customs duties.
- Federal estate and gift taxes. However, see [Line 16](#), later, if you had income in respect of a decedent.
- 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 (for example, marriage, driver's, and pet).
- Foreign personal or real property taxes.

## Line 5

The deduction for state and local taxes is limited to \$10,000 (\$5,000 if married filing married separately). State and local taxes are the taxes that you include on lines 5a, 5b, and 5c.

Include taxes imposed by a U.S. possession with your state and local taxes on lines 5a, 5b, and 5c. However, don't include any U.S. possession taxes you paid that are allocable to excluded income.



*You may want to take a credit for U.S. possession tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 48, for details.*

## Line 5a



*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 don't elect to deduct general sales taxes, include on line 5a the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2018. 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 2018 for a prior year, such as taxes paid with your 2017 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2018, including any part of a prior year refund that you chose to have credited to your 2018 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 2018, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2018. Instead, see the instructions for Schedule 1 (Form 1040), line 10.

### State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes instead of income taxes, you **must** check the box on line 5a. To figure your state and local general sales tax 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 2018 if the tax rate was the same as the general sales tax rate.

**Food, clothing, and medical supplies.** Sales taxes on food, clothing, and medical supplies are deductible as a general sales tax even if the tax rate was less than the general sales tax rate.

**Motor vehicles.** Sales taxes on motor vehicles are deductible as a general sales tax even if the tax rate was different than the general sales tax rate. However, if you paid sales tax on a motor vehicle at a rate higher than the general sales tax, you can deduct only the amount of the tax that you would have paid at the general sales tax rate on that vehicle. Include any state and local general sales taxes paid for a leased motor vehicle.

Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles.



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

**Trade or business items.** Don't include sales taxes paid on items used in your trade or business. Instead, go to the instructions for the form you are using to report business income and expenses to see if you can deduct these taxes.

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2018 for amounts paid in 2018, reduce your **actual** 2018 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2018 for prior year purchases, don't reduce your 2018 state and local general sales taxes by this amount. However, 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 Schedule 1 (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 2018 Optional State

Sales Tax Table and the 2018 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](http://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 2018, enter the applicable amount, based on your 2018 income and family size, from the 2018 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 2018 income. If married filing separately, don't include your spouse's income.

**Note.** The family size column refers to the number of dependents listed on page 1 of Form 1040 (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**Income.** Your 2018 income is the amount shown on your Form 1040, line 7, **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.

# State and Local General Sales Tax Deduction Worksheet—Line 5a



Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).

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

- Lived in more than one state during 2018, or
- Had any **nontaxable** income in 2018.

1. Enter your **state** general sales taxes from the 2018 Optional State Sales Tax Table ..... 1. \$ \_\_\_\_\_

**Next.** If, for all of 2018, 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 2018?

- No. Enter -0-.
- Yes. Enter your base **local** general sales taxes from the 2018 Optional Local Sales Tax Tables. } ..... 2. \$ \_\_\_\_\_

3. Did your locality impose a **local** general sales tax in 2018? 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 2018, 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. } ..... 6. \$ \_\_\_\_\_
- Yes. Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2018, see the instructions for line 6 of the worksheet.

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 5a. Be sure to check the **box** on that line ..... 8. \$ \_\_\_\_\_

- Public assistance payments.

**What if you lived in more than one state?** If you lived in more than one state during 2018, use the following steps to figure the amount to put on line 1 of the worksheet.

1. Look up the table amount for each state using the rules stated earlier. (If there is no table for a state, the table amount for that state is considered to be zero.)

2. Multiply the table amount of each state by a fraction, the numerator of which is the number of days you lived in the state during 2018 and the denominator of which is the total number of days in the year (365).

3. If you also lived in a locality during 2018 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2018 (243 days), and in State B from September 1 through December 31, 2018 (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:	$\$500 \times 243/365 =$	\$333
State B:	$\$400 \times 122/365 =$	<u>134</u>
Total		= \$467

If none of the localities in which you lived during 2018 imposed a local general sales tax, enter \$467 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 \$134 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 2018, enter the applicable amount, based on your 2018 income and family size, from the 2018 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 2018 income. See the instructions for line 1 of the worksheet to figure your 2018 income. The family size column

refers to the number of dependents listed on page 1 of Form 1040 (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**What if you lived in more than one locality?** If you lived in more than one locality during 2018, 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 2018 and the denominator is the total number of days in the year (365). 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, 2018 (243 days), and in Locality 2 from September 1 through December 31, 2018 (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:	$\$100 \times 243/365 =$	\$ 67
Locality 2:	$\$150 \times 122/365 =$	<u>50</u>
Total		= \$117

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.2500%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.2500%.

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 include 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 2018?** If you checked the “Yes” box and your local general sales tax rate changed during 2018, 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 2018 and the denominator is the total number of days in the year (365). 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, 2018 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2018 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –	
September 30:	$1.00 \times 273/365 =$ 0.748
October 1 –	
December 31:	$1.75 \times 92/365 =$ <u>0.441</u>
Total	= 1.189

**What if you lived in more than one locality in the same state during 2018?** 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 2018 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 2018 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 2018 and the denominator is the total number of days in the year (365).

**Example.** You lived in Locality 1 from January 1 through August 31, 2018 (243 days), and in Locality 2 from September 1 through December 31, 2018 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter “0.666” on line 3 for the Locality 1 worksheet and “0.585” for the Locality 2 worksheet, figured as follows.

Locality 1: 1.00 x 243/365 = 0.666  
Locality 2: 1.75 x 122/365 = 0.585

**Line 6.** If you lived in more than one locality in the same state during 2018, 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 2018. 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, but only 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 pur-

chased 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 2018, see [Refund of general sales taxes](#), earlier.

## Line 5b

### State and Local Real Estate Taxes



*If you are a homeowner who received assistance under a State Housing Finance Agency Hard-est Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can include on line 5b.*

Enter on line 5b the state and local taxes 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 5b.

- Foreign taxes you paid on real estate.

- 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 include only the amount the mortgage company actually paid to the taxing authority in 2018.

If you sold your home in 2018, any real estate tax charged to the buyer

should be shown on your settlement statement and in box 6 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.*

**Prepayment of next year's property taxes.** Only taxes paid in 2018 and assessed prior to 2019 can be deducted for 2018. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2018 of real estate taxes you paid in 2018, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2018 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 Schedule 1 (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 5c

### State and Local Personal Property Taxes

Enter on line 5c 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.

**Prepayment of next year's property taxes.** Only taxes paid in 2018 and assessed prior to 2019 can be deducted for 2018. State or local law determines

whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

## Line 6

### Other Taxes

Enter only one total on line 6, but list the type and amount of each tax included. Include on this line income taxes you paid to a foreign country and generation skipping tax (GST) imposed on certain income distributions.

**TIP** You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 48, for details.

Don't include taxes you paid to a U.S. possession on this line; instead, include U.S. possession taxes on the appropriate state and local tax line.

Don't include federal estate tax on income in respect of a decedent on this line; instead, include it on line 16.

## 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 Schedule 1 (Form 1040), line 33), 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.

You allocate 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 2018 that applies to any period after 2018, you can deduct only amounts that apply for 2018.

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

## Line 8

### Home Mortgage Interest

**TIP** 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 8a or 8b.

A home mortgage is any loan that is secured by your main home or second home, regardless of how the loan is labeled. 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.

Check the **box** on line 8 if you had one or more home mortgages in 2018 with an outstanding balance and you didn't use all of your home mortgage proceeds from those loans to buy, build, or substantially improve your home. Interest paid on home mortgage proceeds used for other purposes isn't deductible.

See [Limits on home mortgage interest](#), later, for more information about what interest you can include on lines 8a and 8b.

**TIP** If you used any home mortgage proceeds for a business or investment purpose, interest you paid that is allocable to those proceeds may still be deductible as a business or investment expense elsewhere on your return.

**Limits on home mortgage interest.** Your deduction for home mortgage interest is subject to a number of limits. If one or more of the following limits applies, see Pub. 936 to figure your deduction.

**Limit for loan proceeds not used to buy, build, or substantially improve your home.** You can only deduct home mortgage interest to the extent that the loan proceeds from your home mortgage are used to buy, build, or substantially improve the home securing the loan

("qualifying debt"). Make sure to check the box on line 8 if you had one or more home mortgages in 2018 with an outstanding balance and you didn't use all of the loan proceeds to buy, build, or substantially improve the home. The only exception to this limit is for loans taken out on or before October 13, 1987; the loan proceeds for these loans are treated as having been used to buy, build, or substantially improve the home. See Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you must check the box on line 8.

**Limit on loans taken out on or before December 15, 2017.** For qualifying debt taken out on or before December 15, 2017, you can only deduct home mortgage interest on up to \$1,000,000 (\$500,000 if you are married filing separately) of that debt. The only exception is for loans taken out on or before October 13, 1987; see Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you have loans taken out on or before December 15, 2017, that exceed \$1,000,000 (\$500,000 if you are married filing separately).

**Limit on loans taken out after December 15, 2017.** For qualifying debt taken out after December 15, 2017, you can only deduct home mortgage interest on up to \$750,000 (\$375,000 if you are married filing separately) of that debt. If you also have qualifying debt subject to the \$1,000,000 limitation discussed under [Limit on loans taken out on or before December 15, 2017](#), earlier, the \$750,000 limit for debt taken out after December 15, 2017, is reduced by the amount of your qualifying debt subject to the \$1,000,000 limit. An exception exists for certain loans taken out after December 15, 2017, but before April 1, 2018. If the exception applies, your loan may be treated in the same manner as a loan taken out on or before December 15, 2017; see Pub. 936 for more information about this exception.

See Pub. 936 to figure your deduction if you have loans taken out after October 13, 1987, that exceed \$750,000 (\$375,000 if you are married filing separately).



**Limit when loans exceed the fair market value of the home.** If the total amount of all mortgages is more than the fair market value of the home, see Pub. 936 to figure your deduction.

## Line 8a


Enter on line 8a mortgage interest and points reported to you on Form 1098 unless you had to use Pub. 936 to figure your deductible interest. See [Limits on home mortgage interest](#), earlier.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, only enter on line 8a the deductible mortgage interest and points that were reported to you on Form 1098.

**Refund of overpaid interest.** If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Schedule 1 (Form 1040), line 21.

**Interest reported on someone else's Form 1098.** 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 8b (as explained in [Line 8b](#), later).

**Form 1098 doesn't show all interest paid.** If you paid more interest to the recipient than is shown on Form 1098, include the larger deductible amount on line 8a and explain the difference. If you are filing a paper return, explain the difference by attaching a statement to your paper return and printing "See attached" to the right of line 8a.

 *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 8a.*

## Line 8b

If you paid home mortgage interest to a recipient who didn't provide you a Form 1098, report your deductible mortgage interest on line 8b.

**Seller financed mortgage.** If you paid home mortgage interest to the person from whom you bought the home and

that person didn't provide you a Form 1098, write that person's name, identifying number, and address on the dotted lines next to line 8b. 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 (EIN). 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.*

**Interest reported on someone else's Form 1098.** 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, identify the name and address of the person or persons who received a Form 1098 reporting the interest you paid. If you are filing a paper return, identify the person by attaching a statement to your paper return and printing "See attached" to the right of line 8b.

## Line 8c

### 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 8d

### 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 2018. 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 8d. See [Prepaid mortgage insurance premiums](#), later, if you paid any premiums allocable to any period after 2018.

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 2018 if the mortgage insurance contract was issued in 2018. 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 2018, 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).



**Before you begin:** ✓ See the instructions for line 8d to see if you must use this worksheet to figure your deduction.

1.	Enter the total premiums you paid in 2018 for qualified mortgage insurance for a contract issued after December 31, 2006	1.	<input type="text"/>
2.	Enter the amount from Form 1040, line 7	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"/> <b>No.</b> Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 8d. <b>Don't</b> complete the rest of this worksheet. <input type="checkbox"/> <b>Yes.</b> 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.	<b>Mortgage insurance premiums deduction.</b> Subtract line 6 from line 1. Enter the result here and on Schedule A, line 8d	7.	<input type="text"/>

**Limit on amount you can deduct.** You can't deduct your mortgage insurance premiums if the amount on Form 1040, line 7, is more than \$109,000 (\$54,500 if married filing separately). If the amount on Form 1040, line 7, is more than \$100,000 (\$50,000 if married filing separately), your deduction is limited and you must use the [Mortgage Insurance Premiums Worksheet](#) to figure your deduction.

## Line 9 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 is less 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 2017.



*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 2018 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 at [IRS.gov/TEOS](http://IRS.gov/TEOS) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data).

## Examples of Qualified Charitable Organizations

The following list gives some examples of qualified organizations. See Pub. 526 for more examples.

- Churches, mosques, synagogues, temples, and other religious organizations.
- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, and United Way.
- 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 medical research organizations.
- 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 didn't 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 from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.

**TIP** *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 7.

2. Your gifts of capital gain property are more than 20% of the amount on Form 1040, line 7.

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

## Amounts You Can't Deduct

- Certain contributions to charitable organizations, to the extent that you receive a state or local tax credit in return for your contribution. See Pub. 526 for more details and exceptions.

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.

- Travel expenses (including meals and lodging) while away from home performing donated services, 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 16. See [Line 16](#), 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, no deduction is allowed until the entire interest has been transferred.

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

- Gifts to foreign organizations. However, 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. However, you may be able to deduct this as part of the tuition and fees deduction (see Schedule 1 (Form 1040), line 34) or take an education credit (see Form 8863).

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## Line 11

### Gifts by Cash or Check

Enter on line 11 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.

### Qualified Contributions

In general, you can elect to treat gifts by cash or check as qualified contributions if:

- The gift was paid in 2018, to certain qualified charitable organizations,

- The gift was made for relief efforts in the disaster area of a federally declared disaster eligible for this tax relief, and

- You obtained, from the qualified charitable organization, a written statement that the contribution was used (or is to be used) for relief efforts in those areas.

For details, including the types of charitable organizations that qualify and the descriptions of the disaster areas eligible for this tax relief, see Pub. 976 and Pub. 526.

Qualified contributions aren't subject to the adjusted gross income limitation; however, certain limits may apply if your qualified contributions are more than the amount on Form 1040, line 7, minus all other allowable contributions. For details, see Pub. 526.

Include any contributions that you elect to treat as qualified contributions in

the total amount reported on line 11. Indicate the election by also entering the amount of your qualified contributions on the dotted line next to the line 11 entry space.

## Line 12

### Other Than by Cash or Check

Enter on line 12 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.

**Deduction more than \$500.** 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.

**Contribution of motor vehicle, boat, or airplane.** If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach 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 13

### 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 15

Complete and attach Form 4684 to figure the amount of your loss. Only enter the amount from Form 4684, line 18, on line 15.



*Don't enter a net qualified disaster loss from Form 4684, line 15, on line 15. Instead, enter that amount, if any, on line 16. See [Line 16](#), later, for information about reporting a net qualified disaster loss.*

You can only deduct personal casualty and theft losses resulting from a federally declared disaster 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 7.

See the Instructions for Form 4684 and Pub. 547 for more information.

## Other Itemized Deductions

### Line 16

#### Increased Standard Deduction Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you aren't itemizing your deductions, you can claim an increased standard deduction using Schedule A by doing the following.

1. List the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss," and attach Form 4684.
2. List your standard deduction amount on the dotted line next to line 16 as "Standard Deduction Claimed With Qualified Disaster Loss."
3. Combine the two amounts on line 16 and enter on Form 1040, line 8.

**Do not enter an amount on any other line of Schedule A.** For more information on how to determine your increased standard deduction, see Pub. 976.

#### Net Qualified Disaster Loss Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are itemizing your deductions, list the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Quali-

fied Disaster Loss" and include with your other miscellaneous deductions on line 16. Also be sure to attach Form 4684.



*Don't include your net qualified disaster loss on line 15.*

## Other Itemized Deductions

List the type and amount of each expense from the following list next to line 16 and enter the total of these expenses on line 16. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 16, attach a statement instead showing the type and amount of each expense.



*Only the expenses listed next can be deducted on line 16. For more information about each of these expenses, see Pub. 529.*

- 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 Schedule 1 (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 premium 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.

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## Total Itemized Deductions

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### Line 18

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 18.

## 2018 Optional State Sales Tax Tables

Income At least But less than		Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Alabama		1		4.0000%		Arizona		2		5.6000%		Arkansas		2		6.5000%	
\$0	\$20,000	278	325	357	382	402	430	291	318	334	346	356	370	398	436	460	478	492	511
\$20,000	\$30,000	389	455	499	534	562	602	430	469	493	512	526	546	589	645	680	706	727	756
\$30,000	\$40,000	445	520	570	609	641	687	501	546	575	596	614	637	687	752	793	824	849	882
\$40,000	\$50,000	491	574	629	672	708	758	562	613	645	669	688	714	770	844	890	925	952	990
\$50,000	\$60,000	532	621	681	728	766	820	616	672	707	733	754	783	845	925	976	1014	1044	1086
\$60,000	\$70,000	568	663	727	777	818	875	664	725	763	791	814	845	912	999	1054	1094	1127	1172
\$70,000	\$80,000	601	701	769	821	865	925	709	773	814	844	868	901	973	1066	1125	1168	1203	1251
\$80,000	\$90,000	631	736	807	862	908	972	750	818	861	893	919	954	1030	1128	1190	1237	1274	1324
\$90,000	\$100,000	659	769	843	900	948	1014	789	860	906	939	966	1003	1083	1187	1252	1301	1340	1393
\$100,000	\$120,000	696	812	890	951	1001	1071	840	916	964	1000	1029	1068	1154	1264	1334	1386	1427	1484
\$120,000	\$140,000	743	867	950	1015	1068	1143	906	989	1041	1079	1111	1153	1245	1365	1440	1496	1541	1602
\$140,000	\$160,000	786	918	1006	1074	1131	1210	967	1056	1111	1153	1186	1231	1330	1458	1538	1598	1646	1711
\$160,000	\$180,000	826	964	1056	1128	1187	1270	1024	1117	1176	1220	1255	1303	1408	1543	1629	1692	1743	1812
\$180,000	\$200,000	863	1007	1103	1178	1240	1327	1077	1175	1237	1283	1321	1371	1482	1624	1714	1781	1834	1907
\$200,000	\$225,000	901	1051	1152	1230	1295	1385	1132	1235	1301	1349	1388	1441	1558	1708	1802	1873	1929	2006
\$225,000	\$250,000	942	1098	1204	1285	1353	1447	1191	1300	1368	1420	1461	1517	1640	1798	1897	1971	2030	2111
\$250,000	\$275,000	980	1142	1252	1336	1407	1505	1246	1360	1432	1486	1529	1587	1717	1882	1986	2063	2125	2210
\$275,000	\$300,000	1015	1184	1297	1385	1458	1559	1299	1418	1493	1549	1593	1654	1790	1962	2070	2151	2216	2304
\$300,000	or more	1222	1424	1560	1665	1752	1874	1608	1756	1849	1918	1974	2049	2219	2433	2568	2668	2749	2858
Income	California	3		7.2500%		Colorado	2		2.9000%		Connecticut	4		6.3500%					
\$0	\$20,000	355	385	405	419	431	447	150	164	173	180	185	193	335	360	376	388	397	410
\$20,000	\$30,000	521	566	595	616	633	656	218	239	252	262	270	281	501	539	563	581	595	614
\$30,000	\$40,000	606	659	692	717	737	764	253	277	292	303	313	325	587	632	661	681	698	720
\$40,000	\$50,000	679	738	775	803	825	856	282	309	326	339	349	363	661	712	744	768	786	811
\$50,000	\$60,000	743	808	849	879	904	937	308	337	356	370	381	397	727	784	819	844	865	893
\$60,000	\$70,000	801	871	915	948	974	1010	331	363	383	398	410	427	787	848	886	914	936	966
\$70,000	\$80,000	854	929	976	1011	1039	1077	353	386	408	424	437	454	842	907	948	977	1001	1033
\$80,000	\$90,000	903	982	1032	1069	1098	1139	372	408	431	447	461	480	893	962	1005	1037	1062	1096
\$90,000	\$100,000	949	1032	1084	1123	1154	1197	391	428	452	470	484	503	941	1014	1059	1092	1119	1155
\$100,000	\$120,000	1010	1098	1154	1195	1228	1274	415	455	480	499	514	535	1004	1082	1131	1167	1195	1233
\$120,000	\$140,000	1088	1184	1244	1289	1324	1373	447	489	516	537	553	575	1087	1172	1224	1263	1294	1335
\$140,000	\$160,000	1161	1263	1327	1375	1413	1465	476	521	550	572	589	613	1164	1255	1311	1352	1385	1430
\$160,000	\$180,000	1228	1336	1404	1454	1495	1550	502	550	581	604	622	647	1235	1331	1391	1435	1470	1517
\$180,000	\$200,000	1291	1404	1476	1529	1571	1629	527	578	610	634	653	679	1302	1403	1466	1513	1550	1600
\$200,000	\$225,000	1356	1476	1551	1606	1651	1712	553	606	640	665	685	713	1372	1478	1545	1594	1633	1685
\$225,000	\$250,000	1426	1551	1630	1689	1736	1800	581	637	672	698	720	749	1446	1559	1629	1680	1722	1777
\$250,000	\$275,000	1492	1623	1705	1767	1816	1883	607	665	702	730	752	782	1516	1635	1708	1762	1805	1864
\$275,000	\$300,000	1554	1690	1776	1840	1892	1961	632	692	731	759	782	814	1584	1707	1784	1840	1885	1946
\$300,000	or more	1919	2088	2194	2273	2337	2423	776	850	897	933	961	1000	1980	2135	2231	2301	2358	2434
Income	District of Columbia	4, 7		5.8130%		Florida	1		6.0000%		Georgia	2		4.0000%					
\$0	\$20,000	236	245	250	254	257	262	322	346	362	373	382	394	205	226	239	249	256	267
\$20,000	\$30,000	352	366	374	380	384	391	479	516	539	556	570	588	303	333	352	366	378	394
\$30,000	\$40,000	413	428	438	445	450	457	561	604	631	651	667	689	353	388	410	427	440	459
\$40,000	\$50,000	464	482	493	501	507	515	631	679	710	732	750	775	395	435	460	479	494	515
\$50,000	\$60,000	510	530	542	550	557	566	693	747	780	805	825	851	433	476	504	524	541	564
\$60,000	\$70,000	552	573	586	595	602	612	749	807	843	870	891	920	467	514	543	566	584	608
\$70,000	\$80,000	590	613	626	636	644	654	800	863	901	930	953	984	498	548	580	603	623	649
\$80,000	\$90,000	626	650	664	675	683	694	848	914	955	986	1010	1043	527	580	613	638	659	686
\$90,000	\$100,000	659	684	699	710	719	731	893	963	1006	1038	1064	1098	554	609	645	671	692	722
\$100,000	\$120,000	703	730	746	758	767	780	953	1027	1073	1107	1135	1172	590	649	686	715	737	768
\$120,000	\$140,000	761	790	807	820	830	844	1030	1110	1160	1197	1227	1267	636	700	740	771	795	829
\$140,000	\$160,000	814	845	864	878	888	903	1102	1188	1241	1281	1313	1355	679	747	790	823	849	885
\$160,000	\$180,000	863	896	916	931	942	957	1168	1259	1316	1358	1391	1437	718	790	836	871	899	936
\$180,000	\$200,000	909	944	965	981	993	1009	1230	1326	1386	1430	1466	1514	755	831	880	916	945	985
\$200,000	\$225,000	958	994	1017	1033	1045	1062	1295	1396	1459	1506	1543	1594	794	874	925	963	993	1035
\$225,000	\$250,000	1009	1048	1071	1088	1102	1119	1364	1471	1537	1587	1626	1679	835	919	973	1013	1045	1089
\$250,000	\$275,000	1058	1098	1123	1141	1155	1173	1429	1541	1611	1663	1704	1760	874	962	1018	1060	1093	1140
\$275,000	\$300,000	1104	1147	1172	1191	1205	1223	1491	1608	1681	1735	1778	1836	910	1002	1061	1104	1139	1188
\$300,000	or more	1377	1430	1462	1485	1504	1528	1857	2004	2095	2162	2216	2289	1126	1240	1312	1366	1410	1470
Income	Hawaii	1, 6		4.0000%		Idaho	1		6.0000%		Illinois	2		6.2500%					
\$0	\$20,000	325	370	399	421	438	463	425	492	537	571	599	639	321	352	373	389	402	419
\$20,000	\$30,000	471	535	577	609	635	671	602	697	760	808	848	904	463	509	539	562	581	606
\$30,000	\$40,000	545	619	668	705	735	777	691	799	871	927	972	1036	535	589	624	650	671	701
\$40,000	\$50,000	607	691	745	786	820	866	765	885	965	1026	1077	1148	596	656	695	724	748	781
\$50,000	\$60,000	663	754	813	858	895	945	831	961	1047	1114	1169	1246	650	716	758	790	816	852
\$60,000	\$70,000	712	810	874	922	962	1016	889	1028	1121	1192	1251	1333	698	769	814	849	877	916
\$70,000	\$80,000	757	862	929	981	1023	1081	942	1089	1187	1263								

Income At least	But less than	Family Size					Family Size					Family Size							
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		<b>Indiana</b> 4 7.0000%					<b>Iowa</b> 1 6.0000%					<b>Kansas</b> 1 6.5000%							
\$0	\$20,000	380	417	440	457	470	489	336	362	377	389	398	411	475	552	603	642	674	720
\$20,000	\$30,000	554	607	640	665	685	712	501	539	563	580	594	612	667	775	847	902	947	1010
\$30,000	\$40,000	642	704	742	771	794	826	587	631	659	679	695	717	763	886	968	1031	1083	1155
\$40,000	\$50,000	717	786	829	862	888	923	660	710	741	764	782	807	843	979	1070	1139	1197	1277
\$50,000	\$60,000	783	859	906	942	970	1008	725	781	815	840	860	887	914	1061	1159	1234	1296	1383
\$60,000	\$70,000	843	924	975	1013	1044	1085	784	844	881	908	930	959	976	1133	1238	1319	1385	1477
\$70,000	\$80,000	897	984	1038	1079	1111	1155	839	902	942	971	994	1025	1033	1199	1310	1395	1465	1563
\$80,000	\$90,000	948	1039	1096	1139	1174	1220	889	956	998	1029	1054	1087	1085	1260	1376	1466	1540	1642
\$90,000	\$100,000	995	1091	1151	1196	1232	1281	936	1007	1051	1084	1110	1145	1134	1316	1438	1531	1608	1716
\$100,000	\$120,000	1057	1159	1223	1271	1309	1361	999	1075	1122	1157	1184	1221	1198	1391	1519	1618	1699	1812
\$120,000	\$140,000	1138	1247	1316	1368	1409	1465	1080	1162	1213	1251	1281	1321	1280	1486	1623	1729	1816	1937
\$140,000	\$160,000	1212	1329	1403	1457	1501	1561	1156	1244	1298	1339	1371	1414	1355	1574	1719	1830	1922	2051
\$160,000	\$180,000	1280	1404	1482	1540	1586	1649	1225	1319	1377	1419	1453	1499	1424	1653	1806	1923	2020	2155
\$180,000	\$200,000	1344	1474	1556	1617	1666	1732	1291	1390	1451	1496	1531	1580	1488	1728	1887	2010	2111	2252
\$200,000	\$225,000	1411	1547	1633	1697	1748	1818	1360	1463	1528	1575	1613	1663	1555	1805	1971	2099	2205	2352
\$225,000	\$250,000	1482	1625	1715	1782	1836	1910	1433	1542	1610	1660	1699	1753	1625	1887	2061	2194	2305	2458
\$250,000	\$275,000	1548	1698	1792	1862	1919	1995	1502	1616	1687	1739	1781	1837	1691	1963	2144	2283	2398	2558
\$275,000	\$300,000	1612	1767	1866	1939	1997	2077	1567	1687	1761	1816	1859	1918	1753	2035	2223	2367	2486	2652
\$300,000	or more	1981	2173	2294	2384	2456	2554	1955	2104	2197	2265	2319	2393	2112	2452	2678	2852	2995	3195
<b>Income</b>		<b>Kentucky</b> 4 6.0000%					<b>Louisiana</b> 2, 8 4.7227%					<b>Maine</b> 4 5.5000%							
\$0	\$20,000	318	347	366	380	391	407	255	272	283	291	298	306	238	257	270	279	286	296
\$20,000	\$30,000	472	516	544	565	582	605	382	409	425	437	446	459	339	367	385	398	408	422
\$30,000	\$40,000	551	603	636	660	680	707	448	479	499	513	524	539	390	422	443	457	469	486
\$40,000	\$50,000	619	677	714	742	764	794	505	540	562	578	590	608	433	469	491	508	521	539
\$50,000	\$60,000	679	744	784	814	839	872	556	594	618	636	650	669	471	510	534	552	567	586
\$60,000	\$70,000	734	803	847	880	906	942	602	643	669	688	703	724	505	546	572	592	607	628
\$70,000	\$80,000	784	858	905	940	968	1006	644	688	716	736	753	774	536	580	607	628	644	666
\$80,000	\$90,000	830	909	958	995	1025	1066	683	730	760	781	798	822	564	610	639	661	678	702
\$90,000	\$100,000	873	956	1008	1047	1079	1122	719	769	800	823	841	866	591	639	669	692	710	734
\$100,000	\$120,000	931	1019	1075	1117	1150	1196	768	822	855	879	898	925	626	677	709	733	752	778
\$120,000	\$140,000	1006	1101	1162	1207	1243	1292	831	889	925	952	973	1001	671	725	760	785	806	833
\$140,000	\$160,000	1075	1177	1242	1290	1329	1381	890	952	991	1019	1042	1072	712	770	807	834	855	885
\$160,000	\$180,000	1139	1247	1315	1366	1408	1464	945	1010	1051	1081	1105	1138	750	811	849	878	901	932
\$180,000	\$200,000	1199	1313	1385	1439	1482	1541	996	1065	1108	1140	1165	1199	785	849	890	919	943	976
\$200,000	\$225,000	1261	1381	1457	1514	1559	1622	1049	1122	1168	1201	1228	1264	822	889	931	962	987	1021
\$225,000	\$250,000	1328	1454	1534	1594	1642	1708	1106	1183	1231	1267	1295	1333	861	931	975	1008	1034	1070
\$250,000	\$275,000	1391	1523	1607	1669	1720	1788	1160	1241	1291	1328	1358	1397	897	970	1016	1050	1078	1115
\$275,000	\$300,000	1450	1589	1676	1741	1794	1866	1211	1296	1348	1387	1418	1459	932	1008	1056	1091	1119	1158
\$300,000	or more	1802	1974	2083	2165	2230	2319	1514	1620	1686	1734	1773	1825	1133	1225	1283	1326	1360	1407
<b>Income</b>		<b>Maryland</b> 4 6.0000%					<b>Massachusetts</b> 4 6.2500%					<b>Michigan</b> 4 6.0000%							
\$0	\$20,000	280	311	332	347	360	378	283	303	316	325	332	342	304	330	346	358	367	381
\$20,000	\$30,000	405	450	480	503	521	547	409	438	457	470	481	495	447	485	509	526	541	560
\$30,000	\$40,000	468	520	555	582	603	633	473	507	528	543	556	572	520	564	592	613	630	652
\$40,000	\$50,000	522	580	619	648	673	706	527	565	588	606	619	638	582	632	664	687	705	731
\$50,000	\$60,000	569	633	675	708	734	771	575	616	642	661	676	696	638	692	727	752	773	800
\$60,000	\$70,000	611	680	726	760	789	829	618	662	689	710	726	748	687	746	783	811	833	863
\$70,000	\$80,000	650	723	772	809	839	881	657	704	733	755	772	795	733	796	835	865	888	920
\$80,000	\$90,000	686	763	814	854	886	930	693	743	773	796	814	839	775	842	884	915	940	973
\$90,000	\$100,000	719	800	854	895	929	976	727	779	811	835	854	880	815	885	929	961	988	1023
\$100,000	\$120,000	763	850	907	950	986	1036	771	826	861	886	906	934	867	942	989	1023	1051	1089
\$120,000	\$140,000	820	913	975	1022	1060	1114	829	888	925	952	974	1003	935	1015	1066	1103	1134	1174
\$140,000	\$160,000	873	972	1037	1087	1128	1185	882	945	984	1013	1036	1068	998	1084	1138	1178	1210	1253
\$160,000	\$180,000	921	1026	1095	1148	1191	1251	930	997	1038	1069	1094	1127	1056	1146	1203	1246	1280	1326
\$180,000	\$200,000	966	1076	1149	1204	1250	1313	976	1046	1089	1122	1147	1182	1110	1205	1265	1310	1346	1394
\$200,000	\$225,000	1013	1128	1205	1263	1311	1377	1023	1096	1142	1176	1203	1239	1166	1267	1330	1377	1414	1465
\$225,000	\$250,000	1063	1184	1264	1325	1376	1445	1073	1150	1198	1234	1262	1300	1226	1332	1398	1448	1487	1541
\$250,000	\$275,000	1109	1236	1320	1384	1436	1509	1121	1201	1251	1288	1317	1357	1283	1393	1463	1514	1556	1612
\$275,000	\$300,000	1154	1286	1373	1439	1494	1570	1165	1249	1301	1339	1370	1412	1337	1452	1524	1578	1621	1680
\$300,000	or more	1412	1575	1682	1764	1831	1924	1426	1529	1593	1640	1677	1728	1652	1794	1884	1950	2004	2076
<b>Income</b>		<b>Minnesota</b> 1 6.8750%					<b>Mississippi</b> 2 7.0000%					<b>Missouri</b> 2 4.2250%							
\$0	\$20,000	338	362	377	388	396	408	524	600	650	688	719	761	232	257	274	286	297	310
\$20,000	\$30,000	504	540	562	578	591	609	745	853	923	977	1021	1082	341	379	403	422	437	457
\$30,000	\$40,000	590	632	658	677	693	713	856	980	1061	1123	1173	1243	397	441	470	491	509	532
\$40,000	\$50,000	664	711	741	762	779	803	949	1086	1176	1245	1301	1379	444	494	526	550	570	597
\$50,000	\$60,000	729	782	814	838	857	882	1031	1180	1278	1352	1413	1498	487	541	571	603	624	654
\$60,000	\$70,000	788	845	880	906	927	954	1104	1264	1368	1448	1514	1604	525	584	621	650	673	705
\$70,000	\$80,000	843	904	941	969	991	1021	1171	1340	1451	1535	1605	1701	560	622	663	693	718	752
\$80,000	\$90,000	894	958	99															

Income		Family Size					Family Size					Family Size							
At least	But less than	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							
		5.5000%					6.8500%					6.6250%							
\$0	\$20,000	305	328	342	352	361	372	345	375	395	409	420	436	331	345	354	360	365	372
\$20,000	\$30,000	457	491	512	527	539	556	505	550	578	599	615	638	498	520	533	543	550	560
\$30,000	\$40,000	535	575	600	618	632	652	587	639	672	696	715	742	585	611	626	638	647	659
\$40,000	\$50,000	603	648	675	696	712	734	657	715	751	779	800	830	660	689	707	720	730	744
\$50,000	\$60,000	663	712	743	765	783	807	719	782	822	852	876	908	727	759	779	793	804	819
\$60,000	\$70,000	717	771	804	828	847	873	774	843	886	918	943	978	788	823	844	859	871	888
\$70,000	\$80,000	767	824	860	886	906	934	825	898	944	978	1005	1042	843	881	904	920	933	950
\$80,000	\$90,000	814	874	912	939	961	991	872	949	998	1034	1062	1102	895	935	959	977	991	1009
\$90,000	\$100,000	857	921	961	990	1013	1044	916	997	1048	1086	1116	1157	944	986	1011	1030	1045	1064
\$100,000	\$120,000	915	983	1025	1056	1081	1115	974	1060	1114	1155	1187	1231	1009	1054	1081	1101	1116	1137
\$120,000	\$140,000	990	1064	1110	1143	1170	1206	1050	1142	1201	1244	1279	1326	1093	1142	1171	1193	1210	1233
\$140,000	\$160,000	1060	1139	1188	1224	1253	1292	1119	1218	1280	1327	1364	1414	1171	1224	1256	1279	1297	1321
\$160,000	\$180,000	1125	1209	1260	1299	1329	1370	1183	1288	1354	1402	1442	1495	1244	1299	1333	1358	1377	1403
\$180,000	\$200,000	1186	1274	1329	1369	1401	1444	1243	1353	1422	1474	1515	1571	1312	1371	1407	1433	1453	1480
\$200,000	\$225,000	1249	1342	1400	1442	1476	1521	1306	1421	1494	1548	1591	1650	1383	1445	1483	1510	1532	1561
\$225,000	\$250,000	1317	1415	1476	1520	1556	1604	1372	1493	1570	1627	1672	1734	1460	1525	1565	1594	1617	1647
\$250,000	\$275,000	1381	1484	1547	1594	1632	1682	1434	1561	1641	1701	1749	1814	1532	1600	1642	1672	1696	1728
\$275,000	\$300,000	1441	1549	1616	1665	1704	1756	1494	1626	1709	1771	1821	1889	1600	1672	1716	1747	1772	1806
\$300,000 or more		1801	1936	2019	2080	2129	2195	1842	2005	2108	2184	2245	2329	2006	2097	2152	2192	2223	2265
Income		New Mexico					New York					North Carolina							
		5.1250%					4.0000%					4.7500%							
\$0	\$20,000	320	346	361	373	382	395	202	212	218	223	226	231	291	324	345	361	374	392
\$20,000	\$30,000	483	521	545	562	576	595	302	317	327	333	339	346	419	467	497	520	539	565
\$30,000	\$40,000	568	613	641	662	678	700	355	372	383	391	397	405	484	539	575	601	623	652
\$40,000	\$50,000	641	692	723	747	765	791	399	419	431	440	447	457	539	601	640	669	693	726
\$50,000	\$60,000	706	762	797	823	844	871	439	461	475	484	492	503	588	655	697	730	756	792
\$60,000	\$70,000	765	826	864	892	914	944	475	499	514	524	533	544	631	703	749	784	812	850
\$70,000	\$80,000	819	885	925	955	979	1011	508	534	549	561	570	582	671	747	796	833	863	904
\$80,000	\$90,000	870	939	983	1014	1040	1074	539	566	583	595	604	617	708	788	839	878	910	953
\$90,000	\$100,000	918	991	1036	1070	1096	1133	568	596	614	627	637	650	742	826	880	920	953	999
\$100,000	\$120,000	981	1059	1108	1144	1172	1211	606	637	655	669	680	694	787	876	933	976	1012	1060
\$120,000	\$140,000	1063	1148	1201	1240	1271	1313	656	689	709	724	736	751	845	941	1002	1049	1086	1138
\$140,000	\$160,000	1140	1231	1287	1329	1362	1407	702	738	759	775	788	804	899	1001	1066	1115	1155	1210
\$160,000	\$180,000	1210	1307	1367	1412	1447	1495	745	783	806	822	836	853	948	1055	1124	1176	1219	1277
\$180,000	\$200,000	1277	1379	1443	1490	1527	1577	785	825	849	867	881	900	994	1107	1179	1234	1278	1339
\$200,000	\$225,000	1347	1454	1521	1571	1610	1663	827	869	895	913	928	948	1042	1160	1236	1293	1339	1403
\$225,000	\$250,000	1421	1535	1606	1658	1699	1756	872	916	943	963	978	999	1093	1216	1296	1356	1405	1471
\$250,000	\$275,000	1492	1611	1685	1740	1784	1843	914	961	989	1010	1026	1048	1140	1269	1352	1415	1466	1536
\$275,000	\$300,000	1559	1684	1761	1818	1864	1926	954	1003	1033	1054	1071	1094	1185	1320	1406	1471	1524	1596
\$300,000 or more		1956	2113	2211	2283	2340	2417	1192	1253	1290	1317	1339	1367	1449	1613	1718	1798	1863	1951
Income		North Dakota					Ohio					Oklahoma							
		5.0000%					5.7500%					4.5000%							
\$0	\$20,000	253	278	295	307	317	331	318	335	345	353	359	366	312	359	390	414	434	461
\$20,000	\$30,000	369	406	430	448	463	483	475	500	516	527	536	547	442	508	552	586	614	654
\$30,000	\$40,000	429	472	500	521	538	562	557	586	604	617	627	641	507	583	633	673	705	750
\$40,000	\$50,000	479	527	559	582	602	628	627	660	680	695	706	722	562	646	702	745	781	831
\$50,000	\$60,000	524	577	611	637	658	687	689	725	747	764	776	793	610	701	762	809	848	902
\$60,000	\$70,000	564	621	658	686	709	740	745	784	808	826	839	858	653	750	815	866	907	966
\$70,000	\$80,000	600	661	701	731	755	789	796	838	864	883	898	917	692	795	864	917	962	1023
\$80,000	\$90,000	634	698	740	772	798	833	844	889	916	936	951	972	727	836	909	965	1012	1076
\$90,000	\$100,000	666	733	777	811	838	875	889	936	965	985	1002	1024	761	874	950	1009	1058	1126
\$100,000	\$120,000	708	780	827	862	891	931	948	999	1029	1052	1069	1093	805	925	1005	1068	1119	1191
\$120,000	\$140,000	762	840	890	929	960	1003	1026	1080	1113	1137	1157	1182	861	990	1076	1143	1198	1275
\$140,000	\$160,000	812	895	949	990	1023	1069	1098	1156	1191	1217	1238	1265	913	1050	1141	1212	1270	1352
\$160,000	\$180,000	858	946	1003	1046	1082	1130	1164	1225	1263	1290	1312	1341	961	1104	1201	1275	1336	1422
\$180,000	\$200,000	901	994	1054	1099	1137	1188	1226	1291	1331	1360	1383	1413	1005	1156	1256	1334	1398	1488
\$200,000	\$225,000	946	1043	1106	1154	1193	1247	1291	1359	1401	1432	1456	1488	1051	1208	1314	1395	1462	1556
\$225,000	\$250,000	994	1096	1163	1213	1254	1311	1360	1433	1477	1509	1534	1568	1100	1264	1375	1460	1530	1629
\$250,000	\$275,000	1038	1146	1215	1268	1311	1370	1426	1501	1547	1581	1608	1643	1145	1317	1432	1520	1594	1696
\$275,000	\$300,000	1081	1193	1266	1321	1365	1427	1488	1567	1615	1650	1678	1715	1189	1366	1486	1578	1654	1760
\$300,000 or more		1331	1469	1559	1627	1683	1759	1855	1954	2014	2058	2092	2139	1439	1654	1798	1910	2002	2131
Income		Pennsylvania					Rhode Island					South Carolina							
		6.0000%					7.0000%					6.0000%							
\$0	\$20,000	280	295	303	310	315	321	351	381	400	414	425	440	319	352	373	389	401	418
\$20,000	\$30,000	411	432	444	454	461	471	498	541	568	589	605	626	463	511	542	565	583	608
\$30,000	\$40,000	477	502	517	527	536	547	573	622	653	676	695	720	537	593	628	654	676	705
\$40,000	\$50,000	534	561	578	590	600	613	635	690	724	750	770	798	599	662	701	731	754	787
\$50,000	\$60,000	584	614	633	646	656	671	690	750	787	815	837	867	654	722	766	798	824	859
\$60,000	\$70,000	630	662	682	696	707	722	739	803	843	873	897	929	704	777	823	858	886	924
\$70,000	\$80,000	671	705	726	742	754	770	783	851	894	925	951	985	749	827	876	913	943	984
\$80,000	\$90,000	709	746	768	784	797	814	824	896	941	974	1001	1037	791	873	925	964	996	1039
\$90,000	\$100,000	745	783	807	824	837													





## 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 that imposes a local sales tax	C
Arizona	Chandler, Glendale, Mesa, Peoria, Phoenix, Tucson, or Yuma	A
	Gilbert, Scottsdale, Tempe, or any other locality that imposes a local sales tax	B
Arkansas	Any locality that imposes a local sales tax	B
Colorado	Arvada, Boulder, Greeley, Longmont, Thornton, or Westminster	B
	Adams County, Arapahoe County, Aurora, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Fort Collins, Jefferson County, Lakewood, Larimer County, Pueblo City, Pueblo County, or any other locality that imposes a local sales tax	A
Georgia	Any locality that imposes a local sales tax	B
Illinois	Arlington Heights, Aurora, Bloomington, Champaign, Chicago, Cicero, Decatur, Elgin, Evanston, Joliet, Palatine, Peoria, Schaumburg, Skokie, Springfield, Waukegan, or any other locality that imposes a local sales tax	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, Iberia 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	A
	East Baton Rouge Parish, Jefferson Parish, Lafayette Parish, or any other locality that imposes a local sales tax	B
Mississippi	City of Jackson only	A
	City of Tupelo only	B
Missouri	Any locality that imposes a local sales tax	B
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, 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, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, or Yates	A
	Cities: Olean, Salamanca, Auburn, Gloversville, Johnstown, New York, Norwich (Chenango County), Oneida (Madison County), Rome, Utica, Oswego, Saratoga Springs, Ithaca, Glens Falls, Mount Vernon, New Rochelle, White Plains, or Yonkers	A
	Any other locality that imposes a local sales tax	D*
North Carolina	Any locality that imposes a local sales tax	A
South Carolina	Aiken County, Allendale, Anderson County, Bamberg County, Barnwell County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Florence County, Georgetown County, Greenwood County, Hampton County, Horry County, Kershaw County, Lancaster County, Lee County, Lexington County, Marion County, Marlboro County, McCormick County, Newberry County, Orangeburg County, Spartanburg County, Sumter County, Williamsburg County, York County, or Myrtle Beach	A
	Abbeville County, Berkeley County, Calhoun County, Charleston, Clarendon County, Dorchester County, Edgefield County, Fairfield County, Jasper County, Laurens County, Pickens County, Richland County, Saluda County, Union County, or any other locality that imposes a local sales tax	B
Tennessee	Any locality that imposes a local sales tax	B
Utah	Any locality that imposes a local sales tax	A
Virginia	Any locality that imposes a local sales tax	B

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

## 2018 Optional Local Sales Tax Tables

Income		Family Size						Family Size						Family Size						Family Size											
		1					Over 5	1					Over 5	1					Over 5	1					Over 5						
At least	But less than	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5
		Local Table A						Local Table B						Local Table C						Local Table D											
\$0	\$20,000	52	56	59	62	63	66	70	79	86	91	95	101	74	85	92	97	102	108	51	53	55	56	57	58	51	53	55	56	57	58
20,000	30,000	75	81	86	89	92	95	98	111	120	127	133	141	106	121	131	139	145	154	76	79	82	83	85	87	76	79	82	83	85	87
30,000	40,000	86	94	99	103	106	110	111	127	137	145	152	161	121	139	150	159	166	176	89	93	96	98	99	101	89	93	96	98	99	101
40,000	50,000	96	105	110	115	118	123	123	140	151	160	167	177	135	154	167	177	185	196	100	105	108	110	112	114	100	105	108	110	112	114
50,000	60,000	105	114	121	125	129	134	133	152	164	173	181	192	146	167	181	192	201	213	110	115	119	121	123	126	110	115	119	121	123	126
60,000	70,000	113	123	129	134	139	144	142	162	175	185	193	205	157	179	194	205	215	228	119	125	129	131	133	136	119	125	129	131	133	136
70,000	80,000	120	131	138	143	147	153	150	171	185	196	204	217	166	190	206	218	228	242	127	134	137	140	143	146	127	134	137	140	143	146
80,000	90,000	126	138	145	151	155	162	158	180	194	206	215	228	175	200	217	229	240	254	135	142	146	149	151	154	135	142	146	149	151	154
90,000	100,000	133	145	152	158	163	170	165	188	203	215	224	238	183	209	227	240	251	266	142	149	154	157	159	163	142	149	154	157	159	163
100,000	120,000	141	153	162	168	173	180	174	198	214	227	237	251	194	222	240	254	266	282	152	159	164	167	170	174	152	159	164	167	170	174
120,000	140,000	151	165	174	180	186	193	186	212	229	242	253	268	208	238	257	272	284	302	164	172	177	181	184	188	164	172	177	181	184	188
140,000	160,000	161	175	185	192	198	206	197	224	242	256	267	283	220	252	273	289	302	320	176	185	190	194	197	201	176	185	190	194	197	201
160,000	180,000	170	185	195	203	209	217	207	235	254	269	281	298	232	265	287	304	318	337	186	196	202	206	209	213	186	196	202	206	209	213
180,000	200,000	178	194	205	213	219	228	216	246	266	281	293	311	243	278	301	318	333	353	196	206	212	217	220	225	196	206	212	217	220	225
200,000	225,000	187	204	215	223	230	239	226	257	277	293	306	325	254	291	315	333	348	369	207	217	224	228	232	237	207	217	224	228	232	237
225,000	250,000	196	214	225	234	241	251	236	268	290	306	320	339	266	304	329	349	364	386	218	229	236	241	245	250	218	229	236	241	245	250
250,000	275,000	204	223	235	244	252	262	245	279	301	319	333	353	277	317	343	363	380	403	229	240	247	253	257	262	229	240	247	253	257	262
275,000	300,000	213	232	245	254	262	272	254	289	312	330	345	365	288	329	356	377	394	418	239	251	258	264	268	274	239	251	258	264	268	274
300,000	or more	260	284	299	311	321	334	306	348	376	397	415	439	350	400	432	458	478	507	298	313	323	329	335	342	298	313	323	329	335	342