



# 2020 Instructions for Schedule A

## 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 2020, 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, Form 1040-SR, or Schedule C, 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

**Qualified contributions.** For 2020 and 2021, you may be able to elect a temporary suspension of certain limitations that apply to cash contributions made during the year. See [Line 11](#), later, and 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 decreased to 17 cents a mile. The 2020 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 or 1040-SR, line 11.



*If you received a distribution from a health savings account or a medical savings account in 2020, 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 16. You can't deduct insurance premiums paid by making a pre-tax reduction to your employee compensation because these amounts are already being excluded from your income by not being 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 ex-

tent they were paid for with a tax-free distribution from your retirement plan.



*If, during 2020, 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, and insulin treatments 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 significant 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 17 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 2020, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2020, age . . .	THEN the most you can deduct is . . .
40 or under	\$ 430
41-50	\$ 810
51-60	\$ 1,630
61-70	\$ 4,350
71 or older	\$ 5,430

## Examples of Medical and Dental Payments You Can't Deduct

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

- Life insurance or income protection policies.

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

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

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

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

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

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

- Funeral, burial, or cremation costs.

## Line 1 Medical and Dental Expenses

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

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



*Don't forget to include insurance premiums you paid for medical and dental care. However, if you claimed the self-employed health insurance deduction on Schedule 1 (Form 1040), line 16, reduce the premiums by the amount on line 16.*



*If, during 2020, 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 2020 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 \$4,300 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 2020 return.

**Example.** You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,300 in 2020. You can include on line 1 any medical and dental expenses you paid in 2020 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 2020 for medical or dental expenses you paid in 2020, reduce your 2020 expenses by this amount. If you received a reimbursement in 2020 for prior year medical or dental expenses, don't reduce your 2020 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 8. 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.

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## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.

- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.

- Customs duties.
- Federal estate and gift taxes. 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.

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## Line 5

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

**Safe harbor for certain charitable contributions made in exchange for a state or local tax credit.** If you made a charitable contribution in exchange for a state or local tax credit and your charitable contribution deduction must be reduced as a result of receiving or expecting to receive the tax credit, you may qualify for a safe harbor that allows you to treat some or all of the disallowed charitable contribution as a payment of state and local taxes.

The safe harbor applies if you meet the following conditions.

1. You made a cash contribution to an entity described in section 170(c).
2. In return for the cash contribution, you received a state or local tax credit.
3. You must reduce your charitable contribution amount by the amount of the state or local tax credit you receive.

If you meet these conditions, and to the extent you apply the state or local tax credit to this or a prior year's state or local tax liability, you may include this amount on line 5a, 5b, or 5c, whichever is appropriate. To the extent you apply a portion of the credit to offset your state or local tax liability in a subsequent year (as permitted by law), you may treat this amount as state or local tax paid in the year the credit is applied.

For more information about this safe harbor and examples, see Notice 2019-12 at [IRS.gov/irb/2019-27\\_IRB#NOT-2019-12](#).

**U.S. possession taxes.** 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 1, for details.*

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## 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 2020. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, 1099-MISC, and 1099-NEC may also show state and local income taxes withheld; however, don't include on line 5a any withheld taxes you deducted on other forms, such as Schedule C, E or F.

- State and local income taxes paid in 2020 for a prior year, such as taxes paid with your 2019 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2020, including any part of a prior year refund that you chose to have credited to your 2020 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 2020, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2020. Instead, see the instructions for Schedule 1 (Form 1040), line 1.

## 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 2020 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 2020 for amounts paid in 2020, reduce your **actual** 2020 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2020 for prior year purchases, don't reduce your 2020 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 8. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2020 Optional State Sales Tax Table and the 2020 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](https://www.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 2020, enter the applicable amount, based on your 2020 income and family size, from the 2020 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 2020 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 or Form 1040-SR (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 2020 income is the amount shown on your Form 1040 or 1040-SR, line 11, **plus** any nontaxable items, such as the following.

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

**What if you lived in more than one state?** If you lived in more than one state during 2020, 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 2020 and the denominator of which is the total number of days in the year (366).

3. If you also lived in a locality during 2020 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, 2020 (244 days), and in State B from September 1 through December 31, 2020 (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 and Local General Sales Tax Deduction Worksheet—Line 5a

Keep for Your Records 



*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 2020, or
- Had any **nontaxable** income in 2020.

1. Enter your **state** general sales taxes from the 2020 Optional State Sales Tax Table ..... 1. \$ \_\_\_\_\_

**Next.** If, for all of 2020, 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 2020?

**No.** Enter -0-.

**Yes.** Enter your base **local** general sales taxes from the 2020 Optional Local Sales Tax Tables.

} ..... 2. \$ \_\_\_\_\_

3. Did your locality impose a **local** general sales tax in 2020? 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 2020, see the instructions for line 3 of the worksheet

3. \_\_\_\_\_

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

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

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

4. \_\_\_\_\_

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

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

**No.** Multiply line 2 by line 3.

**Yes.** Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2020, see the instructions for line 6 of the worksheet.

} ..... 6. \$ \_\_\_\_\_

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

7. \$ \_\_\_\_\_

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

8. \$ \_\_\_\_\_

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

If none of the localities in which you lived during 2020 imposed a local general sales tax, enter \$466 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$133 on line 1 of the State B worksheet.

**Line 2.** If you checked the “No” box, enter -0- on line 2, and go to line 3. If you checked the “Yes” box and lived in the same locality for all of 2020, enter the applicable amount, based on your 2020 income and family size, from the 2020 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 2020 income. See the instructions for line 1 of the worksheet to figure your 2020 income. The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (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 2020, 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 2020 and the denominator is the total number of days in the year (366). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2020

(244 days), and in Locality 2 from September 1 through December 31, 2020 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

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

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.2500%. 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 2020?** If you checked the “Yes” box and your local general sales tax rate changed during 2020, 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 2020 and the denominator is the total number of days in the year (366). Enter the total of the prorated tax rates on line 3.

**Example.** Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2020 (274 days). The rate increased to 1.75% for the period from October 1 through December 31, 2020 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 274/366 =$	0.749
October 1 –		
December 31:	$1.75 \times 92/366 =$	$\frac{0.440}{}$
Total		$= 1.189$

**What if you lived in more than one locality in the same state during 2020?** 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 2020 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 2020 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 2020 and the denominator is the total number of days in the year (366).

**Example.** You lived in Locality 1 from January 1 through August 31, 2020 (244 days), and in Locality 2 from September 1 through December 31, 2020 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter “0.667” on line 3 for the Locality 1 worksheet and “0.583” for the Locality 2 worksheet, figured as follows.

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

**Line 6.** If you lived in more than one locality in the same state during 2020, 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 2020. 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 purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2020, 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 Hardest 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 2020.

If you sold your home in 2020, 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 2020 and assessed prior to 2021 can be deducted for 2020. 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 2020 of real estate taxes you paid in 2020, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2020 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 8, 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 2020 and assessed prior to 2021 can be deducted for 2020. 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.



*You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, 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.

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## 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 20), 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 2020 that applies to any period after 2020, you can deduct only amounts that apply for 2020.

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

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### Line 8

#### Home Mortgage Interest


 *If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 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 2020 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 on lines 8a or 8b.

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

 *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 2020 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 in-

formation 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.

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### Line 8a

Enter on line 8a mortgage interest and points reported to you on Form 1098 unless one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, see Pub. 936 to figure the amount of mortgage interest and points reported to you on Form 1098 that are deductible. 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 8.

**More than one borrower.** If you and at least one other person (other than your spouse if you file a joint return) were liable for and paid interest on a mortgage that was your home, you can only deduct your share of the interest.

**Shared interest reported on your Form 1098.** If the shared interest was reported on the Form 1098 you received, deduct only your share of the interest on line 8a. Let each of the other borrowers know what his or her share is.

**Shared interest reported on someone else's Form 1098.** If the shared 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. Your deductible mortgage interest may be less than what you paid if one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**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.

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## 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.*

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## 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 2020. 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 2020.

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 2020 if the mortgage insurance contract was issued in 2020. 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 2020, you must allocate them over the shorter of:

- The stated term of the mortgage, or
- 84 months, beginning with the month the insurance was obtained.

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

The allocation rules, explained earlier, don't apply to qualified mortgage insurance provided by the Department of Veterans Affairs or the Rural Housing

Service (or their successor organizations).

**Limit on amount you can deduct.** You can't deduct your mortgage insurance premiums if the amount on Form 1040 or 1040-SR, line 11, is more than \$109,000 (\$54,500 if married filing separately). If the amount on Form 1040 or 1040-SR, line 11, is more than \$100,000 (\$50,000 if married filing separately), your deduction is limited and you must use the [Mortgage Insurance Premiums Deduction Worksheet](#) to figure your deduction.

## Line 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 2019.



*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 2020 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](https://www.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

## Mortgage Insurance Premiums Deduction Worksheet—Line 8d

Keep for Your Records



**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 2020 for qualified mortgage insurance for a contract issued after December 31, 2006 .....	1.	<input type="text"/>
2.	Enter the amount from Form 1040 or 1040-SR, line 11 .....	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"/>

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 contemporaneous written acknowledgment 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.

To be contemporaneous, you must get the written acknowledgment from the charitable organization by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the contemporaneous written acknowl-

edgment 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 or 1040-SR, line 11.

2. Your gifts of capital gain property are more than 20% of the amount on Form 1040 or 1040-SR, line 11.

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.



See [Safe harbor for certain charitable contributions made in exchange for a state or local tax credit](#), earlier under Line 5, if your cash contribution is disallowed because you received or expected to receive a credit.

- 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 21) 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), unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carry-over to next year. See Pub. 526 for more information.

**Deduction for gifts by cash or check limited.** If your deduction for the gifts you made in cash or by check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 11 the deductible value of gifts you made in cash or by check.

**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.

For contributions of \$250 or more, you must also have a contemporaneous written acknowledgment from the charitable organization. See [Gifts of \\$250 or more](#), earlier, for more information. You will still need to keep a record of when you made the cash contribution if the contemporaneous written acknowledgment doesn't include that information.

## Qualified Contributions

In general, you can elect to treat gifts by cash or check as qualified contributions if the gift was paid in 2020 to a qualified charitable organization. This election isn't available for contributions to an organization described in IRC 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor advised fund. For details, see Pub. 526.

Qualified contributions are not subject to a limitation based on a percentage of adjusted gross income; however, certain limits may apply if your qualified contributions are more than the amount on Form 1040 or 1040-SR, line 11, 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.

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## 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, unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts other than by cash or check limited.** If your deduction for the contributions of property other than by cash or check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 12 the deductible value of your contributions of property other than by cash or check.

### Valuing contributions of used items.

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 ordina-

ry 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 the gift of property is \$250 or more, you must also have a contemporaneous written acknowledgment from the charity. See [Gifts of \\$250 or more](#), earlier, for more information. Form 8283 doesn't satisfy the contemporaneous written acknowledgment requirement, and a contemporaneous written acknowledgment isn't a substitute for the other records you may need to keep if you gave property.



*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.*

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## 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.

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## Casualty and Theft Losses

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### 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 attributable to 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 or 1040-SR, line 11.

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 or 1040-SR, line 12.

**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 Qualified 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 8.

- Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.

- 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.

## Total Itemized Deductions

### 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.



*Be sure to consider the adjustment to income for charitable contributions on Form 1040 or 1040-SR, line 10b, when deciding whether to itemize. You can only claim that adjustment to income if you take the standard deduction.*

## 2020 Optional State Sales Tax Tables

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
						Alabama						Arizona						Arkansas					
				<b>1</b>						<b>2</b>						<b>2</b>							
				<b>4.0000%</b>						<b>5.6000%</b>						<b>6.5000%</b>							
\$0	\$20,000	282	327	358	382	401	429	280	304	318	329	338	350	359	389	407	421	432	446				
\$20,000	\$30,000	393	456	498	530	557	594	419	453	475	491	505	522	536	580	608	628	644	666				
\$30,000	\$40,000	448	519	567	603	634	676	491	531	557	576	591	612	628	679	712	735	755	780				
\$40,000	\$50,000	495	573	625	665	698	745	552	598	626	648	665	688	707	764	801	828	849	878				
\$50,000	\$60,000	536	620	676	719	755	805	607	657	688	712	730	756	777	840	880	910	933	965				
\$60,000	\$70,000	572	661	721	767	805	858	657	710	744	769	790	817	840	908	952	983	1009	1044				
\$70,000	\$80,000	605	699	762	810	850	906	702	759	796	823	844	874	897	971	1017	1051	1079	1116				
\$80,000	\$90,000	636	734	800	850	892	951	744	805	843	872	895	926	951	1029	1078	1114	1143	1182				
\$90,000	\$100,000	664	766	835	888	931	992	784	848	888	918	942	975	1002	1084	1135	1173	1204	1245				
\$100,000	\$120,000	702	809	881	937	982	1047	837	905	948	980	1005	1040	1069	1156	1211	1252	1284	1328				
\$120,000	\$140,000	750	864	940	999	1048	1116	905	979	1025	1059	1087	1125	1156	1251	1310	1354	1389	1437				
\$140,000	\$160,000	794	914	995	1057	1109	1180	969	1047	1097	1134	1163	1203	1236	1338	1401	1448	1486	1537				
\$160,000	\$180,000	834	960	1045	1110	1164	1239	1028	1111	1163	1202	1233	1276	1311	1418	1486	1535	1575	1629				
\$180,000	\$200,000	872	1003	1091	1159	1215	1294	1083	1170	1225	1266	1299	1344	1381	1494	1565	1618	1660	1716				
\$200,000	\$225,000	911	1048	1139	1210	1268	1350	1140	1232	1290	1333	1368	1415	1454	1573	1648	1703	1747	1807				
\$225,000	\$250,000	953	1095	1190	1264	1325	1410	1202	1299	1359	1405	1441	1491	1532	1657	1736	1794	1841	1904				
\$250,000	\$275,000	992	1139	1238	1314	1377	1466	1260	1361	1425	1472	1510	1562	1605	1737	1819	1880	1929	1995				
\$275,000	\$300,000	1028	1181	1283	1362	1427	1518	1315	1421	1487	1537	1576	1630	1675	1812	1898	1962	2013	2082				
\$300,000	or more	1242	1423	1544	1638	1716	1824	1641	1772	1854	1916	1965	2032	2087	2258	2365	2445	2508	2594				
		<b>California</b>						<b>Colorado</b>						<b>Connecticut</b>									
		<b>3</b>						<b>2</b>						<b>4</b>									
		<b>7.2500%</b>						<b>2.9000%</b>						<b>6.3500%</b>									
\$0	\$20,000	360	390	408	422	433	448	146	157	164	169	173	179	270	283	290	296	300	306				
\$20,000	\$30,000	529	572	599	619	635	657	216	233	243	251	257	265	401	420	431	439	445	454				
\$30,000	\$40,000	616	665	696	720	738	763	253	272	284	293	300	310	469	490	503	513	520	530				
\$40,000	\$50,000	690	745	780	806	826	855	284	306	319	329	337	348	526	551	565	576	584	595				
\$50,000	\$60,000	756	816	854	882	905	935	312	335	350	361	370	382	578	604	620	632	641	653				
\$60,000	\$70,000	815	880	920	951	975	1008	337	362	378	390	399	412	624	652	670	682	692	706				
\$70,000	\$80,000	869	938	981	1013	1039	1074	360	387	404	416	426	440	666	697	715	729	739	753				
\$80,000	\$90,000	919	992	1038	1072	1099	1136	381	410	428	441	452	466	705	738	757	772	783	798				
\$90,000	\$100,000	966	1043	1090	1126	1155	1193	401	431	450	464	475	490	742	776	797	812	824	839				
\$100,000	\$120,000	1029	1110	1160	1198	1229	1270	428	460	480	495	506	523	791	827	849	865	878	895				
\$120,000	\$140,000	1110	1197	1251	1292	1324	1369	462	497	518	534	547	564	854	893	917	934	948	966				
\$140,000	\$160,000	1185	1277	1335	1378	1413	1460	494	531	554	571	585	603	913	955	980	999	1013	1032				
\$160,000	\$180,000	1253	1351	1412	1458	1495	1544	524	563	587	605	619	639	967	1011	1038	1058	1073	1093				
\$180,000	\$200,000	1318	1421	1485	1533	1571	1623	552	593	618	637	652	673	1018	1064	1093	1113	1129	1151				
\$200,000	\$225,000	1386	1493	1560	1611	1651	1706	581	623	650	670	686	708	1070	1119	1149	1171	1188	1211				
\$225,000	\$250,000	1458	1570	1641	1694	1736	1793	612	657	685	706	722	745	1127	1178	1210	1233	1251	1275				
\$250,000	\$275,000	1525	1643	1717	1772	1816	1876	641	688	717	739	757	780	1180	1234	1267	1291	1309	1335				
\$275,000	\$300,000	1590	1712	1789	1846	1892	1954	668	717	748	771	789	814	1230	1287	1321	1346	1366	1392				
\$300,000	or more	1968	2118	2212	2282	2338	2415	832	892	930	958	981	1011	1527	1598	1640	1671	1695	1728				
		<b>District of Columbia</b>						<b>Florida</b>						<b>Georgia</b>									
		<b>4</b>						<b>1</b>						<b>2</b>									
		<b>6.0000%</b>						<b>6.0000%</b>						<b>4.0000%</b>									
\$0	\$20,000	241	250	255	258	261	265	307	329	342	352	360	370	199	215	226	233	239	247				
\$20,000	\$30,000	360	372	380	385	389	395	463	495	515	529	541	557	298	321	336	347	356	368				
\$30,000	\$40,000	422	436	445	451	456	462	543	581	604	622	635	654	349	376	394	407	417	431				
\$40,000	\$50,000	475	491	500	507	513	520	613	655	682	701	717	738	392	423	443	457	469	485				
\$50,000	\$60,000	522	539	550	557	563	571	675	721	750	772	789	812	431	465	487	503	515	533				
\$60,000	\$70,000	564	583	594	602	609	617	731	781	813	836	854	879	466	503	526	543	557	576				
\$70,000	\$80,000	603	623	635	644	651	660	782	836	870	895	914	941	498	538	562	581	595	615				
\$80,000	\$90,000	639	660	673	682	690	699	830	887	923	949	970	999	528	570	596	615	631	652				
\$90,000	\$100,000	673	695	709	719	726	736	875	935	973	1000	1023	1052	556	600	627	648	664	686				
\$100,000	\$120,000	718	742	756	767	775	786	935	999	1039	1069	1092	1124	594	640	669	691	709	732				
\$120,000	\$140,000	776	802	818	829	838	849	1013	1082	1125	1157	1183	1217	642	692	724	747	766	792				
\$140,000	\$160,000	831	858	875	887	896	909	1085	1159	1206	1240	1267	1304	687	741	774	799	820	847				
\$160,000	\$180,000	881	910	927	940	950	963	1152	1230	1279	1316	1345	1384	729	785	821	847	869	897				
\$180,000	\$200,000	928	958	977	990	1001	1015	1215	1298	1349	1387	1418	1459	768	827	865	893	915	945				
\$200,000	\$225,000																						

Income		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>				<b>4</b>		<b>7.0000%</b>		<b>Iowa</b>				<b>1</b>		<b>6.0000%</b>		<b>Kansas</b>				<b>1</b>		<b>6.5000%</b>	
\$0	\$20,000	370	403	423	439	451	468	334	363	381	395	406	421	471	548	599	638	671	716	754	815	876	937		
\$20,000	\$30,000	544	593	623	645	663	688	494	537	564	584	600	622	660	766	836	891	936	999	754	874	954	1016		
\$30,000	\$40,000	634	690	725	751	772	801	576	626	658	682	700	726	754	874	954	1016	1068	1139	754	874	954	1016		
\$40,000	\$50,000	710	773	813	842	865	897	646	703	738	765	786	815	832	965	1053	1122	1178	1257	754	874	954	1016		
\$50,000	\$60,000	778	847	890	922	948	983	709	771	810	839	862	893	901	1044	1140	1214	1274	1359	754	874	954	1016		
\$60,000	\$70,000	839	913	960	994	1022	1060	765	832	874	905	930	964	963	1115	1217	1295	1360	1451	754	874	954	1016		
\$70,000	\$80,000	895	974	1023	1060	1090	1130	817	888	933	966	993	1029	1018	1179	1287	1370	1438	1534	754	874	954	1016		
\$80,000	\$90,000	947	1030	1083	1122	1153	1195	864	940	987	1023	1051	1089	1070	1239	1351	1438	1510	1610	754	874	954	1016		
\$90,000	\$100,000	995	1083	1138	1179	1212	1256	909	988	1038	1075	1105	1145	1117	1293	1411	1502	1576	1681	754	874	954	1016		
\$100,000	\$120,000	1059	1152	1211	1255	1290	1337	968	1053	1106	1146	1177	1220	1180	1366	1490	1585	1664	1774	754	874	954	1016		
\$120,000	\$140,000	1142	1243	1306	1353	1391	1442	1045	1137	1194	1236	1271	1317	1261	1459	1591	1692	1776	1894	754	874	954	1016		
\$140,000	\$160,000	1219	1326	1394	1444	1484	1539	1116	1214	1275	1321	1357	1407	1335	1544	1683	1791	1880	2003	754	874	954	1016		
\$160,000	\$180,000	1290	1403	1475	1528	1570	1628	1182	1285	1350	1398	1437	1489	1403	1622	1768	1881	1974	2104	754	874	954	1016		
\$180,000	\$200,000	1356	1476	1551	1606	1651	1712	1244	1352	1420	1471	1512	1567	1466	1695	1847	1965	2062	2197	754	874	954	1016		
\$200,000	\$225,000	1425	1551	1630	1688	1735	1798	1308	1422	1494	1547	1590	1647	1531	1770	1929	2051	2152	2294	754	874	954	1016		
\$225,000	\$250,000	1499	1631	1714	1775	1824	1891	1376	1496	1572	1628	1673	1734	1600	1849	2015	2143	2249	2396	754	874	954	1016		
\$250,000	\$275,000	1568	1706	1793	1857	1909	1979	1440	1566	1645	1704	1751	1815	1665	1924	2096	2229	2339	2492	754	874	954	1016		
\$275,000	\$300,000	1634	1778	1868	1935	1989	2062	1502	1633	1715	1776	1825	1892	1726	1994	2173	2310	2424	2582	754	874	954	1016		
\$300,000	or more	2021	2198	2309	2392	2458	2548	1861	2024	2126	2201	2262	2344	2081	2401	2614	2779	2915	3104	754	874	954	1016		
		<b>Kentucky</b>				<b>4</b>		<b>6.0000%</b>		<b>Louisiana</b>				<b>2</b>		<b>4.4500%</b>		<b>Maine</b>				<b>4</b>		<b>5.5000%</b>	
\$0	\$20,000	318	343	359	370	380	392	231	247	256	264	269	277	230	246	256	264	270	278	230	246	256	264		
\$20,000	\$30,000	478	516	539	556	570	589	347	371	385	396	405	416	335	358	373	383	392	404	335	358	373	383		
\$30,000	\$40,000	562	606	633	653	670	692	408	435	452	465	475	489	388	415	432	444	454	468	388	415	432	444		
\$40,000	\$50,000	634	683	714	737	755	780	460	491	510	524	535	551	434	464	483	497	508	522	434	464	483	497		
\$50,000	\$60,000	698	752	786	811	831	858	506	540	561	577	589	606	475	507	528	543	555	571	475	507	528	543		
\$60,000	\$70,000	756	814	851	878	900	929	548	585	608	625	638	656	511	546	568	584	597	614	511	546	568	584		
\$70,000	\$80,000	809	871	911	940	963	995	586	626	650	668	683	702	545	582	605	622	635	654	545	582	605	622		
\$80,000	\$90,000	859	925	966	997	1022	1055	622	664	690	709	724	745	576	615	639	657	671	691	576	615	639	657		
\$90,000	\$100,000	905	975	1018	1051	1077	1112	656	700	727	747	763	785	605	645	671	690	705	725	605	645	671	690		
\$100,000	\$120,000	967	1041	1088	1122	1150	1188	701	747	777	798	815	839	643	686	713	733	749	770	643	686	713	733		
\$120,000	\$140,000	1047	1128	1178	1215	1245	1286	759	809	841	864	883	908	693	739	768	789	806	829	693	739	768	789		
\$140,000	\$160,000	1122	1208	1262	1302	1334	1377	813	867	901	926	946	973	739	788	818	841	859	884	739	788	818	841		
\$160,000	\$180,000	1191	1282	1339	1382	1416	1462	862	920	956	982	1003	1032	781	833	865	889	908	934	781	833	865	889		
\$180,000	\$200,000	1256	1352	1412	1457	1493	1541	909	970	1008	1036	1058	1088	821	875	909	934	954	981	821	875	909	934		
\$200,000	\$225,000	1324	1425	1488	1535	1573	1624	958	1022	1062	1091	1115	1146	862	919	954	980	1001	1029	862	919	954	980		
\$225,000	\$250,000	1396	1503	1570	1619	1659	1713	1011	1078	1120	1151	1176	1209	906	965	1002	1030	1052	1082	906	965	1002	1030		
\$250,000	\$275,000	1465	1576	1646	1698	1740	1796	1060	1131	1175	1207	1233	1268	947	1009	1048	1077	1099	1130	947	1009	1048	1077		
\$275,000	\$300,000	1530	1646	1719	1774	1817	1876	1107	1181	1227	1260	1287	1324	987	1051	1091	1121	1145	1177	987	1051	1091	1121		
\$300,000	or more	1916	2061	2152	2219	2273	2346	1385	1477	1534	1576	1610	1656	1218	1296	1345	1381	1410	1449	1218	1296	1345	1381		
		<b>Maryland</b>				<b>4</b>		<b>6.0000%</b>		<b>Massachusetts</b>				<b>4</b>		<b>6.2500%</b>		<b>Michigan</b>				<b>4</b>		<b>6.0000%</b>	
\$0	\$20,000	265	290	306	318	327	341	273	294	307	317	325	336	292	315	329	339	347	359	292	315	329	339		
\$20,000	\$30,000	393	428	450	468	482	501	400	430	449	464	475	491	436	470	490	506	518	535	436	470	490	506		
\$30,000	\$40,000	458	499	525	545	561	584	465	500	522	539	552	570	511	550	574	592	607	626	511	550	574	592		
\$40,000	\$50,000	515	560	589	611	629	654	521	559	584	602	617	637	575	619	646	666	683	704	575	619	646	666		
\$50,000	\$60,000	565	614	646	670	690	717	570	612	639	659	675	697	633	680	710	732	750	774	633	680	710	732		
\$60,000	\$70,000	610	662	697	723	744	773	614	659	688	710	727	750	684	736	768	792	811	837	684	736	768	792		
\$70,000	\$80,000	651	707	743	771	793	824	654	703	733	756	774	799	732	786	821	846	867	895	732	786	821	846		
\$80,000	\$90,000	690	749	787	816	840	872	692	743	775	799	818	845	776	834	870	897	919	948	776	834	870	897		
\$90,000	\$100,000	726	787	828	858	883	917	727	780	814	839	860	887	817	878	916	945	967	998	817	878	916	945		
\$100,000	\$120,000	774	839	882	914	940	976	774	830	866	893	914	943	872	937	978	1008	1032	1065	872	937	978	1008		
\$120,000	\$140,000	836	906	952	986	1014	1053	834	895	933	962	985	1016	943	1013	1057	1090	1116	1152	943	1013	1057	1090		
\$140,000	\$160,000	894	968	1017	1053	1083	1125	890	954	995	1026	1050	1083	1009	1084	1131	1166	1194	1232	1009	1084	1131	1166		
\$160,000	\$180,000	947	1025	1076	1115	1147	1190	941	1009	1052	1084	1110	1145	1070	1150	1200	1236	1266	1306	1070	1150	1200	1236		
\$180,000	\$200,000	997	1079	1133	1173	1206	1252	989	1061	1106	1139	1166	1203	1128	1212	1264	1303	1334	1376	1128	1212	1264	1303		
\$200,000	\$225,000	1049	1135	1191	1234	1268	1316	1040	1114	1161	1197	1225	1264	1188	1276	1331	1372	1404	1449	1188	1276	1331	1372		
\$225,000	\$250,000	1105	1195	1254	1298	1335	1385	1093	1171	1221	1258	1287	1328	1252	1344	1402	1445	1480	1526	1252	1344	1402	1445		
\$250,000	\$275,000																								

Income		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
At least	But less than	Nebraska						Nevada						New Jersey					
		1						5						6.8500%					
\$0	\$20,000	292	314	328	338	346	357	341	370	389	402	413	428	312	326	335	341	346	353
\$20,000	\$30,000	439	472	493	508	521	537	503	546	572	592	608	630	474	495	508	517	525	535
\$30,000	\$40,000	515	554	579	597	612	631	587	636	667	690	708	733	558	583	599	610	619	631
\$40,000	\$50,000	581	625	653	673	690	712	658	713	747	773	794	822	631	659	677	689	700	713
\$50,000	\$60,000	639	688	719	741	759	784	722	781	819	847	870	900	697	728	747	761	772	787
\$60,000	\$70,000	692	745	778	802	822	848	779	843	883	914	938	971	755	789	810	825	837	853
\$70,000	\$80,000	740	797	833	859	880	908	831	899	942	975	1000	1036	810	846	868	884	897	914
\$80,000	\$90,000	786	846	884	911	933	963	880	952	997	1031	1058	1096	860	899	922	939	953	972
\$90,000	\$100,000	828	892	931	960	984	1015	925	1001	1048	1084	1113	1152	908	948	973	991	1006	1025
\$100,000	\$120,000	884	952	995	1026	1051	1084	985	1066	1117	1154	1185	1226	971	1014	1041	1060	1076	1097
\$120,000	\$140,000	958	1031	1077	1111	1138	1174	1063	1150	1205	1245	1278	1323	1054	1100	1129	1150	1167	1190
\$140,000	\$160,000	1026	1105	1154	1190	1219	1258	1136	1228	1286	1330	1365	1412	1130	1181	1211	1234	1252	1276
\$160,000	\$180,000	1088	1172	1224	1263	1293	1335	1203	1300	1361	1407	1444	1494	1201	1254	1287	1311	1330	1356
\$180,000	\$200,000	1148	1236	1291	1331	1364	1408	1265	1368	1432	1480	1519	1571	1268	1324	1359	1384	1404	1431
\$200,000	\$225,000	1209	1302	1360	1403	1437	1483	1331	1438	1506	1556	1597	1652	1338	1397	1434	1460	1482	1510
\$225,000	\$250,000	1275	1373	1435	1480	1516	1564	1400	1513	1584	1637	1680	1737	1412	1475	1514	1542	1564	1594
\$250,000	\$275,000	1337	1440	1504	1552	1589	1640	1466	1584	1658	1713	1758	1818	1483	1549	1589	1619	1642	1674
\$275,000	\$300,000	1397	1504	1571	1621	1660	1713	1528	1651	1728	1786	1832	1895	1550	1619	1661	1692	1717	1750
\$300,000	or more	1747	1881	1965	2027	2076	2143	1895	2046	2141	2212	2269	2346	1949	2035	2088	2127	2158	2199
Income		New Mexico						New York						North Carolina					
		1						2						4.7500%					
\$0	\$20,000	326	346	358	367	374	384	192	202	208	213	216	221	284	318	339	356	369	388
\$20,000	\$30,000	487	517	535	549	559	573	290	305	314	321	327	334	411	458	489	513	532	558
\$30,000	\$40,000	571	605	627	643	655	672	341	359	370	378	384	393	475	530	565	592	614	644
\$40,000	\$50,000	642	681	706	723	737	756	385	405	417	426	434	443	530	590	630	660	684	717
\$50,000	\$60,000	706	749	776	795	811	831	424	446	460	470	478	489	578	644	687	719	746	782
\$60,000	\$70,000	763	810	839	860	876	899	460	483	498	509	518	529	621	692	738	772	801	840
\$70,000	\$80,000	816	866	897	919	937	961	492	518	533	545	554	567	661	735	784	821	851	892
\$80,000	\$90,000	865	918	951	975	993	1019	522	550	566	579	588	602	697	776	827	866	898	941
\$90,000	\$100,000	911	967	1001	1026	1046	1073	551	580	597	610	621	634	731	814	867	908	941	987
\$100,000	\$120,000	972	1032	1068	1095	1116	1145	589	619	638	652	663	678	776	864	920	963	998	1047
\$120,000	\$140,000	1052	1116	1156	1184	1207	1238	638	671	692	707	719	735	835	928	989	1035	1073	1124
\$140,000	\$160,000	1125	1194	1236	1267	1292	1325	684	719	741	757	770	788	888	988	1052	1101	1141	1196
\$160,000	\$180,000	1193	1266	1311	1344	1370	1405	726	764	787	804	818	836	938	1042	1110	1162	1204	1262
\$180,000	\$200,000	1257	1334	1381	1416	1443	1480	766	806	830	848	863	882	984	1094	1165	1219	1263	1323
\$200,000	\$225,000	1323	1404	1454	1491	1519	1558	808	850	876	894	910	930	1032	1147	1221	1278	1324	1387
\$225,000	\$250,000	1395	1480	1532	1571	1601	1642	853	897	924	944	960	981	1083	1203	1281	1340	1389	1455
\$250,000	\$275,000	1461	1551	1606	1646	1678	1721	895	941	969	990	1007	1029	1131	1257	1338	1399	1449	1519
\$275,000	\$300,000	1525	1619	1676	1718	1751	1796	935	983	1013	1035	1052	1075	1177	1307	1391	1455	1507	1579
\$300,000	or more	1901	2018	2089	2141	2183	2239	1172	1232	1269	1297	1318	1348	1444	1602	1704	1782	1845	1932
Income		North Dakota						Ohio						Oklahoma					
		1						5.7500%						4.5000%					
\$0	\$20,000	239	260	273	283	292	303	304	323	336	345	352	362	305	350	380	403	422	448
\$20,000	\$30,000	355	385	405	420	432	448	455	484	502	516	526	541	435	497	539	571	597	634
\$30,000	\$40,000	415	450	473	490	504	523	533	568	589	604	617	634	500	571	618	655	685	727
\$40,000	\$50,000	467	506	531	551	566	587	601	639	663	681	695	714	556	634	686	726	760	806
\$50,000	\$60,000	513	556	583	604	621	644	661	703	729	749	764	785	605	689	745	789	825	875
\$60,000	\$70,000	554	600	630	652	671	696	715	760	789	810	826	849	648	738	795	845	883	937
\$70,000	\$80,000	592	641	673	697	716	743	765	813	844	866	884	908	688	783	847	896	936	993
\$80,000	\$90,000	627	679	712	738	758	786	811	862	895	918	937	962	725	824	891	943	985	1045
\$90,000	\$100,000	660	715	750	776	798	827	854	909	942	967	987	1014	759	863	933	986	1031	1093
\$100,000	\$120,000	704	762	799	827	850	881	912	970	1006	1032	1053	1082	804	914	987	1044	1091	1156
\$120,000	\$140,000	761	823	863	894	918	952	987	1049	1088	1117	1140	1171	863	980	1058	1119	1169	1238
\$140,000	\$160,000	814	880	923	955	981	1017	1056	1123	1165	1195	1220	1253	917	1040	1123	1187	1240	1314
\$160,000	\$180,000	863	933	978	1012	1039	1077	1120	1191	1235	1268	1294	1329	966	1096	1183	1250	1305	1383
\$180,000	\$200,000	909	982	1029	1065	1094	1134	1181	1256	1302	1336	1363	1400	1013	1148	1239	1309	1367	1447
\$200,000	\$225,000	957	1034	1083	1120	1151	1193	1244	1322	1371	1407	1436	1474	1061	1202	1296	1370	1430	1514
\$225,000	\$250,000	1008	1089	1141	1180	1212	1255	1311	1394	1445	1483	1513	1554	1112	1259	1358	1434	1497	1585
\$250,000	\$275,000	1057	1140	1195	1236	1269	1315	1374	1461	1515	1555	1586	1629	1160	1313	1416	1495	1560	1652
\$275,000	\$300,000	1103	1190	1246	1289	1323	1371	1435	1525	1581	1623	1656	1700	1206	1364	1470	1552	1620	1715
\$300,000	or more	1374	1480	1549	1602	1644	1703	1792	1904	1974	2025	2066	2121	1471	1661	1788	1886	1968	2081
Income		Pennsylvania						Rhode Island						South Carolina					
		1						4						7.0000%					
\$0	\$20,000	271	291	303	312	319	329	333	359	374	386	395	408	313	337	352	364	373	385
\$20,000	\$30,000	399	42																



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
		South Dakota						Tennessee						Texas					
		1						2						1					
		4.5000%						7.0000%						6.2500%					
\$0	\$20,000	344	395	429	454	475	504	442	495	529	555	577	606	339	368	387	400	411	426
\$20,000	\$30,000	493	566	613	649	679	721	641	717	766	803	834	876	502	546	574	594	610	633
\$30,000	\$40,000	569	652	706	748	782	830	742	829	886	930	965	1013	587	638	670	694	713	739
\$40,000	\$50,000	632	724	785	831	869	922	828	925	989	1037	1076	1130	659	717	753	780	801	830
\$50,000	\$60,000	688	788	854	904	946	1003	904	1010	1079	1131	1174	1232	724	787	826	856	879	911
\$60,000	\$70,000	738	845	916	970	1014	1075	972	1086	1160	1216	1261	1324	781	849	892	924	949	984
\$70,000	\$80,000	784	897	972	1029	1076	1141	1034	1155	1233	1293	1341	1408	835	907	953	987	1014	1051
\$80,000	\$90,000	826	945	1024	1084	1134	1202	1092	1219	1302	1364	1416	1486	884	961	1009	1045	1074	1113
\$90,000	\$100,000	865	990	1073	1136	1187	1259	1146	1279	1366	1431	1485	1558	930	1011	1062	1099	1130	1171
\$100,000	\$120,000	917	1049	1137	1203	1258	1334	1217	1358	1450	1520	1576	1654	991	1077	1132	1172	1204	1248
\$120,000	\$140,000	984	1126	1219	1291	1349	1431	1309	1461	1559	1634	1694	1778	1071	1164	1222	1266	1300	1348
\$140,000	\$160,000	1046	1196	1295	1371	1433	1520	1395	1555	1660	1739	1804	1893	1144	1244	1306	1353	1390	1440
\$160,000	\$180,000	1102	1260	1365	1445	1510	1601	1473	1642	1752	1836	1904	1998	1212	1317	1383	1433	1472	1526
\$180,000	\$200,000	1155	1321	1430	1514	1582	1677	1546	1724	1839	1926	1998	2096	1276	1387	1456	1508	1550	1606
\$200,000	\$225,000	1210	1383	1497	1585	1657	1756	1622	1808	1929	2021	2095	2198	1342	1459	1532	1586	1630	1689
\$225,000	\$250,000	1268	1449	1569	1661	1736	1840	1703	1898	2025	2121	2199	2307	1413	1536	1613	1670	1716	1778
\$250,000	\$275,000	1322	1512	1636	1732	1810	1919	1780	1983	2115	2215	2296	2409	1479	1608	1689	1749	1797	1862
\$275,000	\$300,000	1374	1571	1700	1799	1880	1993	1852	2063	2200	2304	2389	2506	1543	1677	1761	1824	1874	1942
\$300,000	or more	1675	1914	2071	2191	2290	2426	2275	2532	2699	2826	2929	3071	1916	2082	2187	2265	2327	2411
Income		Utah						Vermont						Virginia					
		2						1						2					
		4.8130%						6.0000%						4.3000%					
\$0	\$20,000	308	344	367	385	400	419	216	221	224	227	228	231	229	254	270	282	292	306
\$20,000	\$30,000	448	500	533	559	580	608	314	322	326	330	332	336	336	372	395	413	427	447
\$30,000	\$40,000	519	579	618	647	671	704	364	373	378	382	385	389	391	432	460	480	497	519
\$40,000	\$50,000	580	646	690	722	749	786	407	417	423	427	430	435	438	484	514	537	556	581
\$50,000	\$60,000	634	706	753	789	818	858	445	456	462	466	470	475	479	530	563	588	608	636
\$60,000	\$70,000	682	760	810	848	879	922	479	490	497	502	506	511	517	571	607	633	655	685
\$70,000	\$80,000	726	808	862	903	936	981	509	522	529	534	538	544	551	609	647	675	698	730
\$80,000	\$90,000	766	854	910	953	988	1036	538	551	559	564	569	574	583	644	684	714	738	771
\$90,000	\$100,000	805	896	955	1000	1036	1087	565	578	586	592	597	603	612	677	718	750	775	810
\$100,000	\$120,000	855	952	1015	1062	1101	1154	600	615	623	629	634	641	652	720	764	798	825	862
\$120,000	\$140,000	920	1024	1092	1143	1184	1241	646	661	671	677	682	689	703	776	824	860	889	928
\$140,000	\$160,000	980	1091	1163	1217	1261	1322	688	705	714	722	727	734	750	828	879	917	948	990
\$160,000	\$180,000	1036	1152	1228	1285	1332	1396	727	744	755	762	768	776	794	876	929	970	1002	1047
\$180,000	\$200,000	1088	1210	1289	1349	1398	1465	763	782	793	800	806	815	835	921	977	1019	1053	1100
\$200,000	\$225,000	1142	1270	1353	1415	1467	1537	801	820	832	840	846	855	877	968	1027	1071	1107	1156
\$225,000	\$250,000	1199	1333	1420	1486	1540	1614	841	861	873	882	889	898	923	1018	1079	1126	1163	1215
\$250,000	\$275,000	1253	1393	1484	1553	1608	1685	879	900	913	922	929	938	966	1065	1129	1177	1217	1270
\$275,000	\$300,000	1305	1450	1544	1616	1674	1754	915	937	950	959	967	976	1006	1110	1176	1226	1267	1323
\$300,000	or more	1605	1782	1897	1984	2055	2153	1125	1152	1168	1179	1188	1200	1245	1372	1453	1515	1565	1633
Income		Washington						West Virginia						Wisconsin					
		1						1						1					
		6.5000%						6.0000%						5.0000%					
\$0	\$20,000	347	373	390	402	412	426	319	347	365	378	389	403	273	294	307	316	324	334
\$20,000	\$30,000	521	561	586	604	619	639	485	527	554	574	590	612	408	439	458	472	483	498
\$30,000	\$40,000	612	658	687	709	727	750	571	622	654	677	696	722	477	513	536	552	566	584
\$40,000	\$50,000	690	742	775	799	819	845	646	703	739	766	787	816	537	578	603	621	636	656
\$50,000	\$60,000	759	817	853	880	901	930	713	776	815	845	869	901	590	635	662	683	699	721
\$60,000	\$70,000	822	884	923	952	975	1007	773	842	885	916	942	977	638	686	716	738	756	780
\$70,000	\$80,000	880	946	988	1019	1044	1077	829	902	948	982	1010	1047	682	733	765	789	808	833
\$80,000	\$90,000	933	1004	1048	1081	1107	1143	881	959	1008	1044	1073	1113	723	777	811	836	856	883
\$90,000	\$100,000	984	1058	1104	1139	1167	1204	929	1012	1063	1102	1133	1174	761	818	854	880	901	930
\$100,000	\$120,000	1050	1130	1179	1216	1246	1286	994	1082	1138	1179	1212	1256	812	873	911	939	962	992
\$120,000	\$140,000	1138	1223	1277	1317	1349	1392	1079	1174	1234	1279	1315	1363	877	944	985	1015	1040	1073
\$140,000	\$160,000	1218	1310	1368	1410	1444	1491	1157	1260	1324	1372	1411	1463	939	1010	1054	1086	1112	1147
\$160,000	\$180,000	1293	1390	1451	1496	1533	1582	1230	1339	1407	1458	1499	1555	995	1070	1117	1151	1179	1216
\$180,000	\$200,000	1363	1466	1530	1578	1616	1668	1298	1413	1486	1540	1583	1641	1048	1127	1176	1213	1242	1281
\$200,000	\$225,000	1437	1544	1612	1662	1702	1757	1370	1491	1568	1624	1670	1732	1103	1187	1238	1277	1307	1348
\$225,000	\$250,000	1515	1628	1700	1753	1795	1852	1446	1575	1655	1715	1763	1829	1162	1250	1305	1345	1377	1421
\$250,000	\$275,000	1589	1708	1782	1838	1882	1942	1518	1653	1738	1801	1852	1920	1218	1310	1367	1409	1443	1488
\$275,000	\$300,000	1659	1783	1861	1919	1965	2028	1587	1728	1817	1883	1936	2008	1271	1367	1426	1470	1506	1553
\$300,000	or more	2075	2230	2327	2399	2457	2535	1996	2173	2285	2368	2435	2525	1582	1702	1776	1831	1875	1934
Income		Wyoming						Note: Residents of Alaska do not have a state sales tax, but should follow the instructions on the next page to determine their local sales tax amount.											
		1						1.											
		4.0000%						Use the Ratio Method to determine your local sales tax deduction. Your state sales tax rate is provided next to the state name.											
\$0	\$20,000	207	221	230	237	242	249	2. Follow the instructions on the next page to determine your local sales tax deduction.											
\$20,000	\$30,000	311	332	345	355	363	373	3. The California table includes the 1.25% uniform local sales tax rate in addition to the 6.00% state sales tax rate for a total of 7.25%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 7.25%, and the numerator is the total sales tax rate minus 7.25%.											
\$30,000	\$40,000	364	389	405	416	425	438	4. This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.											
\$40,000	\$50,000	410	438	456	469	479	493	5. The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.60% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus 6.85%.											
\$50,000	\$60,000	452	482	502	516	527	542	6. The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.											
\$60,000	\$70,000	489	522	543	558	570	587												
\$70,000	\$80,000	523	558	580	597	610	627												
\$80,000	\$90,000	554	592	616	633	647	665												
\$90,000	\$100,000	584	624	649	667	681	701												

## 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	Juneau, Kenai, Ketchikan, Kodiak, Sitka, Wasilla or any locality that imposes a local sales tax	C
Arizona	Chandler, Gilbert, Glendale, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma or any other locality that imposes a local sales tax	B
Arkansas	Any locality that imposes a local sales tax	C
Colorado	Adams County, Arapahoe County, Aurora, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Larimer County, Pueblo City, Pueblo County or any other locality that imposes a local sales tax	A
	Arvada, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, Thornton or Westminster.	B
Georgia	Any locality that imposes a local sales tax	A
Illinois	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Elgin, Joliet, Palatine, Peoria, Schaumburg, Skokie, Springfield, Waukegan or any other locality that imposes a local sales tax	A
	Aurora	B
Louisiana	East Baton Rouge Parish	B
	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St Tammany Parish, Tangipahoa Parish, Terrebonne Parish or any other locality that imposes a local sales tax	C
Mississippi	City of Jackson only	A
	City of Tupelo only	C
Missouri	Any locality that imposes a local sales tax	B
New York	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga Cities: New York, Norwich (Chenango County)	A
	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming or Yates Cities: Auburn, Glens Falls, Gloversville, Ithaca, Johnstown, Mount Vernon, New Rochelle, Olean, Oneida (Madison County), Oswego, Rome, Salamanca, Saratoga Springs, Utica, White Plains, Yonkers	B
	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, Anderson County, Greenwood County, Horry County, Lexington County, Myrtle Beach, Newberry County, Orangeburg County, Spartanburg County and York County	A
	Allendale County, Bamberg County, Barnwell County, Calhoun County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Kershaw County, Lancaster County, Lee County, Marion County, Marlboro County, McCormick County, Saluda County, Sumter County and Williamsburg County	B
	Abbeville County, Beaufort County, Berkeley County, Clarendon County, Dorchester County, Edgefield County, Fairfield County, Laurens County, Pickens County, Richland County, Union County or any other locality that imposes a local sales tax	C
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.

## 2020 Optional Local Sales Tax Tables

Income	But less than	Family Size						Family Size						Family Size						Family Size					
		1					Over	1					Over	1					Over	1					Over
		At least	2	3	4	5	5	2	3	4	5	5	2	3	4	5	5	2	3	4	5	5	2	3	4
\$0	\$20,000	48	52	54	56	57	59	60	68	73	77	80	84	74	85	92	97	102	108	48	51	52	53	54	55
20,000	30,000	72	77	80	83	85	87	86	97	104	110	114	120	105	120	130	137	144	152	73	76	79	80	82	84
30,000	40,000	84	90	94	96	99	102	99	112	120	126	131	138	121	138	149	157	164	174	85	90	93	95	96	98
40,000	50,000	94	101	105	108	111	114	110	124	133	140	146	154	134	153	165	174	182	193	96	101	104	107	109	111
50,000	60,000	103	110	115	119	121	125	120	135	145	153	159	167	145	166	179	189	197	209	106	112	115	118	120	122
60,000	70,000	111	119	124	128	131	135	129	145	156	164	170	179	156	177	191	202	211	223	115	121	125	127	130	132
70,000	80,000	119	127	133	137	140	144	137	154	165	174	181	190	165	188	203	214	224	237	123	130	133	136	139	142
80,000	90,000	126	135	140	145	148	153	144	162	174	183	191	201	174	197	213	225	235	249	131	138	142	145	147	151
90,000	100,000	132	142	148	152	156	161	151	170	183	192	200	210	182	206	223	235	246	260	138	145	149	153	155	159
100,000	120,000	141	151	157	162	166	171	161	180	194	203	212	223	192	218	236	249	260	275	147	155	160	163	166	170
120,000	140,000	152	163	170	175	179	185	172	194	208	218	227	239	206	234	252	266	278	294	160	168	173	177	180	184
140,000	160,000	163	174	182	187	191	197	183	206	221	232	241	254	218	248	267	282	295	312	171	180	185	189	193	197
160,000	180,000	173	185	192	198	203	209	193	217	233	244	254	268	230	261	281	297	310	328	182	191	197	201	205	209
180,000	200,000	182	194	202	208	213	220	203	228	244	256	266	280	240	273	294	311	324	343	192	202	208	212	216	221
200,000	225,000	191	205	213	219	224	231	212	238	255	268	279	294	251	285	308	325	339	358	202	213	219	224	228	233
225,000	250,000	201	215	224	231	236	243	223	250	268	281	292	308	263	299	322	340	355	375	213	224	231	236	240	245
250,000	275,000	211	226	235	242	247	255	233	261	279	294	305	321	274	311	335	354	369	390	224	235	242	248	252	257
275,000	300,000	220	235	245	252	258	266	242	271	290	305	317	333	285	323	348	367	383	405	234	246	253	259	263	269
300,000	or more	273	292	304	313	320	329	296	331	354	372	387	407	345	391	421	445	464	490	293	308	317	324	330	337