

Label (See page 18.)

Use the IRS label.

Otherwise, please print or type.

Presidential Election Campaign

Form fields for name, address, and social security numbers.

Form fields for OMB No. 1545-0074 and social security numbers.

Filing status

Check only one box.

- 1 Single, 2 Married filing jointly, 3 Married filing separately, 4 Head of household, 5 Qualifying widow(er)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a.

b Spouse

c Dependents:

If more than six dependents, see page 21.

Table with columns for dependent name, social security number, relationship, and tax credit.

Boxes checked on 6a and 6b

No. of children on 6c who:

lived with you

did not live with you due to divorce or separation

Dependents on 6c not entered above

Add numbers on lines above

d Total number of exemptions claimed.

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 24.

Enclose, but do not attach, any payment.

Table for income reporting with rows for wages, interest, dividends, capital gain, IRA, pensions, unemployment, and social security.

Adjusted gross income

Table for adjusted gross income with rows for penalty, IRA deduction, student loan interest, jury duty pay, and total adjustments.

Tax, credits, and payments	22	Enter the amount from line 21 (adjusted gross income).	22	
	23a	Check if: <input type="checkbox"/> You were born before January 2, 1942, <input type="checkbox"/> Blind } Total boxes checked <input type="checkbox"/> 23a		
		<input type="checkbox"/> Spouse was born before January 2, 1942, <input type="checkbox"/> Blind } 23b <input type="checkbox"/>		
	b	If you are married filing separately and your spouse itemizes deductions, see page 32 and check here 23b <input type="checkbox"/>		
	24	Enter your standard deduction (see left margin).	24	
	25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	
	26	If line 22 is over \$112,875, or you provided housing to a person displaced by Hurricane Katrina, see page 33. Otherwise, multiply \$3,300 by the total number of exemptions claimed on line 6d.	26	
	27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income .	27	
	28	Tax , including any alternative minimum tax (see page 34).	28	
	29	Credit for child and dependent care expenses. Attach Schedule 2.	29	
	30	Credit for the elderly or the disabled. Attach Schedule 3.	30	
	31	Education credits. Attach Form 8863.	31	
	32	Retirement savings contributions credit. Attach Form 8880.	32	
	33	Child tax credit (see page 38). Attach Form 8901 if required.	33	
	34	Add lines 29 through 33. These are your total credits .	34	
35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-.	35		
36	Advance earned income credit payments from Form(s) W-2, box 9.	36		
37	Add lines 35 and 36. This is your total tax .	37		
38	Federal income tax withheld from Forms W-2 and 1099.	38		
39	2006 estimated tax payments and amount applied from 2005 return.	39		
40a	Earned income credit (EIC) .	40a		
b	Nontaxable combat pay election.	40b		
41	Additional child tax credit. Attach Form 8812.	41		
42	Credit for federal telephone excise tax paid. Attach Form 8913 if required.	42		
43	Add lines 38, 39, 40a, 41, and 42. These are your total payments .	43		
Refund	44	If line 43 is more than line 37, subtract line 37 from line 43. This is the amount you overpaid .	44	
45a	Amount of line 44 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/> 45a			
b	Routing number <input type="text"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
d	Account number <input type="text"/>			
46	Amount of line 44 you want applied to your 2007 estimated tax .	46		
Amount you owe	47	Amount you owe . Subtract line 43 from line 37. For details on how to pay, see page 54.	47	
48	Estimated tax penalty (see page 54).	48		

Standard Deduction for—

- People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 32.
- All others:
 - Single or Married filing separately, \$5,150
 - Married filing jointly or Qualifying widow(er), \$10,300
 - Head of household, \$7,550

If you have a qualifying child, attach Schedule EIC.

Direct deposit? See page 53 and fill in 45b, 45c, and 45d or Form 8888.

Third party designee Do you want to allow another person to discuss this return with the IRS (see page 55)? **Yes**. Complete the following. **No**

Designee's name	Phone no. ()	Personal identification number (PIN)
-----------------	---------------	--------------------------------------

Sign here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number ()
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

Paid preparer's use only

Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code	EIN	Phone no. ()	

2006 Instructions for Form 1040A

- Purpose:** This is the first circulated proof of the 2006 Instructions for Form 1040A for your review and comments. See below for a discussion of the major changes.
- TPCC Meeting:** There is no TPCC meeting scheduled, but you may request one.
- The Form:** The most current circulation of the 2006 Form 1040A may be accessed at http://taxforms.web.irs.gov/Products/Drafts/2006/06f1040A_d3.pdf.
- Prior Revisions:** The 2005 Instructions for Form 1040A may be accessed at <http://www.irs.gov/pub/irs-pdf/i1040a.pdf>.
- Other Products:** Circulations of draft tax forms and instructions are posted at [/http://taxforms.web.irs.gov/draft_products.html](http://taxforms.web.irs.gov/draft_products.html). Draft publications are not available.
- Comments:** Please call, mail, email, or fax any comments by September 13, 2006.

FROM: Ellen Fingerman W:CAR:MP:T:I:F	EMAIL: Ellen.Fingerman@irs.gov	PHONE: 202-283-0852	FAX:	ROOM: NCFB C6-333	DATE: 08/16/2006
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Major Changes to the 2006 Instructions for Form 1040A

General Changes

- The relevant dollar amounts are revised to reflect the inflation adjustments. The authority for the changes is Rev. Proc. 2005-70.
- Filing deadlines are updated to April 16, 2007.
- All applicable year and line references are updated.
- Page references and the index are not fully updated.
- We updated the instructions to reflect changes under the Tax Increase Prevention and Reconciliation Act of 2005 and the Heroes Earned Retirement Opportunities Act.

Specific Changes

Cover

The cover has not been updated.

Pages 2 and 3

Not yet updated.

Pages 4 and 5

Updated to reflect the current draft of the 2006 Form 1040A.

Pages 6 through 10

Not yet fully updated

Page 11

- We updated this page to reflect the following new items that are effective for 2006.
 - The phaseout of personal exemptions and itemized deduction are reduced. IRC 151(d)(3)(E) and 68(f)(2)
 - The adoption credit is no longer allowed on Form 1040A. SE:W:CAR:MP:T
 - Jury duty fees received and jury duty pay paid to the taxpayer's employer can now be reported on Form 1040A. SE:W:CAR:MP:T
 - The penalty on early withdrawal of savings can now be reported on Form 1040A. SE:W:CAR:MP:T

- IRA deduction allowed to more people. IRC 219(g)
 - Residential energy credit. IRC sec. 25C and 25D
 - Credits for alternative motor vehicles. IRC 30B, 30C, and 179A
 - AMT exemption amount increased. IRC 55(d)(1) as amended by PL 109-222, sec. 301
 - Tax on investment income of children under age 18. PL 109-222, sec. 510
 - Educator expenses expired. IRC 62(a)(2)(D)
 - Tuition and fees deduction expired. IRC 222(e)
 - Earned income credit. IRC 32
 - Direct deposit of refund into multiple accounts. SE:W:CAR:MP:T
 - Refund of federal telephone excise tax. Notice 2006-50
 - Mailing your return
- The following are new items for 2007
 - IRA deduction allowed to more people. IRC 219(g)
 - Earned income credit. IRC 32
 - Election to include nontaxable combat pay as earned income for EIC expires. IRC 32(c)(2)(B)(vi); PL 109-135, sec. 302
 - Retirement savings contribution credit expires. IRC 25B(h)
 - Katrina exemption expires. PL 109-73, sec. 302

Page 12

- The TIP under *Do You Have To File?* is revised to include the credit for federal telephone excise tax paid.
- The age limit at which someone can elect to include their child's income on their return is revised to age 18. PL 109-222, sec. 510
- A sentence is added under *When Should You File?* regarding the due date for taxpayers living in states filing in Andover per a request from Media Relations.

Page 16

Where To Report Certain Items From 2006 Forms W-2, 1098, and 1099 is revised for ease of use.

Page 17

- Under *Who Can Use Form 1040A?* we removed references to the deduction for educator expenses and tuition and fees deduction because those provisions expired. We added references to jury duty pay and penalty on early withdrawal of savings. IRC 62(a)(2)(D), IRC 222, SE:W:CAR:MP:T
- Under *When Must You Use Form 1040?* we removed any references to items that are reported in the chart, *Where To Report Certain Items From 2006 Forms W-2, 1098, and 1099*, to avoid duplication. We also added a reference to dividends received from an insurance policy and the adoption credit to conform to the Form 1040 instructions.

Page 19

The TIPs that refer to special rules for people who had to temporarily relocate because of Hurricane Katrina are revised to include those affected by Hurricanes Rita and Wilma. This is done throughout the instructions as applicable. PL 109-135, sec. 201(a)

Page 22

The rule for divorced or separated parents is revised per PL 109-135, sec. 404(a)

Page 24

The wage limit for withholding on household employees is revised per Notice 2005-85.

Pages 25 and 26

- The instructions for lines 9a and 9b are revised to emphasize that qualified dividends must be included on line 9a.
- The discussions of special rules relating to IRA and pension distributions (lines 11a and b and 12a and b) for people affected by a hurricane are expanded to include those affected by Hurricanes Rita and Wilma per PL 109-385, section 201, IRC 1400Q(a).
- The discussions regarding distributions not used to buy or build a new home because of a hurricane are deleted because the rules do not apply to 2006 distributions.
- The user fee to have the IRS figure the taxable part of your pension or annuity is revised per Rev. Proc. 2006-8, section 6.01.

Page 27

A note following line 2 and new line 10 are added to the Simplified Method Worksheet in the lines 12a and 12b instructions because of a taxpayer suggestion.

Page 28

- We added jury duty fees to the types of income reported on line 13 because of the addition of the deduction for jury duty pay given to your employer. See bullet for line 19, page 31.
- We revised the instruction for line 16 to delete the information regarding the educator expense deduction which has expired. The instruction now reflects that the penalty on early withdrawal of savings is reported on line 16. IRC 62(a)(2)(D), SE:W:CAR:MP:T
- The instructions for line 17 are revised to add that earned income includes nontaxable combat pay received by members of the U.S. Armed Forces. PL 109-227

Page 29

The social security benefits worksheet is revised to require all taxpayers to include their benefits on line 14a.

Page 30

- The IRA deduction worksheet is revised to show the increase in the catch-up contribution amount for individuals 50 and over per IRC 219(b)(5)(B). The worksheet is also revised to show the increased AGI limit for a taxpayer filing a joint return per IRC 219(g)(3)(B).
- The definition of qualified student loan in the line 18 instructions was partly rewritten for clarity.

Page 31

- The line 19 instruction was revised to delete the discussion of the tuition and fees deduction which expired. The instruction now refers to jury duty pay you gave to your employer. IRC 222, SE:W:CAR:MP:T
- The Student Loan Interest Deduction Worksheet is revised to include jury duty pay given to your employer. IRC 221(b)(2)(C)

Page 32

We added a footnote to the Standard Deduction Worksheet for Dependents to explain the term "earned income." TP suggestion

Page 33

- The line 26 instructions for taxpayers housing individuals displaced by Hurricane Katrina are revised to reflect any similar deduction the taxpayer may have claimed for 2005.
- We revised the exemption amounts under *Alternative minimum tax*. IRC 55(d)
- The deduction for exemptions worksheet was revised to reflect the reduction in the phaseout per IRC 151(d)(3)(E).

Page 34

The age at which a child is required to use Form 8615 to figure his or her tax is revised to age 18. PL 109-222, sec. 510

Page 35

The Alternative Minimum Tax Worksheet was revised to reflect the increase in the exemption amounts per IRC 55(d).

Page 36

- The line 29 instructions were partly rewritten for clarity.
- The reference to the tuition and fees deduction under *Education Credits* was removed. The tuition and fees deduction expired at the end of 2005. IRC 222(e)

Page 38

We removed the second question under *Who Must Use Pub. 972*. You must file Form 1040 to claim the adoption credit. Form 1040A, Submission Processing

Page 40

The instruction to line 37 is deleted. The Form W-2 box number for the advance earned income credit is now shown directly on Form 1040A.

Pages 41-52

- The reference to the election for Hurricane Katrina affected people to use their 2004 earned income when figuring the EIC is deleted because it was only applicable to 2005. PL 109-73, sec. 406
- We revised Step 3, Qualifying Child, under *Earned Income Credit* to better reflect IRC §32(c)(3) SE:W:CAR:MP:T:I:R
- The EIC Table is not updated yet.

Page 53

- We added a discussion about receiving a credit for federal telephone excise tax paid. SE:W:CAR:MP:T
- The wage limit for computing excess social security tax withheld is revised per Notice 2005-85.
- We added a reference to Form 8888, Direct Deposit of Refund, to the discussion of direct deposit. SE:W:CAR:MP:T

Page 54

The order of the payment by credit card service providers is reversed. ETA.

Page 55

Under *Electronic Return Signatures*, we deleted the reference to TeleFile because it was discontinued in 2005. We also noted that Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents, preclude using an electronic signature. ETA

Page 57

- A paragraph was added to *What are your rights as a taxpayer?* per a request from the IRS External Civil Rights office.
- The text regarding identity theft is revised based on information from the Identity Theft office.

Page 58

The discussion of large print forms and instructions was deleted because those products have been obsoleted. SE:W:CAR:MP:T:I

Page 59

- The paragraph referring taxpayers to the IRS website for updated taxpayer burden figures is deleted. SE:W:CAR:MP:T:I
- The burden numbers are not yet updated.

Page 60

The order blank is not yet updated.

Page 61

The Major Categories of Federal Income and Outlays for fiscal year 2005 have been updated based upon information received from OMB.

Pages 62-73

The Tax Table is not yet updated.

Back Cover

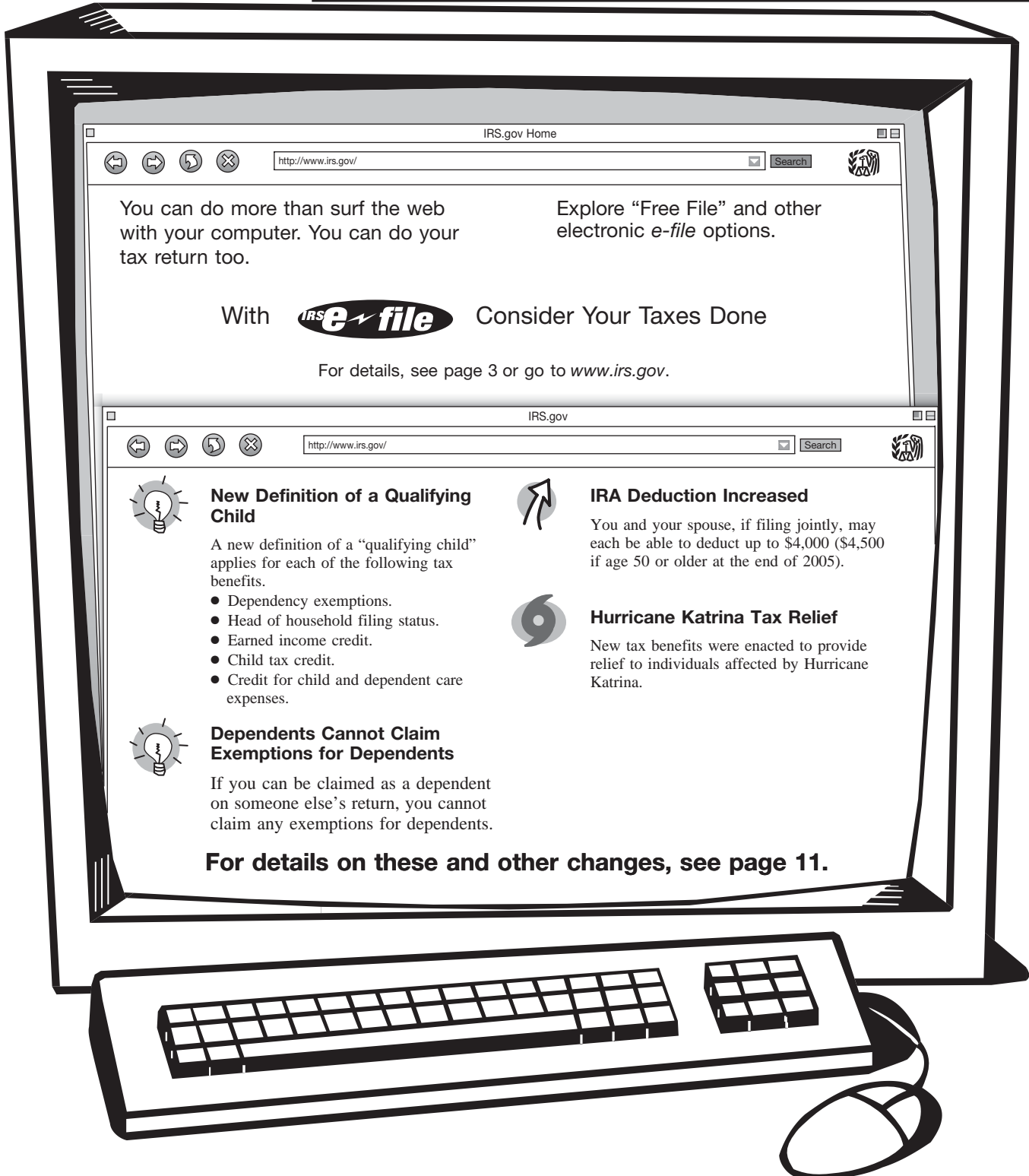
The addresses for where to file are updated per Submission Processing.

Note. This booklet does not contain any tax forms.



2006 1040A

Instructions



A Message From the Commissioner

Dear Taxpayer,

American taxpayers made history in 2006. For the first time, over half of all individuals filed their tax returns electronically. More than 68 million people “*e-filed*.” *E-file* is fast, secure, and accurate. The software catches errors that may otherwise hold up the processing of a paper return. Refunds come a lot sooner. I encourage you to consider this option. Taxpayers who file electronically prefer it.

IRS.gov (www.irs.gov) was visited over 137 million times during last year’s filing season, making it one of the most used websites in America. IRS.gov provides ready access to all IRS forms and publications, answers to frequently asked questions, and interactive features, such as Where’s My Refund, the Withholding Calculator, and the EITC Assistant eligibility tool. In addition, Free File, also available through IRS.gov, provides free and convenient access to *e-file*. This free service was used by five million taxpayers last year.

The IRS also answered over 33 million toll-free calls from taxpayers last year. We achieved an all-time high for the accuracy of our answers. IRS-sponsored volunteer return preparation has almost doubled since 1999, helping more than two million people file returns.

As we improve services to taxpayers, the IRS continues to emphasize fair and balanced enforcement of the law. Americans have every right to be confident that when they pay their taxes, neighbors and competitors are doing the same.

I hope this tax booklet is useful to you. For further information, you may contact us online at www.irs.gov or call our toll-free numbers 1-800-829-1040 for individuals and 1-800-829-4933 for businesses.

Sincerely,



Mark W. Everson

The IRS Mission

Provide America’s taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



consider it done

What is IRS *e-file*?

It's the fastest, easiest, and most convenient way to file your income tax return electronically. So easy, over XX million taxpayers preferred *e-file* over filing a paper income tax return last year. Visit the IRS website at www.irs.gov/efile for all the details and latest information.

What are the benefits?

Millions Eligible for Free File!

- Free File allows qualified taxpayers to prepare and *e-file* their own tax returns for free using commercially available online tax preparation software.
- Review online tax software provider offerings and determine if you are eligible by visiting the Free File page at www.irs.gov.

Fast! Easy! Convenient!

- Get your refund in half the time as paper filers do, even faster and safer with direct deposit. See page 53.
- Sign electronically and file a completely paperless return. See page 55.
- Receive an electronic proof of receipt within 48 hours after the IRS received your return.
- If you owe, you can *e-file* and authorize an electronic funds withdrawal or pay by credit card. If you *e-file* before April 16, 2007, you can schedule an electronic funds withdrawal from your checking or savings account as late as April 16, 2007. See page 54.
- Prepare and file your federal and state returns together and save time.

Accurate! Secure!

- IRS computers quickly and automatically check for errors or other missing information.
- The chance of being audited does not differ whether you *e-file* or file a paper income tax return.
- Your bank account information is safeguarded along with other tax return information. The IRS does not have access to credit card numbers.

Visit the IRS website at www.irs.gov/efile for details.

How to *e-file*?

Use an Authorized IRS e-file Provider



Many tax professionals electronically file tax returns for their clients. As a taxpayer, you have two options:

- You can prepare your return, take it to an Authorized IRS *e-file* Provider, and have the provider transmit it electronically to the IRS; or
- You can have a tax professional prepare your return and transmit it for you electronically.

Tax professionals can charge a fee for IRS *e-file*. Fees can vary depending on the professional and the specific services rendered.

Use a Personal Computer



You can file your income tax return in a fast, easy, convenient way using your personal computer. A computer with a modem or Internet access and tax preparation software are all you need. Best of all, you can *e-file* from the comfort of your home 24 hours a day, 7 days a week. Visit www.irs.gov for details.

IRS approved tax preparation software is available for online use on the Internet, for download from the Internet, and in retail stores. Visit www.irs.gov/efile for details.

If you do not qualify for Free File options, visit our Partners Page at www.irs.gov for partners that offer low-cost filing options.

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Form **1040A** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return** (99) **2006** IRS Use Only—Do not write or staple in this space.

Label
(See page 18.)

Use the IRS label.
Otherwise, please print or type.

Presidential Election Campaign

Filing status
Check only one box.

Exemptions

Income
Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 24.
Enclose, but do not attach, any payment.

Adjusted gross income

Your first name and initial Last name If a joint return, spouse's first name and initial Last name Home address (number and street). If you have a P.O. box, see page 18. Apt. no. City, town or post office, state, and ZIP code. If you have a foreign address, see page 18.	OMB No. 1545-0074 Your social security number Spouse's social security number You must enter your SSN(s) above.
--	--

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 18). You Spouse

Single
 Married filing jointly (even if only one had income)
 Married filing separately. Enter spouse's SSN above and full name here.

Head of household (with qualifying person). (See page 19.) If the qualifying person is a child but not your dependent, enter this child's name here.

Qualifying widow(er) with dependent child (see page 19)

6a Yourself. If someone can claim you as a dependent, do not check box 6a.
b Spouse

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 21)	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

d Total number of exemptions claimed. Add numbers on lines above

7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7	(24)
8a Taxable interest. Attach Schedule 1 if required.	8a	(24)
b Tax-exempt interest. Do not include on line 8a.	8b	(24)
9a Ordinary dividends. Attach Schedule 1 if required.	9a	(25)
b Qualified dividends (see page 25).	9b	(25)
10 Capital gain distributions (see page 25).	10	(25)
11a IRA distributions.	11a	(25)
11b Taxable amount (see page 25).	11b	(25)
12a Pensions and annuities.	12a	(26)
12b Taxable amount (see page 26).	12b	(26)
13 Unemployment compensation, Alaska Permanent Fund dividends, and jury duty fees.	13	(28)
14a Social security benefits.	14a	(28)
14b Taxable amount (see page 28).	14b	(28)
15 Add lines 7 through 14b (far right column). This is your total income.	15	

16 Penalty on early withdrawal of savings (see page 28). New	16	(28)
17 IRA deduction (see page 28).	17	(28)
18 Student loan interest deduction (see page 31).	18	(31)
19 Jury duty pay you gave your employer (see page 31). New	19	(32)
20 Add lines 16 through 19. These are your total adjustments.	20	
21 Subtract line 20 from line 15. This is your adjusted gross income.	21	

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Tax, credits, and payments

Standard Deduction for—

- People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 32.
- All others:
 - Single or Married filing separately, \$5,150
 - Married filing jointly or Qualifying widow(er), \$10,300
 - Head of household, \$7,550

If you have a qualifying child, attach Schedule EIC.

Direct deposit? See page 53 and fill in 45b, 45c, and 45d or Form 8888.

Amount you owe

Third party designee

Sign here

Joint return? See page 18. Keep a copy for your records.

Paid preparer's use only

22	Enter the amount from line 21 (adjusted gross income).	22	
23a	Check if: <input type="checkbox"/> You were born before January 2, 1942, <input type="checkbox"/> Blind } Total boxes checked ▶ <input type="checkbox"/> <input type="checkbox"/> Spouse was born before January 2, 1942, <input type="checkbox"/> Blind }	23a	
b	If you are married filing separately and your spouse itemizes deductions, see page 31 and check here ▶	23b	<input type="checkbox"/> (31)
24	Enter your standard deduction (see left margin).	24	(32)
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	
26	If line 22 is over \$112,875, or you provided housing to a person displaced by Hurricane Katrina, see page 32. Otherwise, multiply \$3,300 by the total number of exemptions claimed on line 6d.	26	(32)
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your taxable income .	27	
28	Tax, including any alternative minimum tax (see page 33).	28	(33)
29	Credit for child and dependent care expenses. Attach Schedule 2.	29	(36)
30	Credit for the elderly or the disabled. Attach Schedule 3.	30	(36)
31	Education credits. Attach Form 8863.	31	(36)
32	Retirement savings contributions credit. Attach Form 8880.	32	(37)
33	Child tax credit (see page 37). Attach Form 8901 if required.	33	(37)
34	Add lines 29 through 33. These are your total credits .	34	
35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-.	35	
36	Advance earned income credit payments from Form(s) W-2, box 9.	36	(39)
37	Add lines 35 and 36. This is your total tax .	37	
38	Federal income tax withheld from Forms W-2 and 1099.	38	(39)
39	2006 estimated tax payments and amount applied from 2005 return.	39	(39)
40a	Earned income credit (EIC).	40a	(40)
b	Nontaxable combat pay election.	40b	(42)
41	Additional child tax credit. Attach Form 8812.	41	(52)
42	Credit for federal telephone excise tax paid. Attach Form 8913 if required. (New)	42	(52)
43	Add lines 38, 39, 40a, 41, and 42. These are your total payments .	43	(52)
44	If line 43 is more than line 37, subtract line 37 from line 43. This is the amount you overpaid .	44	(52)
45a	Amount of line 44 you want refunded to you . If Form 8888 is attached, check here ▶ <input type="checkbox"/>	45a	
b	Routing number <input style="width: 100px;" type="text"/> ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		(52)
d	Account number <input style="width: 100px;" type="text"/>		
46	Amount of line 44 you want applied to your 2007 estimated tax .	46	(53)
47	Amount you owe. Subtract line 43 from line 37. For details on how to pay, see page 54.	47	(53)
48	Estimated tax penalty (see page 53).	48	(53)
Do you want to allow another person to discuss this return with the IRS (see page 54)? <input type="checkbox"/> Yes . Complete the following. <input type="checkbox"/> No			
Designee's name ▶	(54)	Phone no. ▶ ()	Personal identification number (PIN) ▶ <input style="width: 50px;" type="text"/>
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
Your signature	(54)	Date	Your occupation
Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation
Preparer's signature ▶	(54)	Date	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶		EIN	Phone no. ()

IRS Customer Service Standards

At the IRS, our goal is to continually improve the quality of our services. To achieve that goal, we have developed customer service standards in the following areas:

- Easier filing and payment options.
- Access to information.
- Accuracy.

- Prompt refunds.
- Canceling penalties.
- Resolving problems.
- Simpler forms.

If you would like information about the IRS standards and a report of our accomplishments, see Pub. 2183.

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

Handling Your Tax Problems

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A “fresh look” at your new or on-going problem,
- Timely acknowledgment,
- The name and phone number of the individual assigned to your case,
- Updates on progress,
- Timeframes for action,
- Speedy resolution, and
- Courteous service.

Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number),
- Your telephone number and hours you can be reached,
- The type of tax return and year(s) involved,
- A detailed description of your problem,
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing and supporting documentation (if applicable).

How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate’s toll-free number: 1-877-777-4778.
- Call, write, or fax the Taxpayer Advocate office in your area (see Pub. 1546 for addresses and phone numbers).
- TTY/TDD help is available by calling 1-800-829-4059.
- Visit the website at www.irs.gov/advocate.

Quick and Easy Access to Tax Help and Forms




If you live outside the United States, see Pub. 54 to find out how to get help and forms.



Internet

You can access the IRS website 24 hours a day, 7 days a week, at www.irs.gov to:

-  Access commercial tax preparation and e-file services available for free to eligible taxpayers;
- Check the status of your 2006 refund;
- Download forms, instructions, and publications;
- Order IRS products online;
- Research your tax questions online;
- Search publications online by topic or keyword;
- Figure your withholding allowances using our W-4 calculator; and
- Sign up to receive local and national tax news by email.



Mail

You can order forms, instructions, and publications by completing the order blank on page 60. You should receive your order within 10 days after we receive your request.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some grocery stores, copy centers, city and county government offices, credit unions, and office supply stores have a collection of reproducible tax forms available to photocopy or print from a CD-ROM.



Phone

You can order forms and publications and receive automated information by phone.

Forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) during the hours shown on page 10 to order current-year forms, instructions, and publications, and prior-year forms and instructions. You should receive your order within 10 days.

TeleTax topics. Call 1-800-829-4477 24 hours a day, 7 days a week, to listen to pre-recorded messages covering about 150 tax topics. See pages 8 and 9 for a list of the topics.

Refund information. You can check the status of your 2006 refund 24 hours a day, 7 days a week. See page 8 for details.



CD-ROM

You can order Publication 1796, IRS Tax Products CD-ROM, and obtain:

- Current-year forms, instructions, and publications.
- Prior-year forms, instructions, and publications.
- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.

The CD is released twice during the year.

- The first release will ship the beginning of January 2007.
- The final release will ship the beginning of March 2007.

Buy the CD-ROM from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$25 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll-free to buy the CD-ROM for \$25 (plus a \$5 handling fee).

Other ways to get help. See page 58 for information.

Refund Information

You can check on the status of your 2006 refund if it has been at least 6 weeks from the date you filed your return (3 weeks if you filed electronically). But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically).

Be sure to have a copy of your 2006 tax return available because you will need to know the filing status and the exact whole-dollar amount of your refund. Then, do one of the following.

- Go to www.irs.gov and click on *Where's My Refund*.
- Call 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.
- Call 1-800-829-1954 during the hours shown on page 10.



Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.

Do not send in a copy of your return unless asked to do so.

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

What Is TeleTax?

Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

Topics by Internet

TeleTax topics are also available through the IRS website at www.irs.gov.

TeleTax Topics

All topics are available in Spanish.

Topic No.

Subject

IRS Help Available

- 101 IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
- 102 Tax assistance for individuals with disabilities and the hearing impaired
- 103 Tax help for small businesses and the self-employed
- 104 Taxpayer Advocate Program—Help for problem situations
- 105 Armed Forces tax information

IRS Procedures

- 151 Your appeal rights
- 152 Refunds—How long they should take
- 153 What to do if you haven't filed your tax return
- 154 2006 Form W-2 and Form 1099-R—What to do if not received
- 155 Forms and publications—How to order
- 156 Copy of your tax return—How to get one
- 157 Change of address—How to notify IRS
- 158 Ensuring proper credit of payments
- 159 Prior year(s) Form W-2—How to get a copy of

Collection

- 201 The collection process
- 202 What to do if you can't pay your tax
- 203 Failure to pay child support and federal nontax and state income tax obligations

Topic No.

Subject

- 204 Offers in compromise
- 205 Innocent spouse relief (and separation of liability and equitable relief)

Alternative Filing Methods

- 252 Electronic filing
- 253 Substitute tax forms
- 254 How to choose a paid tax preparer

General Information

- 301 When, where, and how to file
- 302 Highlights of tax changes
- 303 Checklist of common errors when preparing your tax return
- 304 Extension of time to file your tax return
- 305 Recordkeeping
- 306 Penalty for underpayment of estimated tax
- 307 Backup withholding
- 308 Amended returns
- 309 Roth IRA contributions
- 310 Coverdell education savings accounts
- 311 Power of attorney information
- 312 Disclosure authorizations
- 313 Qualified tuition programs (QTPs)

Filing Requirements, Filing Status, and Exemptions

- 351 Who must file?
- 352 Which form—1040, 1040A, or 1040EZ?
- 353 What is your filing status?
- 354 Dependents
- 355 Estimated tax
- 356 Decedents
- 357 Tax information for parents of kidnapped children

Topic No.

Subject

Types of Income

- 401 Wages and salaries
- 402 Tips
- 403 Interest received
- 404 Dividends
- 405 Refunds of state and local taxes
- 406 Alimony received
- 407 Business income
- 408 Sole proprietorship
- 409 Capital gains and losses
- 410 Pensions and annuities
- 411 Pensions—The general rule and the simplified method
- 412 Lump-sum distributions
- 413 Rollovers from retirement plans
- 414 Rental income and expenses
- 415 Renting residential and vacation property
- 416 Farming and fishing income
- 417 Earnings for clergy
- 418 Unemployment compensation
- 419 Gambling income and expenses
- 420 Bartering income
- 421 Scholarship and fellowship grants
- 422 Nontaxable income
- 423 Social security and equivalent railroad retirement benefits
- 424 401(k) plans
- 425 Passive activities—Losses and credits
- 426 Other income
- 427 Stock options
- 428 Roth IRA distributions
- 429 Traders in securities (information for Form 1040 filers)
- 430 Exchange of policyholder interest for stock

Adjustments to Income

- 451 Individual retirement arrangements (IRAs)
- 452 Alimony paid

TeleTax Topics*(Continued)*

Topic No.	Subject
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
Itemized Deductions	
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses
Tax Computation	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans

Topic No.	Subject
Tax Credits	
601	Earned income credit (EIC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
IRS Notices	
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
Employer Tax Information	
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Form 941—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return
759	Form 940 and 940-EZ—Deposit requirements

Topic No.	Subject
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
Electronic Magnetic Media Filers—1099 Series and Related Information Returns	
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns
Tax Information for Aliens and U.S. Citizens Living Abroad	
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion—General
854	Foreign earned income exclusion—Who qualifies?
855	Foreign earned income exclusion—What qualifies?
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance
Tax Information for Puerto Rico Residents (in Spanish only)	
901	Who is required to file federal income tax returns in Puerto Rico
902	Credits and deductions for taxpayers in Puerto Rico
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents

Topic numbers are effective January 1, 2007.

Calling the IRS

If you cannot find the answer to your question using one of the methods listed on page 7, please call us for assistance at 1-800-829-1040. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 8:00 a.m. to 8:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone. These hours are subject to change. If you call when assistance is not available, you will receive a message giving the updated hours of operation.



If you want to check the status of your 2006 refund, see Refund Information on page 8.

Before You Call

IRS representatives care about the quality of the service provided to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
- The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available.

- Your social security number.
- The amount of refund and filing status shown on your tax return.
- The “Caller ID Number” shown at the top of any notice you received.
- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.
- Your ZIP code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other

methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

Making the Call

Call 1-800-829-1040 (deaf customers with access to TTY/TDD equipment may call 1-800-829-4059). Our menu allows you to speak your responses or use your keypad to select a menu option. After receiving your menu selection, the system will direct your call to the appropriate assistance. You can do the following within the system.

- Order tax forms and publications.
- Find out what you owe.
- Determine if we have adjusted your account or received payments you made.
- Request a transcript of your tax return or account.
- Find out where to send your tax return or payment.
- Request more time to pay or set up a monthly installment agreement.
- Find out if you qualify for innocent spouse relief.

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

By law, you are responsible for paying your share of federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

Before You Fill In Form 1040A

See *How to avoid common mistakes* on page 57.



For details on these and other changes for 2006 and 2007, see Pub. 553.

What's New for 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions are reduced by $\frac{1}{3}$.

Adoption credit. If you are claiming the adoption credit, you must file Form 1040.

Jury duty fees. You can now report income received for jury duty on Form 1040A. See the instructions for line 13 on page 28. If you gave your jury duty fees to your employer, you may be able to deduct them. See the instructions for line 19 on page 31.

Penalty on early withdrawal of savings. You can now deduct any penalty on the early withdrawal of savings on Form 1040A. See the instructions for line 16 on page 28.

IRA deduction expanded. You, and your spouse if filing jointly, may each be able to deduct up to \$5,000 if age 50 or older at the end of 2006. You may be able to take an IRA deduction if you were covered by a retirement plan, your 2006 modified adjusted gross income (AGI) is less than \$85,000, and you are married filing jointly or a qualifying widow(er).

For purposes of taking an IRA deduction, earned income includes any nontaxable combat pay received by a member of the U.S. Armed Forces.

New credit for residential energy improvements. You may be able to take a residential energy credit for expenses paid in 2006 to have qualified energy saving items installed in your main home. However, you must use Form 1040 to take the credit.

Alternative motor vehicles. You may be able to take a credit if you place an energy efficient motor vehicle or alternative fuel vehicle refueling property in service in 2006. However, you must use Form 1040 to take the credit.

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$42,500 (\$62,550 if married filing jointly or a qualifying widow(er); \$31,275 if married filing separately).

Tax on children's income. Form 8615 must be used to figure the tax of children under age 18 with investment income of more than \$1,700. See the instructions for line 28 on page 33. The election to report a child's investment income on a parent's return and the special rule for when a child must file Form 6251 also now apply to children under age 18. See pages 12 and 34.

Educator expense deduction expires. The deduction from AGI for educator expenses has expired. To deduct educator expenses, you must use Form 1040 and itemize your deductions.

Tuition and fees deduction expires. You cannot take a deduction for qualified tuition and fees paid in 2006. But you still may be able to take an education credit for these expenses. See the instructions for line 31 beginning on page 36.

Earned income credit (EIC). You may be able to take the EIC if:

- A child lived with you and you earned less than \$36,348 (\$38,348 if married filing jointly), or
- A child did not live with you and you earned less than \$12,120 (\$14,120 if married filing jointly).

See the instructions for lines 40a and 40b that begin on page 41.

Direct deposit of refunds. If you choose direct deposit of your refund, you may be able to split the refund into more than one account. See the instructions for line 45a on page 53.

Credit for federal telephone excise tax paid. If you paid the federal excise tax on your long distance telephone service, you can claim a credit. See the instructions for line 42 on page 53.

Mailing your return. You may be mailing your return to a different address this year because the IRS has changed the filing location for several areas. If you received an envelope with your tax package, please use it. Otherwise, see *Where Do You File?* on the back cover.

What's New for 2007

IRA deduction expanded for certain people. You may be able to take an IRA deduction if you were covered by a retirement plan, your 2007 modified AGI is less than \$100,000, and you are married filing jointly or a qualifying widow(er).

Earned income credit (EIC). You may be able to take the EIC if:

- A child lived with you and you earned less than \$XX,XXX (\$XX,XXX if married filing jointly), or
- A child did not live with you and you earned less than \$XX,XXX (\$XX,XXX if married filing jointly).

Nontaxable combat pay. The election to include nontaxable combat pay in earned income for the earned income credit will expire.

Retirement savings contribution credit expires. The credit for a contribution to a retirement savings plan will expire.

Exemption for housing person displaced by Hurricane Katrina expires. The additional exemption amount for housing a person displaced by Hurricane Katrina will expire.

Filing Requirements

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



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit www.irs.gov/efile for details.

Do You Have To File?

Use Chart A, B, or C to see if you must file a return.



Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for the earned income credit, the additional child tax credit, the health coverage tax credit, or the credit for federal telephone excise tax paid.

Exception for children under age 18. If you are planning to file a return for your child who was under age 18 at the end of 2006, and certain other conditions apply, you can elect to include your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 8) or see Form 8814.

A child born on January 1, 1989, is considered to be age 18 at the end of 2006. Do not use Form 8814 for such a child.

Resident aliens. These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

Nonresident aliens and dual-status aliens. These rules also apply if you were a nonresident alien or dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident at the end of 2006.

- You elected to be taxed as a resident alien. See Pub. 519 for details.

When Should You File?

Not later than **April 16, 2007**. If you live in Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont, or the District of Columbia you have until April 17, 2007. If you file after this date, you may have to pay interest and penalties. See page 58.



If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone, qualified hazardous duty area, or a contingency operation (for example, you were in the Afghanistan, Bosnia, Kosovo, or Persian Gulf area), see Pub. 3.

What If You Cannot File on Time?

You can get an automatic 6-month extension if, no later than April 16, 2007, you file Form 4868. For details, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 16, 2007. If you make a payment with your extension request, see the instructions for line 43 on page 53.

Where Do You File?

See the back cover for filing instructions and addresses.

Private delivery services. You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. These private delivery services include only the following:

- DHL Express (DHL): DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.

- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.

- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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



Private delivery services cannot deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2006 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$8,450 9,700
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$16,900 17,900 18,900
Married filing separately	any age	\$3,300
Head of household (see page 19)	under 65 65 or older	\$10,850 12,100
Qualifying widow(er) with dependent child (see page 20)	under 65 65 or older	\$13,600 14,600

* If you were born on January 1, 1942, you are considered to be age 65 at the end of 2006.

** **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2006.

*** If you did not live with your spouse at the end of 2006 (or on the date your spouse died) and your gross income was at least \$3,300, you must file a return regardless of your age.

Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 21 to find out if someone can claim you as a dependent.

If someone can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

Single dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your **unearned income** was over \$850.
 - Your **earned income** was over \$5,150.
 - Your **gross income** was more than the **larger** of—
 - \$850, or
 - Your earned income (up to \$4,850) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,100 (\$3,350 if 65 or older **and** blind).
 - Your earned income was over \$6,400 (\$7,650 if 65 or older **and** blind).
 - Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> • \$850, or • Your earned income (up to \$4,850) plus \$300. 	}	\$1,250 (\$2,500 if 65 or older and blind)

Married dependents. Were you **either** age 65 or older **or** blind?

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$850.
 - Your earned income was over \$5,150.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$850, or
 - Your earned income (up to \$4,850) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,850 (\$2,850 if 65 or older **and** blind).
 - Your earned income was over \$6,150 (\$7,150 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> • \$850, or • Your earned income (up to \$4,850) plus \$300. 	}	\$1,000 (\$2,000 if 65 or older and blind)

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2006.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 33.

You must file a return using Form 1040 if **any** of the following apply for 2006.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer.
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.

Would It Help You To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on Schedule A (Form 1040). Itemized deductions include amounts you paid for state and local income taxes, real estate taxes, personal property taxes, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

Your filing status is:	AND	Your itemized deductions are more than:
Single		
• Under 65		• \$5,150
• 65 or older or blind		• 6,400
• 65 or older and blind		• 7,650
Married filing jointly		
• Under 65 (both spouses)		• \$10,300
• 65 or older or blind (one spouse)		• 11,300
• 65 or older or blind (both spouses)		• 12,300
• 65 or older and blind (one spouse)		• 12,300
• 65 or older or blind (one spouse) and 65 or older and blind (other spouse)		• 13,300
• 65 or older and blind (both spouses)		• 14,300
Married filing separately*		
• Your spouse itemizes deductions		• \$0
• Under 65		• 5,150
• 65 or older or blind		• 6,150
• 65 or older and blind		• 7,150
Head of household		
• Under 65		• \$7,550
• 65 or older or blind		• 8,800
• 65 or older and blind		• 10,050
Qualifying widow(er) with dependent child		
• Under 65		• \$10,300
• 65 or older or blind		• 11,300
• 65 or older and blind		• 12,300

* If you can take an exemption for your spouse, see Standard Deduction Chart for People Born Before January 2, 1942, or Who Were Blind on page 32 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the Standard Deduction Worksheet for Dependents on page 32.

Where To Report Certain Items From 2006 Forms W-2, 1098, and 1099



IRS *e-file* takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit www.irs.gov/efile for details.

If any **federal income tax withheld** is shown on these forms, include the tax withheld on Form 1040A, line 38.

Form	Item and Box in Which It Should Appear	Where To Report
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to a health savings account (box 12, code W) Amount reported in box 12, code R or Z	Form 1040A, line 7 See <i>Tip income</i> on page 24 Form 1040A, line 36 Schedule 2, line 12 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889) Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	} Must file Form 1040 to deduct See the instructions on Form 1098
1098-C	Contributions of motor vehicles, boats, and airplanes	
1098-E	Student loan interest (box 1)	See the instructions for Form 1040A, line 18, on page 30
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040A, line 31, that begin on page 36, but first see the instructions on Form 1098-T
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Broker and barter exchange transactions	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Amount reported in box 2b, 2c, or 2d Nondividend distributions (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	Form 1040A, line 9a See the instructions for Form 1040A, line 9b, on page 25 See the instructions for Form 1040A, line 10, on page 25 Must file Form 1040 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2) Amount reported in box 5, 6, or 7	Form 1040A, line 13. But if you repaid any unemployment compensation in 2006, see the instructions for line 13 on page 28 See the instructions on page 24 Must file Form 1040
1099-H	HCTC advance payments	Must file Form 1040 to take a credit
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	See the instructions for Form 1040A, line 8a, on page 24 See the instructions for Form 1040A, line 16, on page 28 See the instructions for Form 1040A, line 8a, on page 24 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) Origin issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	} See the instructions on Form 1099-OID See the instructions for Form 1040A, line 16, on page 28 See the instructions on Form 1099-OID Must file Form 1040 to deduct

Form	Item and Box in Which It Should Appear	Where To Report
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Amount reported in box 7, 8, 9, or 10	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR) Must file Form 1040 to deduct Must file Form 1040
1099-Q	Qualified education program payments	Must file Form 1040
1099-R	Distributions from IRAs* Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for Form 1040A, lines 11a and 11b, that begin on page 25 See the instructions for Form 1040A, lines 12a and 12b, that begin on page 26 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040
1099-SA	Distributions from HSAs and MSAs**	Must file Form 1040

*This includes distributions from Roth, SEP, and SIMPLE IRAs.
**This includes distributions from Archer and Medicare Advantage MSAs.

Who Can Use Form 1040A?

You can use Form 1040A if all six of the following apply.

1. You only had income from the following sources:
 - a. Wages, salaries, tips.
 - b. Interest and ordinary dividends.
 - c. Capital gain distributions.
 - d. Taxable scholarship and fellowship grants.
 - e. Pensions, annuities, and IRAs.
 - f. Unemployment compensation.
 - g. Taxable social security and railroad retirement benefits.
 - h. Alaska Permanent Fund dividends.
 - i. Jury duty fees
2. The only adjustments to income you can claim are:
 - a. Penalty on early withdrawal of savings.
 - b. IRA deduction.
 - c. Student loan interest deduction.
 - d. Jury duty pay you gave your employer.
3. You do not itemize deductions.
4. Your taxable income (line 27) is less than \$100,000.
5. The only tax credits you can claim are:
 - a. Child tax credit.
 - b. Additional child tax credit.
 - c. Education credits.
 - d. Earned income credit.
 - e. Credit for child and dependent care expenses.
 - f. Credit for the elderly or the disabled.
 - g. Retirement savings contributions credit.
 - h. Credit for federal telephone excise tax paid.
6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

You can also use Form 1040A if you received advance earned income credit (EIC) payments, dependent care benefits, or employer-provided adoption benefits, or if you owe tax from the recapture of an education credit or the alternative minimum tax.

When Must You Use Form 1040?

Check *Where To Report Certain Items From 2006 Forms W-2, 1098, and 1099* beginning on page 16 to see if you must use Form 1040. You must also use Form 1040 if any of the following apply.

1. You received any of the following types of income:
 - a. Income from self-employment (business or farm income).
 - b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 24.
 - c. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
 - d. Tax-exempt interest from private activity bonds issued after August 7, 1986.
 - e. Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude either of the following types of income:
 - a. Foreign earned income you received as a U.S. citizen or resident alien.
 - b. Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2006.
4. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).
5. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2006 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
6. You received a distribution from a foreign trust.
7. You owe the excise tax on insider stock compensation from an expatriated corporation.

8. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

9. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.

10. You are eligible for the health coverage tax credit. See Form 8885 for details.

11. You are claiming the adoption credit. See Form 8839 for details.

Line Instructions for Form 1040A



IRS *e-file* takes the guesswork out of preparing your return. You may also be eligible to use free online commercial tax preparation software to file your federal income tax return. Visit www.irs.gov/efile for details.

Name and Address Use the Peel-Off Label

Using your peel-off name and address label on the back cover of this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Put the label on your return after you have finished it. Cross out any incorrect information and print the correct information. Add any missing items, such as your apartment number.

Address change. If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

Name change. If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 57 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if you do not have a label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



If you filed a joint return for 2005 and you are filing a joint return for 2006 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2005 return.

P.O. box. Enter your box number only if your post office does not deliver mail to your home.

Foreign address. Enter the information in the following order: City, province or state, and country. Follow the country's practice for entering the postal code. Do not abbreviate the country name.

What if a taxpayer died? See *Death of a taxpayer* on page 58.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it to the Social Security Administration (SSA). You can get Form SS-5 online at www.socialsecurity.gov, from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 57 for more details.

IRS individual taxpayer identification numbers (ITINs) for aliens. If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It usually takes about 4-6 weeks to get an ITIN.

Need more information or forms? See page 7.

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



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

Nonresident alien spouse. If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an ITIN.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund will not change.

Filing Status

Check only the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly or qualifying widow(er) with dependent child.



More than one filing status can apply to you. Choose the one that will give you the lowest tax.

Line 1

Single

You can check the box on line 1 if any of the following was true on December 31, 2006.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2006, and did not remarry in 2006. But, if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 beginning on page 20.

Line 2**Married Filing Jointly**

You can check the box on line 2 if any of the following apply.

- You were married as of December 31, 2006, even if you did not live with your spouse at the end of 2006.
- Your spouse died in 2006 and you did not remarry in 2006.
- You were married as of December 31, 2006, and your spouse died in 2007 before filing a 2006 return.

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. A husband and wife can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

Joint and several tax liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent spouse relief* on page 57.

Nonresident aliens and dual-status aliens. Generally, a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2006, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3**Married Filing Separately**

If you are married and file a separate return, you will usually pay more tax than if you use another filing status that you qualify for. Also, if you file a separate return, you cannot take the student loan interest deduction, the education credits, or the earned income credit. You also cannot take the standard deduction if your spouse itemizes deductions.

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 24.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2006. See Married persons who live apart on this page.

Line 4**Head of Household**

Special rules may apply for people who had to relocate because of Hurricane Katrina, Rita, or Wilma. For details, see Pub. 4492.

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2006 and either 1 or 2 below applies.

1. You paid over half the cost of keeping up a home that was the main home for all of 2006 of your parent whom you can claim as a

dependent, except under a multiple support agreement (see page 23). Your parent did not have to live with you.

2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see *Exception to time lived with you* on this page).

a. Any person whom you can claim as a dependent. But do not include:

i. Your qualifying child (as defined in Step 1 on page 21) whom you claim as your dependent based on the rules for *Children of divorced or separated parents* on page 22,

ii. Any person who is your dependent only because he or she lived with you for all of 2006, or

iii. Any person you claimed as a dependent under a multiple support agreement (see page 23).

b. Your unmarried qualifying child who is not your dependent.

c. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2006 return.

d. Your child who is neither your dependent nor your qualifying child because of the rules for *Children of divorced or separated parents* on page 22.

If the child is not your dependent, enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. If the person for whom you kept up a home was born or died in 2006, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive. Also see *Kidnapped child* on page 23, if applicable.

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

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2006, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2006. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.

- You paid over half the cost of keeping up your home for 2006.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2006 (if half or less, see *Exception to time lived with you* on this page).

- You claim this child as your dependent or the child's other parent claims him or her under the rules for *Children of divorced or separated parents* on page 22.

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

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Line 5

Qualifying Widow(er) With Dependent Child



Special rules may apply for people who had to relocate because of Hurricane Katrina, Rita, or Wilma. For details, see Pub. 4492.

You can check the box on line 5 and use joint return tax rates for 2006 if all of the following apply.

- Your spouse died in 2004 or 2005 and you did not remarry in 2006.
- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.
- This child lived in your home for all of 2006. If the child did not live with you for the required time, see *Exception to time lived with you below*.
- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2006, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 on page 19.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 21.

Exception to time lived with you. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, and detention in a juvenile facility, count as time lived in the home. A child is considered to have lived with you for all of 2006 if the child was born or died in 2006 and your home was the child's home for the entire time he or she was alive. Also see *Kidnapped child* on page 23, if applicable.

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

If you used payments you received under Temporary Assistance for Needy Families (TANF) or other public assistance programs to pay part of the cost of keeping up your home, you cannot count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

Exemptions

You usually can deduct \$3,300 on line 26 for each exemption you can take. You may also be able to take an additional exemption amount on line 26 if you provided housing to a person displaced by Hurricane Katrina.

Line 6b

Spouse

Check the box on line 6b if either of the following applies.

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.
2. You were married at the end of 2006, your filing status is married filing separately or head of household, and both of the following apply.

- a. Your spouse had no income and is not filing a return.
- b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you were divorced or legally separated at the end of 2006, you cannot take an exemption for your former spouse. If, at the end of 2006, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of your spouse. If your spouse died in 2006 and you did not remarry by the end of 2006, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a taxpayer* on page 58.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than six dependents, attach a statement to your return with the required information.



Special rules may apply for people who had to relocate because of Hurricane Katrina, Rita, or Wilma. For details, see Pub. 4492.

Step 1 Do You Have a Qualifying Child?

A qualifying child is a child who is your...

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

AND

was ...

Under age 19 at the end of 2006

or

Under age 24 at the end of 2006 and a student (see page 23)

or

Any age and permanently and totally disabled (see page 23)

AND

who...

Did not provide over half of his or her own support for 2006 (see Pub. 501)

AND

who...

Lived with you for more than half of 2006. If the child did not live with you for the required time, see *Exception to time lived with you* on page 23.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2006, see Qualifying child of more than one person on page 23.

1. Do you have a child who meets the conditions to be your qualifying child?

Yes. Go to Step 2. **No.** Go to Step 4 on page 22.

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If the child was adopted, see *Exception to citizen test* on page 23.

Yes. Continue

No.

You cannot claim this child as a dependent. Go to Form 1040A, line 7.

2. Was the child married?

Yes. See *Married person* on page 23.

No. Continue

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2006 tax return? See Steps 1, 2, and 4.

Yes. You cannot claim any dependents. Go to Step 3.

No. You can claim this child as a dependent. Complete Form 1040A, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

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

1. Was the child under age 17 at the end of 2006?

Yes. Continue

No.

This child is not a qualifying child for the child tax credit. Go to Form 1040A, line 7.

2. Was the child a U.S. citizen, U.S. national, or U.S. resident alien? If the child was adopted, see *Exception to citizen test* on page 23.

Yes. This child is a qualifying child for the child tax credit. If this child is your dependent, check the box on Form 1040A, line 6c, column (4). Otherwise, you must complete and attach Form 8901.

No.

This child is not a qualifying child for the child tax credit. Go to Form 1040A, line 7.

Step 4 **Is Your Qualifying Relative Your Dependent?**

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

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

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 23

AND

who was not...

A qualifying child (see Step 1) of any person for 2006

AND

who...

Had gross income of less than \$3,300 in 2006. If the person was permanently and totally disabled, see *Exception to gross income test* on page 23


AND

For whom you provided...

Over half of his or her support in 2006. But see the exceptions for *Children of divorced or separated parents* on this page and *Multiple support agreements* and *Kidnapped child* on page 23.

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

Yes. Continue

No. 

Go to Form 1040A, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If your qualifying relative was adopted, see *Exception to citizen test* on page 23.

Yes. Continue

No. 

You cannot claim this person as a dependent. Go to Form 1040A, line 7.

3. Was your qualifying relative married?

Yes. See *Married person* on page 23.

No. Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2006 tax return? See Steps 1, 2, and 4.

Yes. 

You cannot claim any dependents. Go to Form 1040A, line 7.

No. You can claim this person as a dependent. Complete Form 1040A, line 6c, columns (1) through (3). Do not check the box on Form 1040A, line 6c, column (4).

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details.

Children of divorced or separated parents. A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (the parent with whom the child lived for the lesser part of 2006) if all of the following apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2006.
2. The child received over half of his or her support for 2006 from the parents (without regard to the rules on *Multiple support agreements* on page 23). Support of a child received from a parent's spouse is treated as provided by the parent.
3. The child is in custody of one or both of the parents for more than half of 2006.
4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2006, and the noncustodial parent attaches the signed form or statement to his or her return.
 - b. A decree of divorce or separate maintenance or written separation agreement between the parents that applies to 2006 provides that the noncustodial parent can claim the child as a dependent. If the decree or agreement went into effect before 1985, the noncustodial parent must provide at least \$600 for support of the child during 2006.

If the decree or agreement described above went into effect after 1984, the noncustodial parent can attach certain pages from the decree or agreement instead of Form 8332. The decree or agreement must state all three of the following.

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

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

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



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

If the rules above apply and this child would otherwise be the qualifying child of more than one person:

- Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 33 and 41).
- For head of household filing status (line 4), the credit for child and dependent care expenses (line 29), and the earned income credit (EIC) (lines 40a and 40b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under *Qualifying child of more than one person* on this page. If you will not be taking the EIC with a qualifying child because of these rules, put "No" on the line next to line 40a.

See Pub. 501 for more details.

Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the citizen test.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined below), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

Exception to time lived with you. A person is considered to have lived with you for all of 2006 if the person was born or died in 2006 and your home was this person's home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see *Children of divorced or separated parents* on page 22 or *Kidnapped child* below.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

Kidnapped child. If your child is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying widow(er) filing status, the deduction for dependents, child tax credit, and the earned income credit (EIC). For details, use TeleTax topic 357 (see page 8) or see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 21 (for a qualifying child) or Step 4, question 4, on page 22 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 21 (for a qualifying child) or Form 1040A, line 7 (for a qualifying relative).

Multiple support agreements. If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's sup-

port, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person who, at any time in 2006, cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 41).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 40a and 40b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2006. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2006.
- If none of the persons are the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2006.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will be claiming the child as a qualifying child, go to Step 2 on page 21. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040A, line 7.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 18. If your dependent will not have a number by April 16, 2007, see *What If You Cannot File on Time?* on page 12.

If your dependent child was born and died in 2006 and you do not have an SSN for the child, you can attach a copy of the child's birth certificate instead and enter "Died" in column (2).

Student. A child who during any part of 5 calendar months of 2006 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

Income

Rounding Off to Whole Dollars

You may round off cents to whole dollars on your return and schedules. If you do round to whole dollars, you must round all amounts. To round, drop amounts under 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.

If you have to add two or more amounts to figure the amount to enter on a line, include cents when adding the amounts and round off only the total.

Example. You received two Forms W-2, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2006, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you itemize deductions?

- No.** None of your refund is taxable.
- Yes.** You may have to report part or all of the refund as income on Form 1040 for 2006. Use TeleTax topic 405 (see page 8) or see Pub. 525 for details.

Community Property States

Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state and you are filing separate returns, you must usually follow state law to determine what is community income and what is separate income. For details, see Pub. 555.

Foreign Retirement Plans

If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 12a and 12b.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their Form(s) W-2.

Wages received as a household employee. Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,500 in 2006 must be included in the total on line 7. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.

Tip income. Tip income you did not report to your employer must be included in the total on line 7. But you must use Form 1040 and

Form 4137 if you received tips of \$20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in box 8 of your Form(s) W-2. They are not included as income in box 1. See Pub. 531 for more details.

Dependent care benefits. Dependent care benefits, which should be shown in box 10 of your Form(s) W-2, must be included in the total on line 7. But first complete Schedule 2 to see if you may exclude part or all of the benefits.

Scholarship and fellowship grants. Scholarship and fellowship grants not reported on Form W-2 must be included in the total on line 7. Also, enter "SCH" and the amount in the space to the left of line 7. However, if you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.

Disability pensions. Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer must be included in the total on line 7. Disability pensions received after you reach that age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

Missing or incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than January 31, 2007. If you do not receive it by early February, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 8a. But you must fill in and attach Schedule 1, Part I, if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule 1 instructions apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2006 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2006 income. For details, see Pub. 550.



If you get a 2006 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2006, see Pub. 550.

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. Do not include interest earned on your IRA or Coverdell education savings account.

If you received tax-exempt interest from private activity bonds issued after August 7, 1986, you must use Form 1040.

Line 9a**Ordinary Dividends**

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in box 1a of Form(s) 1099-DIV. The amount you enter on line 9a must include any qualified dividends entered on line 9b.

You must fill in and attach Schedule 1, Part II, if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else. You must use Form 1040 if you received nondividend distributions (box 3 of Form 1099-DIV) required to be reported as capital gains.

For more details, see Pub. 550.

Line 9b**Qualified Dividends**

Enter your total qualified dividends on line 9b. These dividends also must be included on line 9a. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

Exception. Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but are not qualified dividends. These include:

- Dividends you received as a nominee. See the instructions for Schedule 1.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples below. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.
- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule above.
- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on November 30, 2006. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was December 8, 2006. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on January 3, 2007. You held your shares of XYZ Corp. for only 34 days (from December 1, 2006, through January 3, 2007) of the 121-day period. The 121-day period began on October 9, 2006 (60 days before the ex-dividend date) and ended on February 6, 2007. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on December 7, 2006 (the day before the

ex-dividend date), and you sold the stock on February 8, 2007. You held the stock for 63 days (from December 8, 2006, through February 8, 2007). The \$500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from October 9, 2006, through February 6, 2007).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on November 30, 2006. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was December 8, 2006. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000, and qualified dividends of \$200. However, you sold the 10,000 shares on January 3, 2007. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure your tax. Your tax may be less if you use this worksheet.

Line 10**Capital Gain Distributions**

Each payer should send you a Form 1099-DIV. Do any of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain)?

- Yes.** You **must** use Form 1040.
- No.** You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure your tax. Your tax may be less if you use this worksheet.

If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 10 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Schedule 1 instructions for filing requirements for Forms 1099-DIV and 1096.

Lines 11a and 11b**IRA Distributions**

Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) and your main home was in the Hurricane Katrina, Rita, or Wilma disaster areas. See Pub. 4492 and Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 11a blank and enter the total distribution on line 11b.

Exception 1. Enter the total distribution on line 11a if you rolled over part or all of the distribution from one:

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), or
- SEP or SIMPLE IRA to a traditional IRA.

Also, put “Rollover” next to line 11b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 11b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 11b unless *Exception 2* below applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2007, attach a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 11a and see Form 8606 and its instructions to figure the amount to enter on line 11b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2006 or an earlier year. If you made nondeductible contributions to these IRAs for 2006, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 11b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R, and you made a contribution (including a conversion) to a Roth IRA for 2001 or an earlier year.

b. Distribution code Q is shown in box 7 of Form 1099-R.

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2006.

4. You had a 2005 or 2006 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2006.

6. You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.

Note. If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 11b. Enter the total amount of those distributions on line 11a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1935, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you must use Form 1040.

Lines 12a and 12b

Pensions and Annuities



Special rules may apply if you received a distribution from a profit-sharing or retirement plan and your main home was in the Hurricane Katrina, Rita, or Wilma disaster area. See Pub. 4492 and Form 8915 and its instructions for details.

You should receive a Form 1099-R showing the amount of your pension and annuity payments. See this page for details on rollovers and page 27 for details lump-sum distributions.

Do not report on lines 12a and 12b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.

Need more information or forms? See page 7.



Attach Form(s) 1099-R to Form 1040A if any federal income tax was withheld.

Fully taxable pensions and annuities. If your pension or annuity is fully taxable, enter it on line 12b; do not make an entry on line 12a. Your payments are fully taxable if (a) you did not contribute to the cost (see below) of your pension or annuity, or (b) you got back your entire cost tax free before 2006.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see Pub. 525. If you received a Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

Partially taxable pensions and annuities. Enter the total pension or annuity payments you received in 2006 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was after July 1, 1986, see below to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$380 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 12b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

Annuity starting date. Your annuity starting date is the later of the first day of the first period for which you received a payment or the date the plan's obligations became fixed.

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

1. Your annuity starting date (defined above) was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the worksheet on page 27 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or Pub. 721 for U.S. Civil Service retirement benefits.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet on page 27.

Age (or combined ages) at annuity starting date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

If you are the beneficiary of an employee who died or there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure your taxable amount.

Cost. Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in box 9b of Form 1099-R, for the first year you received payments from the plan.

Rollovers. Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed

to another plan within 60 days of receiving the distribution. Use lines 12a and 12b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 12a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. From the total on line 12a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 12b. Also, enter "Rollover" next to line 12b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. See Pub. 575 to find out if you owe this tax.

Enter the total distribution on line 12a and the taxable part on line 12b.



You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. But you must use Form 1040 to do so. For details, see Form 4972.



Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records

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

Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2006 on Form 1040A, line 12a.

1. Enter the total pension or annuity payments received in 2006. Also, enter this amount on Form 1040A, line 12a 1.
2. Enter your cost in the plan at the annuity starting date 2.
Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.
3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below 3.
4. Divide line 2 by the number on line 3 4.
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 5.
6. Enter the amount, if any, recovered tax free in years after 1986 6.
7. Subtract line 6 from line 2 7.
8. Enter the **smaller** of line 5 or line 7 8.
9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R . 9.
10. Was your annuity starting date before 1987?
 Yes. Leave line 10 blank.
 No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2006. You will need this number when you fill out this worksheet next year. 10.

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 26) was . . .	AND your annuity starting date was—	
	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 26) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Line 13**Unemployment Compensation, Alaska Permanent Fund Dividends, and Jury Duty Fees**

Unemployment compensation. You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2006.

If you received an overpayment of unemployment compensation in 2006 and you repaid any of it in 2006, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter “Repaid” and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2006 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

Alaska Permanent Fund dividends. Include the dividends in the total on line 13.

Jury duty fees. Include any fees received for jury duty in the total on line 13. Also, see the instructions for line 19 on page 31.

Lines 14a and 14b**Social Security Benefits**

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2006. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 29 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 29 if any of the following apply.

- You made contributions to a traditional IRA for 2006 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2006 and your total repayments (box 4) were more than your total benefits for 2006 (box 3). None of your benefits are taxable for 2006. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.
- You file Form 8815 or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

Adjusted Gross Income**Line 16****Penalty on Early Withdrawal of Savings**

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

Line 17**IRA Deduction**

If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2006, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2006, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. If you were a

member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. A statement should be sent to you by May 31, 2007, that shows all contributions to your traditional IRA for 2006.

Use the worksheet on page 30 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

- If you were age 70½ or older at the end of 2006, you cannot deduct any contributions made to your traditional IRA for 2006 or treat them as nondeductible contributions.
- You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.



If you made contributions to both a traditional IRA and a Roth IRA for 2006, do not use the worksheet on page 30. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

- You cannot deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.
- If you made contributions to your IRA in 2006 that you deducted for 2005, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, do not include that distribution on line 8 of the worksheet. The distribution should be shown in box 11 of your Form W-2. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.
- Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 25.
- Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2006, see Pub. 590 for special rules.



By April 1 of the year after the year in which you reach age 70½, you must start taking minimum required distributions from your traditional IRA. If you do not, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

You must use Form 1040 if you owe tax on any excess contributions made to an IRA or any excess accumulations in an IRA. For details, see Pub. 590.

Were you covered by a retirement plan? If you were covered by a retirement plan (401(k), SIMPLE, etc.) at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The “Retirement plan” box in Form W-2, box 13, should be checked if you were covered by a plan at work even if you were not vested in the plan.

If you were covered by a retirement plan and you file Form 8815 or you excluded employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2006.



Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

- Before you begin:**
- ✓ Complete Form 1040A, lines 16, 17, and 19, if they apply to you.
 - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2006, enter “D” to the right of the word “benefits” on line 14a.
 - ✓ Be sure you have read the **Exception** on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p>1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099. Also, enter this amount on Form 1040A, line 14a</p>	1.		
<p>2. Enter one-half of line 1</p>	2.		
<p>3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13</p>	3.		
<p>4. Enter the amount, if any, from Form 1040A, line 8b</p>	4.		
<p>5. Add lines 2, 3, and 4</p>	5.		
<p>6. Enter the total of the amounts from Form 1040A, lines 16, 17, and 19</p>	6.		
<p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. Enter -0- on Form 1040A, line 14b.</p> <p><input type="checkbox"/> Yes. Subtract line 6 from line 5</p>	7.		
<p>8. If you are:</p> <ul style="list-style-type: none"> • Married filing jointly, enter \$32,000. • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2006, enter \$25,000. • Married filing separately and you lived with your spouse at any time in 2006, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17. 	8.		
<p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> No. None of your social security benefits are taxable. Enter -0- on Form 1040A, line 14b. If you are married filing separately and you lived apart from your spouse for all of 2006, be sure you entered “D” to the right of the word “benefits” on line 14a.</p> <p><input type="checkbox"/> Yes. Subtract line 8 from line 7</p>	9.		
<p>10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2006</p>	10.		
<p>11. Subtract line 10 from line 9. If zero or less, enter -0-</p>	11.		
<p>12. Enter the smaller of line 9 or line 10</p>	12.		
<p>13. Enter one-half of line 12</p>	13.		
<p>14. Enter the smaller of line 2 or line 13</p>	14.		
<p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0-</p>	15.		
<p>16. Add lines 14 and 15</p>	16.		
<p>17. Multiply line 1 by 85% (.85)</p>	17.		
<p>18. Taxable social security benefits. Enter the smaller of line 16 or line 17</p> <ul style="list-style-type: none"> • Enter the amount from line 1 above on Form 1040A, line 14a. • Enter the amount from line 18 above on Form 1040A, line 14b. 	18.		



If any of your benefits are taxable for 2006 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

Line 18

Student Loan Interest Deduction

You can take this deduction only if all of the following apply.

- You paid interest in 2006 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$65,000 if single, head of household, or qualifying widow(er);

\$135,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.

- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2006 tax return.

Use the worksheet below to figure your student loan interest deduction.




Qualified student loan. A qualified student loan is any loan you took out to pay the qualified higher education expenses for:

1. Yourself and your spouse.
2. Any person who was your dependent when the loan was taken out.

IRA Deduction Worksheet—Line 17

Keep for Your Records 

Before you begin: Figure any amount on Form 1040A, line 19.
 Be sure you have read the list that begins on page 28.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see page 28)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter \$4,000 (\$5,000 if age 50 or older at the end of 2006) on line 7a (and 7b if applicable), and go to line 8. Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2006, enter \$60,000 • Qualifying widow(er), enter \$85,000 • Married filing jointly, enter \$85,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2006, enter \$10,000 	2a. <input type="text"/>	2b. <input type="text"/>
3. Enter the amount from Form 1040A, line 15	3. <input type="text"/>	
4. Enter the amounts, if any, from Form 1040A, lines 16 and 19	4. <input type="text"/>	
5. Subtract line 4 from line 3. Enter the result in both columns	5a. <input type="text"/>	5b. <input type="text"/>
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No.  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more, enter \$4,000 (\$5,000 if age 50 or older at the end of 2006) on line 7 for that column and go to line 8. Otherwise, go to line 7	6a. <input type="text"/>	6b. <input type="text"/>
7. Multiply lines 6a and 6b by 40% (.40) (or by 50% (.50) in the column for the IRA of a person who is age 50 or older at the end of 2006). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	7a. <input type="text"/>	7b. <input type="text"/>
8. Enter the amount from Form 1040A, line 7. Include any nontaxable combat pay	8. <input type="text"/>	
 If married filing jointly and line 8 is less than \$8,000 (\$9,000 if one spouse is age 50 or older at the end of 2006; \$10,000 if both spouses are age 50 or older at the end of 2006), stop here and see Pub. 590 to figure your IRA deduction.		
9. Enter traditional IRA contributions made, or that will be made by April 16, 2007, for 2006 to your IRA on line 9a and to your spouse's IRA on line 9b	9a. <input type="text"/>	9b. <input type="text"/>
10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	10a. <input type="text"/>	10b. <input type="text"/>
 You may also be able to take the retirement savings contributions credit. See the instructions for line 32 on page 37.		

- 3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return,
 - b. The person had gross income that was equal to or more than the exemption amount for that year (\$3,300 for 2006), or
 - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

The person for whom the expenses were paid must have been an eligible student (defined on page 32). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

- Employer-provided educational assistance benefits that are not included in box 1 of Form(s) W-2.
- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings.
- Nontaxable earnings from Coverdell education savings accounts.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details on these expenses, see Pub. 970.

Eligible student. An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recog-

nized educational credential at an eligible educational institution, and

- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

Line 19

Jury Duty Pay You Gave to Your Employer

You may deduct any payment received for serving on jury duty if you gave the pay to your employer because your employer paid your salary while you served on the jury. Also, see the instructions for line 13 on page 28.

Tax, Credits, and Payments

Line 23a

If you were born before January 2, 1942, or were blind at the end of 2006, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1942, or was blind at the end of 2006, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 23a.

Blindness. If you were partially blind as of December 31, 2006, you must get a statement certified by your eye doctor or registered optometrist that:

- You cannot see better than 20/200 in your better eye with glasses or contact lenses, or
- Your field of vision is 20 degrees or less.

If your eye condition is not likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

Student Loan Interest Deduction Worksheet—Line 18

Keep for Your Records



Before you begin:		✓ Figure any amount on Form 1040A, line 19.	
		✓ See the instructions for line 18 above.	
1.	Enter the total interest you paid in 2006 on qualified student loans (see above). Do not enter more than \$2,500		1. <input style="width: 80px;" type="text"/>
2.	Enter the amount from Form 1040A, line 15	2. <input style="width: 80px;" type="text"/>	
3.	Enter the total of the amounts from Form 1040A, lines 16, 17, and 19	3. <input style="width: 80px;" type="text"/>	
4.	Subtract line 3 from line 2	4. <input style="width: 80px;" type="text"/>	
5.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single, head of household, or qualifying widow(er)—\$50,000 • Married filing jointly—\$105,000 	} 5.	<input style="width: 80px;" type="text"/>
6.	Is the amount on line 4 more than the amount on line 5?		
	<input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.		
	<input type="checkbox"/> Yes. Subtract line 5 from line 4	6.	<input style="width: 80px;" type="text"/>
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7.	<input style="width: 80px;" type="text"/>
8.	Multiply line 1 by line 7	8.	<input style="width: 80px;" type="text"/>
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18	9.	<input style="width: 80px;" type="text"/>

Line 23b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1942, or were blind (that is, you completed line 23a). Enter -0- on line 24 and go to line 25.



In most cases, your federal income tax will be less if you take any itemized deductions that you may have, such as state and local income taxes, but you must use Form 1040 to do so.

Line 24

Standard Deduction

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of Form 1040A, line 24. But if you, or your spouse if filing jointly, can be claimed as a dependent on someone’s 2006 return or you checked any box on line 23a, use the chart or worksheet below that applies to you to figure your standard deduction. Also, if you checked the box on line 23b, you cannot take the standard deduction even if you were born before January 2, 1942, or were blind.

Standard Deduction Worksheet for Dependents—Line 24

Keep for Your Records



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

<p>1. Is your earned income* more than \$550? <input type="checkbox"/> Yes. Add \$300 to your earned income. Enter the total <input type="checkbox"/> No. Enter \$850</p>	}	1.	
<p>2. Enter the amount shown below for your filing status. • Single or married filing separately—\$5,150 • Married filing jointly or qualifying widow(er)—\$10,300 • Head of household—\$7,550</p>	}	2.	
<p>3. Standard deduction. a. Enter the smaller of line 1 or line 2. If born after January 1, 1942, and not blind, stop here and enter this amount on Form 1040A, line 24. Otherwise, go to line 3b 3a. b. If born before January 2, 1942, or blind, multiply the number on Form 1040A, line 23a, by \$1,000 (\$1,250 if single or head of household) 3b. c. Add lines 3a and 3b. Enter the total here and on Form 1040A, line 24 3c.</p>				

* **Earned income** includes wages, salaries, and tips. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the amount you reported on Form 1040A, line 7.

Standard Deduction Chart for People Who Were Born Before January 2, 1942, or Who Were Blind—Line 24

Keep for Your Records

Do not use this chart if someone can claim you, or your spouse if married filing jointly, as a dependent. Instead, use the worksheet above.

Enter the number from the box on line 23a of Form 1040A Do not use the number of exemptions from line 6d.

IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$6,400
	2	7,650
Married filing jointly or Qualifying widow(er)	1	\$11,300
	2	12,300
	3	13,300
	4	14,300
Married filing separately	1	\$6,150
	2	7,150
	3	8,150
	4	9,150
Head of household	1	\$8,800
	2	10,050

Line 26

Exemptions

Taxpayers housing individuals displaced by Hurricane Katrina. You may be able to claim an additional exemption amount of \$500 per person (up to \$2,000) if you provided housing to a person who was displaced from his or her main home because of Hurricane Katrina and all of the following apply.

- The person displaced lived in your main home for a period of at least 60 consecutive days ending in 2006.
- You did not receive any rent or other amount from any source for providing the housing.
- The main home of the person displaced was, on August 28, 2005, in the Hurricane Katrina disaster area.
- The person displaced was not your spouse or dependent.
- You did not claim an additional exemption amount for that person in 2005.
- You did not claim the maximum additional exemption amount of \$2,000 in 2005.

For details, see Form 8914.

Adjusted gross income (line 22) over \$112,875. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

Line 28

Tax

Do you want the IRS to figure your tax for you?

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table on pages 62–73 to figure your tax unless you are required to use Form 8615 (see page 34) or the Qualified Dividends and Capital Gain Tax Worksheet (see page 36). Also include in the total on line 28 any of the following taxes.

Tax from recapture of education credits. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2006 for the student. See Form 8863 for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

Alternative minimum tax. If both 1 and 2 next apply to you, use the worksheet on page 35 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$19,800 or more if single, married filing jointly, or qualifying widow(er); \$13,200 or more if head of household; \$9,900 or more if married filing separately.

Deduction for Exemptions Worksheet—Line 26

Keep for Your Records



1.	Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status?			
	<input type="checkbox"/> No. Multiply \$3,300 by the total number of exemptions claimed on Form 1040A, line 6d, and enter the result on Form 1040A, line 26.			
	<input type="checkbox"/> Yes. <i>Continue</i>			
2.	Multiply \$3,300 by the total number of exemptions claimed on Form 1040A, line 6d	2.		
3.	Enter the amount from Form 1040A, line 22	3.		
4.	Enter the amount shown below for your filing status.	4.		
	<ul style="list-style-type: none"> • Single—\$150,500 • Married filing jointly or qualifying widow(er)—\$225,750 • Married filing separately—\$112,875 • Head of household—\$188,150 			
5.	Subtract line 4 from line 3	5.		
6.	Is line 5 more than \$122,500 (\$61,250 if married filing separately)?			
	<input type="checkbox"/> Yes. Multiply \$1,100 by the total number of exemptions claimed on Form 1040A, line 6d. Enter the result here and on Form 1040A, line 26. Do not complete the rest of this worksheet.			
	<input type="checkbox"/> No. Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next whole number (for example, increase 0.0004 to 1)	6.		
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal	7.		
8.	Multiply line 2 by line 7	8.		
9.	Divide line 8 by 1.5	9.		
10.	Deduction for exemptions. Subtract line 9 from line 2. Enter the result here and on Form 1040A, line 26	10.		

2. The amount on Form 1040A, line 22, is more than: \$42,500 if single or head of household; \$62,550 if married filing jointly or qualifying widow(er); \$31,275 if married filing separately.



If filing for a child who was under age 18 at the end of 2006, and the amount on Form 1040A, line 22, is more than the total of \$6,050 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.

Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 18 at the end of 2006, and who had

more than \$1,700 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2006, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1989, is considered to be age 18 at the end of 2006. Do not use Form 8615 for such a child.



Alternative Minimum Tax Worksheet—Line 28

Keep for Your Records

Before you begin: ✓ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.	
1. Enter the amount from Form 1040A, line 22	1. _____
2. Enter the amount from Form 8914, line 2	2. _____
3. Subtract line 2 from line 1	3. _____
4. Enter the amount shown below for your filing status.	
• Single or head of household—\$42,500	} 4. _____
• Married filing jointly or qualifying widow(er)—\$62,550	
• Married filing separately—\$31,725	
5. Subtract line 4 from line 3. If zero or less, stop here ; you do not owe this tax	5. _____
6. Enter the amount shown below for your filing status.	
• Single or head of household—\$112,500	} 6. _____
• Married filing jointly or qualifying widow(er)—\$150,000	
• Married filing separately—\$75,000	
7. Subtract line 6 from line 3. If zero or less, enter -0- here and on line 8, and go to line 9.	7. _____
8. Multiply line 7 by 25% (.25)	8. _____
9. Add lines 5 and 8	9. _____
10. If line 9 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 9 by 26% (.26). Otherwise, multiply line 9 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	10. _____
11. Did you use the Qualified Dividends and Capital Gain Tax Worksheet on page 36 to figure the tax on the amount on Form 1040A, line 27?	
<input type="checkbox"/> No. Skip lines 11 through 22; enter the amount from line 10 on line 23 and go to line 24.	
<input type="checkbox"/> Yes. Enter the amount from line 4 of that worksheet	11. _____
12. Enter the smaller of line 9 or line 11	12. _____
13. Subtract line 12 from line 9	13. _____
14. If line 13 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 13 by 26% (.26). Otherwise, multiply line 13 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	14. _____
15. Enter:	
• \$61,300 if married filing jointly or qualifying widow(er),	} 15. _____
• \$30,650 if single or married filing separately, or	
• \$41,050 if head of household	
16. Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet on page 36	16. _____
17. Subtract line 16 from line 15. If zero or less, enter -0-	17. _____
18. Enter the smaller of line 12 or line 17	18. _____
19. Multiply line 18 by 5% (.05)	19. _____
20. Subtract line 18 from line 12	20. _____
21. Multiply line 20 by 15% (.15)	21. _____
22. Add lines 14, 19, and 21	22. _____
23. Enter the smaller of line 10 or line 22	23. _____
24. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax	24. _____
25. Alternative minimum tax. Is the amount on line 23 more than the amount on line 24?	
<input type="checkbox"/> No. You do not owe this tax.	
<input type="checkbox"/> Yes. Subtract line 24 from line 23. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28	25. _____

Qualified Dividends and Capital Gain Tax Worksheet

If you received qualified dividends or capital gain distributions, use the worksheet below to figure your tax.

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for:

1. Your qualifying child under age 13 whom you claim as your dependent.
2. Your disabled spouse who could not care for himself or herself.
3. Any disabled person not able to care for himself or herself whom you claim as a dependent.
4. Any disabled person not able to care for himself or herself whom you could have claimed as a dependent except that:
 - a. The person filed a joint return,
 - b. The person had \$3,300 or more of gross income, or
 - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.
5. Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 22.

For details, use TeleTax topic 602 (see page 8) or see the Instructions for Schedule 2 (Form 1040A).

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2006 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you usually cannot take the credit if the amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately). See Schedule 3 and its instructions for details.

Credit figured by the IRS. If you can take this credit and you want us to figure it for you, see the Instructions for Schedule 3.

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2006 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an educa-

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records



Before you begin: ✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 25).	
1. Enter the amount from Form 1040A, line 27	1. <input style="width: 100px;" type="text"/>
2. Enter the amount from Form 1040A, line 9b	2. <input style="width: 100px;" type="text"/>
3. Enter the amount from Form 1040A, line 10	3. <input style="width: 100px;" type="text"/>
4. Add lines 2 and 3	4. <input style="width: 100px;" type="text"/>
5. Subtract line 4 from line 1. If zero or less, enter -0-	5. <input style="width: 100px;" type="text"/>
6. Enter the smaller of: <ul style="list-style-type: none"> • The amount on line 1, or • \$30,650 if single or married filing separately, \$61,300 if married filing jointly or qualifying widow(er), or \$41,050 if head of household. 	6. <input style="width: 100px;" type="text"/>
7. Is the amount on line 5 equal to or more than the amount on line 6? <input type="checkbox"/> Yes. Skip lines 7 through 9; go to line 10 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 5	7. <input style="width: 100px;" type="text"/>
8. Subtract line 7 from line 6	8. <input style="width: 100px;" type="text"/>
9. Multiply line 8 by 5% (.05)	9. <input style="width: 100px;" type="text"/>
10. Are the amounts on lines 4 and 8 the same? <input type="checkbox"/> Yes. Skip lines 10 through 13; go to line 14. <input type="checkbox"/> No. Enter the smaller of line 1 or line 4	10. <input style="width: 100px;" type="text"/>
11. Enter the amount from line 8 (if line 8 is blank, enter -0-)	11. <input style="width: 100px;" type="text"/>
12. Subtract line 11 from line 10	12. <input style="width: 100px;" type="text"/>
13. Multiply line 12 by 15% (.15)	13. <input style="width: 100px;" type="text"/>
14. Figure the tax on the amount on line 5. Use the Tax Table on pages 62–73. Enter tax here	14. <input style="width: 100px;" type="text"/>
15. Add lines 9, 13, and 14	15. <input style="width: 100px;" type="text"/>
16. Figure the tax on the amount on line 1. Use the Tax Table on pages 62–73. Enter tax here	16. <input style="width: 100px;" type="text"/>
17. Tax on all taxable income. Enter the smaller of line 15 or line 16 here and on Form 1040A, line 28	17. <input style="width: 100px;" type="text"/>

tion credit. See Form 8863 for details. However, you cannot take an education credit if any of the following apply.

- You, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2006 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$55,000 or more (\$110,000 or more if married filing jointly).
- You (or your spouse) were a nonresident alien for any part of 2006 unless your filing status is married filing jointly.

Line 32

Retirement Savings Contributions Credit

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions to a traditional or Roth IRA; (b) elective deferrals to a 401(k), 403(b), governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you cannot take the credit if either of the following applies.

1. The amount on Form 1040A, line 22, is more than \$25,000 (\$37,500 if head of household; \$50,000 if married filing jointly).
2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1989, (b) is claimed as a dependent on someone else's 2006 tax return, or (c) was a student (defined below).

You were a student if during any part of 5 calendar months of 2006 you:

- Were enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include on-the-job training courses, correspondence schools, or Internet schools.

For more details, use TeleTax topic 610 (see page 8) or see Form 8880.

Line 33—Child Tax Credit


Three Steps To Take the Child Tax Credit!

- Step 1. Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).
- Step 2. Make sure that for each qualifying child you either checked the box on Form 1040A, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).
- Step 3. Answer the question following to see if you may use the worksheet on page 39 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

Questions

Who Must Use Pub. 972



1. Is the amount on Form 1040A, line 22, more than the amount shown below for your filing status?
- Married filing jointly – \$110,000
 - Single, head of household, or qualifying widow(er) – \$75,000
 - Married filing separately – \$55,000
- Yes.**  You must use Pub. 972 to figure your child tax credit.
- No.** Use the worksheet on page 39 to figure your child tax credit.

Child Tax Credit Worksheet—Line 33

Keep for Your Records



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2005 and meet the other requirements listed on page 21.
- **Do not** use this worksheet if you answered “Yes” to question 1 or 2 on page 38. Instead, use Pub. 972.

1. Number of qualifying children: _____ × \$1,000. Enter the result.

1	
----------	--

2. Enter the amount from Form 1040A, line 28.

2	
----------	--

3. Add the amounts from Form 1040A:

Line 29 _____

Line 30 + _____

Line 31 + _____

Line 32 + _____ Enter the total.

3	
----------	--

4. Are the amounts on lines 2 and 3 the same?

Yes.

You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below.

No. Subtract line 3 from line 2.

4	
----------	--

5. Is the amount on line 1 more than the amount on line 4?

Yes. Enter the amount from line 4. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

This is your child tax credit.

No. Enter the amount from line 1.

5	
----------	--

Enter this amount on Form 1040A, line 33.



You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 4 or line 5 above.

- First, complete your Form 1040A through line 41a.
- Then, use Form 8812 to figure any additional child tax credit.



Line 38

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 38. The amount of federal income tax withheld should be shown in Form W-2, box 2, and in Form 1099-R, box 4. Attach Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2006 Form 1099 showing federal income tax withheld on dividends, interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 38. This should be shown in Form 1099, box 4, or Form SSA-1099, box 6. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 38.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2006. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2006 or in 2007 before filing a 2006 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2006 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

Line 39

2006 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2006. Include any overpayment from your 2005 return that you applied to your 2006 estimated tax.

Lines 40a and 40b— Earned Income Credit (EIC)

What is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.



In determining if you had a qualifying child, special rules may apply if you had to relocate because of Hurricane Katrina, Rita, or Wilma. For details, see Pub. 4492.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 45 or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

For help in determining if you are eligible for the EIC, go to www.irs.gov/eitc and click on “EITC Assistant.” This service is available in English and Spanish.



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, on page 44. You may also have to pay penalties.

Step 1 All Filers

- If, in 2006:
 - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$36,348 (\$38,348 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$32,001 (\$34,001 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040A, line 22, less than \$12,120 (\$14,120 if married filing jointly)?

Yes. Continue **No.** You cannot take the credit.

- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 44)?

Yes. Continue **No.**

You cannot take the credit. Put “No” to the left of the entry space for line 40a.

- Is your filing status married filing separately?

Yes. **No.** Continue

You cannot take the credit.

- Were you or your spouse a nonresident alien for any part of 2006?

Yes. See *Nonresident aliens* on page 44. **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040A:

Line 8a _____
 Line 8b + _____
 Line 9a + _____
 Line 10 + _____

Investment Income =

- Is your investment income more than \$2,800?

Yes. **No.** Continue

You cannot take the credit.

- Did a child live with you in 2006?

Yes. Go to Step 3 on page 42. **No.** Go to Step 4 on page 42.

Continued from page 41

Step 3 Qualifying Child

A qualifying child is a child who is your...

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

AND

was ...

Under age 19 at the end of 2006

or

Under age 24 at the end of 2006 and a student (see page 44)

or

Any age and permanently and totally disabled (see page 44)

AND

who...

Lived with you in the United States for more than half of 2006.

If the child did not live with you for the required time, see *Exception to time lived with you* beginning on page 43.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2006, or the child was married, see page 44.

1. Do you have at least one child who meets the conditions to be your qualifying child?

- Yes.** Continue **No.** Skip question 2; go to question 3.

The child must have a valid social security number as defined on page 44 unless the child was born and died in 2006. Go to question 2.

2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2006?
- Yes.** You cannot take the credit. Put "No" to the left of the entry space for line 40a.
- No.** Skip question 3 and Step 4; go to Step 5 on page 43.
-
3. Is the amount on Form 1040A, line 22, less than \$12,120 (\$14,120 if married filing jointly)?
- Yes.** Go to Step 4 on this below. **No.** You cannot take the credit.

Step 4 Filers Without a Qualifying Child

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2006? See Step 3.
- Yes.** You cannot take the credit. Put "No" to the left of the entry space for line 40a.
- No.** Continue
-
2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2006 tax return?
- Yes.** You cannot take the credit.
- No.** Continue
-
3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2006?
- Yes.** Continue **No.** You cannot take the credit.
-
4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2006? Members of the military stationed outside the United States, see page 44 before you answer.
- Yes.** Go to Step 5 on page 43. **No.** You cannot take the credit. Put "No" to the left of the entry space for line 40a.

Continued from page 42

Step 5 Earned Income

1. Figure earned income:

	Form 1040A, line 7	
Subtract, if included on line 7, any:		
<ul style="list-style-type: none"> • Taxable scholarship or fellowship grant not reported on a Form W-2. • Amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted to the left of the entry space for Form 1040A, line 7). • Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (put "DFC" and the amount subtracted to the left of the entry space for Form 1040A, line 7). This amount may be shown in Form W-2, box 11. If you received such an amount but it is not reported on Form W-2, contact your employer for the amount received as a pension or annuity. 	-	
Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040A, line 40b. See <i>Combat pay, nontaxable</i> on this page.	+	



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

Earned Income =

2. If you have:
- 2 or more qualifying children, is your earned income less than \$36,348 (\$38,348 if married filing jointly)?
 - 1 qualifying child, is your earned income less than \$32,001 (\$34,001 if married filing jointly)?
 - No qualifying children, is your earned income less than \$12,120 (\$14,120 if married filing jointly)?
- Yes.** Go to Step 6. **No.** You cannot take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?
- Yes.** See *Credit figured by the IRS* on this page. **No.** Go to the worksheet on page 45.

Definitions and Special Rules

(listed in alphabetical order)

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

Combat pay, nontaxable. If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election.

Credit figured by the IRS. To have the IRS figure the credit for you:

1. Put "EIC" to the left of the entry space for Form 1040A, line 40a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 40b. See *Combat pay, nontaxable* above.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file* on page 44.

Exception to time lived with you. A child is considered to have lived with you for all of 2006 if the child was born or died in 2006 and your home was this child's home for the entire time he or she was alive in 2006. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or

detention in a juvenile facility, count as time lived at home. Also see *Kidnapped child* on page 23 or *Members of the military* below.

Form 8862, who must file. You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But you do not have to file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.

Also, do not file Form 8862 or take the credit for:

- 2 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to fraud.

Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2006 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the rules under *Children of divorced or separated parents* that begin on page 22.

Members of the military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 41. Otherwise, stop; you cannot take the EIC.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2006, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can lead to death.

Qualifying child of more than one person. If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the rules for *Children of divorced or separated parents* on page 22 apply.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 41).

3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Earned income credit (lines 40a and 40b).

No other person can take any of the five tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time during 2006. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2006.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2006.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

If you will not be taking the EIC with a qualifying child, put "No" to the left of the entry space for line 40a. Otherwise, go to Step 3, question 1, on page 42.

Social security number (SSN). For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a federally funded benefit.


To find out how to get an SSN, see page 18. If you will not have an SSN by April 16, 2007, see *What If You Cannot File on Time?* on page 12.

Student. A child who during any part of 5 calendar months of 2006 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

Welfare benefits, effect of credit on. Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs or how much you can receive from them. But if the refund you receive because of the EIC is not spent within a certain period of time, it may count as an asset (or resource) and affect your eligibility.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Earned Income Credit (EIC) Worksheet—Lines 40a and 40b


Keep for Your Records 

Part 1

All Filers

1. Enter your earned income from Step 5 on page 43. 1

2. Look up the amount on line 1 in the EIC Table on pages 46–52 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero,  You cannot take the credit. Put “No” to the left of the entry space for line 40a.

3. Enter the amount from Form 1040A, line 22. 3

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

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

No. Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. If you have:

- No qualifying children, is the amount on line 3 less than \$6,750 (\$8,750 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$14,850 (\$16,850 if married filing jointly)?

Yes. Leave line 5 blank; enter the amount from line 2 on line 6.

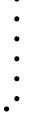
No. Look up the amount on line 3 in the EIC Table on pages 46–52 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

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

Part 3

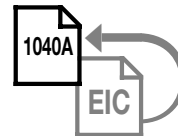
Your Earned Income Credit

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

Enter this amount on Form 1040A, line 40a. 

Reminder—

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



If your EIC for a year after 1996 was reduced or disallowed, see page 44 to find out if you must file Form 8862 to take the credit for 2006.

2005 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

1. To find your credit, read down the "At least – But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.

2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child, and the amount you are looking up from your EIC Worksheet is \$2,455, you would enter \$842.

If the amount you are looking up from the worksheet is—		And your filing status is—		
		Single, head of household, or qualifying widow(er) and you have—	No children	One child
At least	But less than	Your credit is—		
2,400	2,450	186	825	970
2,450	2,500	189	842	990

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
At least	But less than	No children	One child	Two children	No children	One child	Two children	At least	But less than	No children	One child	Two children	No children	One child	Two children
Your credit is—		Your credit is—			Your credit is—			Your credit is—		Your credit is—			Your credit is—		
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10	2,750	2,800	212	944	1,110	212	944	1,110
50	100	6	26	30	6	26	30	2,800	2,850	216	961	1,130	216	961	1,130
100	150	10	43	50	10	43	50	2,850	2,900	220	978	1,150	220	978	1,150
150	200	13	60	70	13	60	70	2,900	2,950	224	995	1,170	224	995	1,170
200	250	17	77	90	17	77	90	2,950	3,000	228	1,012	1,190	228	1,012	1,190
250	300	21	94	110	21	94	110	3,000	3,050	231	1,029	1,210	231	1,029	1,210
300	350	25	111	130	25	111	130	3,050	3,100	235	1,046	1,230	235	1,046	1,230
350	400	29	128	150	29	128	150	3,100	3,150	239	1,063	1,250	239	1,063	1,250
400	450	33	145	170	33	145	170	3,150	3,200	243	1,080	1,270	243	1,080	1,270
450	500	36	162	190	36	162	190	3,200	3,250	247	1,097	1,290	247	1,097	1,290
500	550	40	179	210	40	179	210	3,250	3,300	251	1,114	1,310	251	1,114	1,310
550	600	44	196	230	44	196	230	3,300	3,350	254	1,131	1,330	254	1,131	1,330
600	650	48	213	250	48	213	250	3,350	3,400	258	1,148	1,350	258	1,148	1,350
650	700	52	230	270	52	230	270	3,400	3,450	262	1,165	1,370	262	1,165	1,370
700	750	55	247	290	55	247	290	3,450	3,500	266	1,182	1,390	266	1,182	1,390
750	800	59	264	310	59	264	310	3,500	3,550	270	1,199	1,410	270	1,199	1,410
800	850	63	281	330	63	281	330	3,550	3,600	273	1,216	1,430	273	1,216	1,430
850	900	67	298	350	67	298	350	3,600	3,650	277	1,233	1,450	277	1,233	1,450
900	950	71	315	370	71	315	370	3,650	3,700	281	1,250	1,470	281	1,250	1,470
950	1,000	75	332	390	75	332	390	3,700	3,750	285	1,267	1,490	285	1,267	1,490
1,000	1,050	78	349	410	78	349	410	3,750	3,800	289	1,284	1,510	289	1,284	1,510
1,050	1,100	82	366	430	82	366	430	3,800	3,850	293	1,301	1,530	293	1,301	1,530
1,100	1,150	86	383	450	86	383	450	3,850	3,900	296	1,318	1,550	296	1,318	1,550
1,150	1,200	90	400	470	90	400	470	3,900	3,950	300	1,335	1,570	300	1,335	1,570
1,200	1,250	94	417	490	94	417	490	3,950	4,000	304	1,352	1,590	304	1,352	1,590
1,250	1,300	98	434	510	98	434	510	4,000	4,050	308	1,369	1,610	308	1,369	1,610
1,300	1,350	101	451	530	101	451	530	4,050	4,100	312	1,386	1,630	312	1,386	1,630
1,350	1,400	105	468	550	105	468	550	4,100	4,150	316	1,403	1,650	316	1,403	1,650
1,400	1,450	109	485	570	109	485	570	4,150	4,200	319	1,420	1,670	319	1,420	1,670
1,450	1,500	113	502	590	113	502	590	4,200	4,250	323	1,437	1,690	323	1,437	1,690
1,500	1,550	117	519	610	117	519	610	4,250	4,300	327	1,454	1,710	327	1,454	1,710
1,550	1,600	120	536	630	120	536	630	4,300	4,350	331	1,471	1,730	331	1,471	1,730
1,600	1,650	124	553	650	124	553	650	4,350	4,400	335	1,488	1,750	335	1,488	1,750
1,650	1,700	128	570	670	128	570	670	4,400	4,450	339	1,505	1,770	339	1,505	1,770
1,700	1,750	132	587	690	132	587	690	4,450	4,500	342	1,522	1,790	342	1,522	1,790
1,750	1,800	136	604	710	136	604	710	4,500	4,550	346	1,539	1,810	346	1,539	1,810
1,800	1,850	140	621	730	140	621	730	4,550	4,600	350	1,556	1,830	350	1,556	1,830
1,850	1,900	143	638	750	143	638	750	4,600	4,650	354	1,573	1,850	354	1,573	1,850
1,900	1,950	147	655	770	147	655	770	4,650	4,700	358	1,590	1,870	358	1,590	1,870
1,950	2,000	151	672	790	151	672	790	4,700	4,750	361	1,607	1,890	361	1,607	1,890
2,000	2,050	155	689	810	155	689	810	4,750	4,800	365	1,624	1,910	365	1,624	1,910
2,050	2,100	159	706	830	159	706	830	4,800	4,850	369	1,641	1,930	369	1,641	1,930
2,100	2,150	163	723	850	163	723	850	4,850	4,900	373	1,658	1,950	373	1,658	1,950
2,150	2,200	166	740	870	166	740	870	4,900	4,950	377	1,675	1,970	377	1,675	1,970
2,200	2,250	170	757	890	170	757	890	4,950	5,000	381	1,692	1,990	381	1,692	1,990
2,250	2,300	174	774	910	174	774	910	5,000	5,050	384	1,709	2,010	384	1,709	2,010
2,300	2,350	178	791	930	178	791	930	5,050	5,100	388	1,726	2,030	388	1,726	2,030
2,350	2,400	182	808	950	182	808	950	5,100	5,150	392	1,743	2,050	392	1,743	2,050
2,400	2,450	186	825	970	186	825	970	5,150	5,200	396	1,760	2,070	396	1,760	2,070
2,450	2,500	189	842	990	189	842	990	5,200	5,250	399	1,777	2,090	399	1,777	2,090
2,500	2,550	193	859	1,010	193	859	1,010	5,250	5,300	399	1,794	2,110	399	1,794	2,110
2,550	2,600	197	876	1,030	197	876	1,030	5,300	5,350	399	1,811	2,130	399	1,811	2,130
2,600	2,650	201	893	1,050	201	893	1,050	5,350	5,400	399	1,828	2,150	399	1,828	2,150
2,650	2,700	205	910	1,070	205	910	1,070	5,400	5,450	399	1,845	2,170	399	1,845	2,170
2,700	2,750	208	927	1,090	208	927	1,090	5,450	5,500	399	1,862	2,190	399	1,862	2,190

(Continued on page 47)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
5,500	5,550	399	1,879	2,210	399	1,879	2,210	8,500	8,550	247	2,662	3,410	399	2,662	3,410
5,550	5,600	399	1,896	2,230	399	1,896	2,230	8,550	8,600	243	2,662	3,430	396	2,662	3,430
5,600	5,650	399	1,913	2,250	399	1,913	2,250	8,600	8,650	239	2,662	3,450	392	2,662	3,450
5,650	5,700	399	1,930	2,270	399	1,930	2,270	8,650	8,700	235	2,662	3,470	388	2,662	3,470
5,700	5,750	399	1,947	2,290	399	1,947	2,290	8,700	8,750	231	2,662	3,490	384	2,662	3,490
5,750	5,800	399	1,964	2,310	399	1,964	2,310	8,750	8,800	228	2,662	3,510	381	2,662	3,510
5,800	5,850	399	1,981	2,330	399	1,981	2,330	8,800	8,850	224	2,662	3,530	377	2,662	3,530
5,850	5,900	399	1,998	2,350	399	1,998	2,350	8,850	8,900	220	2,662	3,550	373	2,662	3,550
5,900	5,950	399	2,015	2,370	399	2,015	2,370	8,900	8,950	216	2,662	3,570	369	2,662	3,570
5,950	6,000	399	2,032	2,390	399	2,032	2,390	8,950	9,000	212	2,662	3,590	365	2,662	3,590
6,000	6,050	399	2,049	2,410	399	2,049	2,410	9,000	9,050	208	2,662	3,610	361	2,662	3,610
6,050	6,100	399	2,066	2,430	399	2,066	2,430	9,050	9,100	205	2,662	3,630	358	2,662	3,630
6,100	6,150	399	2,083	2,450	399	2,083	2,450	9,100	9,150	201	2,662	3,650	354	2,662	3,650
6,150	6,200	399	2,100	2,470	399	2,100	2,470	9,150	9,200	197	2,662	3,670	350	2,662	3,670
6,200	6,250	399	2,117	2,490	399	2,117	2,490	9,200	9,250	193	2,662	3,690	346	2,662	3,690
6,250	6,300	399	2,134	2,510	399	2,134	2,510	9,250	9,300	189	2,662	3,710	342	2,662	3,710
6,300	6,350	399	2,151	2,530	399	2,151	2,530	9,300	9,350	186	2,662	3,730	339	2,662	3,730
6,350	6,400	399	2,168	2,550	399	2,168	2,550	9,350	9,400	182	2,662	3,750	335	2,662	3,750
6,400	6,450	399	2,185	2,570	399	2,185	2,570	9,400	9,450	178	2,662	3,770	331	2,662	3,770
6,450	6,500	399	2,202	2,590	399	2,202	2,590	9,450	9,500	174	2,662	3,790	327	2,662	3,790
6,500	6,550	399	2,219	2,610	399	2,219	2,610	9,500	9,550	170	2,662	3,810	323	2,662	3,810
6,550	6,600	396	2,236	2,630	399	2,236	2,630	9,550	9,600	166	2,662	3,830	319	2,662	3,830
6,600	6,650	392	2,253	2,650	399	2,253	2,650	9,600	9,650	163	2,662	3,850	316	2,662	3,850
6,650	6,700	388	2,270	2,670	399	2,270	2,670	9,650	9,700	159	2,662	3,870	312	2,662	3,870
6,700	6,750	384	2,287	2,690	399	2,287	2,690	9,700	9,750	155	2,662	3,890	308	2,662	3,890
6,750	6,800	381	2,304	2,710	399	2,304	2,710	9,750	9,800	151	2,662	3,910	304	2,662	3,910
6,800	6,850	377	2,321	2,730	399	2,321	2,730	9,800	9,850	147	2,662	3,930	300	2,662	3,930
6,850	6,900	373	2,338	2,750	399	2,338	2,750	9,850	9,900	143	2,662	3,950	296	2,662	3,950
6,900	6,950	369	2,355	2,770	399	2,355	2,770	9,900	9,950	140	2,662	3,970	293	2,662	3,970
6,950	7,000	365	2,372	2,790	399	2,372	2,790	9,950	10,000	136	2,662	3,990	289	2,662	3,990
7,000	7,050	361	2,389	2,810	399	2,389	2,810	10,000	10,050	132	2,662	4,010	285	2,662	4,010
7,050	7,100	358	2,406	2,830	399	2,406	2,830	10,050	10,100	128	2,662	4,030	281	2,662	4,030
7,100	7,150	354	2,423	2,850	399	2,423	2,850	10,100	10,150	124	2,662	4,050	277	2,662	4,050
7,150	7,200	350	2,440	2,870	399	2,440	2,870	10,150	10,200	120	2,662	4,070	273	2,662	4,070
7,200	7,250	346	2,457	2,890	399	2,457	2,890	10,200	10,250	117	2,662	4,090	270	2,662	4,090
7,250	7,300	342	2,474	2,910	399	2,474	2,910	10,250	10,300	113	2,662	4,110	266	2,662	4,110
7,300	7,350	339	2,491	2,930	399	2,491	2,930	10,300	10,350	109	2,662	4,130	262	2,662	4,130
7,350	7,400	335	2,508	2,950	399	2,508	2,950	10,350	10,400	105	2,662	4,150	258	2,662	4,150
7,400	7,450	331	2,525	2,970	399	2,525	2,970	10,400	10,450	101	2,662	4,170	254	2,662	4,170
7,450	7,500	327	2,542	2,990	399	2,542	2,990	10,450	10,500	98	2,662	4,190	251	2,662	4,190
7,500	7,550	323	2,559	3,010	399	2,559	3,010	10,500	10,550	94	2,662	4,210	247	2,662	4,210
7,550	7,600	319	2,576	3,030	399	2,576	3,030	10,550	10,600	90	2,662	4,230	243	2,662	4,230
7,600	7,650	316	2,593	3,050	399	2,593	3,050	10,600	10,650	86	2,662	4,250	239	2,662	4,250
7,650	7,700	312	2,610	3,070	399	2,610	3,070	10,650	10,700	82	2,662	4,270	235	2,662	4,270
7,700	7,750	308	2,627	3,090	399	2,627	3,090	10,700	10,750	78	2,662	4,290	231	2,662	4,290
7,750	7,800	304	2,644	3,110	399	2,644	3,110	10,750	10,800	75	2,662	4,310	228	2,662	4,310
7,800	7,850	300	2,662	3,130	399	2,662	3,130	10,800	10,850	71	2,662	4,330	224	2,662	4,330
7,850	7,900	296	2,662	3,150	399	2,662	3,150	10,850	10,900	67	2,662	4,350	220	2,662	4,350
7,900	7,950	293	2,662	3,170	399	2,662	3,170	10,900	10,950	63	2,662	4,370	216	2,662	4,370
7,950	8,000	289	2,662	3,190	399	2,662	3,190	10,950	11,000	59	2,662	4,390	212	2,662	4,390
8,000	8,050	285	2,662	3,210	399	2,662	3,210	11,000	11,050	55	2,662	4,400	208	2,662	4,400
8,050	8,100	281	2,662	3,230	399	2,662	3,230	11,050	11,100	52	2,662	4,400	205	2,662	4,400
8,100	8,150	277	2,662	3,250	399	2,662	3,250	11,100	11,150	48	2,662	4,400	201	2,662	4,400
8,150	8,200	273	2,662	3,270	399	2,662	3,270	11,150	11,200	44	2,662	4,400	197	2,662	4,400
8,200	8,250	270	2,662	3,290	399	2,662	3,290	11,200	11,250	40	2,662	4,400	193	2,662	4,400
8,250	8,300	266	2,662	3,310	399	2,662	3,310	11,250	11,300	36	2,662	4,400	189	2,662	4,400
8,300	8,350	262	2,662	3,330	399	2,662	3,330	11,300	11,350	33	2,662	4,400	186	2,662	4,400
8,350	8,400	258	2,662	3,350	399	2,662	3,350	11,350	11,400	29	2,662	4,400	182	2,662	4,400
8,400	8,450	254	2,662	3,370	399	2,662	3,370	11,400	11,450	25	2,662	4,400	178	2,662	4,400
8,450	8,500	251	2,662	3,390	399	2,662	3,390	11,450	11,500	21	2,662	4,400	174	2,662	4,400

(Continued on page 48)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
11,500	11,550	17	2,662	4,400	170	2,662	4,400	15,100	15,150	0	2,542	4,241	0	2,662	4,400
11,550	11,600	13	2,662	4,400	166	2,662	4,400	15,150	15,200	0	2,534	4,230	0	2,662	4,400
11,600	11,650	10	2,662	4,400	163	2,662	4,400	15,200	15,250	0	2,526	4,220	0	2,662	4,400
11,650	11,700	6	2,662	4,400	159	2,662	4,400	15,250	15,300	0	2,518	4,209	0	2,662	4,400
11,700	11,750	2	2,662	4,400	155	2,662	4,400	15,300	15,350	0	2,510	4,199	0	2,662	4,400
11,750	11,800	0	2,662	4,400	151	2,662	4,400	15,350	15,400	0	2,502	4,188	0	2,662	4,400
11,800	11,850	0	2,662	4,400	147	2,662	4,400	15,400	15,450	0	2,494	4,178	0	2,662	4,400
11,850	11,900	0	2,662	4,400	143	2,662	4,400	15,450	15,500	0	2,486	4,167	0	2,662	4,400
11,900	11,950	0	2,662	4,400	140	2,662	4,400	15,500	15,550	0	2,478	4,157	0	2,662	4,400
11,950	12,000	0	2,662	4,400	136	2,662	4,400	15,550	15,600	0	2,470	4,146	0	2,662	4,400
12,000	12,050	0	2,662	4,400	132	2,662	4,400	15,600	15,650	0	2,462	4,136	0	2,662	4,400
12,050	12,100	0	2,662	4,400	128	2,662	4,400	15,650	15,700	0	2,454	4,125	0	2,662	4,400
12,100	12,150	0	2,662	4,400	124	2,662	4,400	15,700	15,750	0	2,446	4,115	0	2,662	4,400
12,150	12,200	0	2,662	4,400	120	2,662	4,400	15,750	15,800	0	2,438	4,104	0	2,662	4,400
12,200	12,250	0	2,662	4,400	117	2,662	4,400	15,800	15,850	0	2,430	4,094	0	2,662	4,400
12,250	12,300	0	2,662	4,400	113	2,662	4,400	15,850	15,900	0	2,422	4,083	0	2,662	4,400
12,300	12,350	0	2,662	4,400	109	2,662	4,400	15,900	15,950	0	2,414	4,073	0	2,662	4,400
12,350	12,400	0	2,662	4,400	105	2,662	4,400	15,950	16,000	0	2,406	4,062	0	2,662	4,400
12,400	12,450	0	2,662	4,400	101	2,662	4,400	16,000	16,050	0	2,398	4,051	0	2,662	4,400
12,450	12,500	0	2,662	4,400	98	2,662	4,400	16,050	16,100	0	2,390	4,041	0	2,662	4,400
12,500	12,550	0	2,662	4,400	94	2,662	4,400	16,100	16,150	0	2,382	4,030	0	2,662	4,400
12,550	12,600	0	2,662	4,400	90	2,662	4,400	16,150	16,200	0	2,374	4,020	0	2,662	4,400
12,600	12,650	0	2,662	4,400	86	2,662	4,400	16,200	16,250	0	2,366	4,009	0	2,662	4,400
12,650	12,700	0	2,662	4,400	82	2,662	4,400	16,250	16,300	0	2,358	3,999	0	2,662	4,400
12,700	12,750	0	2,662	4,400	78	2,662	4,400	16,300	16,350	0	2,350	3,988	0	2,662	4,400
12,750	12,800	0	2,662	4,400	75	2,662	4,400	16,350	16,400	0	2,342	3,978	0	2,662	4,400
12,800	12,850	0	2,662	4,400	71	2,662	4,400	16,400	16,450	0	2,334	3,967	0	2,653	4,388
12,850	12,900	0	2,662	4,400	67	2,662	4,400	16,450	16,500	0	2,326	3,957	0	2,645	4,378
12,900	12,950	0	2,662	4,400	63	2,662	4,400	16,500	16,550	0	2,318	3,946	0	2,637	4,367
12,950	13,000	0	2,662	4,400	59	2,662	4,400	16,550	16,600	0	2,310	3,936	0	2,629	4,357
13,000	13,050	0	2,662	4,400	55	2,662	4,400	16,600	16,650	0	2,302	3,925	0	2,621	4,346
13,050	13,100	0	2,662	4,400	52	2,662	4,400	16,650	16,700	0	2,294	3,915	0	2,613	4,336
13,100	13,150	0	2,662	4,400	48	2,662	4,400	16,700	16,750	0	2,286	3,904	0	2,605	4,325
13,150	13,200	0	2,662	4,400	44	2,662	4,400	16,750	16,800	0	2,278	3,894	0	2,597	4,315
13,200	13,250	0	2,662	4,400	40	2,662	4,400	16,800	16,850	0	2,270	3,883	0	2,589	4,304
13,250	13,300	0	2,662	4,400	36	2,662	4,400	16,850	16,900	0	2,262	3,872	0	2,582	4,294
13,300	13,350	0	2,662	4,400	33	2,662	4,400	16,900	16,950	0	2,254	3,862	0	2,574	4,283
13,350	13,400	0	2,662	4,400	29	2,662	4,400	16,950	17,000	0	2,246	3,851	0	2,566	4,273
13,400	13,450	0	2,662	4,400	25	2,662	4,400	17,000	17,050	0	2,238	3,841	0	2,558	4,262
13,450	13,500	0	2,662	4,400	21	2,662	4,400	17,050	17,100	0	2,230	3,830	0	2,550	4,252
13,500	13,550	0	2,662	4,400	17	2,662	4,400	17,100	17,150	0	2,222	3,820	0	2,542	4,241
13,550	13,600	0	2,662	4,400	13	2,662	4,400	17,150	17,200	0	2,214	3,809	0	2,534	4,230
13,600	13,650	0	2,662	4,400	10	2,662	4,400	17,200	17,250	0	2,206	3,799	0	2,526	4,220
13,650	13,700	0	2,662	4,400	6	2,662	4,400	17,250	17,300	0	2,198	3,788	0	2,518	4,209
13,700	13,750	0	2,662	4,400	2	2,662	4,400	17,300	17,350	0	2,190	3,778	0	2,510	4,199
13,750	14,400	0	2,662	4,400	0	2,662	4,400	17,350	17,400	0	2,182	3,767	0	2,502	4,188
14,400	14,450	0	2,653	4,388	0	2,662	4,400	17,400	17,450	0	2,174	3,757	0	2,494	4,178
14,450	14,500	0	2,645	4,378	0	2,662	4,400	17,450	17,500	0	2,166	3,746	0	2,486	4,167
14,500	14,550	0	2,637	4,367	0	2,662	4,400	17,500	17,550	0	2,158	3,736	0	2,478	4,157
14,550	14,600	0	2,629	4,357	0	2,662	4,400	17,550	17,600	0	2,150	3,725	0	2,470	4,146
14,600	14,650	0	2,621	4,346	0	2,662	4,400	17,600	17,650	0	2,142	3,714	0	2,462	4,136
14,650	14,700	0	2,613	4,336	0	2,662	4,400	17,650	17,700	0	2,134	3,704	0	2,454	4,125
14,700	14,750	0	2,605	4,325	0	2,662	4,400	17,700	17,750	0	2,126	3,693	0	2,446	4,115
14,750	14,800	0	2,597	4,315	0	2,662	4,400	17,750	17,800	0	2,118	3,683	0	2,438	4,104
14,800	14,850	0	2,589	4,304	0	2,662	4,400	17,800	17,850	0	2,110	3,672	0	2,430	4,094
14,850	14,900	0	2,582	4,294	0	2,662	4,400	17,850	17,900	0	2,102	3,662	0	2,422	4,083
14,900	14,950	0	2,574	4,283	0	2,662	4,400	17,900	17,950	0	2,094	3,651	0	2,414	4,073
14,950	15,000	0	2,566	4,273	0	2,662	4,400	17,950	18,000	0	2,086	3,641	0	2,406	4,062
15,000	15,050	0	2,558	4,262	0	2,662	4,400	18,000	18,050	0	2,078	3,630	0	2,398	4,051
15,050	15,100	0	2,550	4,252	0	2,662	4,400	18,050	18,100	0	2,070	3,620	0	2,390	4,041

(Continued on page 49)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
18,100	18,150	0	2,062	3,609	0	2,382	4,030	21,100	21,150	0	1,583	2,977	0	1,902	3,399
18,150	18,200	0	2,054	3,599	0	2,374	4,020	21,150	21,200	0	1,575	2,967	0	1,894	3,388
18,200	18,250	0	2,046	3,588	0	2,366	4,009	21,200	21,250	0	1,567	2,956	0	1,886	3,378
18,250	18,300	0	2,038	3,578	0	2,358	3,999	21,250	21,300	0	1,559	2,946	0	1,878	3,367
18,300	18,350	0	2,030	3,567	0	2,350	3,988	21,300	21,350	0	1,551	2,935	0	1,870	3,356
18,350	18,400	0	2,022	3,557	0	2,342	3,978	21,350	21,400	0	1,543	2,925	0	1,862	3,346
18,400	18,450	0	2,014	3,546	0	2,334	3,967	21,400	21,450	0	1,535	2,914	0	1,854	3,335
18,450	18,500	0	2,006	3,535	0	2,326	3,957	21,450	21,500	0	1,527	2,904	0	1,846	3,325
18,500	18,550	0	1,998	3,525	0	2,318	3,946	21,500	21,550	0	1,519	2,893	0	1,838	3,314
18,550	18,600	0	1,990	3,514	0	2,310	3,936	21,550	21,600	0	1,511	2,883	0	1,830	3,304
18,600	18,650	0	1,982	3,504	0	2,302	3,925	21,600	21,650	0	1,503	2,872	0	1,822	3,293
18,650	18,700	0	1,974	3,493	0	2,294	3,915	21,650	21,700	0	1,495	2,862	0	1,814	3,283
18,700	18,750	0	1,966	3,483	0	2,286	3,904	21,700	21,750	0	1,487	2,851	0	1,806	3,272
18,750	18,800	0	1,958	3,472	0	2,278	3,894	21,750	21,800	0	1,479	2,841	0	1,798	3,262
18,800	18,850	0	1,950	3,462	0	2,270	3,883	21,800	21,850	0	1,471	2,830	0	1,790	3,251
18,850	18,900	0	1,942	3,451	0	2,262	3,872	21,850	21,900	0	1,463	2,819	0	1,783	3,241
18,900	18,950	0	1,934	3,441	0	2,254	3,862	21,900	21,950	0	1,455	2,809	0	1,775	3,230
18,950	19,000	0	1,926	3,430	0	2,246	3,851	21,950	22,000	0	1,447	2,798	0	1,767	3,220
19,000	19,050	0	1,918	3,420	0	2,238	3,841	22,000	22,050	0	1,439	2,788	0	1,759	3,209
19,050	19,100	0	1,910	3,409	0	2,230	3,830	22,050	22,100	0	1,431	2,777	0	1,751	3,199
19,100	19,150	0	1,902	3,399	0	2,222	3,820	22,100	22,150	0	1,423	2,767	0	1,743	3,188
19,150	19,200	0	1,894	3,388	0	2,214	3,809	22,150	22,200	0	1,415	2,756	0	1,735	3,177
19,200	19,250	0	1,886	3,378	0	2,206	3,799	22,200	22,250	0	1,407	2,746	0	1,727	3,167
19,250	19,300	0	1,878	3,367	0	2,198	3,788	22,250	22,300	0	1,399	2,735	0	1,719	3,156
19,300	19,350	0	1,870	3,356	0	2,190	3,778	22,300	22,350	0	1,391	2,725	0	1,711	3,146
19,350	19,400	0	1,862	3,346	0	2,182	3,767	22,350	22,400	0	1,383	2,714	0	1,703	3,135
19,400	19,450	0	1,854	3,335	0	2,174	3,757	22,400	22,450	0	1,375	2,704	0	1,695	3,125
19,450	19,500	0	1,846	3,325	0	2,166	3,746	22,450	22,500	0	1,367	2,693	0	1,687	3,114
19,500	19,550	0	1,838	3,314	0	2,158	3,736	22,500	22,550	0	1,359	2,683	0	1,679	3,104
19,550	19,600	0	1,830	3,304	0	2,150	3,725	22,550	22,600	0	1,351	2,672	0	1,671	3,093
19,600	19,650	0	1,822	3,293	0	2,142	3,714	22,600	22,650	0	1,343	2,661	0	1,663	3,083
19,650	19,700	0	1,814	3,283	0	2,134	3,704	22,650	22,700	0	1,335	2,651	0	1,655	3,072
19,700	19,750	0	1,806	3,272	0	2,126	3,693	22,700	22,750	0	1,327	2,640	0	1,647	3,062
19,750	19,800	0	1,798	3,262	0	2,118	3,683	22,750	22,800	0	1,319	2,630	0	1,639	3,051
19,800	19,850	0	1,790	3,251	0	2,110	3,672	22,800	22,850	0	1,311	2,619	0	1,631	3,041
19,850	19,900	0	1,783	3,241	0	2,102	3,662	22,850	22,900	0	1,303	2,609	0	1,623	3,030
19,900	19,950	0	1,775	3,230	0	2,094	3,651	22,900	22,950	0	1,295	2,598	0	1,615	3,020
19,950	20,000	0	1,767	3,220	0	2,086	3,641	22,950	23,000	0	1,287	2,588	0	1,607	3,009
20,000	20,050	0	1,759	3,209	0	2,078	3,630	23,000	23,050	0	1,279	2,577	0	1,599	2,998
20,050	20,100	0	1,751	3,199	0	2,070	3,620	23,050	23,100	0	1,271	2,567	0	1,591	2,988
20,100	20,150	0	1,743	3,188	0	2,062	3,609	23,100	23,150	0	1,263	2,556	0	1,583	2,977
20,150	20,200	0	1,735	3,177	0	2,054	3,599	23,150	23,200	0	1,255	2,546	0	1,575	2,967
20,200	20,250	0	1,727	3,167	0	2,046	3,588	23,200	23,250	0	1,247	2,535	0	1,567	2,956
20,250	20,300	0	1,719	3,156	0	2,038	3,578	23,250	23,300	0	1,239	2,525	0	1,559	2,946
20,300	20,350	0	1,711	3,146	0	2,030	3,567	23,300	23,350	0	1,231	2,514	0	1,551	2,935
20,350	20,400	0	1,703	3,135	0	2,022	3,557	23,350	23,400	0	1,223	2,504	0	1,543	2,925
20,400	20,450	0	1,695	3,125	0	2,014	3,546	23,400	23,450	0	1,215	2,493	0	1,535	2,914
20,450	20,500	0	1,687	3,114	0	2,006	3,535	23,450	23,500	0	1,207	2,482	0	1,527	2,904
20,500	20,550	0	1,679	3,104	0	1,998	3,525	23,500	23,550	0	1,199	2,472	0	1,519	2,893
20,550	20,600	0	1,671	3,093	0	1,990	3,514	23,550	23,600	0	1,191	2,461	0	1,511	2,883
20,600	20,650	0	1,663	3,083	0	1,982	3,504	23,600	23,650	0	1,183	2,451	0	1,503	2,872
20,650	20,700	0	1,655	3,072	0	1,974	3,493	23,650	23,700	0	1,175	2,440	0	1,495	2,862
20,700	20,750	0	1,647	3,062	0	1,966	3,483	23,700	23,750	0	1,167	2,430	0	1,487	2,851
20,750	20,800	0	1,639	3,051	0	1,958	3,472	23,750	23,800	0	1,159	2,419	0	1,479	2,841
20,800	20,850	0	1,631	3,041	0	1,950	3,462	23,800	23,850	0	1,151	2,409	0	1,471	2,830
20,850	20,900	0	1,623	3,030	0	1,942	3,451	23,850	23,900	0	1,143	2,398	0	1,463	2,819
20,900	20,950	0	1,615	3,020	0	1,934	3,441	23,900	23,950	0	1,135	2,388	0	1,455	2,809
20,950	21,000	0	1,607	3,009	0	1,926	3,430	23,950	24,000	0	1,127	2,377	0	1,447	2,798
21,000	21,050	0	1,599	2,998	0	1,918	3,420	24,000	24,050	0	1,119	2,367	0	1,439	2,788
21,050	21,100	0	1,591	2,988	0	1,910	3,409	24,050	24,100	0	1,111	2,356	0	1,431	2,777

(Continued on page 50)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
24,100	24,150	0	1,103	2,346	0	1,423	2,767	27,100	27,150	0	624	1,714	0	944	2,135
24,150	24,200	0	1,095	2,335	0	1,415	2,756	27,150	27,200	0	616	1,703	0	936	2,124
24,200	24,250	0	1,087	2,325	0	1,407	2,746	27,200	27,250	0	608	1,693	0	928	2,114
24,250	24,300	0	1,079	2,314	0	1,399	2,735	27,250	27,300	0	600	1,682	0	920	2,103
24,300	24,350	0	1,071	2,303	0	1,391	2,725	27,300	27,350	0	592	1,672	0	912	2,093
24,350	24,400	0	1,063	2,293	0	1,383	2,714	27,350	27,400	0	584	1,661	0	904	2,082
24,400	24,450	0	1,055	2,282	0	1,375	2,704	27,400	27,450	0	576	1,651	0	896	2,072
24,450	24,500	0	1,047	2,272	0	1,367	2,693	27,450	27,500	0	568	1,640	0	888	2,061
24,500	24,550	0	1,039	2,261	0	1,359	2,683	27,500	27,550	0	560	1,630	0	880	2,051
24,550	24,600	0	1,031	2,251	0	1,351	2,672	27,550	27,600	0	552	1,619	0	872	2,040
24,600	24,650	0	1,023	2,240	0	1,343	2,661	27,600	27,650	0	544	1,608	0	864	2,030
24,650	24,700	0	1,015	2,230	0	1,335	2,651	27,650	27,700	0	536	1,598	0	856	2,019
24,700	24,750	0	1,007	2,219	0	1,327	2,640	27,700	27,750	0	528	1,587	0	848	2,009
24,750	24,800	0	999	2,209	0	1,319	2,630	27,750	27,800	0	520	1,577	0	840	1,998
24,800	24,850	0	991	2,198	0	1,311	2,619	27,800	27,850	0	512	1,566	0	832	1,988
24,850	24,900	0	984	2,188	0	1,303	2,609	27,850	27,900	0	504	1,556	0	824	1,977
24,900	24,950	0	976	2,177	0	1,295	2,598	27,900	27,950	0	496	1,545	0	816	1,967
24,950	25,000	0	968	2,167	0	1,287	2,588	27,950	28,000	0	488	1,535	0	808	1,956
25,000	25,050	0	960	2,156	0	1,279	2,577	28,000	28,050	0	480	1,524	0	800	1,945
25,050	25,100	0	952	2,146	0	1,271	2,567	28,050	28,100	0	472	1,514	0	792	1,935
25,100	25,150	0	944	2,135	0	1,263	2,556	28,100	28,150	0	464	1,503	0	784	1,924
25,150	25,200	0	936	2,124	0	1,255	2,546	28,150	28,200	0	456	1,493	0	776	1,914
25,200	25,250	0	928	2,114	0	1,247	2,535	28,200	28,250	0	448	1,482	0	768	1,903
25,250	25,300	0	920	2,103	0	1,239	2,525	28,250	28,300	0	440	1,472	0	760	1,893
25,300	25,350	0	912	2,093	0	1,231	2,514	28,300	28,350	0	432	1,461	0	752	1,882
25,350	25,400	0	904	2,082	0	1,223	2,504	28,350	28,400	0	424	1,451	0	744	1,872
25,400	25,450	0	896	2,072	0	1,215	2,493	28,400	28,450	0	416	1,440	0	736	1,861
25,450	25,500	0	888	2,061	0	1,207	2,482	28,450	28,500	0	408	1,429	0	728	1,851
25,500	25,550	0	880	2,051	0	1,199	2,472	28,500	28,550	0	400	1,419	0	720	1,840
25,550	25,600	0	872	2,040	0	1,191	2,461	28,550	28,600	0	392	1,408	0	712	1,830
25,600	25,650	0	864	2,030	0	1,183	2,451	28,600	28,650	0	384	1,398	0	704	1,819
25,650	25,700	0	856	2,019	0	1,175	2,440	28,650	28,700	0	376	1,387	0	696	1,809
25,700	25,750	0	848	2,009	0	1,167	2,430	28,700	28,750	0	368	1,377	0	688	1,798
25,750	25,800	0	840	1,998	0	1,159	2,419	28,750	28,800	0	360	1,366	0	680	1,788
25,800	25,850	0	832	1,988	0	1,151	2,409	28,800	28,850	0	352	1,356	0	672	1,777
25,850	25,900	0	824	1,977	0	1,143	2,398	28,850	28,900	0	344	1,345	0	664	1,766
25,900	25,950	0	816	1,967	0	1,135	2,388	28,900	28,950	0	336	1,335	0	656	1,756
25,950	26,000	0	808	1,956	0	1,127	2,377	28,950	29,000	0	328	1,324	0	648	1,745
26,000	26,050	0	800	1,945	0	1,119	2,367	29,000	29,050	0	320	1,314	0	640	1,735
26,050	26,100	0	792	1,935	0	1,111	2,356	29,050	29,100	0	312	1,303	0	632	1,724
26,100	26,150	0	784	1,924	0	1,103	2,346	29,100	29,150	0	304	1,293	0	624	1,714
26,150	26,200	0	776	1,914	0	1,095	2,335	29,150	29,200	0	296	1,282	0	616	1,703
26,200	26,250	0	768	1,903	0	1,087	2,325	29,200	29,250	0	288	1,272	0	608	1,693
26,250	26,300	0	760	1,893	0	1,079	2,314	29,250	29,300	0	280	1,261	0	600	1,682
26,300	26,350	0	752	1,882	0	1,071	2,303	29,300	29,350	0	272	1,250	0	592	1,672
26,350	26,400	0	744	1,872	0	1,063	2,293	29,350	29,400	0	264	1,240	0	584	1,661
26,400	26,450	0	736	1,861	0	1,055	2,282	29,400	29,450	0	256	1,229	0	576	1,651
26,450	26,500	0	728	1,851	0	1,047	2,272	29,450	29,500	0	248	1,219	0	568	1,640
26,500	26,550	0	720	1,840	0	1,039	2,261	29,500	29,550	0	240	1,208	0	560	1,630
26,550	26,600	0	712	1,830	0	1,031	2,251	29,550	29,600	0	232	1,198	0	552	1,619
26,600	26,650	0	704	1,819	0	1,023	2,240	29,600	29,650	0	224	1,187	0	544	1,608
26,650	26,700	0	696	1,809	0	1,015	2,230	29,650	29,700	0	216	1,177	0	536	1,598
26,700	26,750	0	688	1,798	0	1,007	2,219	29,700	29,750	0	208	1,166	0	528	1,587
26,750	26,800	0	680	1,788	0	999	2,209	29,750	29,800	0	200	1,156	0	520	1,577
26,800	26,850	0	672	1,777	0	991	2,198	29,800	29,850	0	192	1,145	0	512	1,566
26,850	26,900	0	664	1,766	0	984	2,188	29,850	29,900	0	185	1,135	0	504	1,556
26,900	26,950	0	656	1,756	0	976	2,177	29,900	29,950	0	177	1,124	0	496	1,545
26,950	27,000	0	648	1,745	0	968	2,167	29,950	30,000	0	169	1,114	0	488	1,535
27,000	27,050	0	640	1,735	0	960	2,156	30,000	30,050	0	161	1,103	0	480	1,524
27,050	27,100	0	632	1,724	0	952	2,146	30,050	30,100	0	153	1,093	0	472	1,514

(Continued on page 51)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
30,100	30,150	0	145	1,082	0	464	1,503	33,100	33,150	0	0	450	0	0	871
30,150	30,200	0	137	1,071	0	456	1,493	33,150	33,200	0	0	440	0	0	861
30,200	30,250	0	129	1,061	0	448	1,482	33,200	33,250	0	0	429	0	0	850
30,250	30,300	0	121	1,050	0	440	1,472	33,250	33,300	0	0	419	0	0	840
30,300	30,350	0	113	1,040	0	432	1,461	33,300	33,350	0	0	408	0	0	829
30,350	30,400	0	105	1,029	0	424	1,451	33,350	33,400	0	0	398	0	0	819
30,400	30,450	0	97	1,019	0	416	1,440	33,400	33,450	0	0	387	0	0	808
30,450	30,500	0	89	1,008	0	408	1,429	33,450	33,500	0	0	376	0	0	798
30,500	30,550	0	81	998	0	400	1,419	33,500	33,550	0	0	366	0	0	787
30,550	30,600	0	73	987	0	392	1,408	33,550	33,600	0	0	355	0	0	777
30,600	30,650	0	65	977	0	384	1,398	33,600	33,650	0	0	345	0	0	766
30,650	30,700	0	57	966	0	376	1,387	33,650	33,700	0	0	334	0	0	756
30,700	30,750	0	49	956	0	368	1,377	33,700	33,750	0	0	324	0	0	745
30,750	30,800	0	41	945	0	360	1,366	33,750	33,800	0	0	313	0	0	735
30,800	30,850	0	33	935	0	352	1,356	33,800	33,850	0	0	303	0	0	724
30,850	30,900	0	25	924	0	344	1,345	33,850	33,900	0	0	292	0	0	713
30,900	30,950	0	17	914	0	336	1,335	33,900	33,950	0	0	282	0	0	703
30,950	31,000	0	9	903	0	328	1,324	33,950	34,000	0	0	271	0	0	692
31,000	31,050	0	*	892	0	320	1,314	34,000	34,050	0	0	261	0	0	682
31,050	31,100	0	0	882	0	312	1,303	34,050	34,100	0	0	250	0	0	671
31,100	31,150	0	0	871	0	304	1,293	34,100	34,150	0	0	240	0	0	661
31,150	31,200	0	0	861	0	296	1,282	34,150	34,200	0	0	229	0	0	650
31,200	31,250	0	0	850	0	288	1,272	34,200	34,250	0	0	219	0	0	640
31,250	31,300	0	0	840	0	280	1,261	34,250	34,300	0	0	208	0	0	629
31,300	31,350	0	0	829	0	272	1,250	34,300	34,350	0	0	197	0	0	619
31,350	31,400	0	0	819	0	264	1,240	34,350	34,400	0	0	187	0	0	608
31,400	31,450	0	0	808	0	256	1,229	34,400	34,450	0	0	176	0	0	598
31,450	31,500	0	0	798	0	248	1,219	34,450	34,500	0	0	166	0	0	587
31,500	31,550	0	0	787	0	240	1,208	34,500	34,550	0	0	155	0	0	577
31,550	31,600	0	0	777	0	232	1,198	34,550	34,600	0	0	145	0	0	566
31,600	31,650	0	0	766	0	224	1,187	34,600	34,650	0	0	134	0	0	555
31,650	31,700	0	0	756	0	216	1,177	34,650	34,700	0	0	124	0	0	545
31,700	31,750	0	0	745	0	208	1,166	34,700	34,750	0	0	113	0	0	534
31,750	31,800	0	0	735	0	200	1,156	34,750	34,800	0	0	103	0	0	524
31,800	31,850	0	0	724	0	192	1,145	34,800	34,850	0	0	92	0	0	513
31,850	31,900	0	0	713	0	185	1,135	34,850	34,900	0	0	82	0	0	503
31,900	31,950	0	0	703	0	177	1,124	34,900	34,950	0	0	71	0	0	492
31,950	32,000	0	0	692	0	169	1,114	34,950	35,000	0	0	61	0	0	482
32,000	32,050	0	0	682	0	161	1,103	35,000	35,050	0	0	50	0	0	471
32,050	32,100	0	0	671	0	153	1,093	35,050	35,100	0	0	40	0	0	461
32,100	32,150	0	0	661	0	145	1,082	35,100	35,150	0	0	29	0	0	450
32,150	32,200	0	0	650	0	137	1,071	35,150	35,200	0	0	18	0	0	440
32,200	32,250	0	0	640	0	129	1,061	35,200	35,250	0	0	8	0	0	429
32,250	32,300	0	0	629	0	121	1,050	35,250	35,300	0	0	**	0	0	419
32,300	32,350	0	0	619	0	113	1,040	35,300	35,350	0	0	0	0	0	408
32,350	32,400	0	0	608	0	105	1,029	35,350	35,400	0	0	0	0	0	398
32,400	32,450	0	0	598	0	97	1,019	35,400	35,450	0	0	0	0	0	387
32,450	32,500	0	0	587	0	89	1,008	35,450	35,500	0	0	0	0	0	376
32,500	32,550	0	0	577	0	81	998	35,500	35,550	0	0	0	0	0	366
32,550	32,600	0	0	566	0	73	987	35,550	35,600	0	0	0	0	0	355
32,600	32,650	0	0	555	0	65	977	35,600	35,650	0	0	0	0	0	345
32,650	32,700	0	0	545	0	57	966	35,650	35,700	0	0	0	0	0	334
32,700	32,750	0	0	534	0	49	956	35,700	35,750	0	0	0	0	0	324
32,750	32,800	0	0	524	0	41	945	35,750	35,800	0	0	0	0	0	313
32,800	32,850	0	0	513	0	33	935	35,800	35,850	0	0	0	0	0	303
32,850	32,900	0	0	503	0	25	924	35,850	35,900	0	0	0	0	0	292
32,900	32,950	0	0	492	0	17	914	35,900	35,950	0	0	0	0	0	282
32,950	33,000	0	0	482	0	9	903	35,950	36,000	0	0	0	0	0	271
33,000	33,050	0	0	471	0	*	892	36,000	36,050	0	0	0	0	0	261
33,050	33,100	0	0	461	0	0	882	36,050	36,100	0	0	0	0	0	250

*If the amount you are looking up from the worksheet is at least \$31,000 (\$33,000 if married filing jointly) but less than \$31,030 (\$33,030 if married filing jointly), your credit is \$2. Otherwise, you cannot take the credit.

**If the amount you are looking up from the worksheet is at least \$35,250 but less than \$35,263, your credit is \$1. Otherwise, you cannot take the credit.

(Continued on page 52)

2005 Earned Income Credit (EIC) Table—Continued (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
36,100	36,150	0	0	0	0	0	240	36,850	36,900	0	0	0	0	0	82
36,150	36,200	0	0	0	0	0	229	36,900	36,950	0	0	0	0	0	71
36,200	36,250	0	0	0	0	0	219	36,950	37,000	0	0	0	0	0	61
36,250	36,300	0	0	0	0	0	208	37,000	37,050	0	0	0	0	0	50
36,300	36,350	0	0	0	0	0	197	37,050	37,100	0	0	0	0	0	40
36,350	36,400	0	0	0	0	0	187	37,100	37,150	0	0	0	0	0	29
36,400	36,450	0	0	0	0	0	176	37,150	37,200	0	0	0	0	0	18
36,450	36,500	0	0	0	0	0	166	37,200	37,250	0	0	0	0	0	8
36,500	36,550	0	0	0	0	0	155	37,250	37,263	0	0	0	0	0	1
36,550	36,600	0	0	0	0	0	145	37,263 or more		0	0	0	0	0	0
36,600	36,650	0	0	0	0	0	134								
36,650	36,700	0	0	0	0	0	124								
36,700	36,750	0	0	0	0	0	113								
36,750	36,800	0	0	0	0	0	103								
36,800	36,850	0	0	0	0	0	92								

Line 41**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c, on page 21. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

- Step 1. Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 33, that begin on page 38.
- Step 2. Read the TIP at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Line 42**Credit for Federal Telephone Excise Tax Paid**

If you paid the federal telephone excise tax on long distance service you can claim a credit for the tax. You cannot claim a refund for the tax on local service unless you paid a flat charge for combined local and long distance service.

The amount of the credit you can claim is a safe harbor amount or you can choose to claim the actual amount you paid. If you choose to claim the actual amount paid, you must attach Form 8913 and receipts showing the amount paid.

Line 43

Include in the total on line 43 any amount paid with an extension of time to file. If you filed Form 4868 include any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 43 the convenience fee you were charged. To the left of the entry space for line 43, enter "Form 4868" and show the amount paid.

Excess social security and tier 1 railroad retirement (RRTA) tax withheld. If you, or your spouse if filing a joint return, had more than one employer for 2006 and total wages of more than \$94,200, too much social security or tier 1 RRRTA tax may have been withheld. For more details, including how to figure the amount to include on line 43, see Pub. 505.

Refund**Line 44****Amount Overpaid**

If line 44 is under \$1, we will send the refund only if you request it when you file your return.

If you want to check the status of your refund, please wait at least 6 weeks (3 weeks if you filed electronically) from the date you filed to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 8 for details.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2007 on

page 57.

Refund offset. If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 44 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have a question about it, contact the agency to which you owe the debt.

Injured spouse claim. If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 44 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 45a Through 45d**DIRECT DEPOSIT**

Simple. Safe. Secure.

Fast Refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically into your checking or savings account.

Why Use Direct Deposit?

- You get your refund fast—in half the time as paper filers if you *e-file*.
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.

If you want us to directly deposit the amount shown on line 45a into your checking or savings account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Check the box on line 45a and attach Form 8888, or
 - Complete lines 45b through 45d.
- Otherwise, we will send you a check.

Note. If you do not want your refund directly deposited into your account, do not check the box on line 45a. Draw a line through the boxes on lines 45b and 45d.



*The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to make sure your direct deposit will be accepted and to get the **correct** routing and account numbers.*

If you file a joint return and check the box on line 45a and attach Form 8888 or fill in lines 45b through 45d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 45a. If you want to split the direct deposit of your refund among two or three accounts, check the box on line 45a and attach

Form 8888. You cannot split your refund if Form 8379 is filed with your return. If you want your refund deposited into only one account, do not check the box on line 45a, but instead complete lines 45b through 45d.

Line 45b. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 54, the routing number is 250250025.

Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 45b.

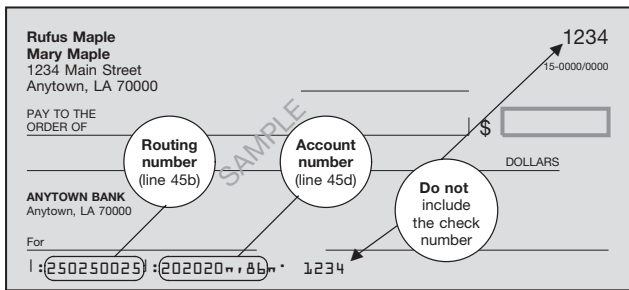
Line 45d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 54, the account number is 20202086. Do not include the check number.



Some financial institutions will not allow a joint refund to be deposited into an individual account. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.

deposit.

Sample Check—Lines 45b Through 45d



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

Line 46

Amount Applied to Your 2007 Estimated Tax

Enter on line 46 the amount, if any, of the overpayment on line 44 you want applied to your estimated tax for 2007. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse’s account. Include your spouse’s social security number in the attached statement.



This election to apply part or all of the amount overpaid to your 2007 estimated tax cannot be changed later.

Amount You Owe



IRS e-file offers an additional payment option: Electronic funds withdrawal. This option allows you to file your return early and schedule your payment for withdrawal from your

checking or savings account on a future date up to and including April 16, 2007. Visit www.irs.gov/efile for details.

Line 47

Amount You Owe



Pay your taxes in full by April 16, 2007, to save interest and penalty. You do not have to pay if line 47 is under \$1.

Include any estimated tax penalty from line 48 in the amount you enter on line 47.

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2007 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To pay by check or money order. Enclose in the envelope with your return a check or money order payable to the “United States Treasury” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2006 Form 1040A” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help process your payment, enter the amount on the right side of the check like this: \$XXX.XX. Do not use dashes or lines (for example, do not enter “\$XXX—” or “\$XXX ^{XX}/₁₀₀”).

To pay by credit card. You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll-free or visit the website of either service provider listed below and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider’s toll-free automated customer service number or visiting the provider’s website (shown below). If you pay by credit card before filing your return, please enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

Official Payments Corporation
1-800-2PAY-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2007. See Income tax withholding and estimated tax payments for 2007 on

page 57.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 47 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 16, 2007, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you

should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, use Form 9465. You should receive a response to your request to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 48

Estimated Tax Penalty

You may owe this penalty if:

- Line 47 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The “tax shown on your return” is the amount on line 37 minus the total of any amounts shown on lines 40a and 41.

Exception. You will not owe the penalty if your 2005 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2005 return and you were a U.S. citizen or resident for all of 2005, or
2. The total of lines 38 and 39 on your 2006 return is at least 100% of the tax liability shown on your 2005 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than \$150,000, or, if married filing separately for 2006, more than \$75,000). Your estimated tax payments for 2006 must have been made on time and for the required amount.

Figuring the penalty. If the *Exception* above does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. Enter the penalty on Form 1040A, line 48. Add the penalty to any tax due and enter the total on line 47. If you are due a refund, subtract the penalty from the overpayment you show on line 44. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, if you want to, you can leave line 48 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may lower the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2006 tax return with the IRS, check the “Yes” box in the “Third party designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). But if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

If you check the “Yes” box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any

questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s),
- Receive copies of notices or transcripts related to your return, upon request, and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee’s authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2007 tax return. This is April 15, 2008, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* on page 58.

Child’s return. If your child cannot sign the return, either parent can sign the child’s name in the space provided. Then, add “By (your signature), parent for minor child.”

Daytime phone number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse’s daytime phone number.

Paid preparer must sign your return. Generally, anyone you pay to prepare your return must sign it in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.



Electronic Return Signatures!

Create your own personal identification number (PIN) and file a paperless return electronically or use a tax professional. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2. For more details, visit www.irs.gov/efile and click on “e-file for Individual Taxpayers.”

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2005 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X), math error notice, or an IRS examination report. AGI is the amount shown on your 2005 Form 1040, line 38; Form 1040A, line 22; and on Form 1040EZ, line 4. If you don’t have your 2005 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



You cannot sign your return electronically if you are a first-time filer under age 16 at the end of 2006 or if you are filing Form 8332.

If you use a paid preparer, ask to sign your return electronically!

Forms 8453 and 8453-OL. Your return is not complete without your signature. If you are not eligible or choose not to sign your return electronically, you must complete, sign, and file Form 8453 or Form 8453-OL, whichever applies.

are filing Schedule EIC, put it last. Do not attach items unless required to do so.



If you received a 2006 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.

If you owe tax and are sending in your payment, do not attach it to Form 1040A. Instead, place it loose inside the envelope.

Attach Required Forms and Schedules

Attach Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you

General Information

How to avoid common mistakes. Mistakes may delay your refund or result in notices being sent to you.

- Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.

- Check your math, especially for the earned income credit (EIC), child tax credit, taxable social security benefits, deduction for exemptions, taxable income, federal income tax withheld, total payments, and refund or amount you owe.

- If you think you can take the earned income credit, read the instructions for lines 40a and 40b that begin on page 41 to make sure you qualify. If you do, make sure you enter on Schedule EIC the correct SSN for each person you claim as a qualifying child. Also, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

- Remember to sign and date Form 1040A and enter your occupation(s).

- Be sure you use the correct method to figure your tax. See the instructions for line 28 that begin on page 33. Also, enter your total tax on line 37.

- Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 that begin on page 19 to make sure you qualify.

- Make sure your name and address are correct on the peel-off label. If not, enter the correct information.

- If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.

- Enter your standard deduction on line 24. Also, if you check any box on line 23a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2006 return, see page 32 to find the amount to enter on line 24.

- Attach your Form(s) W-2 and any other required forms and schedules.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 47 on page 54 for details.

What are your rights as a taxpayer? You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see Pub. 1.

It is the policy of the IRS to treat all taxpayers fairly without regard to race, color, national origin, age, sex, or disability. If you believe that the IRS has violated one of your civil rights, contact the IRS External Civil Rights office at 202-927-6410 (TDD: 202-622-3452) (not toll-free numbers).

Innocent spouse relief. Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false

deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. To request relief, you must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857.

How long should records be kept? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

Income tax withholding and estimated tax payments for 2007. If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2007 pay. For details on how to complete Form W-4, see Pub. 919. In general, you do not have to make estimated tax payments if you expect that your 2007 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2007 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

How do you amend your tax return? File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you live in a Presidentially declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

How do you make a gift to reduce debt held by the public? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 54 for details on how to pay any tax you owe.



If you itemize your deductions for 2007, you may be able to deduct this gift.

Do both the name and social security number (SSN) on your tax forms agree with your social security card? If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Identity theft. If you believe someone has assumed your identity to file federal income tax returns, or to commit other tax fraud, complete Form 3949-A, Information Referral, and mail it to Internal Revenue Service, Fresno, CA 93888. Victims of identity theft who are having trouble filing their returns should call the Taxpayer Advocate at 1-877-777-4778.

The IRS does not send out unsolicited emails requesting personal taxpayer information. If you receive this type of request, it

may be an attempt by identity thieves to get your private tax information. Please send a copy of the fraudulent email to phishing@irs.gov. For instructions on how to properly submit one of these communications to the IRS, go to www.irs.gov and enter keyword "phishing." Further instructions are listed in the article titled "How To Protect Yourself From Suspicious E-Mails or Phishing Schemes." For additional information about identity theft prevention and victim assistance, you can access the IRS Identity Theft page at www.irs.gov by entering keyword "identity theft."

Need a copy of your tax return? If you do, use Form 4506. There is a \$39 fee for each return requested. If your main home, principal place of business, or tax records are located in a Presidentially declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 10 for the number.

Death of a taxpayer. If a taxpayer died before filing a return for 2006, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2006 and you did not remarry in 2006, or if your spouse died in 2007 before filing a return for 2006, you can file a joint return. A joint return should show your spouse's 2006 income before death and your income for all of 2006. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a refund for a deceased taxpayer. If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and attach a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

For more details, use TeleTax topic 356 (see page 8) or see Pub. 559.

Other Ways To Get Help

Send your written tax questions to the IRS. You should get an answer in about 30 days. If you do not have the mailing address, call us. See page 10 for the number. Do not send questions with your return.

Research your tax questions online. You can find answers to many of your tax questions online in several ways by accessing the IRS website at www.irs.gov/help and then clicking on "Help with Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You may select your question by category or keyword.
- Tax trails. This is an interactive section which poses questions you can answer by selecting "Yes" or "No."
- Tax topics. This section provides a broad picture of tax topics beginning with 17 main categories. Each topic link leads to further categories and then to a discussion of the topic.

Free help with your return. Free help in preparing your return is available nationwide from IRS-sponsored volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers and the Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their returns. Many VITA sites offer free electronic filing and all volunteers will let you know about the credits and deductions you may be entitled to claim. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information on these programs, go to www.irs.gov and enter keyword "VITA" in the upper right corner. Or, call us. See page 10 for the number. To find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/taxaide or call 1-888-227-7669.

When you go for help, take your photo ID and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2005 tax return (if available), all your Forms W-2 and 1099 for 2006, and any other information about your 2006 income and expenses.

Everyday tax solutions. You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to www.irs.gov/localcontacts or look in the phone book under "United States Government, Internal Revenue Service."

Online services. If you subscribe to an online service, ask about online filing or tax information.

Help for people with disabilities. Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

Interest and Penalties

What if you file or pay late? The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due (15% per month up to a maximum of 75% if the failure to file is fraudulent). We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

Are there other penalties? Yes. Other penalties can be imposed for negligence, substantial understatement of tax, reportable transaction understatements, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not give the information asked for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or

possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

We welcome comments on forms. If you have suggestions for making these forms simpler, we would be happy to hear from you. You can email us at *taxforms@irs.gov. (The asterisk must be included in the address.) Please put "Forms Comment" on the subject line. Or you can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

Estimates of taxpayer burden. The estimates of taxpayer burden shown below were developed by the IRS to better measure and understand the burden taxpayers experience when preparing their taxes. These estimates of average preparation times and out-of-pocket expenses are based on a new survey of taxpayers and a more accurate method of estimating taxpayer burden. They focus on taxpayer characteristics and activities, rather than forms, and replace the burden estimates shown in prior year tax form instructions. The information collected to figure the new estimates includes type of taxpayer, preparation method, filing method, and taxpayer activities. The new estimates shown here are grouped by principal combinations of forms submitted and are not available separately for each form.

If you have comments concerning the time and expense estimates below, you can contact us at either one of the addresses shown under *We welcome comments on forms*.

Estimated Average Preparation Times and Out-of-Pocket Expenses by Return Preparation Method

The average time and expenses required to complete and file Form 1040A and its schedules and worksheets will vary depending on individual circumstances. The estimated averages are:

Self-Prepared Without Tax Software		Self-Prepared With Tax Software		Prepared by Paid Professional	
Hours	Costs	Hours	Costs	Hours	Costs
12.1	\$18	12.6	\$39	10.6	\$122

Estimated Average Preparation Time by Taxpayer Activities

The average time needed to complete and file Form 1040A and its schedules and worksheets will vary by taxpayer activities. The estimated averages are:

Average Time (Hours)				
Total	Recordkeeping	Tax Planning	Form Completion	All Other Activities
11.4	6.0	1.4	2.2	1.8

Order Blank for Forms and Publications



For faster ways of getting the items you need, such as by Internet, see page 7.

How To Use the Order Blank

1. Cut the order blank on the dotted line and print or type your name and address accurately in the space provided. An accurate address will ensure delivery of your order.

2. Circle the items you need. Use the blank spaces to order an item not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.

3. Enclose the order blank in your own envelope and send it to the Internal Revenue Service, National Distribution Center, P.O. Box 8903, Bloomington, IL 61702-8903. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

Do not send your tax return to the above address. Instead, see the back cover.

▲ Cut here ▲

Order Blank

Fill in your name and address.

Name							
Postal mailing address						Apt./Suite/Room	
City			State		ZIP code		
Foreign country						International postal code	
Daytime phone number							
()							

Instead of using this order blank, you can go to www.irs.gov to download or order these and other products. You can get the items in bold at many IRS offices, post offices, and libraries.

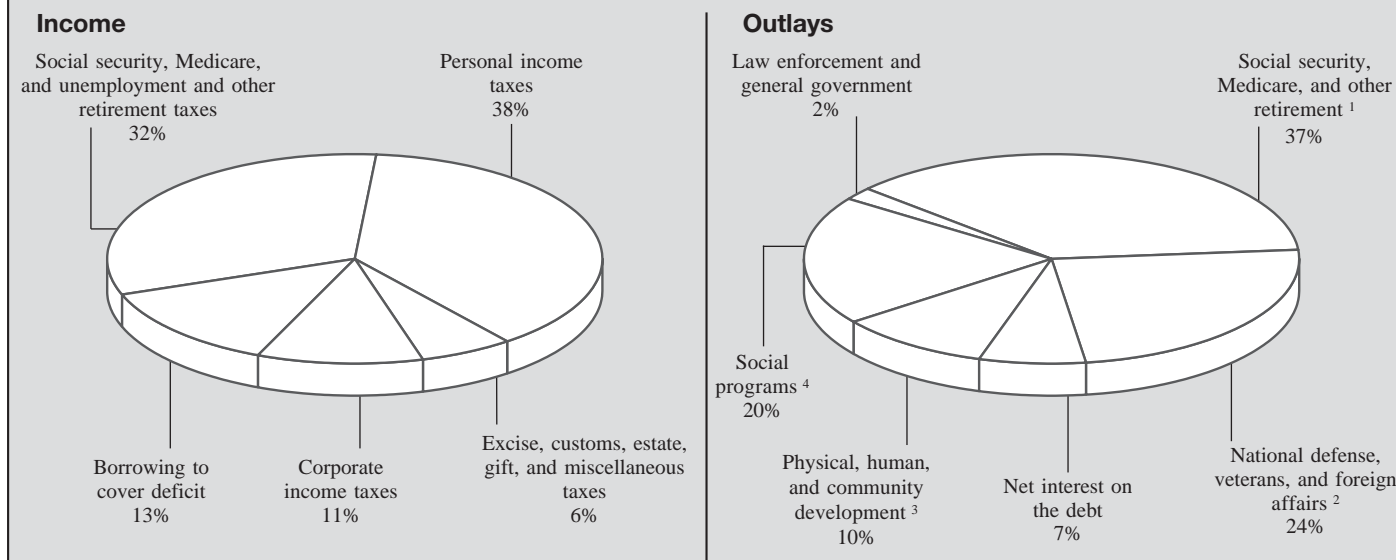
Circle the forms and publications you need. The instructions for any form you order will be included.

1040	Schedule F (1040)	Schedule 3 (1040A)	4506	8822	Pub. 501	Pub. 535	Pub. 926
Schedules A&B (1040)	Schedule H (1040)	1040EZ	4562	8829	Pub. 502	Pub. 547	Pub. 970
Schedule C (1040)	Schedule J (1040)	1040-ES (2007)	4684	8863	Pub. 505	Pub. 550	Pub. 972
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	9465	Pub. 523	Pub. 554	
Schedule D (1040)	Schedule SE (1040)	1040X	6251	Pub. 1	Pub. 525	Pub. 575	
Schedule D-1 (1040)	1040A	2106	8283	Pub. 17	Pub. 526	Pub. 590	
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8606	Pub. 334	Pub. 527	Pub. 596	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2441	8812	Pub. 463	Pub. 529	Pub. 910	

J

Major Categories of Federal Income and Outlays for Fiscal Year 2005

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2005.



On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2005 (which began on October 1, 2004, and ended on September 30, 2005), federal income was \$2.2 trillion and outlays were \$2.5 trillion, leaving a deficit of \$0.3 trillion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement.** These programs provide income support for the retired and disabled and medical care for the elderly.

2. **National defense, veterans, and foreign affairs.** About 20% of outlays were to equip, modernize, and pay our armed forces and to fund the Global War on Terrorism and other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development.** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs.** About 14% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$65 billion in fiscal year 2005. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

2005 Tax Table

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on Form 1040A, line 27, is \$23,250. First, they find the \$23,250–23,300 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,761. This is the tax amount they should enter on Form 1040A, line 28.

Sample Table

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
23,200	23,250	3,119	2,754	3,119	2,961
23,250	23,300	3,126	(2,761)	3,126	2,969
23,300	23,350	3,134	2,769	3,134	2,976
23,350	23,400	3,141	2,776	3,141	2,984

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—		Your tax is—				Your tax is—				Your tax is—							
0	5	0	0	0	0	1,300	1,325	131	131	131	131	2,700	2,725	271	271	271	271
5	15	1	1	1	1	1,325	1,350	134	134	134	134	2,725	2,750	274	274	274	274
15	25	2	2	2	2	1,350	1,375	136	136	136	136	2,750	2,775	276	276	276	276
25	50	4	4	4	4	1,375	1,400	139	139	139	139	2,775	2,800	279	279	279	279
50	75	6	6	6	6	1,400	1,425	141	141	141	141	2,800	2,825	281	281	281	281
75	100	9	9	9	9	1,425	1,450	144	144	144	144	2,825	2,850	284	284	284	284
100	125	11	11	11	11	1,450	1,475	146	146	146	146	2,850	2,875	286	286	286	286
125	150	14	14	14	14	1,475	1,500	149	149	149	149	2,875	2,900	289	289	289	289
150	175	16	16	16	16	1,500	1,525	151	151	151	151	2,900	2,925	291	291	291	291
175	200	19	19	19	19	1,525	1,550	154	154	154	154	2,925	2,950	294	294	294	294
200	225	21	21	21	21	1,550	1,575	156	156	156	156	2,950	2,975	296	296	296	296
225	250	24	24	24	24	1,575	1,600	159	159	159	159	2,975	3,000	299	299	299	299
250	275	26	26	26	26	1,600	1,625	161	161	161	161	3,000					
275	300	29	29	29	29	1,625	1,650	164	164	164	164	3,000	3,050	303	303	303	303
300	325	31	31	31	31	1,650	1,675	166	166	166	166	3,050	3,100	308	308	308	308
325	350	34	34	34	34	1,675	1,700	169	169	169	169	3,100	3,150	313	313	313	313
350	375	36	36	36	36	1,700	1,725	171	171	171	171	3,150	3,200	318	318	318	318
375	400	39	39	39	39	1,725	1,750	174	174	174	174	3,200	3,250	323	323	323	323
400	425	41	41	41	41	1,750	1,775	176	176	176	176	3,250	3,300	328	328	328	328
425	450	44	44	44	44	1,775	1,800	179	179	179	179	3,300	3,350	333	333	333	333
450	475	46	46	46	46	1,800	1,825	181	181	181	181	3,350	3,400	338	338	338	338
475	500	49	49	49	49	1,825	1,850	184	184	184	184	3,400	3,450	343	343	343	343
500	525	51	51	51	51	1,850	1,875	186	186	186	186	3,450	3,500	348	348	348	348
525	550	54	54	54	54	1,875	1,900	189	189	189	189	3,500	3,550	353	353	353	353
550	575	56	56	56	56	1,900	1,925	191	191	191	191	3,550	3,600	358	358	358	358
575	600	59	59	59	59	1,925	1,950	194	194	194	194	3,600	3,650	363	363	363	363
600	625	61	61	61	61	1,950	1,975	196	196	196	196	3,650	3,700	368	368	368	368
625	650	64	64	64	64	1,975	2,000	199	199	199	199	3,700	3,750	373	373	373	373
650	675	66	66	66	66	2,000						3,750	3,800	378	378	378	378
675	700	69	69	69	69	2,000	2,025	201	201	201	201	3,800	3,850	383	383	383	383
700	725	71	71	71	71	2,025	2,050	204	204	204	204	3,850	3,900	388	388	388	388
725	750	74	74	74	74	2,050	2,075	206	206	206	206	3,900	3,950	393	393	393	393
750	775	76	76	76	76	2,075	2,100	209	209	209	209	3,950	4,000	398	398	398	398
775	800	79	79	79	79	2,100	2,125	211	211	211	211	4,000					
800	825	81	81	81	81	2,125	2,150	214	214	214	214	4,000	4,050	403	403	403	403
825	850	84	84	84	84	2,150	2,175	216	216	216	216	4,050	4,100	408	408	408	408
850	875	86	86	86	86	2,175	2,200	219	219	219	219	4,100	4,150	413	413	413	413
875	900	89	89	89	89	2,200	2,225	221	221	221	221	4,150	4,200	418	418	418	418
900	925	91	91	91	91	2,225	2,250	224	224	224	224	4,200	4,250	423	423	423	423
925	950	94	94	94	94	2,250	2,275	226	226	226	226	4,250	4,300	428	428	428	428
950	975	96	96	96	96	2,275	2,300	229	229	229	229	4,300	4,350	433	433	433	433
975	1,000	99	99	99	99	2,300	2,325	231	231	231	231	4,350	4,400	438	438	438	438
1,000						2,325	2,350	234	234	234	234	4,400	4,450	443	443	443	443
1,000	1,025	101	101	101	101	2,350	2,375	236	236	236	236	4,450	4,500	448	448	448	448
1,025	1,050	104	104	104	104	2,375	2,400	239	239	239	239	4,500	4,550	453	453	453	453
1,050	1,075	106	106	106	106	2,400	2,425	241	241	241	241	4,550	4,600	458	458	458	458
1,075	1,100	109	109	109	109	2,425	2,450	244	244	244	244	4,600	4,650	463	463	463	463
1,100	1,125	111	111	111	111	2,450	2,475	246	246	246	246	4,650	4,700	468	468	468	468
1,125	1,150	114	114	114	114	2,475	2,500	249	249	249	249	4,700	4,750	473	473	473	473
1,150	1,175	116	116	116	116	2,500	2,525	251	251	251	251	4,750	4,800	478	478	478	478
1,175	1,200	119	119	119	119	2,525	2,550	254	254	254	254	4,800	4,850	483	483	483	483
1,200	1,225	121	121	121	121	2,550	2,575	256	256	256	256	4,850	4,900	488	488	488	488
1,225	1,250	124	124	124	124	2,575	2,600	259	259	259	259	4,900	4,950	493	493	493	493
1,250	1,275	126	126	126	126	2,600	2,625	261	261	261	261	4,950	5,000	498	498	498	498
1,275	1,300	129	129	129	129	2,625	2,650	264	264	264	264						
						2,650	2,675	266	266	266	266						
						2,675	2,700	269	269	269	269						

(Continued on page 62)

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

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	503	503	503	503	8,000	8,050	839	803	839	803	11,000	11,050	1,289	1,103	1,289	1,131
5,050	5,100	508	508	508	508	8,050	8,100	846	808	846	808	11,050	11,100	1,296	1,108	1,296	1,139
5,100	5,150	513	513	513	513	8,100	8,150	854	813	854	813	11,100	11,150	1,304	1,113	1,304	1,146
5,150	5,200	518	518	518	518	8,150	8,200	861	818	861	818	11,150	11,200	1,311	1,118	1,311	1,154
5,200	5,250	523	523	523	523	8,200	8,250	869	823	869	823	11,200	11,250	1,319	1,123	1,319	1,161
5,250	5,300	528	528	528	528	8,250	8,300	876	828	876	828	11,250	11,300	1,326	1,128	1,326	1,169
5,300	5,350	533	533	533	533	8,300	8,350	884	833	884	833	11,300	11,350	1,334	1,133	1,334	1,176
5,350	5,400	538	538	538	538	8,350	8,400	891	838	891	838	11,350	11,400	1,341	1,138	1,341	1,184
5,400	5,450	543	543	543	543	8,400	8,450	899	843	899	843	11,400	11,450	1,349	1,143	1,349	1,191
5,450	5,500	548	548	548	548	8,450	8,500	906	848	906	848	11,450	11,500	1,356	1,148	1,356	1,199
5,500	5,550	553	553	553	553	8,500	8,550	914	853	914	853	11,500	11,550	1,364	1,153	1,364	1,206
5,550	5,600	558	558	558	558	8,550	8,600	921	858	921	858	11,550	11,600	1,371	1,158	1,371	1,214
5,600	5,650	563	563	563	563	8,600	8,650	929	863	929	863	11,600	11,650	1,379	1,163	1,379	1,221
5,650	5,700	568	568	568	568	8,650	8,700	936	868	936	868	11,650	11,700	1,386	1,168	1,386	1,229
5,700	5,750	573	573	573	573	8,700	8,750	944	873	944	873	11,700	11,750	1,394	1,173	1,394	1,236
5,750	5,800	578	578	578	578	8,750	8,800	951	878	951	878	11,750	11,800	1,401	1,178	1,401	1,244
5,800	5,850	583	583	583	583	8,800	8,850	959	883	959	883	11,800	11,850	1,409	1,183	1,409	1,251
5,850	5,900	588	588	588	588	8,850	8,900	966	888	966	888	11,850	11,900	1,416	1,188	1,416	1,259
5,900	5,950	593	593	593	593	8,900	8,950	974	893	974	893	11,900	11,950	1,424	1,193	1,424	1,266
5,950	6,000	598	598	598	598	8,950	9,000	981	898	981	898	11,950	12,000	1,431	1,198	1,431	1,274
6,000						9,000						12,000					
6,000	6,050	603	603	603	603	9,000	9,050	989	903	989	903	12,000	12,050	1,439	1,203	1,439	1,281
6,050	6,100	608	608	608	608	9,050	9,100	996	908	996	908	12,050	12,100	1,446	1,208	1,446	1,289
6,100	6,150	613	613	613	613	9,100	9,150	1,004	913	1,004	913	12,100	12,150	1,454	1,213	1,454	1,296
6,150	6,200	618	618	618	618	9,150	9,200	1,011	918	1,011	918	12,150	12,200	1,461	1,218	1,461	1,304
6,200	6,250	623	623	623	623	9,200	9,250	1,019	923	1,019	923	12,200	12,250	1,469	1,223	1,469	1,311
6,250	6,300	628	628	628	628	9,250	9,300	1,026	928	1,026	928	12,250	12,300	1,476	1,228	1,476	1,319
6,300	6,350	633	633	633	633	9,300	9,350	1,034	933	1,034	933	12,300	12,350	1,484	1,233	1,484	1,326
6,350	6,400	638	638	638	638	9,350	9,400	1,041	938	1,041	938	12,350	12,400	1,491	1,238	1,491	1,334
6,400	6,450	643	643	643	643	9,400	9,450	1,049	943	1,049	943	12,400	12,450	1,499	1,243	1,499	1,341
6,450	6,500	648	648	648	648	9,450	9,500	1,056	948	1,056	948	12,450	12,500	1,506	1,248	1,506	1,349
6,500	6,550	653	653	653	653	9,500	9,550	1,064	953	1,064	953	12,500	12,550	1,514	1,253	1,514	1,356
6,550	6,600	658	658	658	658	9,550	9,600	1,071	958	1,071	958	12,550	12,600	1,521	1,258	1,521	1,364
6,600	6,650	663	663	663	663	9,600	9,650	1,079	963	1,079	963	12,600	12,650	1,529	1,263	1,529	1,371
6,650	6,700	668	668	668	668	9,650	9,700	1,086	968	1,086	968	12,650	12,700	1,536	1,268	1,536	1,379
6,700	6,750	673	673	673	673	9,700	9,750	1,094	973	1,094	973	12,700	12,750	1,544	1,273	1,544	1,386
6,750	6,800	678	678	678	678	9,750	9,800	1,101	978	1,101	978	12,750	12,800	1,551	1,278	1,551	1,394
6,800	6,850	683	683	683	683	9,800	9,850	1,109	983	1,109	983	12,800	12,850	1,559	1,283	1,559	1,401
6,850	6,900	688	688	688	688	9,850	9,900	1,116	988	1,116	988	12,850	12,900	1,566	1,288	1,566	1,409
6,900	6,950	693	693	693	693	9,900	9,950	1,124	993	1,124	993	12,900	12,950	1,574	1,293	1,574	1,416
6,950	7,000	698	698	698	698	9,950	10,000	1,131	998	1,131	998	12,950	13,000	1,581	1,298	1,581	1,424
7,000						10,000						13,000					
7,000	7,050	703	703	703	703	10,000	10,050	1,139	1,003	1,139	1,003	13,000	13,050	1,589	1,303	1,589	1,431
7,050	7,100	708	708	708	708	10,050	10,100	1,146	1,008	1,146	1,008	13,050	13,100	1,596	1,308	1,596	1,439
7,100	7,150	713	713	713	713	10,100	10,150	1,154	1,013	1,154	1,013	13,100	13,150	1,604	1,313	1,604	1,446
7,150	7,200	718	718	718	718	10,150	10,200	1,161	1,018	1,161	1,018	13,150	13,200	1,611	1,318	1,611	1,454
7,200	7,250	723	723	723	723	10,200	10,250	1,169	1,023	1,169	1,023	13,200	13,250	1,619	1,323	1,619	1,461
7,250	7,300	728	728	728	728	10,250	10,300	1,176	1,028	1,176	1,028	13,250	13,300	1,626	1,328	1,626	1,469
7,300	7,350	734	733	734	733	10,300	10,350	1,184	1,033	1,184	1,033	13,300	13,350	1,634	1,333	1,634	1,476
7,350	7,400	741	738	741	738	10,350	10,400	1,191	1,038	1,191	1,038	13,350	13,400	1,641	1,338	1,641	1,484
7,400	7,450	749	743	749	743	10,400	10,450	1,199	1,043	1,199	1,043	13,400	13,450	1,649	1,343	1,649	1,491
7,450	7,500	756	748	756	748	10,450	10,500	1,206	1,048	1,206	1,049	13,450	13,500	1,656	1,348	1,656	1,499
7,500	7,550	764	753	764	753	10,500	10,550	1,214	1,053	1,214	1,056	13,500	13,550	1,664	1,353	1,664	1,506
7,550	7,600	771	758	771	758	10,550	10,600	1,221	1,058	1,221	1,064	13,550	13,600	1,671	1,358	1,671	1,514
7,600	7,650	779	763	779	763	10,600	10,650	1,229	1,063	1,229	1,071	13,600	13,650	1,679	1,363	1,679	1,521
7,650	7,700	786	768	786	768	10,650	10,700	1,236	1,068	1,236	1,079	13,650	13,700	1,686	1,368	1,686	1,529
7,700	7,750	794	773	794	773	10,700	10,750	1,244	1,073	1,244	1,086	13,700	13,750	1,694	1,373	1,694	1,536
7,750	7,800	801	778	801	778	10,750	10,800	1,251	1,078	1,251	1,094	13,750	13,800	1,701	1,378	1,701	1,544
7,800	7,850	809	783	809	783	10,800	10,850	1,259	1,083	1,259	1,101	13,800	13,850	1,709	1,383	1,709	1,551
7,850	7,900	816	788	816	788	10,850	10,900	1,266	1,088	1,266	1,109	13,850	13,900	1,716	1,388	1,716	1,559
7,900	7,950	824	793	824	793	10,900	10,950	1,274	1,093	1,274	1,116	13,900	13,950	1,724	1,393	1,724	1,566
7,950	8,000	831	798	831	798	10,950	11,000	1,281	1,098	1,281	1,124	13,950	14,000	1,731	1,398	1,731	1,574

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

(Continued on page 63)

2005 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
23,000						26,000						29,000					
23,000	23,050	3,089	2,724	3,089	2,931	26,000	26,050	3,539	3,174	3,539	3,381	29,000	29,050	3,989	3,624	3,989	3,831
23,050	23,100	3,096	2,731	3,096	2,939	26,050	26,100	3,546	3,181	3,546	3,389	29,050	29,100	3,996	3,631	3,996	3,839
23,100	23,150	3,104	2,739	3,104	2,946	26,100	26,150	3,554	3,189	3,554	3,396	29,100	29,150	4,004	3,639	4,004	3,846
23,150	23,200	3,111	2,746	3,111	2,954	26,150	26,200	3,561	3,196	3,561	3,404	29,150	29,200	4,011	3,646	4,011	3,854
23,200	23,250	3,119	2,754	3,119	2,961	26,200	26,250	3,569	3,204	3,569	3,411	29,200	29,250	4,019	3,654	4,019	3,861
23,250	23,300	3,126	2,761	3,126	2,969	26,250	26,300	3,576	3,211	3,576	3,419	29,250	29,300	4,026	3,661	4,026	3,869
23,300	23,350	3,134	2,769	3,134	2,976	26,300	26,350	3,584	3,219	3,584	3,426	29,300	29,350	4,034	3,669	4,034	3,876
23,350	23,400	3,141	2,776	3,141	2,984	26,350	26,400	3,591	3,226	3,591	3,434	29,350	29,400	4,041	3,676	4,041	3,884
23,400	23,450	3,149	2,784	3,149	2,991	26,400	26,450	3,599	3,234	3,599	3,441	29,400	29,450	4,049	3,684	4,049	3,891
23,450	23,500	3,156	2,791	3,156	2,999	26,450	26,500	3,606	3,241	3,606	3,449	29,450	29,500	4,056	3,691	4,056	3,899
23,500	23,550	3,164	2,799	3,164	3,006	26,500	26,550	3,614	3,249	3,614	3,456	29,500	29,550	4,064	3,699	4,064	3,906
23,550	23,600	3,171	2,806	3,171	3,014	26,550	26,600	3,621	3,256	3,621	3,464	29,550	29,600	4,071	3,706	4,071	3,914
23,600	23,650	3,179	2,814	3,179	3,021	26,600	26,650	3,629	3,264	3,629	3,471	29,600	29,650	4,079	3,714	4,079	3,921
23,650	23,700	3,186	2,821	3,186	3,029	26,650	26,700	3,636	3,271	3,636	3,479	29,650	29,700	4,086	3,721	4,086	3,929
23,700	23,750	3,194	2,829	3,194	3,036	26,700	26,750	3,644	3,279	3,644	3,486	29,700	29,750	4,096	3,729	4,096	3,936
23,750	23,800	3,201	2,836	3,201	3,044	26,750	26,800	3,651	3,286	3,651	3,494	29,750	29,800	4,109	3,736	4,109	3,944
23,800	23,850	3,209	2,844	3,209	3,051	26,800	26,850	3,659	3,294	3,659	3,501	29,800	29,850	4,121	3,744	4,121	3,951
23,850	23,900	3,216	2,851	3,216	3,059	26,850	26,900	3,666	3,301	3,666	3,509	29,850	29,900	4,134	3,751	4,134	3,959
23,900	23,950	3,224	2,859	3,224	3,066	26,900	26,950	3,674	3,309	3,674	3,516	29,900	29,950	4,146	3,759	4,146	3,966
23,950	24,000	3,231	2,866	3,231	3,074	26,950	27,000	3,681	3,316	3,681	3,524	29,950	30,000	4,159	3,766	4,159	3,974
24,000						27,000						30,000					
24,000	24,050	3,239	2,874	3,239	3,081	27,000	27,050	3,689	3,324	3,689	3,531	30,000	30,050	4,171	3,774	4,171	3,981
24,050	24,100	3,246	2,881	3,246	3,089	27,050	27,100	3,696	3,331	3,696	3,539	30,050	30,100	4,184	3,781	4,184	3,989
24,100	24,150	3,254	2,889	3,254	3,096	27,100	27,150	3,704	3,339	3,704	3,546	30,100	30,150	4,196	3,789	4,196	3,996
24,150	24,200	3,261	2,896	3,261	3,104	27,150	27,200	3,711	3,346	3,711	3,554	30,150	30,200	4,209	3,796	4,209	4,004
24,200	24,250	3,269	2,904	3,269	3,111	27,200	27,250	3,719	3,354	3,719	3,561	30,200	30,250	4,221	3,804	4,221	4,011
24,250	24,300	3,276	2,911	3,276	3,119	27,250	27,300	3,726	3,361	3,726	3,569	30,250	30,300	4,234	3,811	4,234	4,019
24,300	24,350	3,284	2,919	3,284	3,126	27,300	27,350	3,734	3,369	3,734	3,576	30,300	30,350	4,246	3,819	4,246	4,026
24,350	24,400	3,291	2,926	3,291	3,134	27,350	27,400	3,741	3,376	3,741	3,584	30,350	30,400	4,259	3,826	4,259	4,034
24,400	24,450	3,299	2,934	3,299	3,141	27,400	27,450	3,749	3,384	3,749	3,591	30,400	30,450	4,271	3,834	4,271	4,041
24,450	24,500	3,306	2,941	3,306	3,149	27,450	27,500	3,756	3,391	3,756	3,599	30,450	30,500	4,284	3,841	4,284	4,049
24,500	24,550	3,314	2,949	3,314	3,156	27,500	27,550	3,764	3,399	3,764	3,606	30,500	30,550	4,296	3,849	4,296	4,056
24,550	24,600	3,321	2,956	3,321	3,164	27,550	27,600	3,771	3,406	3,771	3,614	30,550	30,600	4,309	3,856	4,309	4,064
24,600	24,650	3,329	2,964	3,329	3,171	27,600	27,650	3,779	3,414	3,779	3,621	30,600	30,650	4,321	3,864	4,321	4,071
24,650	24,700	3,336	2,971	3,336	3,179	27,650	27,700	3,786	3,421	3,786	3,629	30,650	30,700	4,334	3,871	4,334	4,079
24,700	24,750	3,344	2,979	3,344	3,186	27,700	27,750	3,794	3,429	3,794	3,636	30,700	30,750	4,346	3,879	4,346	4,086
24,750	24,800	3,351	2,986	3,351	3,194	27,750	27,800	3,801	3,436	3,801	3,644	30,750	30,800	4,359	3,886	4,359	4,094
24,800	24,850	3,359	2,994	3,359	3,201	27,800	27,850	3,809	3,444	3,809	3,651	30,800	30,850	4,371	3,894	4,371	4,101
24,850	24,900	3,366	3,001	3,366	3,209	27,850	27,900	3,816	3,451	3,816	3,659	30,850	30,900	4,384	3,901	4,384	4,109
24,900	24,950	3,374	3,009	3,374	3,216	27,900	27,950	3,824	3,459	3,824	3,666	30,900	30,950	4,396	3,909	4,396	4,116
24,950	25,000	3,381	3,016	3,381	3,224	27,950	28,000	3,831	3,466	3,831	3,674	30,950	31,000	4,409	3,916	4,409	4,124
25,000						28,000						31,000					
25,000	25,050	3,389	3,024	3,389	3,231	28,000	28,050	3,839	3,474	3,839	3,681	31,000	31,050	4,421	3,924	4,421	4,131
25,050	25,100	3,396	3,031	3,396	3,239	28,050	28,100	3,846	3,481	3,846	3,689	31,050	31,100	4,434	3,931	4,434	4,139
25,100	25,150	3,404	3,039	3,404	3,246	28,100	28,150	3,854	3,489	3,854	3,696	31,100	31,150	4,446	3,939	4,446	4,146
25,150	25,200	3,411	3,046	3,411	3,254	28,150	28,200	3,861	3,496	3,861	3,704	31,150	31,200	4,459	3,946	4,459	4,154
25,200	25,250	3,419	3,054	3,419	3,261	28,200	28,250	3,869	3,504	3,869	3,711	31,200	31,250	4,471	3,954	4,471	4,161
25,250	25,300	3,426	3,061	3,426	3,269	28,250	28,300	3,876	3,511	3,876	3,719	31,250	31,300	4,484	3,961	4,484	4,169
25,300	25,350	3,434	3,069	3,434	3,276	28,300	28,350	3,884	3,519	3,884	3,726	31,300	31,350	4,496	3,969	4,496	4,176
25,350	25,400	3,441	3,076	3,441	3,284	28,350	28,400	3,891	3,526	3,891	3,734	31,350	31,400	4,509	3,976	4,509	4,184
25,400	25,450	3,449	3,084	3,449	3,291	28,400	28,450	3,899	3,534	3,899	3,741	31,400	31,450	4,521	3,984	4,521	4,191
25,450	25,500	3,456	3,091	3,456	3,299	28,450	28,500	3,906	3,541	3,906	3,749	31,450	31,500	4,534	3,991	4,534	4,199
25,500	25,550	3,464	3,099	3,464	3,306	28,500	28,550	3,914	3,549	3,914	3,756	31,500	31,550	4,546	3,999	4,546	4,206
25,550	25,600	3,471	3,106	3,471	3,314	28,550	28,600	3,921	3,556	3,921	3,764	31,550	31,600	4,559	4,006	4,559	4,214
25,600	25,650	3,479	3,114	3,479	3,321	28,600	28,650	3,929	3,564	3,929	3,771	31,600	31,650	4,571	4,014	4,571	4,221
25,650	25,700	3,486	3,121	3,486	3,329	28,650	28,700	3,936	3,571	3,936	3,779	31,650	31,700	4,584	4,021	4,584	4,229
25,700	25,750	3,494	3,129	3,494	3,336	28,700	28,750	3,944	3,579	3,944	3,786	31,700	31,750	4,596	4,029	4,596	4,236
25,750	25,800	3,501	3,136	3,501	3,344	28,750	28,800	3,951	3,586	3,951	3,794	31,750	31,800	4,609	4,036	4,609	4,244
25,800	25,850	3,509	3,144	3,509	3,351	28,800	28,850	3,959	3,594	3,959	3,801	31,800	31,850	4,621	4,044	4,621	4,251
25,850	25,900	3,516	3,151	3,516	3,359	28,850	28,900	3,966	3,601	3,966	3,809	31,850	31,900	4,634	4,051	4,634	4,259
25,900	25,950	3,524	3,159	3,524	3,366	28,900	28,950	3,974	3,609	3,974	3,816	31,900	31,950	4,646	4,059	4,646	4,266
25,950	26,000	3,531	3,166	3,531	3,374	28,950	29,000	3,981	3,616	3,9							

2005 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000	32,050	4,671	4,074	4,671	4,281	35,000	35,050	5,421	4,524	5,421	4,731	38,000	38,050	6,171	4,974	6,171	5,181
32,050	32,100	4,684	4,081	4,684	4,289	35,050	35,100	5,434	4,531	5,434	4,739	38,050	38,100	6,184	4,981	6,184	5,189
32,100	32,150	4,696	4,089	4,696	4,296	35,100	35,150	5,446	4,539	5,446	4,746	38,100	38,150	6,196	4,989	6,196	5,196
32,150	32,200	4,709	4,096	4,709	4,304	35,150	35,200	5,459	4,546	5,459	4,754	38,150	38,200	6,209	4,996	6,209	5,204
32,200	32,250	4,721	4,104	4,721	4,311	35,200	35,250	5,471	4,554	5,471	4,761	38,200	38,250	6,221	5,004	6,221	5,211
32,250	32,300	4,734	4,111	4,734	4,319	35,250	35,300	5,484	4,561	5,484	4,769	38,250	38,300	6,234	5,011	6,234	5,219
32,300	32,350	4,746	4,119	4,746	4,326	35,300	35,350	5,496	4,569	5,496	4,776	38,300	38,350	6,246	5,019	6,246	5,226
32,350	32,400	4,759	4,126	4,759	4,334	35,350	35,400	5,509	4,576	5,509	4,784	38,350	38,400	6,259	5,026	6,259	5,234
32,400	32,450	4,771	4,134	4,771	4,341	35,400	35,450	5,521	4,584	5,521	4,791	38,400	38,450	6,271	5,034	6,271	5,241
32,450	32,500	4,784	4,141	4,784	4,349	35,450	35,500	5,534	4,591	5,534	4,799	38,450	38,500	6,284	5,041	6,284	5,249
32,500	32,550	4,796	4,149	4,796	4,356	35,500	35,550	5,546	4,599	5,546	4,806	38,500	38,550	6,296	5,049	6,296	5,256
32,550	32,600	4,809	4,156	4,809	4,364	35,550	35,600	5,559	4,606	5,559	4,814	38,550	38,600	6,309	5,056	6,309	5,264
32,600	32,650	4,821	4,164	4,821	4,371	35,600	35,650	5,571	4,614	5,571	4,821	38,600	38,650	6,321	5,064	6,321	5,271
32,650	32,700	4,834	4,171	4,834	4,379	35,650	35,700	5,584	4,621	5,584	4,829	38,650	38,700	6,334	5,071	6,334	5,279
32,700	32,750	4,846	4,179	4,846	4,386	35,700	35,750	5,596	4,629	5,596	4,836	38,700	38,750	6,346	5,079	6,346	5,286
32,750	32,800	4,859	4,186	4,859	4,394	35,750	35,800	5,609	4,636	5,609	4,844	38,750	38,800	6,359	5,086	6,359	5,294
32,800	32,850	4,871	4,194	4,871	4,401	35,800	35,850	5,621	4,644	5,621	4,851	38,800	38,850	6,371	5,094	6,371	5,301
32,850	32,900	4,884	4,201	4,884	4,409	35,850	35,900	5,634	4,651	5,634	4,859	38,850	38,900	6,384	5,101	6,384	5,309
32,900	32,950	4,896	4,209	4,896	4,416	35,900	35,950	5,646	4,659	5,646	4,866	38,900	38,950	6,396	5,109	6,396	5,316
32,950	33,000	4,909	4,216	4,909	4,424	35,950	36,000	5,659	4,666	5,659	4,874	38,950	39,000	6,409	5,116	6,409	5,324
33,000						36,000						39,000					
33,000	33,050	4,921	4,224	4,921	4,431	36,000	36,050	5,671	4,674	5,671	4,881	39,000	39,050	6,421	5,124	6,421	5,331
33,050	33,100	4,934	4,231	4,934	4,439	36,050	36,100	5,684	4,681	5,684	4,889	39,050	39,100	6,434	5,131	6,434	5,339
33,100	33,150	4,946	4,239	4,946	4,446	36,100	36,150	5,696	4,689	5,696	4,896	39,100	39,150	6,446	5,139	6,446	5,346
33,150	33,200	4,959	4,246	4,959	4,454	36,150	36,200	5,709	4,696	5,709	4,904	39,150	39,200	6,459	5,146	6,459	5,354
33,200	33,250	4,971	4,254	4,971	4,461	36,200	36,250	5,721	4,704	5,721	4,911	39,200	39,250	6,471	5,154	6,471	5,361
33,250	33,300	4,984	4,261	4,984	4,469	36,250	36,300	5,734	4,711	5,734	4,919	39,250	39,300	6,484	5,161	6,484	5,369
33,300	33,350	4,996	4,269	4,996	4,476	36,300	36,350	5,746	4,719	5,746	4,926	39,300	39,350	6,496	5,169	6,496	5,376
33,350	33,400	5,009	4,276	5,009	4,484	36,350	36,400	5,759	4,726	5,759	4,934	39,350	39,400	6,509	5,176	6,509	5,384
33,400	33,450	5,021	4,284	5,021	4,491	36,400	36,450	5,771	4,734	5,771	4,941	39,400	39,450	6,521	5,184	6,521	5,391
33,450	33,500	5,034	4,291	5,034	4,499	36,450	36,500	5,784	4,741	5,784	4,949	39,450	39,500	6,534	5,191	6,534	5,399
33,500	33,550	5,046	4,299	5,046	4,506	36,500	36,550	5,796	4,749	5,796	4,956	39,500	39,550	6,546	5,199	6,546	5,406
33,550	33,600	5,059	4,306	5,059	4,514	36,550	36,600	5,809	4,756	5,809	4,964	39,550	39,600	6,559	5,206	6,559	5,414
33,600	33,650	5,071	4,314	5,071	4,521	36,600	36,650	5,821	4,764	5,821	4,971	39,600	39,650	6,571	5,214	6,571	5,421
33,650	33,700	5,084	4,321	5,084	4,529	36,650	36,700	5,834	4,771	5,834	4,979	39,650	39,700	6,584	5,221	6,584	5,429
33,700	33,750	5,096	4,329	5,096	4,536	36,700	36,750	5,846	4,779	5,846	4,986	39,700	39,750	6,596	5,229	6,596	5,436
33,750	33,800	5,109	4,336	5,109	4,544	36,750	36,800	5,859	4,786	5,859	4,994	39,750	39,800	6,609	5,236	6,609	5,444
33,800	33,850	5,121	4,344	5,121	4,551	36,800	36,850	5,871	4,794	5,871	5,001	39,800	39,850	6,621	5,244	6,621	5,454
33,850	33,900	5,134	4,351	5,134	4,559	36,850	36,900	5,884	4,801	5,884	5,009	39,850	39,900	6,634	5,251	6,634	5,466
33,900	33,950	5,146	4,359	5,146	4,566	36,900	36,950	5,896	4,809	5,896	5,016	39,900	39,950	6,646	5,259	6,646	5,479
33,950	34,000	5,159	4,366	5,159	4,574	36,950	37,000	5,909	4,816	5,909	5,024	39,950	40,000	6,659	5,266	6,659	5,491
34,000						37,000						40,000					
34,000	34,050	5,171	4,374	5,171	4,581	37,000	37,050	5,921	4,824	5,921	5,031	40,000	40,050	6,671	5,274	6,671	5,504
34,050	34,100	5,184	4,381	5,184	4,589	37,050	37,100	5,934	4,831	5,934	5,039	40,050	40,100	6,684	5,281	6,684	5,516
34,100	34,150	5,196	4,389	5,196	4,596	37,100	37,150	5,946	4,839	5,946	5,046	40,100	40,150	6,696	5,289	6,696	5,529
34,150	34,200	5,209	4,396	5,209	4,604	37,150	37,200	5,959	4,846	5,959	5,054	40,150	40,200	6,709	5,296	6,709	5,541
34,200	34,250	5,221	4,404	5,221	4,611	37,200	37,250	5,971	4,854	5,971	5,061	40,200	40,250	6,721	5,304	6,721	5,554
34,250	34,300	5,234	4,411	5,234	4,619	37,250	37,300	5,984	4,861	5,984	5,069	40,250	40,300	6,734	5,311	6,734	5,566
34,300	34,350	5,246	4,419	5,246	4,626	37,300	37,350	5,996	4,869	5,996	5,076	40,300	40,350	6,746	5,319	6,746	5,579
34,350	34,400	5,259	4,426	5,259	4,634	37,350	37,400	6,009	4,876	6,009	5,084	40,350	40,400	6,759	5,326	6,759	5,591
34,400	34,450	5,271	4,434	5,271	4,641	37,400	37,450	6,021	4,884	6,021	5,091	40,400	40,450	6,771	5,334	6,771	5,604
34,450	34,500	5,284	4,441	5,284	4,649	37,450	37,500	6,034	4,891	6,034	5,099	40,450	40,500	6,784	5,341	6,784	5,616
34,500	34,550	5,296	4,449	5,296	4,656	37,500	37,550	6,046	4,899	6,046	5,106	40,500	40,550	6,796	5,349	6,796	5,629
34,550	34,600	5,309	4,456	5,309	4,664	37,550	37,600	6,059	4,906	6,059	5,114	40,550	40,600	6,809	5,356	6,809	5,641
34,600	34,650	5,321	4,464	5,321	4,671	37,600	37,650	6,071	4,914	6,071	5,121	40,600	40,650	6,821	5,364	6,821	5,654
34,650	34,700	5,334	4,471	5,334	4,679	37,650	37,700	6,084	4,921	6,084	5,129	40,650	40,700	6,834	5,371	6,834	5,666
34,700	34,750	5,346	4,479	5,346	4,686	37,700	37,750	6,096	4,929	6,096	5,136	40,700	40,750	6,846	5,379	6,846	5,679
34,750	34,800	5,359	4,486	5,359	4,694	37,750	37,800	6,109	4,936	6,109	5,144	40,750	40,800	6,859	5,386	6,859	5,691
34,800	34,850	5,371	4,494	5,371	4,701	37,800	37,850	6,121	4,944	6,121	5,151	40,800	40,850	6,871	5,394	6,871	5,704
34,850	34,900	5,384	4,501	5,384	4,709	37,850	37,900	6,134	4,951	6,134	5,159	40,850	40,900	6,884	5,401	6,884	5,716
34,900	34,950	5,396	4,509	5,396	4,716	37,900	37,950	6,146	4,959	6,146	5,166	40,900	40,950	6,896	5,409	6,896	5,729
34,950	35,000	5,409	4,516	5,409	4,724	37,950	38,000	6,159	4,966	6,15							

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	6,921	5,424	6,921	5,754	44,000	44,050	7,671	5,874	7,671	6,504	47,000	47,050	8,421	6,324	8,421	7,254
41,050	41,100	6,934	5,431	6,934	5,766	44,050	44,100	7,684	5,881	7,684	6,516	47,050	47,100	8,434	6,331	8,434	7,266
41,100	41,150	6,946	5,439	6,946	5,779	44,100	44,150	7,696	5,889	7,696	6,529	47,100	47,150	8,446	6,339	8,446	7,279
41,150	41,200	6,959	5,446	6,959	5,791	44,150	44,200	7,709	5,896	7,709	6,541	47,150	47,200	8,459	6,346	8,459	7,291
41,200	41,250	6,971	5,454	6,971	5,804	44,200	44,250	7,721	5,904	7,721	6,554	47,200	47,250	8,471	6,354	8,471	7,304
41,250	41,300	6,984	5,461	6,984	5,816	44,250	44,300	7,734	5,911	7,734	6,566	47,250	47,300	8,484	6,361	8,484	7,316
41,300	41,350	6,996	5,469	6,996	5,829	44,300	44,350	7,746	5,919	7,746	6,579	47,300	47,350	8,496	6,369	8,496	7,329
41,350	41,400	7,009	5,476	7,009	5,841	44,350	44,400	7,759	5,926	7,759	6,591	47,350	47,400	8,509	6,376	8,509	7,341
41,400	41,450	7,021	5,484	7,021	5,854	44,400	44,450	7,771	5,934	7,771	6,604	47,400	47,450	8,521	6,384	8,521	7,354
41,450	41,500	7,034	5,491	7,034	5,866	44,450	44,500	7,784	5,941	7,784	6,616	47,450	47,500	8,534	6,391	8,534	7,366
41,500	41,550	7,046	5,499	7,046	5,879	44,500	44,550	7,796	5,949	7,796	6,629	47,500	47,550	8,546	6,399	8,546	7,379
41,550	41,600	7,059	5,506	7,059	5,891	44,550	44,600	7,809	5,956	7,809	6,641	47,550	47,600	8,559	6,406	8,559	7,391
41,600	41,650	7,071	5,514	7,071	5,904	44,600	44,650	7,821	5,964	7,821	6,654	47,600	47,650	8,571	6,414	8,571	7,404
41,650	41,700	7,084	5,521	7,084	5,916	44,650	44,700	7,834	5,971	7,834	6,666	47,650	47,700	8,584	6,421	8,584	7,416
41,700	41,750	7,096	5,529	7,096	5,929	44,700	44,750	7,846	5,979	7,846	6,679	47,700	47,750	8,596	6,429	8,596	7,429
41,750	41,800	7,109	5,536	7,109	5,941	44,750	44,800	7,859	5,986	7,859	6,691	47,750	47,800	8,609	6,436	8,609	7,441
41,800	41,850	7,121	5,544	7,121	5,954	44,800	44,850	7,871	5,994	7,871	6,704	47,800	47,850	8,621	6,444	8,621	7,454
41,850	41,900	7,134	5,551	7,134	5,966	44,850	44,900	7,884	6,001	7,884	6,716	47,850	47,900	8,634	6,451	8,634	7,466
41,900	41,950	7,146	5,559	7,146	5,979	44,900	44,950	7,896	6,009	7,896	6,729	47,900	47,950	8,646	6,459	8,646	7,479
41,950	42,000	7,159	5,566	7,159	5,991	44,950	45,000	7,909	6,016	7,909	6,741	47,950	48,000	8,659	6,466	8,659	7,491
42,000						45,000						48,000					
42,000	42,050	7,171	5,574	7,171	6,004	45,000	45,050	7,921	6,024	7,921	6,754	48,000	48,050	8,671	6,474	8,671	7,504
42,050	42,100	7,184	5,581	7,184	6,016	45,050	45,100	7,934	6,031	7,934	6,766	48,050	48,100	8,684	6,481	8,684	7,516
42,100	42,150	7,196	5,589	7,196	6,029	45,100	45,150	7,946	6,039	7,946	6,779	48,100	48,150	8,696	6,489	8,696	7,529
42,150	42,200	7,209	5,596	7,209	6,041	45,150	45,200	7,959	6,046	7,959	6,791	48,150	48,200	8,709	6,496	8,709	7,541
42,200	42,250	7,221	5,604	7,221	6,054	45,200	45,250	7,971	6,054	7,971	6,804	48,200	48,250	8,721	6,504	8,721	7,554
42,250	42,300	7,234	5,611	7,234	6,066	45,250	45,300	7,984	6,061	7,984	6,816	48,250	48,300	8,734	6,511	8,734	7,566
42,300	42,350	7,246	5,619	7,246	6,079	45,300	45,350	7,996	6,069	7,996	6,829	48,300	48,350	8,746	6,519	8,746	7,579
42,350	42,400	7,259	5,626	7,259	6,091	45,350	45,400	8,009	6,076	8,009	6,841	48,350	48,400	8,759	6,526	8,759	7,591
42,400	42,450	7,271	5,634	7,271	6,104	45,400	45,450	8,021	6,084	8,021	6,854	48,400	48,450	8,771	6,534	8,771	7,604
42,450	42,500	7,284	5,641	7,284	6,116	45,450	45,500	8,034	6,091	8,034	6,866	48,450	48,500	8,784	6,541	8,784	7,616
42,500	42,550	7,296	5,649	7,296	6,129	45,500	45,550	8,046	6,099	8,046	6,879	48,500	48,550	8,796	6,549	8,796	7,629
42,550	42,600	7,309	5,656	7,309	6,141	45,550	45,600	8,059	6,106	8,059	6,891	48,550	48,600	8,809	6,556	8,809	7,641
42,600	42,650	7,321	5,664	7,321	6,154	45,600	45,650	8,071	6,114	8,071	6,904	48,600	48,650	8,821	6,564	8,821	7,654
42,650	42,700	7,334	5,671	7,334	6,166	45,650	45,700	8,084	6,121	8,084	6,916	48,650	48,700	8,834	6,571	8,834	7,666
42,700	42,750	7,346	5,679	7,346	6,179	45,700	45,750	8,096	6,129	8,096	6,929	48,700	48,750	8,846	6,579	8,846	7,679
42,750	42,800	7,359	5,686	7,359	6,191	45,750	45,800	8,109	6,136	8,109	6,941	48,750	48,800	8,859	6,586	8,859	7,691
42,800	42,850	7,371	5,694	7,371	6,204	45,800	45,850	8,121	6,144	8,121	6,954	48,800	48,850	8,871	6,594	8,871	7,704
42,850	42,900	7,384	5,701	7,384	6,216	45,850	45,900	8,134	6,151	8,134	6,966	48,850	48,900	8,884	6,601	8,884	7,716
42,900	42,950	7,396	5,709	7,396	6,229	45,900	45,950	8,146	6,159	8,146	6,979	48,900	48,950	8,896	6,609	8,896	7,729
42,950	43,000	7,409	5,716	7,409	6,241	45,950	46,000	8,159	6,166	8,159	6,991	48,950	49,000	8,909	6,616	8,909	7,741
43,000						46,000						49,000					
43,000	43,050	7,421	5,724	7,421	6,254	46,000	46,050	8,171	6,174	8,171	7,004	49,000	49,050	8,921	6,624	8,921	7,754
43,050	43,100	7,434	5,731	7,434	6,266	46,050	46,100	8,184	6,181	8,184	7,016	49,050	49,100	8,934	6,631	8,934	7,766
43,100	43,150	7,446	5,739	7,446	6,279	46,100	46,150	8,196	6,189	8,196	7,029	49,100	49,150	8,946	6,639	8,946	7,779
43,150	43,200	7,459	5,746	7,459	6,291	46,150	46,200	8,209	6,196	8,209	7,041	49,150	49,200	8,959	6,646	8,959	7,791
43,200	43,250	7,471	5,754	7,471	6,304	46,200	46,250	8,221	6,204	8,221	7,054	49,200	49,250	8,971	6,654	8,971	7,804
43,250	43,300	7,484	5,761	7,484	6,316	46,250	46,300	8,234	6,211	8,234	7,066	49,250	49,300	8,984	6,661	8,984	7,816
43,300	43,350	7,496	5,769	7,496	6,329	46,300	46,350	8,246	6,219	8,246	7,079	49,300	49,350	8,996	6,669	8,996	7,829
43,350	43,400	7,509	5,776	7,509	6,341	46,350	46,400	8,259	6,226	8,259	7,091	49,350	49,400	9,009	6,676	9,009	7,841
43,400	43,450	7,521	5,784	7,521	6,354	46,400	46,450	8,271	6,234	8,271	7,104	49,400	49,450	9,021	6,684	9,021	7,854
43,450	43,500	7,534	5,791	7,534	6,366	46,450	46,500	8,284	6,241	8,284	7,116	49,450	49,500	9,034	6,691	9,034	7,866
43,500	43,550	7,546	5,799	7,546	6,379	46,500	46,550	8,296	6,249	8,296	7,129	49,500	49,550	9,046	6,699	9,046	7,879
43,550	43,600	7,559	5,806	7,559	6,391	46,550	46,600	8,309	6,256	8,309	7,141	49,550	49,600	9,059	6,706	9,059	7,891
43,600	43,650	7,571	5,814	7,571	6,404	46,600	46,650	8,321	6,264	8,321	7,154	49,600	49,650	9,071	6,714	9,071	7,904
43,650	43,700	7,584	5,821	7,584	6,416	46,650	46,700	8,334	6,271	8,334	7,166	49,650	49,700	9,084	6,721	9,084	7,916
43,700	43,750	7,596	5,829	7,596	6,429	46,700	46,750	8,346	6,279	8,346	7,179	49,700	49,750	9,096	6,729	9,096	7,929
43,750	43,800	7,609	5,836	7,609	6,441	46,750	46,800	8,359	6,286	8,359	7,191	49,750	49,800	9,109	6,736	9,109	7,941
43,800	43,850	7,621	5,844	7,621	6,454	46,800	46,850	8,371	6,294	8,371	7,204	49,800	49,850	9,121	6,744	9,121	7,954
43,850	43,900	7,634	5,851	7,634	6,466	46,850	46,900	8,384	6,301	8,384	7,216	49,850	49,900	9,134	6,751	9,134	7,966
43,900	43,950	7,646	5,859	7,646	6,479	46,900	46,950	8,396	6,309	8,396	7,229	49,900	49,950	9,146	6,759	9,146	7,979

2005 Tax Table—Continued

Table with columns for 'If Form 1040A, line 27, is—' and 'And you are—' (Single, Married filing jointly, Married filing separately, Head of a household). Rows are organized by tax brackets ranging from 68,000 to 79,950.

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

(Continued on page 70)

2005 Tax Table—Continued

If Form 1040A, line 27, is—		And you are—				If Form 1040A, line 27, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—						Your tax is—					
95,000						98,000					
95,000	95,050	21,114	17,086	21,654	19,254	98,000	98,050	21,954	17,836	22,644	20,004
95,050	95,100	21,128	17,099	21,671	19,266	98,050	98,100	21,968	17,849	22,661	20,016
95,100	95,150	21,142	17,111	21,687	19,279	98,100	98,150	21,982	17,861	22,677	20,029
95,150	95,200	21,156	17,124	21,704	19,291	98,150	98,200	21,996	17,874	22,694	20,041
95,200	95,250	21,170	17,136	21,720	19,304	98,200	98,250	22,010	17,886	22,710	20,054
95,250	95,300	21,184	17,149	21,737	19,316	98,250	98,300	22,024	17,899	22,727	20,066
95,300	95,350	21,198	17,161	21,753	19,329	98,300	98,350	22,038	17,911	22,743	20,079
95,350	95,400	21,212	17,174	21,770	19,341	98,350	98,400	22,052	17,924	22,760	20,091
95,400	95,450	21,226	17,186	21,786	19,354	98,400	98,450	22,066	17,936	22,776	20,104
95,450	95,500	21,240	17,199	21,803	19,366	98,450	98,500	22,080	17,949	22,793	20,116
95,500	95,550	21,254	17,211	21,819	19,379	98,500	98,550	22,094	17,961	22,809	20,129
95,550	95,600	21,268	17,224	21,836	19,391	98,550	98,600	22,108	17,974	22,826	20,141
95,600	95,650	21,282	17,236	21,852	19,404	98,600	98,650	22,122	17,986	22,842	20,154
95,650	95,700	21,296	17,249	21,869	19,416	98,650	98,700	22,136	17,999	22,859	20,166
95,700	95,750	21,310	17,261	21,885	19,429	98,700	98,750	22,150	18,011	22,875	20,179
95,750	95,800	21,324	17,274	21,902	19,441	98,750	98,800	22,164	18,024	22,892	20,191
95,800	95,850	21,338	17,286	21,918	19,454	98,800	98,850	22,178	18,036	22,908	20,204
95,850	95,900	21,352	17,299	21,935	19,466	98,850	98,900	22,192	18,049	22,925	20,216
95,900	95,950	21,366	17,311	21,951	19,479	98,900	98,950	22,206	18,061	22,941	20,229
95,950	96,000	21,380	17,324	21,968	19,491	98,950	99,000	22,220	18,074	22,958	20,241
96,000						99,000					
96,000	96,050	21,394	17,336	21,984	19,504	99,000	99,050	22,234	18,086	22,974	20,254
96,050	96,100	21,408	17,349	22,001	19,516	99,050	99,100	22,248	18,099	22,991	20,266
96,100	96,150	21,422	17,361	22,017	19,529	99,100	99,150	22,262	18,111	23,007	20,279
96,150	96,200	21,436	17,374	22,034	19,541	99,150	99,200	22,276	18,124	23,024	20,291
96,200	96,250	21,450	17,386	22,050	19,554	99,200	99,250	22,290	18,136	23,040	20,304
96,250	96,300	21,464	17,399	22,067	19,566	99,250	99,300	22,304	18,149	23,057	20,316
96,300	96,350	21,478	17,411	22,083	19,579	99,300	99,350	22,318	18,161	23,073	20,329
96,350	96,400	21,492	17,424	22,100	19,591	99,350	99,400	22,332	18,174	23,090	20,341
96,400	96,450	21,506	17,436	22,116	19,604	99,400	99,450	22,346	18,186	23,106	20,354
96,450	96,500	21,520	17,449	22,133	19,616	99,450	99,500	22,360	18,199	23,123	20,366
96,500	96,550	21,534	17,461	22,149	19,629	99,500	99,550	22,374	18,211	23,139	20,379
96,550	96,600	21,548	17,474	22,166	19,641	99,550	99,600	22,388	18,224	23,156	20,391
96,600	96,650	21,562	17,486	22,182	19,654	99,600	99,650	22,402	18,236	23,172	20,404
96,650	96,700	21,576	17,499	22,199	19,666	99,650	99,700	22,416	18,249	23,189	20,416
96,700	96,750	21,590	17,511	22,215	19,679	99,700	99,750	22,430	18,261	23,205	20,429
96,750	96,800	21,604	17,524	22,232	19,691	99,750	99,800	22,444	18,274	23,222	20,441
96,800	96,850	21,618	17,536	22,248	19,704	99,800	99,850	22,458	18,286	23,238	20,454
96,850	96,900	21,632	17,549	22,265	19,716	99,850	99,900	22,472	18,299	23,255	20,466
96,900	96,950	21,646	17,561	22,281	19,729	99,900	99,950	22,486	18,311	23,271	20,479
96,950	97,000	21,660	17,574	22,298	19,741	99,950	100,000	22,500	18,324	23,288	20,491
97,000						\$100,000 or over — use Form 1040					
97,000	97,050	21,674	17,586	22,314	19,754						
97,050	97,100	21,688	17,599	22,331	19,766						
97,100	97,150	21,702	17,611	22,347	19,779						
97,150	97,200	21,716	17,624	22,364	19,791						
97,200	97,250	21,730	17,636	22,380	19,804						
97,250	97,300	21,744	17,649	22,397	19,816						
97,300	97,350	21,758	17,661	22,413	19,829						
97,350	97,400	21,772	17,674	22,430	19,841						
97,400	97,450	21,786	17,686	22,446	19,854						
97,450	97,500	21,800	17,699	22,463	19,866						
97,500	97,550	21,814	17,711	22,479	19,879						
97,550	97,600	21,828	17,724	22,496	19,891						
97,600	97,650	21,842	17,736	22,512	19,904						
97,650	97,700	21,856	17,749	22,529	19,916						
97,700	97,750	21,870	17,761	22,545	19,929						
97,750	97,800	21,884	17,774	22,562	19,941						
97,800	97,850	21,898	17,786	22,578	19,954						
97,850	97,900	21,912	17,799	22,595	19,966						
97,900	97,950	21,926	17,811	22,611	19,979						
97,950	98,000	21,940	17,824	22,628	19,991						

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

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Where Do You File?

If an envelope addressed to “Internal Revenue Service Center” came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the Internal Revenue Service Center shown below that applies to you.



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

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Arkansas, Connecticut, Illinois, Indiana, Iowa, Michigan, Missouri, New Jersey, Ohio, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
Kentucky*, Pennsylvania*	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Kansas, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia, APO, FPO	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115
American Samoa, nonpermanent residents of Guam or the Virgin Islands**, Puerto Rico (or if excluding income under Internal Revenue Code section 933), dual-status aliens, a foreign country: U.S. citizens and those filing Form 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

* If you live in Kentucky or Pennsylvania and file your return after June 30, 2007, use: Internal Revenue Service Center, Kansas City, MO 64999-0015 (if you are not enclosing a check or money order); or Internal Revenue Service Center, Kansas City, MO 64999-0115 (if you are enclosing a check or money order)

** Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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