Form		tment of the Treasury-Internal Revenue					
1040A	<u>U.S</u>	. Individual Income Ta	x Return (99)	2006	RS Use Only-	–Do not write	e or staple in this space.
Label	Your fir	st name and initial	Last name		``		MB No. 1545-0074
(See page 18.) L						Your soc	al security number
A B	If a join	t ratura, spouso's first name and initial	Last name			Spouse's	social security number
Use the	n a join	it return, spouse's first name and initial	Last hame			Spouse s	
IRS label. H	Home a	address (number and street). If you have a P.C), box, see page 18.		Apt. no.		
Otherwise, E							r SSN(s) above.
or type.	City, to	wn or post office, state, and ZIP code. If you	have a foreign address, see pag	je 18.		Checking	a box below will not
Presidential							our tax or refund.
Election Campaign	Che	ck here if you, or your spouse if fili	ng jointly, want \$3 to go	o to this fund (see	e page 18)		You 🗌 Spouse
Filing	1 🗌	Single					person). (See page 19.)
status	2	Married filing jointly (even if only	one had income)				ut not your dependent,
Check only one box.	3	☐ Married filing separately. Enter s	pouse's SSN above and		child's name l		at shild (see more 10)
		full name here. ►					nt child (see page 19)
Exemptions	6a	☐ Yourself. If someone ca box 6a.	an claim you as a c	dependent, do	not chec	ĸ	Boxes checked on
	b					ſ	6a and 6b No. of children
	с	Dependents:		(3) Dependen		qualifying	on 6c who:
			(2) Dependent's social security number	relationship	child	for child redit (see	 lived with you
If more than six		(1) First name Last name	cocounty marrison	you		ge 21)	did not live
dependents, see page 21.							with you due to divorce or
							separation (see page 22)
							Dependents on 6c not
							entered above
							Add numbers on lines
	d	Total number of exemption	s claimed.				above ►
Income	_					_	
Attach	7	Wages, salaries, tips, etc.	Attach Form(s) W-2			7	
Form(s) W-2	82	Taxable interest. Attach So	hedule 1 if require	4		8a	
here. Also attach		Tax-exempt interest. Do n				04	
Form(s)		Ordinary dividends. Attach S			1	9a	
1099-R if tax	b	Qualified dividends (see pa	ige 25).	9b			
was withheld.	10	Capital gain distributions (s	see page 25).			10	
lf you did not get a W-2, see	11a			11b Taxable			
page 24.	10	distributions. 11a		(see pa	- /	11b	
Enclose, but do	12a	Pensions and annuities. 12a		12b Taxable (see pa	e amount	12b	
not attach, any payment.	13	Unemployment compensat	ion Alaska Permar		÷ /		
payment.	10	jury duty fees.				13	
	14a	Social security		14b Taxable	e amount		
		benefits. 14a		(see pa	ge 28).	14b	
	15	Add lines 7 through 14b (far	<u> </u>	is your total in	icome.	▶ 15	
Adjusted	16	Penalty on early withdrawa page XX).	ii oi savings (see	16			
gross	17	IRA deduction (see page 2	8).	17			
income	18	Student loan interest dedu					
	19	Jury duty pay you gave					
		page XX).		19			
	20	Add lines 16 through 19. T	hese are your total	adjustments		20	
	04	Subtract line 00 from line of		inted means		N 01	
	21	Subtract line 20 from line 1	io. This is your adju	ustea gross l	ncome.	▶ 21	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 58.

Form 1040A (2006)

Form 1040A	(2006)	P	age 2
Tax,	22	Enter the amount from line 21 (adjusted gross income).	22	
credits,				
and	23a	Check Image: Total boxes if: Spouse was born before January 2, 1942, Blind Total boxes 23a		
payments	b			
Standard		deductions, see page 32 and check here 23b		
Deduction for—	24	Enter your standard deduction (see left margin).	24	
People who	25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0	25	
checked any box on line	26	If line 22 is over \$112,875, or you provided housing to a person displaced by Hurricane Ka		
23a or 23b or		see page 33. Otherwise, multiply \$3,300 by the total number of exemptions claimed on lin	ne 6d. 26	<u> </u>
who can be claimed as a	27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0	b 07	
dependent,	00	This is your taxable income.	▶ 27	
see page 32.All others:	<u>28</u> 29	Tax, including any alternative minimum tax (see page 34). Credit for child and dependent care expenses.	28	
Single or	23	Attach Schedule 2. 29		
Married filing	30	Credit for the elderly or the disabled. Attach		
separately, \$5,150		Schedule 3. 30		
Married filing	31	Education credits. Attach Form 8863. 31		
jointly or Qualifying	32	Retirement savings contributions credit. Attach Form 8880. 32		
widow(er), \$10,300	33	Child tax credit (see page 38). Attach		
Head of	04	Form 8901 if required. 33		I
household,	<u>34</u> 35	Add lines 29 through 33. These are your total credits. Subtract line 34 from line 28. If line 34 is more than line 28, enter -0	<u> </u>	
\$7,550	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		
If you have a qualifying		Earned income credit (EIC). 40a		
child, attach Schedule	<u>b</u> 41	Nontaxable combat pay election. 40b Additional child tax credit. Attach Form 8812. 41		
EIC.	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.		
Dive et	45	This is the amount you overpaid.	44	
Direct deposit?		Amount of line 44 you want refunded to you. If Form 8888 is attached, check here	▶ <u>45a</u>	
See page 53 and fill in	► b	Routing number C Type: C Checking Savings		
45b, 45c,	► d			
and 45d or Form 8888.	- u	number		
	46	Amount of line 44 you want applied to your		
		2007 estimated tax. 46		I
Amount	47	Amount you owe. Subtract line 43 from line 37. For details on how	• 47	
you owe	48	to pay, see page 54. Estimated tax penalty (see page 54).	▶ <u>47</u>	
Thind north	r		Yes. Complete the following.	No
Third party			onal identification	
designee	r	name 🕨 no. 🕨 () numbe	ber (PIN)	
Sign		Jnder penalties of perjury, I declare that I have examined this return and accompanying schedules and sta knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received		
here		of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge four signature Date Your occupation	e. Daytime phone numbe	er
Joint return? See page 18.				
Keep a copy		Spouse's signature. If a joint return, both must sign. Date Spouse's occupation		
for your records.				
Paid	F	Preparer's Date Check if	Preparer's SSN or PTIN	
preparer's	s 	signature self-employe	ed 🛄	
use only	y	Firm's name (or EIN cours if self-employed),		
	e	address, and ZIP code Phone	e 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 <u>http://taxforms.web.irs.gov/Products/Drafts/2006/06f1040A_d3.pdf</u> .
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 / <u>http://taxforms.web.irs.gov/draft_products.html</u> . Draft publications are not available.
Comments:	Please call, mail, email, or fax any comments by September 13, 2006.

FROM:	EMAIL:	PHONE:	FAX:	ROOM:	DATE:
Ellen Fingerman	Ellen.Fingerman@irs.gov	202-283-0852		NCFB	08/16/2006
W:CAR:MP:T:I:F				C6-333	

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

- 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.

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

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 the 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).

- 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

- 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

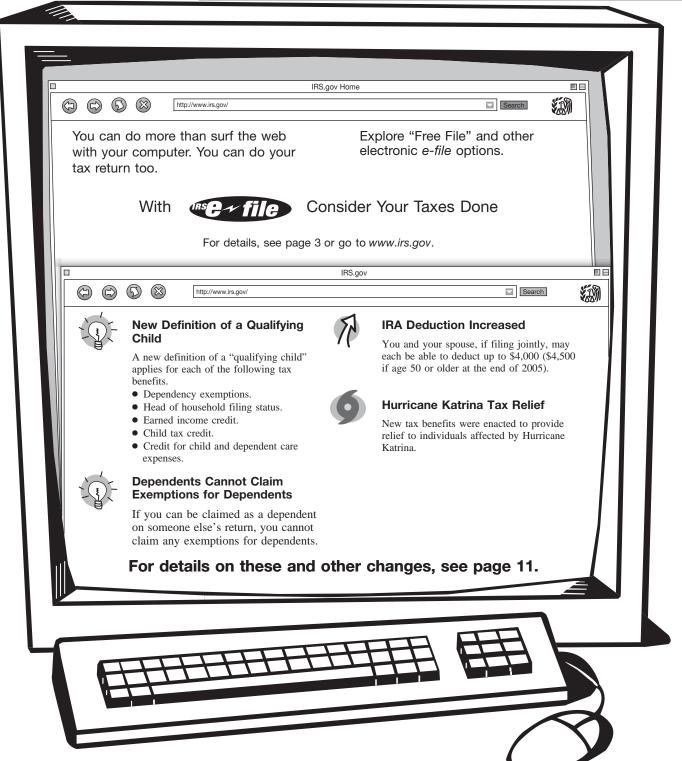
The addresses for where to file are updated per Submission Processing.



2006 1040A

Note. This booklet does not contain any tax forms.

Instructions



Cat. No. 12088U

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. Even

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.



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.

Use a Personal Computer

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.

7

Tax Return Page References

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

Form 1040A		tment of the Treasury—Internal Reve . Individual Income		(99)	200	6 IBS (Jse Onlv-	—Do not writ	e or staple in this	space.
Lahal 6		rst name and initial	Last name	(00)			、 、		MB No. 1545-007	
(See page 18.)								Your soc	ial security numb	ber 18
Use the	FO	nt return, spouse's first name and initial	E ONLY	-DC) N(DT FIL		Spouse's	social security nu	mber 18
Otherwise, E please print E		address (number and street). If you have a			18	A	pt. no.	you you	u must enter r SSN(s) above.	
or type. Presidential 18	Gity, to	will of post office, state, and ZIP code. If y	ou nave a toreign add	iless, see page	10.				a box below will our tax or refund.	
Election Campaign	Che	ck here if you, or your spouse if	filing jointly, war	nt \$3 to go	to this	fund (see pa	ge 18).	× ٿ`		ouse
Filing status Check only one box.	1 [2 [3 [Single Married filing jointly (even if o Married filing separately. Enterfull name here. ► 		,	 	f the qualifyin enter this chilo	g person I's name	is a child b here.►	person). (See pay ut not your depe nt child (see pag	ndent,
Exemptions	6a	Yourself. If someone box 6a.	can claim yo	ou as a d					Boxes checked on	,
(20)-	b							ſ	6a and 6b No. of children	
e	с	Dependents: (1) First name Last name	(2) Depende security r			ependent's tionship to you	child tax c	f qualifying for child redit (see-	on 6c who: • lived with you	
If more than six dependents,						,	pa	age 21)	 did not live with you due 	~(21)
see page 21. (21)				23					to divorce or separation	\bigcirc
Ŭ									(see page 22)	(22)
									Dependents on 6c not	
									entered above	
	d	Total number of exemption	ons claimed.	:I					Add numbers on lines above	
Income (56)		· · ·							<u></u>	
Attach	7	Wages, salaries, tips, etc	c. Attach Forr	n(s) W-2.				7	(24)	
Form(s) W-2	82	Taxable interest. Attach	Schedule 1 if	required	1			8a	(24)
here. Also attach		Tax-exempt interest. Do			8b	(24)		04		<u> </u>
Form(s)		Ordinary dividends. Attacl			۱.		\sim	9a	(25)	
1099-R if tax was withheld.		Qualified dividends (see	<u> </u>	-)	9b		(25)			
	10	Capital gain distributions	s (see page 28	5).	441	F		10	(25)	
If you did not get a W-2, see	11a	IRA distributions. 11a	(25)			Faxable ar see page		11b	(25	
page 24. (24)	12a	Pensions and				Taxable ar	/	110		
Enclose, but do		annuities. 12a	(26)		(see page	26).	12b	(26)	
payment.	13	Unemployment compens jury duty fees.	sation, Alaska	Permane	ent Fu	nd divider	ids, an	d 13	(28	
	14a	Social security benefits. 14a	28)			Faxable ar see page		14b	(28	
	15	Add lines 7 through 14b (far right colum	nn) This i	s vour	total inco	me	▶ 15		
Adjusted	16	Penalty on early withdraw			o your			F 15		
gross		page 28).	lew)	,	16	(28)				
income	17	IRA deduction (see page			17		(28)			
	18	Student loan interest de			18	(31)				
	19	Jury duty pay you gave page 31).	e your emplo lew)	oyer (see	19		(32)			
	20	Add lines 16 through 19		our total		tments.	$\overline{}$	20		
	21	Subtract line 20 from line	e 15. This is y	our adju	sted g	gross inco	me.	▶ 21		

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 58. Cat. No. 11327A Form 1040A (2006)

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 22 Enter the amount from line 21 (adjusted_press thickop) 22 payments 30 Check [] Try year-Port bitror January 2, 142(. [] Mind] Arbita bares 23 [] Mind] Total bares 23 [] Mind] Total bares payments bit // you standard deduction (see left margin). 24 Enter your standard deduction (see left margin). 24 Enter your standard deduction (see left margin). 24 Enter your standard deduction (see left margin). 25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0. 25 Subtract line 25 from line 25. If line 26 is more than line 22, enter -0. 27 Tax, including any alternative minimum tax (see page 33). 28 Credit for child and dependent care expenses. 36 Credit for child and dependent care expenses. 37 Sol 30 28 (30) 30 Credit for the elderly or the disabled. Attach 31 Education credits. Attach Form 8863. 31 Education credits. Attach Form 8863. 32 Sol 30 30 30 30 30 Credit for the elderly or the disabled. Attach 33 Sol 30 34 Add lines 29 through 33. These are your total credits. 35 Sol 30 34 30 Credit for meet than line 24, enter -0. 35 (30) 31 Education credits. Attach Form 8863. 31 Education credits. Attach Form 8863. 32 (30) 32 Cohe estimates and 36. This sol is more than line 24, enter -0. 35 (30) 32 Cohe estimates and 36. This sol is more than line 24, enter -0. 36 Advance earned income credit payments form Form 50W-2, box 9. 36 Advance earned income credit payments form Form 50W-2, box 9. 36 Advance earned income credit payments form Form 50W-2, box 9. 36 Advance earned income tran line 24 from line 24 fro	Form 1040A	(2006) Page 2						
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45b, 45c, and 45d or Form 8888. ► d Account number ▲ 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 ▲ ▲ ⑤3 Third party designee Do you want to allow another person to discuss this return with the IRS (see page 54)? ¥es. Complete the following. No Sign here Joint return? Do you want to allow another person to discuss 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. Daytime phone number Daytime phone number Your signature €4 Your occupation Daytime phone number Daytime phone number Spouse's signature. If a joint return, both must sign. Date Your occupation Preparer's SSN or PTIN Preparer's signature €54 Date Check if self-employed Preparer's SSN or PTIN Your sif self-employed, were if employed, were if self-employed, were if self-employed, were if self-empl				lgs				
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Form **1040A** (2006)

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:

- **Certile** 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.

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.



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).

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

204 Offers in compromise205 Innocent spouse relief (and separation of liability and equitable relief)

Alternative Filing Methods

252 Electronic filing

Topic

No.

- 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

- 8 -

Topic No.

Types of Income

Subject

- 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

452

427 Stock options

Alimony paid

- 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)

TeleTax Topics

(Continued)

Topic

- 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
- Contributions 506
- Casualty and theft losses 507
- 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
- Casualty, disaster, and theft losses 515

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
- Tax on early distributions from 557 traditional and Roth IRAs
- 558 Tax on early distributions from retirement plans

Topic No.

Tax Credits

- 601 Earned income credit (EIC)
- 602 Child and dependent care credit
- Credit for the elderly or the disabled 603

Subject

- 604 Advance earned income credit
- 605 Education credits Child tax credits
- 606 607 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
- Basis of assets 703
- 704 Depreciation
- 705 Installment sales

Employer Tax Information

- 751 Social security and Medicare withholding rates
- Form W-2-Where, when, and how 752 to file
- 753 Form W-4—Employee's Withholding Allowance Certificate
- Form W-5—Advance earned 754 income credit
- Employer identification number 755 (EIN)—How to apply
- 756 Employment taxes for household employees
- Form 941—Deposit requirements Form 941—Employer's Quarterly 757
- 758
- Federal Tax Return 759 Form 940 and 940-EZ-Deposit requirements

Topic No.

- Subject Form 940 and Form 940-EZ-
- 760 Employer's Annual Federal Unemployment Tax Returns
- 761 Tips—Withholding and reporting
- 762 Independent contractor vs. employee

Electronic Magnetic Media Filers—1099 Šeries 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



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 $\frac{1}{2}$.

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-
- Plus This amount:
- The larger of: \$850, or \$1,250 (\$2,500 if 65 or older and blind) Your earned income (up to \$4,850) plus \$300.

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

- 11 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:	
• \$850, or	\$1,000 (\$2,000 if 65	
• Your earned income (up to \$4,850) plus \$30	$00. \qquad \int \qquad \text{or older and blind})$	

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		• 12 200
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

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

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.

- 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.

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.

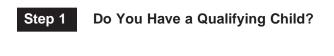
Line 6c—Dependents

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.



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)



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)



who...

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



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.

- 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.

Yes. Continue

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

2

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

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

□ No. (stop) 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.



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



who was not ...

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



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



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 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 🖣

Yes. See Married

person on page 23.

No. STOP You cannot claim this person as a dependent. Go to Form 1040A, line 7.

3. Was your qualifying relative married?



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.

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.

Need more information or forms? See page 7.

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?

 \square 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.

Need more information or forms? See page 7.

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 ions for details.

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.

Form 1040A—Lines 11a Through 12b

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 dis-

tribution 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.



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

Need more information or forms? See page 7.

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 domes-tic 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

implifie	ed Method Worksheet—Line	es 12a and 12b	Keep for Your Records		
Note. If y	death benefit exclu ou had more than one partially taxable pe	eficiary of a deceased employee or former employed ision that you are entitled to (up to \$5,000) in the insion or annuity, figure the taxable part of each se payments received in 2006 on Form 1040A,			
		eived in 2006. Also, enter this amount on Form 10			
		·····			
Note. last ye	If you completed this worksheet last year	ng date			
1997 :	and the payments are for your life and the	ow. But if your annuity starting date was after at of your beneficiary, enter the appropriate number			
4. Divide	e line 2 by the number on line 3		. 4.		
annuit	y starting date was before 1987, skip line	hich this year's payments were made. If your is 6 and 7 and enter this amount on line 8.	. 5.		
	•	years after 1986			
	Subtract line 6 from line 2				
8. Enter	the smaller of line 5 or line 7				
		Enter the result, but not less than zero. Also, enter mount, use the amount on this line instead of the			
10. Was y	your annuity starting date before 1987?				
Ye	es. STOP Leave line 10 blank.				
	Add lines 6 and 8. This is the amoun you fill out this worksheet next year.	t you have recovered tax free through 2006. You	a will need this number when 10		
		Table 1 for Line 3 Above			
		AND your ar	nuity starting date was—		
	e age at annuity starting date age 26) was	before November 19, 1996, enter on line 3	after November 18, 1996, enter on line 3		
	55 or under 56–60 61–65 66–70 71 or older	300 260 240 170 120	360 310 260 210 160		
		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		
	131–140 141 or older		260 210		

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 $70\frac{1}{2}$ 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 70^{1/2}, 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

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.

Need more information or forms? See page 7.

Enter the total amour Also, enter this amou Enter one-half of line Enter the total of the Enter the total of the Enter the total of the Enter the total of the is the amount on line No. STOP No. 1044 Yes. Subtract li f you are: • Married filing jo	ant on F amoun any, fro amoun amoun e 6 less ne of y 0A, line	If you are m of the word Be sure you find out if ar box 5 of all Form 1040A, 	arried filing "benefits" of have read th ny of your b your Forms line 14a 1 1040A, line 0A, line 8b	separately an n line 14a. the Exception benefits are tax s SSA-1099 a 	on page 28 to s kable. nd Forms RRB	art from yo see if you ca -1099. d 13	ur spouse for al an use this worl 1	csheet inst	3.
Also, enter this amou Enter one-half of line Enter the total of the Enter the amount, if a Add lines 2, 3, and 4 Enter the total of the is the amount on line No. STOP Noi 1040 Yes. Subtract li if you are:	√ nt from int on F e 1 amoun any, fro amoun e 6 less ne of y. 0A, line	of the word Be sure you find out if ar box 5 of all Form 1040A, the from Form om Form 1044 hts from Form than the amo	"benefits" o have read th ny of your b your Forms line 14a n 1040A, line 0A, line 8b	n line 14a. he Exception henefits are tax s SSA-1099 a 	on page 28 to s kable. nd Forms RRB	ee if you ca -1099. d 13	an use this worl	csheet inst	2
Also, enter this amou Enter one-half of line Enter the total of the Enter the amount, if a Add lines 2, 3, and 4 Enter the total of the is the amount on line No. STOP Noi 1040 Yes. Subtract li if you are:	nt from int on F e 1 amoun any, fro amoun e 6 less ne of y 0A, line	find out if ar box 5 of all Form 1040A, this from Form om Form 104 this from Form than the amo	your Forms line 14a n 1040A, line 0A, line 8b	s SSA-1099 a	nd Forms RRB	- 1099 . d 13	1		23
Also, enter this amou Enter one-half of line Enter the total of the Enter the amount, if a Add lines 2, 3, and 4 Enter the total of the is the amount on line No. STOP Noi 1040 Yes. Subtract li if you are:	ant on F amoun any, fro amoun amoun e 6 less ne of y 0A, line	Form 1040A, nts from Form om Form 104 nts from Form than the amo	line 14a 1 1040A, line 0A, line 8b	es 7, 8a, 9a, 1	10, 11b, 12b, an	 d 13			3
Enter the total of the Enter the amount, if a Add lines 2, 3, and 4 Enter the total of the as the amount on line No. Stop Noi 1040 Yes. Subtract li f you are:	amoun any, fro amoun e 6 less ne of y 0A, lind	nts from Form om Form 104 nts from Form than the amo	n 1040A, line 0A, line 8b	es 7, 8a, 9a, 1	10, 11b, 12b, an	d 13			3
Enter the amount, if a Add lines 2, 3, and 4 Enter the total of the is the amount on line No. STOP Noi 1040 Yes. Subtract li if you are:	any, fro amoun e 6 less ne of y 0A, line	om Form 104 	0A, line 8b						3
Add lines 2, 3, and 4 Enter the total of the s the amount on line No. FTOP NOI 1040 Yes. Subtract li f you are:	amoun e 6 less ne of y 0A, line	nts from Form than the amo							4
Enter the total of the is the amount on line No. STOP Not 1040 Ves. Subtract li if you are:	amoun e 6 less ne of y 0A, line	nts from Form than the amo							4.
Solution is the amount on line No. STOP No. 1040 Ves. Subtract li f you are:	e 6 less ne of y 0A, line	than the amo	n 1040A, lin						5.
No. STOP Not 1040 Yes. Subtract li f you are:	ne of y 0A, line			es 16, 17, and	1 19				6
 Yes. Subtract li f you are: 	0A, line		ount on line	5?					
f you are:	ine 6 fr	e 14b.	curity benefi	ts are taxable	. Enter -0- on F	orm			
		rom line 5							7
• Single, head of I you lived apart	househ	old, qualifyin	g widow(er)			and)		8
lines 8 through	15; mul								
s the amount on line	e 8 less	than the amo	ount on line	7?					
mari you	ried fili 1r spous	ing separately se for all of 2	7 and you liv 2006, be sure	ved apart from	m		, line 14b. If yo	ou are	
Yes. Subtract li	ine 8 fr	om line 7							9.
Enter: \$12,000 if man separately and you li	rried fil ved ap	ling jointly; \$ art from you	69,000 if sing r spouse for	gle, head of h all of 2006 .	ousehold, quali	fying widov	v(er), or married	l filing	10.
Subtract line 10 from	n line 9.	. If zero or le	ess, enter -0-	• • • • • • • • • • •					11
Enter the smaller of	line 9 o	or line 10							12
Enter one-half of line	e 12								13
Enter the smaller of	line 2 o	or line 13							14
Multiply line 11 by 8	85% (.8	35). If line 11	is zero, ente	er -0					15
Add lines 14 and 15									16.
Multiply line 1 by 85	5% (.85	5)							17.
• Enter the amount t	from li	ne 1 above or	n Form 1040)A, line 14a.					18
• Enter the amount	from li	ne 18 above o	on Form 104	40A, line 14b.					
	lines 8 through Then go to line s the amount on line No. STOP No mar you wo Yes. Subtract li Enter: \$12,000 if ma eparately and you li Subtract line 10 from Enter the smaller of Enter one-half of line Enter one-half of line Enter the smaller of Multiply line 11 by 85 Add lines 14 and 15 Multiply line 1 by 85 Faxable social secur Enter the amount Enter the amount	 lines 8 through 15; mu Then go to line 17. s the amount on line 8 less No. STOP None of y married fil your spou word "ber Yes. Subtract line 8 fr Enter: \$12,000 if married fi eparately and you lived ap Subtract line 10 from line 9 Enter the smaller of line 12 Enter the smaller of line 12 Enter the smaller of line 2 Multiply line 11 by 85% (.85 Caxable social security ber Enter the amount from li Enter the amount from li 	 lines 8 through 15; multiply line 7 the pot to line 17. s the amount on line 8 less than the amount from line 7. Subtract line 10 from line 9 or line 10 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 Add lines 14 and 15 Faxable social security benefits. Enter the amount from line 1 above of line 18 above of line 1	 lines 8 through 15; multiply line 7 by 85% (.85). Then go to line 17. s the amount on line 8 less than the amount on line No. STOP None of your social security benefit married filing separately and you live your spouse for all of 2006, be survey word "benefits" on line 14a. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if singeparately and you lived apart from your spouse for Subtract line 10 from line 9. If zero or less, enter -0-Enter the smaller of line 9 or line 10 Enter one-half of line 12 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 is zero, enter Add lines 14 and 15 Faxable social security benefits. Enter the smaller Enter the amount from line 1 above on Form 1040 If any of your benefits are taxable for 2006 and 	 lines 8 through 15; multiply line 7 by 85% (.85) and enter the Then go to line 17. s the amount on line 8 less than the amount on line 7? No. Stop None of your social security benefits are taxable married filing separately and you lived apart from your spouse for all of 2006, be sure you entered word "benefits" on line 14a. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if single, head of h eparately and you lived apart from your spouse for all of 2006. Subtract line 10 from line 9. If zero or less, enter -0- Enter the smaller of line 9 or line 10 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- Add lines 14 and 15 Faxable social security benefits. Enter the smaller of line 16 or 1 Enter the amount from line 1 above on Form 1040A, line 14a. 	 lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line Then go to line 17. s the amount on line 8 less than the amount on line 7? No. FOP None of your social security benefits are taxable. Enter -0- on F married filing separately and you lived apart from your spouse for all of 2006, be sure you entered "D" to the righ word "benefits" on line 14a. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifierately and you lived apart from your spouse for all of 2006 Subtract line 10 from line 9. If zero or less, enter -0- Enter one-half of line 12 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- Ad lines 14 and 15 Faxable social security benefits. Enter the smaller of line 16 or line 17 Enter the amount from line 1 above on Form 1040A, line 14a. If any of your benefits are taxable for 2006 and they include a lump-sum beta 	 s the amount on line 8 less than the amount on line 7? No. For None of your social security benefits are taxable. Enter -0- on Form 1040A 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. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow eparately and you lived apart from your spouse for all of 2006 Subtract line 10 from line 9. If zero or less, enter -0- Subtract line 10 from line 9 or line 10 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- Add lines 14 and 15 Faxable social security benefits. Enter the smaller of line 16 or line 17 Enter the amount from line 1 above on Form 1040A, line 14a. If any of your benefits are taxable for 2006 and they include a lump-sum benefit paym 	 lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17. s the amount on line 8 less than the amount on line 7? No. sverify None of your social security benefits are taxable. Enter -0- on Form 1040A, line 14b. If your spouse for all of 2006, be sure you entered "D" to the right of the word "benefits" on line 14a. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married eparately and you lived apart from your spouse for all of 2006. Subtract line 10 from line 9. If zero or less, enter -0- Enter the smaller of line 9 or line 10	 lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17. s the amount on line 8 less than the amount on line 7? No. To 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. Yes. Subtract line 8 from line 7 Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing eparately and you lived apart from your spouse for all of 2006. Subtract line 10 from line 9. If zero or less, enter -0- Enter the smaller of line 9 or line 10 Enter the smaller of line 2 or line 13 Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- Add lines 14 and 15 Add lines 14 and 15 Enter the amount from line 1 above on Form 1040A, line 14a. Enter the amount from line 1 above on Form 1040A, line 14b. If any of your benefits are taxable for 2006 and they include a lump-sum benefit payment that was for an earlier.

- 29 -

Form 1040A-Lines 17 and 18

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.

 $2. \ \mbox{Any person who was your dependent when the loan was taken out.}$

RA	Deduction Wor	ksheet—Line 17	Ke	ep for Your Records
Be	efore you begin:	 Figure any amount on Form 1040A, line 19. Be sure you have read the list that begins on page 28. 		
		retirement plan (see page 28)?		<u>Spouse's IRA</u> 1b. □ Yes □No
	lines 2 through 6, enter	No" on line 1a (and "No" on line 1b if married filing jointly \$4,000 (\$5,000 if age 50 or older at the end of 2006) on line and go to line 8. Otherwise, go to line 2.		
2.	 Single, head of house apart from your spot Qualifying widow(er) 	n below that applies to you. chold, or married filing separately and you lived use for all of 2006, enter \$60,000), enter \$85,000 , enter \$85,000 in both columns. But if you	2a	2b
	checked "No" on eith who was not covered	ter line 1a or 1b, enter \$160,000 for the person by a plan tely and you lived with your spouse at any time		
3. 4.	Enter the amount from Enter the amounts, if an lines 16 and 19	Form 1040A, line 15		
5. 6.	Is the amount on line 5	e 3. Enter the result in both columns less than the amount on line 2? one of your IRA contributions are deductible. For details on	5a	5b
7.	Ves. Subtract li more, ent for that c	ndeductible IRA contributions, see Form 8606. ne 5 from line 2 in each column. If the result is \$10,000 of er \$4,000 (\$5,000 if age 50 or older at the end of 2006) of olumn and go to line 8. Otherwise, go to line 7 b by 40% (.40) (or by 50% (.50) in the column for the IRA	n line 7 6a	6b
	increase it to the next r result is \$200 or more,	r older at the end of 2006). If the result is not a multiple of nultiple of \$10 (for example, increase \$490.30 to \$500). If t enter the result. But if it is less than \$200, enter \$200	he	7b
8.		Form 1040A, line 7. Include any		
	is age 50 older at the deduction.		50 or RA	
9. 10.	to your IRA on line 9a	ontributions made, or that will be made by April 16, 2007, f and to your spouse's IRA on line 9b	9a.	9b
	7b, 8, or 9b. This is the enter the total on Form	e most you can deduct. Add the amounts on lines 10a and 10 1040A, line 17. Or, if you want, you may deduct a smaller ondeductible contribution (see Form 8606))b and amount	10b
		also be able to take the retirement savings contributions creations for line 32 on page 37.	lit. See	

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 recognized 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 eve doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

Student Loan Interest Deduction Worksheet—Line 18

Stuc	dent Loan Interest Deduction Worksheet—Line 18 Keep	for Your Records
Be	efore 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 monthan \$2,500	
2.	Enter the amount from Form 1040A, line 15 2.	
3.	Enter the total of the amounts from Form 1040A, lines 16, 17, and 19 3.	
4.	Subtract line 3 from line 2 4.	
5.	Enter the amount shown below for your filing status.	
	 Single, head of household, or qualifying widow(er)—\$50,000 Married filing jointly—\$105,000 	
6.	Is the amount on line 4 more than the amount on line 5? No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.	
7.	□ Yes. Subtract line 5 from line 4	
8.	Multiply line 1 by line 7	
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form	
	1040A, line 18	9.

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.

Standard Deduction Worksheet for Dependents—Line 24

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.

	1	
Use this worksheet only if someone can claim you, or your spouse if married filing jointly, as a de	pende	ent.
1. Is your earned income* more than \$550?		
Yes. Add \$300 to your earned income. Enter the total	1	
No. Enter $\$850$	1.	
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	2.	
• Head of household—\$7,550		
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.	
* Earned income includes wages, salaries, and tips. It also includes any amount received as a scholarship that	you m	nust 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

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.

23a 01 FORM 1040A		
IF your filing status is	AND the number in the box above is	THEN your standard deduction is
Single	1 2	\$6,400 7,650
Married filing jointly or Qualifying widow(er)	1 2 3 4	\$11,300 12,300 13,300 14,300
Married filing separately	1 2 3 4	\$6,150 7,150 8,150 9,150
Head of household	1 2	\$8,800 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

Тах

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.

Keep for Your Records

Deduction for Exemptions Worksheet—Line 26

1.	Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status?
	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.
	Yes. Continue
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
4.	Enter the amount shown below for your filing status. • Single—\$150,500 • Married filing jointly or qualifying widow(er)—\$225,750 • Married filing separately—\$112,875 • Head of household—\$188,150 • Contemportation of the state of the s
5.	Subtract line 4 from line 3
6.	Is line 5 more than \$122,500 (\$61,250 if married filing separately)?
	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.
	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)
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal
8.	Multiply line 2 by line 7
9.	Divide line 8 by 1.5
10.	Deduction for exemptions. Subtract line 9 from line 2. Enter the result here and on Form 1040A, line 26 10.

Form 1040A—Line 28

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 child luce Form 6251 to easi if the shild areas this tor.

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: \checkmark Figure the tax you would enter on Form 1040A, line 28, if you do not owe t	nis 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	
4. Enter the amount shown below for your filing status.	·
• Single or head of household—\$42,500	
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	
Married filing jointly or qualifying widow(er)—\$150,000 Subscript{6	
• 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	
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?	
No. Skip lines 11 through 22; enter the amount from	
line 10 on line 23 and go to line 24.	
Yes. Enter the amount from line 4 of that worksheet 11.	
12. Enter the smaller of line 9 or line 11	-
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	1.4
the result	14
 15. Enter: \$61,300 if married filing jointly or qualifying widow(er), 	
• \$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.	
17. Subtract time to from time 15. If zero of less, enter -0	
19. Multiply line 18 by 5% (.05)	. 10
20. Subtract line 18 from line 12	17
20. Subtract fine 16 from fine 12	21.
22. Add lines 14, 19, and 21	
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?	
\square No. You do not owe this tax.	
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-

Keep for Your Records

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

B	efore you begin: \checkmark Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 25).
	Enter the amount from Form 1040A, line 27 1.
2.	Enter the amount from Form 1040A, line 9b 2.
3.	Enter the amount from Form 1040A, line 10 3.
4.	Add lines 2 and 3
	Subtract line 4 from line 1. If zero or less, enter -0 5.
6.	Enter the smaller of:
	• The amount on line 1, or
	• \$30,650 if single or married filing separately, 6.
	\$61,300 if married filing jointly or qualifying widow(er),
	or \$41,050 if head of household.
7.	Is the amount on line 5 equal to or more than the amount on line 6?
	Yes. Skip lines 7 through 9; go to line 10 and check the "No" box.
	$\square No. Enter the amount from line 5$
8.	Subtract line 7 from line 6 8.
	Multiply line 8 by 5% (.05)
	Are the amounts on lines 4 and 8 the same?
	Yes. Skip lines 10 through 13; go to line 14.
	\square No. Enter the smaller of line 1 or line 4 10.
11.	Enter the amount from line 8 (if line 8 is blank, enter -0-) 11.
12.	Subtract line 11 from line 10 12.
13.	Multiply line 12 by 15% (.15)
14.	Figure the tax on the amount on line 5. Use the Tax Table on pages 62–73. Enter tax here 14.
15.	Add lines 9, 13, and 14
	Figure the tax on the amount on line 1. Use the Tax Table on pages 62–73. Enter tax here 16.
17.	Tax on all taxable income. Enter the smaller of line 15 or line 16 here and on Form 1040A,
	line 28 17

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

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. AUTION **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: \times \$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? 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 This is your child tax 5 additional child tax credit. See the credit. **TIP** below. Enter this amount on Form 1040A, line 33. **No.** Enter the amount from line 1. 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

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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.

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.

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.

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

- 1. 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)?



You cannot take the credit.

2. 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

Vou cannot take the credit. Put "No" to the left of the entry space for line 40a.

No. Continue

3. Is your filing status married filing separately?



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

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

Step 2 Investment Income

1. Add the amounts from Form 1040A:

2. Is your

	Line 8a Line 8b Line 9a Line 10	+	
Inve	estment Income	ſ	
your investment income	e more than \$2,80	00?	
Ves. (STOP)	No. Cont	inue	

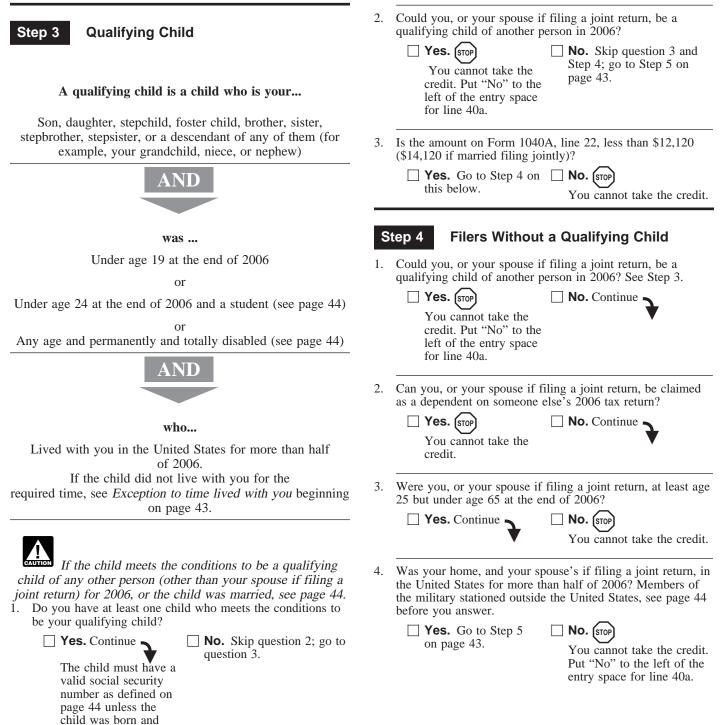
3. Did a child live with you in 2006?

You cannot take the

credit.

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

Continued from page 41



died in 2006. Go to question 2.

Continued from page 42

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7

Subtract, if included on line 7, any:

- 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 *Combat pay, nontaxable* on this page.

Example 1 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 =

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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. INO. (STOP)

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.

 $\begin{array}{c} it \\ IRS \text{ on } \end{array} \quad \begin{array}{c} \textbf{No. Go to the worksheet} \\ \text{on page 45.} \end{array}$

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 Kee	ep for Your Records
Part 1 All Filers	 Enter your earned income from Step 5 on page 43. 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. If line 2 is zero, You cannot take the credit. Put "No" to the left of the entry space for line 40a. Enter the amount from Form 1040A, line 22. 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. 	2
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 (\$8,7, if married filing jointly)? 1 or more qualifying children, is the amount on line 3 less than \$14,8: (\$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. 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. Reminder— ✓ If you have a qualifying child, complete and attach Schedule EIC. 	6 Enter this amount on Form 1040A, line 40a.
	If your EIC for a year after 1996 was reduced or disallowed page 44 to find out if you must file Form 8862 to take the for 2006.	

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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 and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If your filing that includes your filing status 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.

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

And your filing status is-

your EIC Worksheet.		ر ر	·					ei φ042.						/	
				d your filir	-							ıd your filir	-		
	ount you are p from the t is—		ing wido	ousehold, ow(er) and	Married filing jointly and you have—		If the amou looking up worksheet		, v		ousehold, ow(er) and	Marrie you ha	d filing jo ave—	intly and	
		No children	One child	Two children	No children	One child	Two children			No childrer	One child	Two children	No children	One child	Two children
At least	But less than	· · · ·	ur credit			r credit	-	At least	But less than		our credi			our credi	
\$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	200 250	13 17	60 77	70 90	13 17	60 77	70 90	2,900 2,950	2,950 3,000	224 228	995 1,012	1,170 1,190	224 228	995 1,012	1,170 1,190
									•					-	
250 300	300 350	21 25	94 111	110 130	21 25	94 111	110 130	3,000 3,050	3,050 3,100	231 235	1,029 1,046	1,210 1,230	231 235	1,029 1,046	1,210 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	550 600	40 44	179 196	210 230	40 44	179 196	210 230	3,250 3,300	3,300 3,350	251 254	1,114	1,310 1,330	251 254	1,114	1,310
600	650	44 48	213	250	44	213	250	3,350	3,350	254	1,131 1,148	1,350	254	1,131 1,148	1,330 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	850 900	63 67	281 298	330	63 67	281 298	330	3,550	3,600	273	1,216	1,430	273	1,216	1,430
850 900	950	71	290 315	350 370	71	290 315	350 370	3,600 3,650	3,650 3,700	277 281	1,233 1,250	1,450 1,470	277	1,233 1,250	1,450 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	1,150 1,200	86 90	383 400	450 470	86 90	383 400	450 470	3,850 3,900	3,900 3,950	296 300	1,318 1,335	1,550 1,570	296 300	1,318 1,335	1,550 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	1,350 1,400	101	451 468	530 550	101 105	451 468	530	4,050	4,100	312	1,386	1,630 1,650	312	1,386	1,630
1,350	1,450	109	485	570	105	400	550 570	4,100 4,150	4,150 4,200	316 319	1,403 1,420	1,670	316 319	1,403 1,420	1,650 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	1,600 1,650	120	536	630	120 124	536 553	630 650	4,300 4,350	4,350	331 335	1,471	1,730	331 335	1,471	1,730
1,650	1,700	124 128	553 570	650 670	124	555 570	670	4,350 4,400	4,400 4,450	339	1,488 1,505	1,750 1,770	339	1,488 1,505	1,750 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	140 143	621 638	730 750	140	621	730	4,550	4,600	350	1,556	1,830	350	1,556	1,830
1,850 1,900	1,900 1,950	143	655	770	143 147	638 655	750 770	4,600 4,650	4,650 4,700	354 358	1,573 1,590	1,850 1,870	354 358	1,573 1,590	1,850 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	159 163	706 723	830 850	159	706	830	4,800	4,850	369	1,641	1,930	369	1,641	1,930
2,100 2,150	2,150 2,200	166	740	870	163 166	723 740	850 870	4,850 4,900	4,900 4,950	373 377	1,658 1,675	1,950 1,970	373 377	1,658 1,675	1,950 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	2,400 2,450	182 186	808 825	950 970	182 186	808 825	950 970	5,100 5,150	5,150 5,200	392 396	1,743 1,760	2,050 2,070	392 396	1,743 1,760	2,050 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	876 893	1,030 1,050	197	876	1,030	5,300	5,350	399	1,811	2,130	399	1,811	2,130
2,600 2,650	2,650 2,700	201 205	910	1,050	201 205	893 910	1,050 1,070	5,350 5,400	5,400 5,450	399 399	1,828 1,845	2,150 2,170	399 399	1,828 1,845	2,150 2,170
2,700	2,750	208	927	1,090	208	927	1,090	5,450	5,500	399	1,862	2,170	399	1,862	2,190
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	ount you are	Single,	head of he	-	Marrie	ed filing joi	ntly and	If the amo	unt you are	Single,	head of h	-	- -	s is— ed filing jo	intly and
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		No childrer	One child	Two children	No childrer	One child	Two children			No childre	n One	Two children	No childrei	n One child	Two children
At least	But less than		our credit			our credit	-	At least	But less than	1	Your credi	1		our credi	
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	5,600 5,650	399 399	1,896 1,913	2,230 2,250	399 399	1,896 1,913	2,230 2,250	8,550 8,600	8,600 8,650	243 239	2,662 2,662	3,430 3,450	396 392	2,662 2,662	3,430 3,450
5,650 5,700	5,700 5,750	399 399	1,930 1,947	2,270 2,290	399 399	1,930 1,947	2,270 2,290	8,650 8,700	8,700 8,750	235 231	2,662 2,662	3,470 3,490	388 384	2,662 2,662	3,470 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	5,850 5,900	399 399	1,981 1,998	2,330 2,350	399 399	1,981 1,998	2,330 2,350	8,800 8,850	8,850 8,900	224 220	2,662 2,662	3,530 3,550	377 373	2,662 2.662	3,530 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	6,050 6,100	399 399	2,049 2,066	2,410 2,430	399 399	2,049 2,066	2,410 2,430	9,000 9,050	9,050 9,100	208 205	2,662 2,662	3,610 3,630	361 358	2,662 2,662	3,610 3,630
6,100 6,150	6,150 6,200	399 399	2,083 2,100	2,450 2,470	399 399	2,083 2,100	2,450 2,470	9,100 9,150	9,150 9,200	201 197	2,662 2,662	3,650 3,670	354 350	2,662 2,662	3,650 3,670
6,200	6,250	399	2,100	2,470	399	2,100	2,470 2,490	9,200	9,250	193	2,662	3,690	346	2,662	3,690
6,250 6 300	6,300 6 350	399 399	2,134 2,151	2,510 2,530	399 399	2,134 2,151	2,510 2,530	9,250 9,300	9,300 9,350	189 186	2,662 2,662	3,710 3,730	342 339	2,662 2,662	3,710 3,730
6,350	,400 6,450		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	6,450 6,500	399 399	2,185 2,202	2,570 2,590	399 399	2,185 2,202	2,570 2,590	9,400 9,450	9,450 9,500	178 174	2,662 2,662	3,770 3,790	331 327	2,662 2,662	3,770 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	6,600 6,650	396 392	2,236 2,253	2,630 2,650	399 399	2,236 2,253	2,630 2,650	9,550 9,600	9,600 9,650	166 163	2,662 2,662	3,830 3,850	319	2,662 2,662	3,830 3,850
6,650 6,700	6,700 6,750	388 384	2,270 2,287	2,670 2,690	399 399	2,270 2,287	2,670 2,690	9,650 9,700	9,700 9,750	159 155	2,662 2,662	3,870 3,890	312 308	2,662 2,662	3,870 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	6,850 6,900	377	2,321 2,338	2,730 2,750	399 399	2,321 2,338	2,730 2,750	9,800 9,850	9,850 9,900	147 143	2,662 2,662	3,930 3,950	300 296	2,662 2,662	3,930 3,950
6,900 6,950	6,950 7,000	369 365	2,355 2,372	2,770 2,790	399 399	2,355 2,372	2,770 2,790	9,900 9,950	9,950 10,000	140 136	2,662 2,662	3,970 3,990	293 289	2,662 2,662	3,970 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	7,100 7,150	358 354	2,406 2,423	2,830 2,850	399 399	2,406 2,423	2,830 2,850	10,050 10,100	10,100 10,150	128 124	2,662 2,662	4,030 4,050	281	2,662 2,662	4,030 4,050
7,150 7,200	7,200 7,250	350 346	2,440 2,457	2,870 2,890	399 399	2,440	2,870 2,890	10,150	10,200 10,250	120 117	2,662 2,662	4,070	273 270	2,662 2,662	4,070 4,090
7,200	7,230	340	2,437	2,890	399	2,457 2,474	2,890	10,200 10,250	10,200	113	2,662	4,090	266	2,662	4,090
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	7,400 7,450	335 331	2,508 2,525	2,950 2,970	399 399	2,508 2,525	2,950 2,970	10,350 10,400	10,400 10,450	105 101	2,662 2,662	4,150 4,170	258 254	2,662 2,662	4,150 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	7,550 7,600	323 319	2,559 2,576	3,010 3,030	399 399	2,559 2,576	3,010 3,030	10,500 10,550	10,550 10,600	94 90	2,662 2,662	4,210 4,230	247 243	2,662 2,662	4,210 4,230
7,600 7,650	7,650 7,700	316 312	2,593 2,610	3,050 3,070	399 399	2,593 2,610	3,050 3,070	10,600 10,650	10,650 10,700	86 82	2,662 2,662	4,250 4,270	239 235	2,662 2,662	4,250 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	7,800 7,850	304 300	2,644 2,662	3,110 3,130	399 399	2,644 2,662	3,110 3,130	10,750 10,800	10,800 10,850	75 71	2,662 2,662	4,310 4,330	228 224	2,662 2,662	4,310 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	7,950 8,000	293 289	2,662 2,662	3,170 3,190	399 399	2,662 2,662	3,170 3,190	10,900 10,950	10,950 11,000	63 59	2,662 2,662	4,370 4,390	216 212	2,662 2,662	4,370 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	8,100 8,150	281 277	2,662 2,662	3,230 3,250	399 399	2,662 2,662	3,230 3,250	11,050 11,100	11,100 11,150	52 48	2,662 2,662	4,400 4,400	205 201	2,662 2,662	4,400 4,400
8,150 8,200	8,200 8,250	273 270	2,662 2,662	3,270 3,290	399 399	2,662 2,662	3,270 3,290	11,150 11,200	11,200 11,250	44 40	2,662 2,662	4,400 4,400	197 193	2,662 2,662	4,400 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	8,350 8,400	262 258	2,662 2,662	3,330 3,350	399 399	2,662 2,662	3,330 3,350	11,300 11,350	11,350 11,400	33 29	2,662 2,662	4,400 4,400	186 182	2,662 2,662	4,400 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

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2000 20		ne Credit (E				iea	(Cautio	n. This is n	ι οι αι		-	a ototuo	io	
If the amo	ount you are	An Single, head of h	d your filir ousehold,	ř.	ed filing joi	intly and	If the amo	unt you are	Single,	head of h	id your filii ousehold,		d filing joi	ntly and
	p from the	or qualifying wide you have—	ow(er) and	you h	ave-	-	looking up worksheet	from the	or quali you hav	ifying wido /e—	ow(er) and	you ha	ive—	
		No One children child	Two children	No childrer	One child	Two children			No childrer	One child	Two children	No children	One child	Two children
At least	But less than	Your credit	is—	Yo	our credit	is—	At least	But less than	Y	our credi	t is—	Y	our credit	is—
11,500 11,550 11,600 11,650 11,700	11,550 11,600 11,650 11,700 11,750	17 2,662 13 2,662 10 2,662 6 2,662 2 2,662	4,400 4,400 4,400 4,400 4,400	170 166 163 159 155	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,100 15,150 15,200 15,250 15,300	15,150 15,200 15,250 15,300 15,350	0 0 0 0	2,542 2,534 2,526 2,518 2,510	4,241 4,230 4,220 4,209 4,199	0 0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400
11,750 11,800 11,850 11,900 11,950	11,800 11,850 11,900 11,950 12,000	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	151 147 143 140 136	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,350 15,400 15,450 15,500 15,550	15,400 15,450 15,500 15,550 15,600	0 0 0 0	2,502 2,494 2,486 2,478 2,470	4,188 4,178 4,167 4,157 4,146	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400
12,000 12,050 12,100 12,150 12,200	12,050 12,100 12,150 12,200 12,250	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	132 128 124 120 117	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,600 15,650 15,700 15,750 15,800	15,650 15,700 15,750 15,800 15,850	0 0 0 0 0	2,462 2,454 2,446 2,438 2,430	4,136 4,125 4,115 4,104 4,094	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400
12,250 12,300 12,350 12,400 12,450	12,300 12,350 12,400 12,450 12,500	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	113 109 105 101 98	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	15,850 15,900 15,950 16,000 16,050	15,900 15,950 16,000 16,050 16,100	0 0 0 0 0	2,422 2,414 2,406 2,398 2,390	4,083 4,073 4,062 4,051 4,041	0 0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400
12,500 12,550 12,600 12,650 12,700	12,550 12,600 12,650 12,700 12,750	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	94 90 86 82 78	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,100 16,150 16,200 16,250 16,300	16,150 16,200 16,250 16,300 16,350	0 0 0 0 0	2,382 2,374 2,366 2,358 2,350	4,030 4,020 4,009 3,999 3,988	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400
12,750 12,800 12,850 12,900 12,950	12,800 12,850 12,900 12,950 13,000	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	75 71 67 63 59	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,350 16,400 16,450 16,500 16,550	16,400 16,450 16,500 16,550 16,600	0 0 0 0 0	2,342 2,334 2,326 2,318 2,310	3,978 3,967 3,957 3,946 3,936	0 0 0 0	2,662 2,653 2,645 2,637 2,629	4,400 4,388 4,378 4,367 4,357
13,000 13,050 13,100 13,150 13,200	13,050 13,100 13,150 13,200 13,250	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	55 52 48 44 40	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,600 16,650 16,700 16,750 16,800	16,650 16,700 16,750 16,800 16,850	0 0 0 0	2,302 2,294 2,286 2,278 2,270	3,925 3,915 3,904 3,894 3,883	0 0 0 0	2,621 2,613 2,605 2,597 2,589	4,346 4,336 4,325 4,315 4,304
13,250 13,300 13,350 13,400 13,450	13,300 13,350 13,400 13,450 13,500	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	36 33 29 25 21	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	16,850 16,900 16,950 17,000 17,050	16,900 16,950 17,000 17,050 17,100	0 0 0 0	2,262 2,254 2,246 2,238 2,230	3,872 3,862 3,851 3,841 3,830	0 0 0 0	2,582 2,574 2,566 2,558 2,550	4,294 4,283 4,273 4,262 4,252
13,500 13,550 13,600 13,650 13,700	13,550 13,600 13,650 13,700 13,750	0 2,662 0 2,662 0 2,662 0 2,662 0 2,662 0 2,662	4,400 4,400 4,400 4,400 4,400	17 13 10 6 2	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,100 17,150 17,200 17,250 17,300	17,150 17,200 17,250 17,300 17,350	0 0 0 0	2,222 2,214 2,206 2,198 2,190	3,820 3,809 3,799 3,788 3,778	0 0 0 0	2,542 2,534 2,526 2,518 2,510	4,241 4,230 4,220 4,209 4,199
13,750 14,400 14,450 14,500 14,550	14,400 14,450 14,500 14,550 14,600	0 2,662 0 2,653 0 2,645 0 2,645 0 2,637 0 2,629	4,400 4,388 4,378 4,367 4,357	0 0 0 0 0	2,662 2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,350 17,400 17,450 17,500 17,550	17,400 17,450 17,500 17,550 17,600	0 0 0 0 0	2,182 2,174 2,166 2,158 2,150	3,767 3,757 3,746 3,736 3,725	0 0 0 0 0	2,502 2,494 2,486 2,478 2,470	4,188 4,178 4,167 4,157 4,146
14,600 14,650 14,700 14,750 14,800	14,650 14,700 14,750 14,800 14,850	0 2,621 0 2,613 0 2,605 0 2,597 0 2,589	4,346 4,336 4,325 4,315 4,304	0 0 0 0	2,662 2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,600 17,650 17,700 17,750 17,800	17,650 17,700 17,750 17,800 17,850	0 0 0 0	2,142 2,134 2,126 2,118 2,110	3,714 3,704 3,693 3,683 3,672	0 0 0 0 0	2,462 2,454 2,446 2,438 2,430	4,136 4,125 4,115 4,104 4,094
14,850 14,900 14,950 15,000 15,050	14,900 14,950 15,000 15,050 15,100	$\begin{array}{cccc} 0 & 2,582 \\ 0 & 2,574 \\ 0 & 2,566 \\ 0 & 2,558 \\ 0 & 2,550 \end{array}$	4,294 4,283 4,273 4,262 4,252	0 0 0 0	2,662 2,662 2,662 2,662 2,662	4,400 4,400 4,400 4,400 4,400	17,850 17,900 17,950 18,000 18,050	17,900 17,950 18,000 18,050 18,100	0 0 0 0	2,102 2,094 2,086 2,078 2,070	3,662 3,651 3,641 3,630 3,620	0 0 0 0 0	2,422 2,414 2,406 2,398 2,390	4,083 4,073 4,062 4,051 4,041

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2005 Ea	arned Inco	ne Credit (I	EIC) Ta	ble—C	Continu	ıed	(Cautio	n. This is r	ot a t	ax tab	le.)			
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18,100 18,150 18,200 18,250 18,300	18,150 18,200 18,250 18,300 18,350	$\begin{array}{cccc} 0 & 2,062 \\ 0 & 2,054 \\ 0 & 2,046 \\ 0 & 2,038 \\ 0 & 2,030 \end{array}$	3,609 3,599 3,588 3,578 3,567	0 0 0 0 0	2,382 2,374 2,366 2,358 2,350	4,030 4,020 4,009 3,999 3,988	21,100 21,150 21,200 21,250 21,300	21,150 21,200 21,250 21,300 21,350	0 0 0 0 0	1,583 1,575 1,567 1,559 1,551	2,977 2,967 2,956 2,946 2,935	0 0 0 0 0	1,902 1,894 1,886 1,878 1,870	3,399 3,388 3,378 3,367 3,356
18,350 18,400 18,450 18,500 18,550	18,400 18,450 18,500 18,550 18,600	0 2,022 0 2,014 0 2,006 0 1,998 0 1,990	3,557 3,546 3,535 3,525 3,514	0 0 0 0	2,342 2,334 2,326 2,318 2,310	3,978 3,967 3,957 3,946 3,936	21,350 21,400 21,450 21,500 21,550	21,400 21,450 21,500 21,550 21,600	0 0 0 0	1,543 1,535 1,527 1,519 1,511	2,925 2,914 2,904 2,893 2,883	0 0 0 0	1,862 1,854 1,846 1,838 1,830	3,346 3,335 3,325 3,314 3,304
18,600 18,650 18,700 18,750 18,800	18,650 18,700 18,750 18,800 18,850	0 1,982 0 1,974 0 1,966 0 1,958 0 1,950	3,504 3,493 3,483 3,472 3,462	0 0 0 0 0	2,302 2,294 2,286 2,278 2,270	3,925 3,915 3,904 3,894 3,883	21,600 21,650 21,700 21,750 21,800	21,650 21,700 21,750 21,800 21,850	0 0 0 0 0	1,503 1,495 1,487 1,479 1,471	2,872 2,862 2,851 2,841 2,830	0 0 0 0 0	1,822 1,814 1,806 1,798 1,790	3,293 3,283 3,272 3,262 3,251
18,850 18,900 18,950 19,000 19,050	18,900 18,950 19,000 19,050 19,100	0 1,942 0 1,934 0 1,926 0 1,918 0 1,910	3,451 3,441 3,430 3,420 3,409	0 0 0 0 0	2,262 2,254 2,246 2,238 2,230	3,872 3,862 3,851 3,841 3,830	21,850 21,900 21,950 22,000 22,050	21,900 21,950 22,000 22,050 22,100	0 0 0 0 0	1,463 1,455 1,447 1,439 1,431	2,819 2,809 2,798 2,788 2,777	0 0 0 0 0	1,783 1,775 1,767 1,759 1,751	3,241 3,230 3,220 3,209 3,199
19,100 19,150 19,200 19,250 19,300	19,150 19,200 19,250 19,300 19,350	0 1,902 0 1,894 0 1,886 0 1,878 0 1,878 0 1,870	3,399 3,388 3,378 3,367 3,356	0 0 0 0	2,222 2,214 2,206 2,198 2,190	3,820 3,809 3,799 3,788 3,778	22,100 22,150 22,200 22,250 22,300	22,150 22,200 22,250 22,300 22,350	0 0 0 0	1,423 1,415 1,407 1,399 1,391	2,767 2,756 2,746 2,735 2,725	0 0 0 0	1,743 1,735 1,727 1,719 1,711	3,188 3,177 3,167 3,156 3,146
19,350 19,400 19,450 19,500 19,550	19,400 19,450 19,500 19,550 19,600	0 1,862 0 1,854 0 1,846 0 1,838 0 1,830	3,346 3,335 3,325 3,314 3,304	0 0 0 0	2,182 2,174 2,166 2,158 2,150	3,767 3,757 3,746 3,736 3,725	22,350 22,400 22,450 22,500 22,550	22,400 22,450 22,500 22,550 22,600	0 0 0 0 0	1,383 1,375 1,367 1,359 1,351	2,714 2,704 2,693 2,683 2,672	0 0 0 0 0	1,703 1,695 1,687 1,679 1,671	3,135 3,125 3,114 3,104 3,093
19,600 19,650 19,700 19,750 19,800	19,650 19,700 19,750 19,800 19,850	0 1,822 0 1,814 0 1,806 0 1,798 0 1,790	3,293 3,283 3,272 3,262 3,251	0 0 0 0	2,142 2,134 2,126 2,118 2,110	3,714 3,704 3,693 3,683 3,672	22,600 22,650 22,700 22,750 22,800	22,650 22,700 22,750 22,800 22,850	0 0 0 0 0	1,343 1,335 1,327 1,319 1,311	2,661 2,651 2,640 2,630 2,619	0 0 0 0 0	1,663 1,655 1,647 1,639 1,631	3,083 3,072 3,062 3,051 3,041
19,850 19,900 19,950 20,000 20,050	19,900 19,950 20,000 20,050 20,100	0 1,783 0 1,775 0 1,767 0 1,767 0 1,759 0 1,751	3,241 3,230 3,220 3,209 3,199	0 0 0 0	2,102 2,094 2,086 2,078 2,070	3,662 3,651 3,641 3,630 3,620	22,850 22,900 22,950 23,000 23,050	22,900 22,950 23,000 23,050 23,100	0 0 0 0	1,303 1,295 1,287 1,279 1,271	2,609 2,598 2,588 2,577 2,567	0 0 0 0 0	1,623 1,615 1,607 1,599 1,591	3,030 3,020 3,009 2,998 2,988
20,100 20,150 20,200 20,250 20,300	20,150 20,200 20,250 20,300 20,350	0 1,743 0 1,735 0 1,727 0 1,719 0 1,711	3,188 3,177 3,167 3,156 3,146	0 0 0 0 0	2,062 2,054 2,046 2,038 2,030	3,609 3,599 3,588 3,578 3,567	23,100 23,150 23,200 23,250 23,300	23,150 23,200 23,250 23,300 23,350	0 0 0 0 0	1,263 1,255 1,247 1,239 1,231	2,556 2,546 2,535 2,525 2,514	0 0 0 0 0	1,583 1,575 1,567 1,559 1,551	2,977 2,967 2,956 2,946 2,935
20,350 20,400 20,450 20,500 20,550	20,400 20,450 20,500 20,550 20,600	0 1,703 0 1,695 0 1,687 0 1,679 0 1,671	3,135 3,125 3,114 3,104 3,093	0 0 0 0 0	2,022 2,014 2,006 1,998 1,990	3,557 3,546 3,535 3,525 3,514	23,350 23,400 23,450 23,500 23,550	23,400 23,450 23,500 23,550 23,600	0 0 0 0	1,223 1,215 1,207 1,199 1,191	2,504 2,493 2,482 2,472 2,461	0 0 0 0 0	1,543 1,535 1,527 1,519 1,511	2,925 2,914 2,904 2,893 2,883
20,600 20,650 20,700 20,750 20,800	20,650 20,700 20,750 20,800 20,850	0 1,663 0 1,655 0 1,647 0 1,639 0 1,631	3,083 3,072 3,062 3,051 3,041	0 0 0 0 0	1,982 1,974 1,966 1,958 1,950	3,504 3,493 3,483 3,472 3,462	23,600 23,650 23,700 23,750 23,800	23,650 23,700 23,750 23,800 23,850	0 0 0 0 0	1,183 1,175 1,167 1,159 1,151	2,451 2,440 2,430 2,419 2,409	0 0 0 0 0	1,503 1,495 1,487 1,479 1,471	2,872 2,862 2,851 2,841 2,830
20,850 20,900 20,950 21,000 21,050	20,900 20,950 21,000 21,050 21,100	0 1,623 0 1,615 0 1,607 0 1,599 0 1,591	3,030 3,020 3,009 2,998 2,988	0 0 0 0 0	1,942 1,934 1,926 1,918 1,910	3,451 3,441 3,430 3,420 3,409	23,850 23,900 23,950 24,000 24,050	23,900 23,950 24,000 24,050 24,100	0 0 0 0 0	1,143 1,135 1,127 1,119 1,111	2,398 2,388 2,377 2,367 2,356	0 0 0 0 0	1,463 1,455 1,447 1,439 1,431	2,819 2,809 2,798 2,788 2,777

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24,350 24,400 24,450 24,500 24,550	24,400 24,450 24,500 24,550 24,600	0 1,0 0 1,0 0 1,0 0 1,0 0 1,0 0 1,0	552,282472,272392,261	0 0 0 0	1,383 1,375 1,367 1,359 1,351	2,714 2,704 2,693 2,683 2,672	27,350 27,400 27,450 27,500 27,550	27,400 27,450 27,500 27,550 27,600	0 0 0 0	584 576 568 560 552	1,661 1,651 1,640 1,630 1,619	0 0 0 0	904 896 888 880 872	2,082 2,072 2,061 2,051 2,040
24,600 24,650 24,700 24,750 24,800	24,650 24,700 24,750 24,800 24,850		15 2,230	0 0 0 0 0	1,343 1,335 1,327 1,319 1,311	2,661 2,651 2,640 2,630 2,619	27,600 27,650 27,700 27,750 27,800	27,650 27,700 27,750 27,800 27,850	0 0 0 0 0	544 536 528 520 512	1,608 1,598 1,587 1,577 1,566	0 0 0 0 0	864 856 848 840 832	2,030 2,019 2,009 1,998 1,988
24,850 24,900 24,950 25,000 25,050	24,900 24,950 25,000 25,050 25,100	0 9 0 9 0 9	84 2,188 76 2,177 68 2,167 60 2,156 52 2,146	0 0 0 0 0	1,303 1,295 1,287 1,279 1,271	2,609 2,598 2,588 2,577 2,567	27,850 27,900 27,950 28,000 28,050	27,900 27,950 28,000 28,050 28,100	0 0 0 0 0	504 496 488 480 472	1,556 1,545 1,535 1,524 1,514	0 0 0 0 0	824 816 808 800 792	1,977 1,967 1,956 1,945 1,935
25,100 25,150 25,200 25,250 25,300	25,150 25,200 25,250 25,300 25,350	0 9 0 9 0 9	44 2,135 36 2,124 28 2,114 20 2,103 12 2,093	0 0 0 0 0	1,263 1,255 1,247 1,239 1,231	2,556 2,546 2,535 2,525 2,514	28,100 28,150 28,200 28,250 28,300	28,150 28,200 28,250 28,300 28,350	0 0 0 0 0	464 456 448 440 432	1,503 1,493 1,482 1,472 1,461	0 0 0 0	784 776 768 760 752	1,924 1,914 1,903 1,893 1,882
25,350 25,400 25,450 25,500 25,550	25,400 25,450 25,500 25,550 25,600	0 8 0 8 0 8	04 2,082 96 2,072 88 2,061 80 2,051 72 2,040	0 0 0 0	1,223 1,215 1,207 1,199 1,191	2,504 2,493 2,482 2,472 2,461	28,350 28,400 28,450 28,500 28,550	28,400 28,450 28,500 28,550 28,600	0 0 0 0	424 416 408 400 392	1,451 1,440 1,429 1,419 1,408	0 0 0 0	744 736 728 720 712	1,872 1,861 1,851 1,840 1,830
25,600 25,650 25,700 25,750 25,800	25,650 25,700 25,750 25,800 25,850	0 8 0 8 0 8	642,030562,019482,009401,998321,988	0 0 0 0	1,183 1,175 1,167 1,159 1,151	2,451 2,440 2,430 2,419 2,409	28,600 28,650 28,700 28,750 28,800	28,650 28,700 28,750 28,800 28,850	0 0 0 0	384 376 368 360 352	1,398 1,387 1,377 1,366 1,356	0 0 0 0	704 696 688 680 672	1,819 1,809 1,798 1,788 1,777
25,850 25,900 25,950 26,000 26,050	25,900 25,950 26,000 26,050 26,100	0 8 0 8 0 8	241,977161,967081,956001,945921,935	0 0 0 0	1,143 1,135 1,127 1,119 1,111	2,398 2,388 2,377 2,367 2,356	28,850 28,900 28,950 29,000 29,050	28,900 28,950 29,000 29,050 29,100	0 0 0 0	344 336 328 320 312	1,345 1,335 1,324 1,314 1,303	0 0 0 0	664 656 648 640 632	1,766 1,756 1,745 1,735 1,724
26,100 26,150 26,200 26,250 26,300	26,150 26,200 26,250 26,300 26,350	0 7 0 7 0 7	841,924761,914681,903601,893521,882	0 0 0 0 0	1,103 1,095 1,087 1,079 1,071	2,346 2,335 2,325 2,314 2,303	29,100 29,150 29,200 29,250 29,300	29,150 29,200 29,250 29,300 29,350	0 0 0 0	304 296 288 280 272	1,293 1,282 1,272 1,261 1,250	0 0 0 0	624 616 608 600 592	1,714 1,703 1,693 1,682 1,672
26,350 26,400 26,450 26,500 26,550	26,400 26,450 26,500 26,550 26,600	0 7 0 7 0 7	44 1,872 36 1,861 28 1,851 20 1,840 12 1,830	0 0 0 0 0	1,063 1,055 1,047 1,039 1,031	2,293 2,282 2,272 2,261 2,251	29,350 29,400 29,450 29,500 29,550	29,400 29,450 29,500 29,550 29,600	0 0 0 0 0	264 256 248 240 232	1,240 1,229 1,219 1,208 1,198	0 0 0 0	584 576 568 560 552	1,661 1,651 1,640 1,630 1,619
26,600 26,650 26,700 26,750 26,800	26,650 26,700 26,750 26,800 26,850	0 6 0 6 0 6	04 1,819 96 1,809 88 1,798 80 1,788 72 1,777	0 0 0 0 0	1,023 1,015 1,007 999 991	2,240 2,230 2,219 2,209 2,198	29,600 29,650 29,700 29,750 29,800	29,650 29,700 29,750 29,800 29,850	0 0 0 0	224 216 208 200 192	1,187 1,177 1,166 1,156 1,145	0 0 0 0	544 536 528 520 512	1,608 1,598 1,587 1,577 1,566
26,850 26,900 26,950 27,000 27,050	26,900 26,950 27,000 27,050 27,100	0 6 0 6 0 6	64 1,766 56 1,756 48 1,745 40 1,735 32 1,724	0 0 0 0	984 976 968 960 952	2,188 2,177 2,167 2,156 2,146	29,850 29,900 29,950 30,000 30,050	29,900 29,950 30,000 30,050 30,100	0 0 0 0	185 177 169 161 153	1,135 1,124 1,114 1,103 1,093	0 0 0 0	504 496 488 480 472	1,556 1,545 1,535 1,524 1,514

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30,350 30,400 30,450 30,500 30,550	30,400 30,450 30,500 30,550 30,600	0 0 0 0	105 97 89 81 73	1,029 1,019 1,008 998 987	0 0 0 0	424 416 408 400 392	1,451 1,440 1,429 1,419 1,408	33,350 33,400 33,450 33,500 33,550	33,400 33,450 33,500 33,550 33,600	0 0 0 0	0 0 0 0	398 387 376 366 355	0 0 0 0 0	0 0 0 0	819 808 798 787 777
30,600 30,650 30,700 30,750 30,800	30,650 30,700 30,750 30,800 30,850	0 0 0 0	65 57 49 41 33	977 966 956 945 935	0 0 0 0	384 376 368 360 352	1,398 1,387 1,377 1,366 1,356	33,600 33,650 33,700 33,750 33,800	33,650 33,700 33,750 33,800 33,850	0 0 0 0	0 0 0 0	345 334 324 313 303	0 0 0 0 0	0 0 0 0	766 756 745 735 724
30,850 30,900 30,950 31,000 31,050	30,900 30,950 31,000 31,050 31,100	0 0 0 0 0	25 17 9 * 0	924 914 903 892 882	0 0 0 0	344 336 328 320 312	1,345 1,335 1,324 1,314 1,303	33,850 33,900 33,950 34,000 34,050	33,900 33,950 34,000 34,050 34,100	0 0 0 0 0	0 0 0 0 0	292 282 271 261 250	0 0 0 0 0	0 0 0 0 0	713 703 692 682 671
31,100 31,150 31,200 31,250 31,300	31,150 31,200 31,250 31,300 31,350	0 0 0 0	0 0 0 0	871 861 850 840 829	0 0 0 0 0	304 296 288 280 272	1,293 1,282 1,272 1,261 1,250	34,100 34,150 34,200 34,250 34,300	34,150 34,200 34,250 34,300 34,350	0 0 0 0 0	0 0 0 0	240 229 219 208 197	0 0 0 0 0	0 0 0 0 0	661 650 640 629 619
31,350 31,400 31,450 31,500 31,550	31,400 31,450 31,500 31,550 31,600	0 0 0 0	0 0 0 0	819 808 798 787 777	0 0 0 0	264 256 248 240 232	1,240 1,229 1,219 1,208 1,198	34,350 34,400 34,450 34,500 34,550	34,400 34,450 34,500 34,550 34,600	0 0 0 0	0 0 0 0	187 176 166 155 145	0 0 0 0 0	0 0 0 0	608 598 587 577 566
31,600 31,650 31,700 31,750 31,800	31,650 31,700 31,750 31,800 31,850	0 0 0 0	0 0 0 0 0	766 756 745 735 724	0 0 0 0	224 216 208 200 192	1,187 1,177 1,166 1,156 1,145	34,600 34,650 34,700 34,750 34,800	34,650 34,700 34,750 34,800 34,850	0 0 0 0 0	0 0 0 0	134 124 113 103 92	0 0 0 0 0	0 0 0 0	555 545 534 524 513
31,850 31,900 31,950 32,000 32,050	31,900 31,950 32,000 32,050 32,100	0 0 0 0 0	0 0 0 0 0	713 703 692 682 671	0 0 0 0 0	185 177 169 161 153	1,135 1,124 1,114 1,103 1,093	34,850 34,900 34,950 35,000 35,050	34,900 34,950 35,000 35,050 35,100	0 0 0 0 0	0 0 0 0	82 71 61 50 40	0 0 0 0 0	0 0 0 0	503 492 482 471 461
32,100 32,150 32,200 32,250 32,300	32,150 32,200 32,250 32,300 32,350	0 0 0 0	0 0 0 0	661 650 640 629 619	0 0 0 0	145 137 129 121 113	1,082 1,071 1,061 1,050 1,040	35,100 35,150 35,200 35,250 35,300	35,150 35,200 35,250 35,300 35,350	0 0 0 0	0 0 0 0	29 18 8 **	0 0 0 0	0 0 0 0	450 440 429 419 408
32,350 32,400 32,450 32,500 32,550	32,400 32,450 32,500 32,550 32,600	0 0 0 0	0 0 0 0	608 598 587 577 566	0 0 0 0	105 97 89 81 73	1,029 1,019 1,008 998 987	35,350 35,400 35,450 35,500 35,550	35,400 35,450 35,500 35,550 35,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	398 387 376 366 355
32,600 32,650 32,700 32,750 32,800	32,650 32,700 32,750 32,800 32,850	0 0 0 0	0 0 0 0	555 545 534 524 513	0 0 0 0	65 57 49 41 33	977 966 956 945 935	35,600 35,650 35,700 35,750 35,800	35,650 35,700 35,750 35,800 35,850	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	345 334 324 313 303
32,850 32,900 32,950 33,000 33,050	32,900 32,950 33,000 33,050 33,100	0 0 0 0 0	0 0 0 0	503 492 482 471 461	0 0 0 0 0	25 17 9 * 0	924 914 903 892 882	35,850 35,900 35,950 36,000 36,050	35,900 35,950 36,000 36,050 36,100	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	292 282 271 261 250

*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)

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			And	your filin	ng status is	<u>`</u>					An	d your filir	ng status is	s—	
	ount you are p from the t is—	Single, he or qualifyi you have- No l	ng widow		Married you hav No I	filing join e— One	tly and Two	If the amo looking up worksheet		Single, h or qualify you have No l	ving wido	ousehold, w(er) and	Married you hav No I	filing joir e— One	ntly and
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At least	But less than	Your	credit is	—	You	r credit is	s—	At least	But less than	Yo	ur credit	is—	Υοι	ur credit	is—
36,100	36,150					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 o	r 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!

- 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 RRTA 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 1040A—Lines 46a Through 48

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.

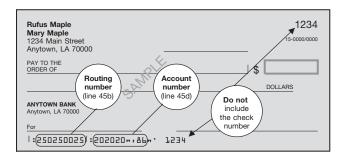
Line 45d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 54, the account number is 20202086. Do not include the check number.



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.

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

™e≁file

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 " $XXX \frac{XX}{X0}$ ").

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

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

Need more information or forms? See page 7.

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.

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 If your income varied during the war the amulized

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.

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

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.

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 $\frac{1}{2}$ 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 Wit	hout Tax Software	Self-Prepared W	ith Tax Software	Prepared by Pa	id 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.

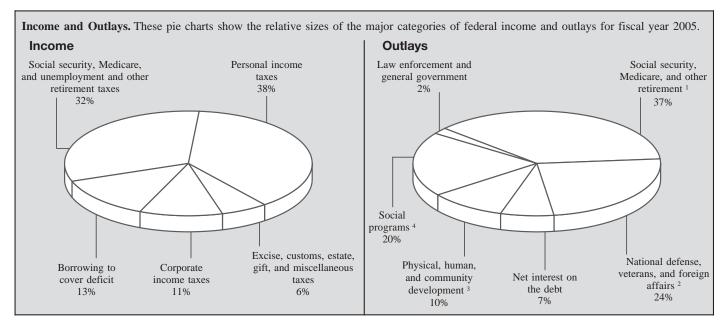
Do not send your tax return to the above address. Instead, see the back cover.

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.

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	

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

J



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.

т

Sample Table

••••••					
At But least less thar	;	Single	Married filing jointly	filing sepa-	Head of a house- hold
			Your ta	ix is—	
23,200 23 23,250 23 23,300 23 23,350 23	,300 ,350	3,119 3,126 3,134 3,141	2,754 (2,761) 2,769 2,776	3,119 3,126 3,134 3,141	2,961 2,969 2,976 2,984

If Form line 27	n 1040A, , is—		And yo	ou are—		If Forn line 27	n 1040A, ', is—		And yo	ou are—		If Form line 27	n 1040A, ′, is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly	filing sepa-	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 ta	ax is—					Your ta	ax is—	I			Y	our tax	is—	l
0 5 15 25 50	5 15 25 50 75	0 1 2 4 6	0 1 2 4 6	0 1 2 4 6	0 1 2 4 6	1,300 1,325 1,350 1,375 1,400	1,325 1,350 1,375 1,400 1,425	131 134 136 139 141	131 134 136 139 141	131 134 136 139 141	131 134 136 139 141	2,700 2,725 2,750 2,775 2,800	2,725 2,750 2,775 2,800 2,825	271 274 276 279 281	271 274 276 279 281	271 274 276 279 281	271 274 276 279 281
75 100 125 150 175 200 225	100 125 150 175 200 225 250	9 11 14 16 19 21 24	9 11 14 16 19 21 24	9 11 14 16 19 21 24	9 11 14 16 19 21 24	1,425 1,450 1,475 1,500 1,525 1,550 1,575	1,450 1,475 1,500 1,525 1,550 1,575 1,600	144 146 149 151 154 156 159	144 146 149 151 154 156 159	144 146 149 151 154 156 159	144 146 149 151 154 156 159	2,825 2,850 2,875 2,900 2,925 2,950 2,975	2,850 2,875 2,900 2,925 2,950 2,975 3,000	284 286 289 291 294 296 299	284 286 289 291 294 296 299	284 286 289 291 294 296 299	284 286 289 291 294 296 299
250 275	275 300	26 29	26 29	26 29	26 29	1,600	1,625 1,650	161 164	161 164	161 164	161 164	3,0	000				
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625 650	650 675	64 66	64 66	64 66	64 66	1,975	2,000 000	199	199	199	199	3,650 3,700	3,700 3,750	368 373	368 373	368 373	368 373
675 700 725 750 775	700 725 750 775 800	69 71 74 76 79	69 71 74 76 79	69 71 74 76 79	69 71 74 76 79	2,000 2,025 2,050 2,075 2,100	2,025 2,050 2,075 2,100 2,125	201 204 206 209 211	201 204 206 209 211	201 204 206 209 211	201 204 206 209 211	3,750 3,800 3,850 3,900 3,950	3,800 3,850 3,900 3,950 4,000	378 383 388 393 398	378 383 388 393 398	378 383 388 393 398	378 383 388 393 398
800 825	825 850	81 84	81 84	81 84	81 84	2,125	2,125 2,150 2,175	214 216	214 216	214 216	214 216		000		_		_
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1,0	000					2,325	2,350 2,375	234 236	234 236	234 236	234 236	4,350	4,400	438	438	438	438
1,000 1,025 1,050 1,075 1,100 1,125 1,150 1,175 1,200 1,225 1,250 1,275	1,025 1,050 1,075 1,100 1,125 1,150 1,175 1,200 1,225 1,250 1,275 1,300	101 104 106 109 111 114 116 119 121 124 126 129	101 104 106 109 111 114 116 119 121 124 126 129	101 104 106 109 111 114 116 119 121 124 126 129	101 104 106 109 111 114 116 119 121 124 126 129	2,375 2,400 2,425 2,450 2,525 2,550 2,555 2,550 2,575 2,600 2,625 2,650 2,675	2,400 2,425 2,450 2,475 2,500 2,525 2,555 2,575 2,600 2,625 2,650 2,675 2,700	239 241 244 246 249 251 254 256 259 261 264 266 269	239 241 244 246 249 251 254 256 259 261 264 266 269	239 241 244 246 249 251 254 256 259 261 264 266 269	239 241 244 246 249 251 254 256 259 261 264 266 269	4,400 4,450 4,550 4,650 4,650 4,700 4,750 4,800 4,850 4,900 4,950	4,450 4,500 4,650 4,650 4,700 4,750 4,800 4,850 4,850 4,900 4,950 5,000	443 448 453 458 463 468 473 478 483 488 493 498	443 448 453 458 463 468 473 478 483 488 493 498 (Cor	443 448 453 458 463 468 473 478 483 488 493 498 498	443 448 453 458 463 468 473 478 483 488 493 498 498

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

													200	05 Tax	Table	-Con	tinued
If Form line 27,			And yo	ou are—		If Form line 27,	1040A, is—		And yo	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
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5,000 5,050 5,100 5,150	5,050 5,100 5,150 5,200	503 508 513 518	503 508 513 518	503 508 513 518	503 508 513 518	8,000 8,050 8,100 8,150	8,050 8,100 8,150 8,200	839 846 854 861	803 808 813 818	839 846 854 861	803 808 813 818	11,000 11,050 11,100 11,150	11,050 11,100 11,150 11,200	1,289 1,296 1,304 1,311	1,103 1,108 1,113 1,118	1,289 1,296 1,304 1,311	1,131 1,139 1,146 1,154
5,200 5,250 5,300 5,350	5,250 5,300 5,350 5,400	523 528 533 538	523 528 533 538	523 528 533 538	523 528 533 538	8,200 8,250 8,300 8,350	8,250 8,300 8,350 8,400	869 876 884 891	823 828 833 838	869 876 884 891	823 828 833 838	11,200 11,250 11,300 11,350	11,250 11,300 11,350 11,400	1,319 1,326 1,334 1,341	1,123 1,128 1,133 1,138	1,319 1,326 1,334 1,341	1,161 1,169 1,176 1,184
5,400 5,450 5,500 5,550 5,600	5,450 5,500 5,550 5,600 5,650	543 548 553 558 563	543 548 553 558 563	543 548 553 558 563	543 548 553 558 563	8,400 8,450 8,500 8,550 8,600	8,450 8,500 8,550 8,600 8,650	899 906 914 921 929	843 848 853 858 863	899 906 914 921 929	843 848 853 858 863	11,400 11,450 11,500 11,550 11,600	11,450 11,500 11,550 11,600 11,650	1,349 1,356 1,364 1,371 1,379	1,143 1,148 1,153 1,158 1,163	1,349 1,356 1,364 1,371 1,379	1,191 1,199 1,206 1,214 1,221
5,650 5,700 5,750 5,800	5,030 5,700 5,750 5,800 5,850	568 573 578 583	568 573 578 583	568 573 578 583	568 573 578 583	8,650 8,650 8,700 8,750 8,800	8,000 8,700 8,750 8,800 8,850	936 944 951 959	868 873 878 883	929 936 944 951 959	868 873 878 883	11,650 11,700 11,750 11,800	11,700 11,750 11,800 11,850	1,379 1,386 1,394 1,401 1,409	1,168 1,173 1,178 1,183	1,379 1,386 1,394 1,401 1,409	1,229 1,236 1,244 1,251
5,850 5,900 5,950	5,900 5,950 6,000	588 593 598	588 593 598	588 593 598	588 593 598	8,850 8,900 8,950	8,900 8,950 9,000	966 974 981	888 893 898	966 974 981	888 893 898	11,850 11,900 11,950	11,900 11,950 12,000	1,400 1,416 1,424 1,431	1,188 1,193 1,198	1,416 1,424 1,431	1,259 1,266 1,274
6,0						9,0							000				
6,000 6,050 6,100 6,150	6,050 6,100 6,150 6,200	603 608 613 618	603 608 613 618	603 608 613 618	603 608 613 618	9,000 9,050 9,100 9,150	9,050 9,100 9,150 9,200	989 996 1,004 1,011	903 908 913 918	989 996 1,004 1,011	903 908 913 918	12,000 12,050 12,100 12,150	12,100 12,150 12,200	1,439 1,446 1,454 1,461	1,203 1,208 1,213 1,218	1,439 1,446 1,454 1,461	1,281 1,289 1,296 1,304
6,200 6,250 6,300 6,350 6,400	6,250 6,300 6,350 6,400 6,450	623 628 633 638 643	623 628 633 638 643	623 628 633 638 643	623 628 633 638 643	9,200 9,250 9,300 9,350 9,400	9,250 9,300 9,350 9,400 9,450	1,019 1,026 1,034 1,041 1,049	923 928 933 938 943	1,019 1,026 1,034 1,041 1,049	923 928 933 938 943	12,200 12,250 12,300 12,350 12,400	12,250 12,300 12,350 12,400 12,450	1,469 1,476 1,484 1,491 1,499	1,223 1,228 1,233 1,238 1,243	1,469 1,476 1,484 1,491 1,499	1,311 1,319 1,326 1,334 1,341
6,450 6,500 6,550 6,600	6,500 6,550 6,600 6,650	648 653 658 663	648 653 658 663	648 653 658 663	648 653 658 663	9,450 9,500 9,550 9,600	9,500 9,550 9,600 9,650	1,056 1,064 1,071 1,079	948 953 958 963	1,056 1,064 1,071 1,079	948 953 958 963	12,450 12,500 12,550 12,600	12,500 12,550 12,600 12,650	1,506 1,514 1,521 1,529	1,248 1,253 1,258 1,263	1,506 1,514 1,521 1,529	1,349 1,356 1,364 1,371
6,650 6,700 6,750 6,800	6,050 6,700 6,750 6,800 6,850	668 673 678 683	668 673 678 683	668 673 678 683	668 673 678 683	9,650 9,650 9,700 9,750 9,800	9,850 9,700 9,750 9,800 9,850	1,079 1,086 1,094 1,101 1,109	968 973 978 983	1,079 1,086 1,094 1,101 1,109	968 973 978 983	12,600 12,650 12,700 12,750 12,800	12,050 12,700 12,750 12,800 12,850	1,529 1,536 1,544 1,551 1,559	1,268 1,273 1,278 1,278	1,529 1,536 1,544 1,551 1,559	1,371 1,379 1,386 1,394 1,401
6,850 6,900 6,950	6,900 6,950 7,000	688 693 698	688 693 698	688 693 698	688 693 698	9,850 9,900 9,950	9,900 9,950 10,000	1,109 1,116 1,124 1,131	983 988 993 998	1,109 1,116 1,124 1,131	983 988 993 998	12,850 12,900 12,950	12,900 12,950 13,000	1,566 1,574 1,581	1,283 1,288 1,293 1,298	1,539 1,566 1,574 1,581	1,401 1,409 1,416 1,424
7,0		700	700	700	700		000	1 100	1 000	1 100	1 000	· · · ·	000	1 5 0 0	1 000	1 500	1 401
7,000 7,050 7,100 7,150	7,050 7,100 7,150 7,200	703 708 713 718	703 708 713 718	703 708 713 718	703 708 713 718	10,000 10,050 10,100 10,150	10,100 10,150 10,200	1,139 1,146 1,154 1,161	1,003 1,008 1,013 1,018	1,139 1,146 1,154 1,161	1,003 1,008 1,013 1,018	13,050 13,100 13,150	13,050 13,100 13,150 13,200	1,589 1,596 1,604 1,611	1,303 1,308 1,313 1,318	1,589 1,596 1,604 1,611	1,431 1,439 1,446 1,454
7,200 7,250 7,300 7,350 7,400	7,250 7,300 7,350 7,400	723 728 734 741	723 728 733 738 742	723 728 734 741	723 728 733 738 742	10,200 10,250 10,300 10,350	10,250 10,300 10,350 10,400	1,169 1,176 1,184 1,191	1,023 1,028 1,033 1,038	1,169 1,176 1,184 1,191	1,023 1,028 1,033 1,038	13,200 13,250 13,300 13,350	13,250 13,300 13,350 13,400	1,619 1,626 1,634 1,641	1,323 1,328 1,333 1,338	1,619 1,626 1,634 1,641	1,461 1,469 1,476 1,484
7,400 7,450 7,500 7,550	7,450 7,500 7,550 7,600	749 756 764 771	743 748 753 758	749 756 764 771	743 748 753 758	10,400 10,450 10,500 10,550	10,450 10,500 10,550 10,600	1,199 1,206 1,214 1,221	1,043 1,048 1,053 1,058	1,199 1,206 1,214 1,221	1,043 1,049 1,056 1,064	13,400 13,450 13,500 13,550	13,450 13,500 13,550 13,600	1,649 1,656 1,664 1,671	1,343 1,348 1,353 1,358	1,649 1,656 1,664 1,671	1,491 1,499 1,506 1,514
7,600 7,650 7,700 7,750	7,650 7,700 7,750 7,800	779 786 794 801	763 768 773 778	779 786 794 801	763 768 773 778	10,600 10,650 10,700 10,750	10,650 10,700 10,750 10,800	1,229 1,236 1,244 1,251	1,063 1,068 1,073 1,078	1,229 1,236 1,244 1,251	1,071 1,079 1,086 1,094	13,600 13,650 13,700 13,750	13,650 13,700 13,750 13,800	1,679 1,686 1,694 1,701	1,363 1,368 1,373 1,378	1,679 1,686 1,694 1,701	1,521 1,529 1,536 1,544
7,800 7,850 7,900 7,950	7,850 7,900 7,950 8,000	809 816 824 831	783 788 793 798	809 816 824 831	783 788 793 798	10,800 10,850 10,900 10,950	10,850 10,900 10,950 11,000	1,259 1,266 1,274 1,281	1,083 1,088 1,093 1,098	1,259 1,266 1,274 1,281	1,101 1,109 1,116 1,124	13,800 13,850 13,900 13,950	13,850 13,900 13,950 14,000	1,709 1,716 1,724 1,731	1,383 1,388 1,393 1,398	1,709 1,716 1,724 1,731	1,551 1,559 1,566 1,574
* This co	olumn m	ust also	be used	d by a qu	alifying	widow(e	er).								(Contir	nued on p	oage 63)

2005	Tax Ta	ble—C	Continu	ied													
If Form line 27,	,		And y	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
14,	000					17,	000					20,	000				
14,000	14,050	1,739	1,403	1,739	1,581	17,000	17,050	2,189	1,824	2,189	2,031	20,000	20,050	2,639	2,274	2,639	2,481
14,050	14,100	1,746	1,408	1,746	1,589	17,050	17,100	2,196	1,831	2,196	2,039	20,050	20,100	2,646	2,281	2,646	2,489
14,100	14,150	1,754	1,413	1,754	1,596	17,100	17,150	2,204	1,839	2,204	2,046	20,100	20,150	2,654	2,289	2,654	2,496
14,150	14,200	1,761	1,418	1,761	1,604	17,150	17,200	2,211	1,846	2,211	2,054	20,150	20,200	2,661	2,296	2,661	2,504
14,200	14,250	1,769	1,423	1,769	1,611	17,200	17,250	2,219	1,854	2,219	2,061	20,200	20,250	2,669	2,304	2,669	2,511
14,250	14,300	1,776	1,428	1,776	1,619	17,250	17,300	2,226	1,861	2,226	2,069	20,250	20,300	2,676	2,311	2,676	2,519
14,300	14,350	1,784	1,433	1,784	1,626	17,300	17,350	2,234	1,869	2,234	2,076	20,300	20,350	2,684	2,319	2,684	2,526
14,350	14,400	1,791	1,438	1,791	1,634	17,350	17,400	2,241	1,876	2,241	2,084	20,350	20,400	2,691	2,326	2,691	2,534
14,400	14,450	1,799	1,443	1,799	1,641	17,400	17,450	2,249	1,884	2,249	2,091	20,400	20,450	2,699	2,334	2,699	2,541
14,450	14,500	1,806	1,448	1,806	1,649	17,450	17,500	2,256	1,891	2,256	2,099	20,450	20,500	2,706	2,341	2,706	2,549
14,500	14,550	1,814	1,453	1,814	1,656	17,500	17,550	2,264	1,899	2,264	2,106	20,500	20,550	2,714	2,349	2,714	2,556
14,550	14,600	1,821	1,458	1,821	1,664	17,550	17,600	2,271	1,906	2,271	2,114	20,550	20,600	2,721	2,356	2,721	2,564
14,600	14,650	1,829	1,464	1,829	1,671	17,600	17,650	2,279	1,914	2,279	2,121	20,600	20,650	2,729	2,364	2,729	2,571
14,650	14,700	1,836	1,471	1,836	1,679	17,650	17,700	2,286	1,921	2,286	2,129	20,650	20,700	2,736	2,371	2,736	2,579
14,700	14,750	1,844	1,479	1,844	1,686	17,700	17,750	2,294	1,929	2,294	2,136	20,700	20,750	2,744	2,379	2,744	2,586
14,750	14,800	1,851	1,486	1,851	1,694	17,750	17,800	2,301	1,936	2,301	2,144	20,750	20,800	2,751	2,386	2,751	2,594
14,800	14,850	1,859	1,494	1,859	1,701	17,800	17,850	2,309	1,944	2,309	2,151	20,800	20,850	2,759	2,394	2,759	2,601
14,850	14,900	1,866	1,501	1,866	1,709	17,850	17,900	2,316	1,951	2,316	2,159	20,850	20,900	2,766	2,401	2,766	2,609
14,900	14,950	1,874	1,509	1,874	1,716	17,900	17,950	2,324	1,959	2,324	2,166	20,900	20,950	2,774	2,409	2,774	2,616
14,950	15,000	1,881	1,516	1,881	1,724	17,950	18,000	2,331	1,966	2,331	2,174	20,950	21,000	2,781	2,416	2,781	2,624
15,	000					18,	000					21,	000				
15,000	15,050	1,889	1,524	1,889	1,731	18,000	18,050	2,339	1,974	2,339	2,181	21,000	21,050	2,789	2,424	2,789	2,631
15,050	15,100	1,896	1,531	1,896	1,739	18,050	18,100	2,346	1,981	2,346	2,189	21,050	21,100	2,796	2,431	2,796	2,639
15,100	15,150	1,904	1,539	1,904	1,746	18,100	18,150	2,354	1,989	2,354	2,196	21,100	21,150	2,804	2,439	2,804	2,646
15,150	15,200	1,911	1,546	1,911	1,754	18,150	18,200	2,361	1,996	2,361	2,204	21,150	21,200	2,811	2,446	2,811	2,654
15,200	15,250	1,919	1,554	1,919	1,761	18,200	18,250	2,369	2,004	2,369	2,211	21,200	21,250	2,819	2,454	2,819	2,661
15,250	15,300	1,926	1,561	1,926	1,769	18,250	18,300	2,376	2,011	2,376	2,219	21,250	21,300	2,826	2,461	2,826	2,669
15,300	15,350	1,934	1,569	1,934	1,776	18,300	18,350	2,384	2,019	2,384	2,226	21,300	21,350	2,834	2,469	2,834	2,676
15,350	15,400	1,941	1,576	1,941	1,784	18,350	18,400	2,391	2,026	2,391	2,234	21,350	21,400	2,841	2,476	2,841	2,684
15,400	15,450	1,949	1,584	1,949	1,791	18,400	18,450	2,399	2,034	2,399	2,241	21,400	21,450	2,849	2,484	2,849	2,691
15,450	15,500	1,956	1,591	1,956	1,799	18,450	18,500	2,406	2,041	2,406	2,249	21,450	21,500	2,856	2,491	2,856	2,699
15,500	15,550	1,964	1,599	1,964	1,806	18,500	18,550	2,414	2,049	2,414	2,256	21,500	21,550	2,864	2,499	2,864	2,706
15,550	15,600	1,971	1,606	1,971	1,814	18,550	18,600	2,421	2,056	2,421	2,264	21,550	21,600	2,871	2,506	2,871	2,714
15,600	15,650	1,979	1,614	1,979	1,821	18,600	18,650	2,429	2,064	2,429	2,271	21,600	21,650	2,879	2,514	2,879	2,721
15,650	15,700	1,986	1,621	1,986	1,829	18,650	18,700	2,436	2,071	2,436	2,279	21,650	21,700	2,886	2,521	2,886	2,729
15,700	15,750	1,994	1,629	1,994	1,836	18,700	18,750	2,444	2,079	2,444	2,286	21,700	21,750	2,894	2,529	2,894	2,736
15,750	15,800	2,001	1,636	2,001	1,844	18,750	18,800	2,451	2,086	2,451	2,294	21,750	21,800	2,901	2,536	2,901	2,744
	15,850 15,900 15,950 16,000	2,009 2,016 2,024 2,031	1,644 1,651 1,659 1,666	2,009 2,016 2,024 2,031	1,851 1,859 1,866 1,874	18,900	18,850 18,900 18,950 19,000	2,459 2,466 2,474 2,481	2,094 2,101 2,109 2,116	2,459 2,466 2,474 2,481	2,301 2,309 2,316 2,324	21,950	21,950 22,000	2,909 2,916 2,924 2,931	2,544 2,551 2,559 2,566	2,909 2,916 2,924 2,931	2,751 2,759 2,766 2,774
	000						000						000				
16,050 16,100 16,150	16,050 16,100 16,150 16,200	2,039 2,046 2,054 2,061	1,674 1,681 1,689 1,696	2,039 2,046 2,054 2,061	1,881 1,889 1,896 1,904	19,050 19,100 19,150	19,050 19,100 19,150 19,200	2,489 2,496 2,504 2,511	2,124 2,131 2,139 2,146	2,489 2,496 2,504 2,511	2,331 2,339 2,346 2,354	22,050 22,100 22,150	22,050 22,100 22,150 22,200	2,939 2,946 2,954 2,961	2,574 2,581 2,589 2,596	2,939 2,946 2,954 2,961	2,781 2,789 2,796 2,804
16,200	16,250	2,069	1,704	2,069	1,911	19,200	19,250	2,519	2,154	2,519	2,361	22,200	22,250	2,969	2,604	2,969	2,811
16,250	16,300	2,076	1,711	2,076	1,919	19,250	19,300	2,526	2,161	2,526	2,369	22,250	22,300	2,976	2,611	2,976	2,819
16,300	16,350	2,084	1,719	2,084	1,926	19,300	19,350	2,534	2,169	2,534	2,376	22,300	22,350	2,984	2,619	2,984	2,826
16,350	16,400	2,091	1,726	2,091	1,934	19,350	19,400	2,541	2,176	2,541	2,384	22,350	22,400	2,991	2,626	2,991	2,834
16,400	16,450	2,099	1,734	2,099	1,941	19,400	19,450	2,549	2,184	2,549	2,391	22,400	22,450	2,999	2,634	2,999	2,841
16,450	16,500	2,106	1,741	2,106	1,949	19,450	19,500	2,556	2,191	2,556	2,399	22,450	22,500	3,006	2,641	3,006	2,849
16,500	16,550	2,114	1,749	2,114	1,956	19,500	19,550	2,564	2,199	2,564	2,406	22,500	22,550	3,014	2,649	3,014	2,856
16,550	16,600	2,121	1,756	2,121	1,964	19,550	19,600	2,571	2,206	2,571	2,414	22,550	22,600	3,021	2,656	3,021	2,864
		2,129 2,136 2,144 2,151	1,764 1,771 1,779 1,786	2,129 2,136 2,144 2,151	1,971 1,979 1,986 1,994	19,600 19,650 19,700 19,750	19,650 19,700 19,750 19,800	2,579 2,586 2,594 2,601	2,214 2,221 2,229 2,236	2,579 2,586 2,594 2,601	2,421 2,429 2,436 2,444	22,600 22,650 22,700 22,750	22,650 22,700 22,750 22,800	3,029 3,036 3,044 3,051	2,664 2,671 2,679 2,686	3,029 3,036 3,044 3,051	2,871 2,879 2,886 2,894
16,900 16,950	16,850 16,900 16,950 17,000	2,159 2,166 2,174 2,181	1,794 1,801 1,809 1,816	2,159 2,166 2,174 2,181	2,001 2,009 2,016 2,024	19,800 19,850 19,900 19,950	19,850 19,900 19,950 20,000	2,609 2,616 2,624 2,631	2,244 2,251 2,259 2,266	2,609 2,616 2,624 2,631	2,451 2,459 2,466 2,474	22,800 22,850 22,900 22,950	22,850 22,900 22,950 23,000	3,059 3,066 3,074 3,081	2,694 2,701 2,709 2,716	3,059 3,066 3,074 3,081	2,901 2,909 2,916 2,924
* This c	olumn m	ust also	be use	d by a q	ualifying	widow(ər).								(Contin	ued on p	age 64)

													200)5 Tax	Table	-Con	tinued
If Form line 27,			And ye	ou are–	-	If Form line 27	n 1040A, , is—		And y	ou are—		If Form line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your 1	Married filing sepa- rately :ax is—	l Head of a house- hold	At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately :ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
23	,000					26,	000					29,	000				
23,000 23,050 23,100 23,150	23,050 23,100 23,150 23,200	3,089 3,096 3,104 3,111	2,724 2,731 2,739 2,746	3,089 3,096 3,104 3,111	2,931 2,939 2,946 2,954	26,000 26,050 26,100 26,150	26,050 26,100 26,150 26,200	3,539 3,546 3,554 3,561	3,174 3,181 3,189 3,196	3,539 3,546 3,554 3,561	3,381 3,389 3,396 3,404	29,000 29,050 29,100 29,150	29,050 29,100 29,150 29,200	3,989 3,996 4,004 4,011	3,624 3,631 3,639 3,646	3,989 3,996 4,004 4,011	3,831 3,839 3,846 3,854
23,200 23,250 23,300 23,350	23,250 23,300 23,350 23,400	3,119 3,126 3,134 3,141	2,754 2,761 2,769 2,776	3,119 3,126 3,134 3,141	2,961 2,969 2,976 2,984	26,200 26,250 26,300 26,350	26,250 26,300 26,350 26,400	3,569 3,576 3,584 3,591	3,204 3,211 3,219 3,226	3,569 3,576 3,584 3,591	3,411 3,419 3,426 3,434	29,200 29,250 29,300 29,350	29,250 29,300 29,350 29,400	4,019 4,026 4,034 4,041	3,654 3,661 3,669 3,676	4,019 4,026 4,034 4,041	3,861 3,869 3,876 3,884
23,400 23,450 23,500 23,550	23,450 23,500 23,550 23,600	3,149 3,156 3,164 3,171	2,784 2,791 2,799 2,806	3,149 3,156 3,164 3,171	2,991 2,999 3,006 3,014	26,400 26,450 26,500 26,550	26,450 26,500 26,550 26,600	3,599 3,606 3,614 3,621	3,234 3,241 3,249 3,256	3,599 3,606 3,614 3,621	3,441 3,449 3,456 3,464	29,400 29,450 29,500 29,550	29,450 29,500 29,550 29,600	4,049 4,056 4,064 4,071	3,684 3,691 3,699 3,706	4,049 4,056 4,064 4,071	3,891 3,899 3,906 3,914
23,600 23,650 23,700 23,750 23,800	23,650 23,700 23,750 23,800 23,850	3,179 3,186 3,194 3,201 3,209	2,814 2,821 2,829 2,836 2,844	3,179 3,186 3,194 3,201 3,209	3,021 3,029 3,036 3,044 3,051	26,600 26,650 26,700 26,750 26,800	26,650 26,700 26,750 26,800 26,850	3,629 3,636 3,644 3,651 3,659	3,264 3,271 3,279 3,286 3,294	3,629 3,636 3,644 3,651 3,659	3,471 3,479 3,486 3,494 3,501	29,600 29,650 29,700 29,750 29,800	29,650 29,700 29,750 29,800 29,850	4,079 4,086 4,096 4,109 4,121	3,714 3,721 3,729 3,736 3,744	4,079 4,086 4,096 4,109 4,121	3,921 3,929 3,936 3,944 3,951
23,850 23,900 23,950	23,900 23,950 24,000	3,216 3,224 3,231	2,851 2,859 2,866	3,216 3,224 3,231	3,059 3,066 3,074	26,850 26,900 26,950	26,900 26,950 27,000	3,666 3,674 3,681	3,301 3,309 3,316	3,666 3,674 3,681	3,509 3,516 3,524	29,850 29,900 29,950	29,900 29,950 30,000	4,134 4,146 4,159	3,751 3,759 3,766	4,134 4,146 4,159	3,959 3,966 3,974
	,000	0.000	0.074	0.000	0.004		000	0.000	0.004	0.000	0 504	· · ·	000	1 4 7 4	0 77 4	1 4 7 4	0.001
24,000 24,050 24,100 24,150	24,100 24,150 24,200	3,239 3,246 3,254 3,261	2,874 2,881 2,889 2,896	3,239 3,246 3,254 3,261	3,081 3,089 3,096 3,104	27,000 27,050 27,100 27,150	27,050 27,100 27,150 27,200	3,689 3,696 3,704 3,711	3,324 3,331 3,339 3,346	3,689 3,696 3,704 3,711	3,531 3,539 3,546 3,554	30,000 30,050 30,100 30,150	30,050 30,100 30,150 30,200	4,171 4,184 4,196 4,209	3,774 3,781 3,789 3,796	4,171 4,184 4,196 4,209	3,981 3,989 3,996 4,004
24,200 24,250 24,300 24,350 24,400 24,450	24,250 24,300 24,350 24,400 24,450 24,500	3,269 3,276 3,284 3,291 3,299 3,306	2,904 2,911 2,919 2,926 2,934 2,941	3,269 3,276 3,284 3,291 3,299 3,306	3,111 3,119 3,126 3,134 3,141 3,149	27,200 27,250 27,300 27,350 27,400 27,450	27,250 27,300 27,350 27,400 27,450 27,500	3,719 3,726 3,734 3,741 3,749 3,756	3,354 3,361 3,369 3,376 3,384 3,391	3,719 3,726 3,734 3,741 3,749 3,756	3,561 3,569 3,576 3,584 3,591 3,599	30,200 30,250 30,300 30,350 30,400 30,450	30,250 30,300 30,350 30,400 30,450 30,500	4,221 4,234 4,246 4,259 4,271 4,284	3,804 3,811 3,819 3,826 3,834 3,841	4,221 4,234 4,246 4,259 4,271 4,284	4,011 4,019 4,026 4,034 4,041 4,049
24,500 24,550 24,600 24,650 24,700	24,550 24,600 24,650 24,700 24,750	3,314 3,321 3,329 3,336 3,344	2,949 2,956 2,964 2,971 2,979	3,314 3,321 3,329 3,336 3,344	3,156 3,164 3,171 3,179 3,186	27,500 27,550 27,600 27,650 27,700	27,550 27,600 27,650 27,700 27,750	3,764 3,771 3,779 3,786 3,794	3,399 3,406 3,414 3,421 3,429	3,764 3,771 3,779 3,786 3,794	3,606 3,614 3,621 3,629 3,636	30,500 30,550 30,600 30,650 30,700	30,550 30,600 30,650 30,700 30,750	4,296 4,309 4,321 4,334 4,346	3,849 3,856 3,864 3,871 3,879	4,296 4,309 4,321 4,334 4,346	4,056 4,064 4,071 4,079 4,086
24,750 24,800 24,850 24,900 24,950	24,900	3,351 3,359 3,366 3,374 3,381	2,986 2,994 3,001 3,009 3,016	3,351 3,359 3,366 3,374 3,381	3,194 3,201 3,209 3,216 3,224	27,750 27,800 27,850 27,900 27,950	27,800 27,850 27,900 27,950 28,000	3,801 3,809 3,816 3,824 3,831	3,436 3,444 3,451 3,459 3,466	3,801 3,809 3,816 3,824 3,831	3,644 3,651 3,659 3,666 3,674		30,800 30,850 30,900 30,950 31,000	4,359 4,371 4,384 4,396 4,409	3,886 3,894 3,901 3,909 3,916	4,359 4,371 4,384 4,396 4,409	4,094 4,101 4,109 4,116 4,124
25,	,000					28,	000					31,	000				
25,000 25,050 25,100 25,150 25,200 25,250 25,300 25,350	25,100 25,150 25,200 25,250 25,300 25,350	3,389 3,396 3,404 3,411 3,419 3,426 3,434 3,441	3,024 3,031 3,039 3,046 3,054 3,061 3,069 3,076	3,389 3,396 3,404 3,411 3,419 3,426 3,434 3,441	3,231 3,239 3,246 3,254 3,261 3,269 3,276 3,284	28,000 28,050 28,100 28,150 28,200 28,250 28,250 28,350	28,050 28,100 28,150 28,200 28,250 28,300 28,350 28,350 28,400	3,839 3,846 3,854 3,861 3,869 3,876 3,884 3,891	3,474 3,481 3,489 3,496 3,504 3,511 3,519 3,526	3,839 3,846 3,854 3,861 3,869 3,876 3,884 3,891	3,681 3,689 3,696 3,704 3,711 3,719 3,726 3,734	31,050 31,100 31,150 31,250 31,250 31,300 31,350	31,050 31,100 31,150 31,200 31,250 31,300 31,350 31,400	4,421 4,434 4,446 4,459 4,471 4,484 4,496 4,509	3,924 3,931 3,939 3,946 3,954 3,961 3,969 3,976	4,421 4,434 4,446 4,459 4,471 4,484 4,496 4,509	4,131 4,139 4,146 4,154 4,161 4,169 4,176 4,184
25,400 25,450 25,500 25,550	25,600	3,449 3,456 3,464 3,471	3,084 3,091 3,099 3,106	3,449 3,456 3,464 3,471	3,291 3,299 3,306 3,314	28,400 28,450 28,500 28,550	28,450 28,500 28,550 28,600	3,899 3,906 3,914 3,921	3,534 3,541 3,549 3,556	3,899 3,906 3,914 3,921	3,741 3,749 3,756 3,764	31,400 31,450 31,500 31,550	31,450 31,500 31,550 31,600	4,521 4,534 4,546 4,559	3,984 3,991 3,999 4,006	4,521 4,534 4,546 4,559	4,191 4,199 4,206 4,214
25,600 25,650 25,700 25,750 25,800 25,850	25,750 25,800 25,850	3,479 3,486 3,494 3,501 3,509 3,516	3,114 3,121 3,129 3,136 3,144 3,151	3,479 3,486 3,494 3,501 3,509 3,516	3,321 3,329 3,336 3,344 3,351 3,359	28,600 28,650 28,700 28,750 28,800 28,850	28,650 28,700 28,750 28,800 28,850 28,900	3,929 3,936 3,944 3,951 3,959 3,966	3,564 3,571 3,579 3,586 3,594 3,601	3,929 3,936 3,944 3,951 3,959 3,966	3,771 3,779 3,786 3,794 3,801 3,809	31,600 31,650 31,700 31,750 31,800 31,850	31,650 31,700 31,750 31,800 31,850 31,900	4,571 4,584 4,596 4,609 4,621 4,634	4,014 4,021 4,029 4,036 4,044 4,051	4,571 4,584 4,596 4,609 4,621 4,634	4,221 4,229 4,236 4,244 4,251 4,259
25,900 25,950		3,524 3,531	3,159 3,166	3,524 3,531	3,366 3,374	28,900 28,950	28,950 29,000	3,974 3,981	3,609 3,616	3,974 3,981	3,816 3,824	31,900	31,950 32,000	4,646 4,659	4,059 4,066	4,646 4,659 wed on p	4,266 4,274

2005 Tax ⁻	able—C	Continu	ed													
If Form 1040 line 27, is—	Α,	And y	ou are–	-	If Form line 27	n 1040A, , is—		And yo	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At But least less than	Single	Married filing jointly * Your 1	Married filing sepa- rately tax is—	l Head of a house- hold	At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
32,000					35,	000					38,	000				
32,000 32,09 32,050 32,10 32,100 32,19 32,150 32,20	0 4,684 60 4,696	4,074 4,081 4,089 4,096	4,671 4,684 4,696 4,709	4,281 4,289 4,296 4,304	35,000 35,050 35,100 35,150	35,050 35,100 35,150 35,200	5,421 5,434 5,446 5,459	4,524 4,531 4,539 4,546	5,421 5,434 5,446 5,459	4,731 4,739 4,746 4,754	38,000 38,050 38,100 38,150	38,050 38,100 38,150 38,200	6,171 6,184 6,196 6,209	4,974 4,981 4,989 4,996	6,171 6,184 6,196 6,209	5,181 5,189 5,196 5,204
32,200 32,29 32,250 32,30 32,300 32,39 32,350 32,40	0 4,734 60 4,746 0 4,759	4,104 4,111 4,119 4,126	4,721 4,734 4,746 4,759	4,311 4,319 4,326 4,334	35,200 35,250 35,300 35,350	35,250 35,300 35,350 35,400	5,471 5,484 5,496 5,509	4,554 4,561 4,569 4,576	5,471 5,484 5,496 5,509	4,761 4,769 4,776 4,784	38,200 38,250 38,300 38,350	38,250 38,300 38,350 38,400	6,221 6,234 6,246 6,259	5,004 5,011 5,019 5,026	6,221 6,234 6,246 6,259	5,211 5,219 5,226 5,234
32,400 32,44 32,450 32,50 32,500 32,55 32,550 32,60	04,784504,79604,809	4,134 4,141 4,149 4,156	4,771 4,784 4,796 4,809	4,341 4,349 4,356 4,364	35,400 35,450 35,500 35,550	35,450 35,500 35,550 35,600	5,521 5,534 5,546 5,559	4,584 4,591 4,599 4,606	5,521 5,534 5,546 5,559	4,791 4,799 4,806 4,814	38,400 38,450 38,500 38,550	38,450 38,500 38,550 38,600	6,271 6,284 6,296 6,309	5,034 5,041 5,049 5,056	6,271 6,284 6,296 6,309	5,241 5,249 5,256 5,264
32,600 32,65 32,650 32,70 32,700 32,75 32,750 32,80	04,834504,84604,859	4,164 4,171 4,179 4,186	4,821 4,834 4,846 4,859	4,371 4,379 4,386 4,394	35,600 35,650 35,700 35,750	35,650 35,700 35,750 35,800	5,571 5,584 5,596 5,609	4,614 4,621 4,629 4,636	5,571 5,584 5,596 5,609	4,821 4,829 4,836 4,844	38,600 38,650 38,700 38,750	38,650 38,700 38,750 38,800	6,321 6,334 6,346 6,359	5,064 5,071 5,079 5,086	6,321 6,334 6,346 6,359	5,271 5,279 5,286 5,294
32,800 32,8 32,850 32,9 32,900 32,9 32,950 33,00	0 4,884 0 4,896	4,194 4,201 4,209 4,216	4,871 4,884 4,896 4,909	4,401 4,409 4,416 4,424	35,800 35,850 35,900 35,950	35,850 35,900 35,950 36,000	5,621 5,634 5,646 5,659	4,644 4,651 4,659 4,666	5,621 5,634 5,646 5,659	4,851 4,859 4,866 4,874	38,800 38,850 38,900 38,950	38,850 38,900 38,950 39,000	6,371 6,384 6,396 6,409	5,094 5,101 5,109 5,116	6,371 6,384 6,396 6,409	5,301 5,309 5,316 5,324
33,000					i i	000					39,	000				
33,000 33,09 33,050 33,10 33,100 33,19 33,150 33,20	0 4,934 6 4,946	4,224 4,231 4,239 4,246	4,921 4,934 4,946 4,959	4,431 4,439 4,446 4,454	36,000 36,050 36,100 36,150	36,050 36,100 36,150 36,200	5,671 5,684 5,696 5,709	4,674 4,681 4,689 4,696	5,671 5,684 5,696 5,709	4,881 4,889 4,896 4,904	39,000 39,050 39,100 39,150	39,050 39,100 39,150 39,200	6,421 6,434 6,446 6,459	5,124 5,131 5,139 5,146	6,421 6,434 6,446 6,459	5,331 5,339 5,346 5,354
33,200 33,29 33,250 33,30 33,300 33,39 33,350 33,40	0 4,984 60 4,996	4,254 4,261 4,269 4,276	4,971 4,984 4,996 5,009	4,461 4,469 4,476 4,484	36,200 36,250 36,300 36,350	36,250 36,300 36,350 36,400	5,721 5,734 5,746 5,759	4,704 4,711 4,719 4,726	5,721 5,734 5,746 5,759	4,911 4,919 4,926 4,934	39,200 39,250 39,300 39,350	39,250 39,300 39,350 39,400	6,471 6,484 6,496 6,509	5,154 5,161 5,169 5,176	6,471 6,484 6,496 6,509	5,361 5,369 5,376 5,384
33,400 33,4 33,450 33,50 33,500 33,5 33,550 33,60	0 5,034 50 5,046 50 5,059	4,284 4,291 4,299 4,306	5,021 5,034 5,046 5,059	4,491 4,499 4,506 4,514	36,400 36,450 36,500 36,550	36,450 36,500 36,550 36,600	5,771 5,784 5,796 5,809	4,734 4,741 4,749 4,756	5,771 5,784 5,796 5,809	4,941 4,949 4,956 4,964	39,400 39,450 39,500 39,550	39,450 39,500 39,550 39,600	6,521 6,534 6,546 6,559	5,184 5,191 5,199 5,206	6,521 6,534 6,546 6,559	5,391 5,399 5,406 5,414
33,600 33,65 33,650 33,70 33,700 33,75 33,750 33,80	0 5,084 50 5,096 5,109	4,314 4,321 4,329 4,336	5,071 5,084 5,096 5,109	4,521 4,529 4,536 4,544	36,600 36,650 36,700 36,750	36,650 36,700 36,750 36,800	5,821 5,834 5,846 5,859	4,764 4,771 4,779 4,786	5,821 5,834 5,846 5,859	4,971 4,979 4,986 4,994	39,600 39,650 39,700 39,750	39,650 39,700 39,750 39,800	6,571 6,584 6,596 6,609	5,214 5,221 5,229 5,236	6,571 6,584 6,596 6,609	5,421 5,429 5,436 5,444
33,800 33,8 33,850 33,9 33,900 33,9 33,950 34,0	0 5,134 5 ,146	4,344 4,351 4,359 4,366	5,121 5,134 5,146 5,159	4,551 4,559 4,566 4,574	36,800 36,850 36,900 36,950	36,850 36,900 36,950 37,000	5,871 5,884 5,896 5,909	4,794 4,801 4,809 4,816	5,871 5,884 5,896 5,909	5,001 5,009 5,016 5,024	39,800 39,850 39,900 39,950	39,850 39,900 39,950 40,000	6,621 6,634 6,646 6,659	5,244 5,251 5,259 5,266	6,621 6,634 6,646 6,659	5,454 5,466 5,479 5,491
34,000						000						000				
34,000 34,05 34,050 34,10 34,100 34,11 34,150 34,20 34,250 34,25 34,250 34,30 34,300 34,33 34,350 34,44	00 5,184 50 5,196 50 5,209 50 5,221 50 5,234 50 5,246	4,374 4,381 4,389 4,396 4,404 4,411 4,419 4,426	5,171 5,184 5,196 5,209 5,221 5,234 5,246 5,259	4,581 4,589 4,596 4,604 4,611 4,619 4,626 4,634	37,000 37,050 37,100 37,150 37,200 37,250 37,300 37,350	37,050 37,100 37,150 37,200 37,250 37,300 37,350 37,400	5,921 5,934 5,946 5,959 5,971 5,984 5,996 6,009	4,824 4,831 4,839 4,846 4,854 4,861 4,869 4,876	5,921 5,934 5,946 5,959 5,971 5,984 5,996 6,009	5,031 5,039 5,046 5,054 5,061 5,069 5,076 5,084	40,000 40,050 40,100 40,150 40,200 40,250 40,300 40,350	40,050 40,100 40,150 40,200 40,250 40,300 40,350 40,400	6,671 6,684 6,696 6,709 6,721 6,734 6,746 6,759	5,274 5,281 5,289 5,296 5,304 5,311 5,319 5,326	6,671 6,684 6,696 6,709 6,721 6,734 6,746 6,759	5,504 5,516 5,529 5,541 5,554 5,566 5,579 5,591
34,400 34,44 34,450 34,50 34,500 34,55 34,550 34,60	505,2715,2845,2965,309	4,434 4,441 4,449 4,456	5,271 5,284 5,296 5,309	4,641 4,649 4,656 4,664	37,400 37,450 37,500 37,550	37,450 37,500 37,550 37,600	6,021 6,034 6,046 6,059	4,884 4,891 4,899 4,906	6,021 6,034 6,046 6,059	5,091 5,099 5,106 5,114	40,400 40,450 40,500 40,550	40,450 40,500 40,550 40,600	6,771 6,784 6,796 6,809	5,334 5,341 5,349 5,356	6,771 6,784 6,796 6,809	5,604 5,616 5,629 5,641
34,600 34,60 34,650 34,70 34,700 34,71 34,750 34,80 34,800 34,80 34,850 34,90	00 5,334 50 5,346 50 5,359 50 5,371 50 5,384	4,464 4,471 4,479 4,486 4,494 4,501	5,321 5,334 5,346 5,359 5,371 5,384	4,671 4,679 4,686 4,694 4,701 4,709	37,600 37,650 37,700 37,750 37,800 37,850	37,800 37,850 37,900	6,071 6,084 6,096 6,109 6,121 6,134	4,914 4,921 4,929 4,936 4,944 4,951	6,071 6,084 6,096 6,109 6,121 6,134	5,121 5,129 5,136 5,144 5,151 5,159	40,600 40,650 40,700 40,750 40,800 40,850	40,650 40,700 40,750 40,800 40,850 40,900	6,821 6,834 6,846 6,859 6,871 6,884	5,364 5,371 5,379 5,386 5,394 5,401	6,821 6,834 6,846 6,859 6,871 6,884	5,654 5,666 5,679 5,691 5,704 5,716
34,900 34,99 34,950 35,00	5,409	4,516	5,396 5,409	4,716 4,724	37,900 37,950	38,000	6,146 6,159	4,959 4,966	6,146 6,159	5,166 5,174	40,900 40,950	40,950 41,000	6,896 6,909	5,409 5,416	6,896 6,909	5,729 5,741
* This columr	must also	o de use	u by a c	lualitying	y widow(e	er).								(Contin	ued on p	uge 00)

													200	5 Tax	Table	-Con	tinued
If Form line 27	i 1040A, is—		And y	ou are—	-	If Forn line 27	n 1040A, , is—		And y	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately tax is—	l Head of a house- hold	At least	But less than	Single	Married filing jointly * Your t	Married filing sepa- rately :ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
41	,000					44,	000					47,	000				
41,000 41,050 41,100 41,150	41,100 41,150 41,200	6,921 6,934 6,946 6,959	5,424 5,431 5,439 5,446	6,921 6,934 6,946 6,959	5,754 5,766 5,779 5,791	44,000 44,050 44,100 44,150	44,050 44,100 44,150 44,200	7,671 7,684 7,696 7,709	5,874 5,881 5,889 5,896	7,671 7,684 7,696 7,709	6,504 6,516 6,529 6,541	47,000 47,050 47,100 47,150	47,050 47,100 47,150 47,200	8,421 8,434 8,446 8,459	6,324 6,331 6,339 6,346	8,421 8,434 8,446 8,459	7,254 7,266 7,279 7,291
41,200 41,250 41,300 41,350	41,250 41,300 41,350 41,400	6,971 6,984 6,996 7,009	5,454 5,461 5,469 5,476	6,971 6,984 6,996 7,009	5,804 5,816 5,829 5,841	44,200 44,250 44,300 44,350	44,250 44,300 44,350 44,400	7,721 7,734 7,746 7,759	5,904 5,911 5,919 5,926	7,721 7,734 7,746 7,759	6,554 6,566 6,579 6,591	47,200 47,250 47,300 47,350	47,250 47,300 47,350 47,400	8,471 8,484 8,496 8,509	6,354 6,361 6,369 6,376	8,471 8,484 8,496 8,509	7,304 7,316 7,329 7,341
41,400 41,450 41,500 41,550 41,650 41,650 41,700 41,750	41,450 41,500 41,550 41,600 41,650 41,700 41,750 41,800	7,021 7,034 7,046 7,059 7,071 7,084 7,096 7,109	5,484 5,491 5,499 5,506 5,514 5,521 5,529 5,536	7,021 7,034 7,046 7,059 7,071 7,084 7,096 7,109	5,854 5,866 5,879 5,891 5,904 5,916 5,929 5,941	44,400 44,450 44,500 44,550 44,600 44,650 44,700 44,750	44,450 44,500 44,550 44,600 44,650 44,700 44,750 44,800	7,771 7,784 7,796 7,809 7,821 7,834 7,834 7,846 7,859	5,934 5,941 5,949 5,956 5,964 5,971 5,979 5,986	7,771 7,784 7,796 7,809 7,821 7,834 7,834 7,846 7,859	6,604 6,616 6,629 6,641 6,654 6,666 6,679 6,691	47,400 47,450 47,500 47,550 47,600 47,650 47,700 47,750	47,450 47,500 47,550 47,600 47,650 47,700 47,750 47,800	8,521 8,534 8,546 8,559 8,571 8,584 8,596 8,609	6,384 6,391 6,399 6,406 6,414 6,421 6,429 6,436	8,521 8,534 8,546 8,559 8,571 8,584 8,596 8,609	7,354 7,366 7,379 7,391 7,404 7,416 7,429 7,441
41,800 41,850 41,900 41,950		7,121 7,134 7,146 7,159	5,544 5,551 5,559 5,566	7,121 7,134 7,146 7,159	5,954 5,966 5,979 5,991	44,800 44,850 44,900 44,950	44,850 44,900 44,950 45,000	7,871 7,884 7,896 7,909	5,994 6,001 6,009 6,016	7,871 7,884 7,896 7,909	6,704 6,716 6,729 6,741	47,800 47,850 47,900 47,950	47,850 47,900 47,950 48,000	8,621 8,634 8,646 8,659	6,444 6,451 6,459 6,466	8,621 8,634 8,646 8,659	7,454 7,466 7,479 7,491
42	,000					45,	000					48,	000				
42,000 42,050 42,100 42,150	42,050 42,100 42,150 42,200	7,171 7,184 7,196 7,209	5,574 5,581 5,589 5,596	7,171 7,184 7,196 7,209	6,004 6,016 6,029 6,041	45,000 45,050 45,100 45,150	45,050 45,100 45,150 45,200	7,921 7,934 7,946 7,959	6,024 6,031 6,039 6,046	7,921 7,934 7,946 7,959	6,754 6,766 6,779 6,791	48,000 48,050 48,100 48,150	48,050 48,100 48,150 48,200	8,671 8,684 8,696 8,709	6,474 6,481 6,489 6,496	8,671 8,684 8,696 8,709	7,504 7,516 7,529 7,541
42,200 42,250 42,300 42,350	42,250 42,300 42,350 42,400	7,221 7,234 7,246 7,259	5,604 5,611 5,619 5,626	7,221 7,234 7,246 7,259	6,054 6,066 6,079 6,091	45,200 45,250 45,300 45,350	45,250 45,300 45,350 45,400	7,971 7,984 7,996 8,009	6,054 6,061 6,069 6,076	7,971 7,984 7,996 8,009	6,804 6,816 6,829 6,841	48,200 48,250 48,300 48,350	48,250 48,300 48,350 48,400	8,721 8,734 8,746 8,759	6,504 6,511 6,519 6,526	8,721 8,734 8,746 8,759	7,554 7,566 7,579 7,591
42,400 42,450 42,500 42,550 42,600	42,450 42,500 42,550 42,600 42,650	7,271 7,284 7,296 7,309 7,321	5,634 5,641 5,649 5,656 5,664	7,271 7,284 7,296 7,309 7,321	6,104 6,116 6,129 6,141 6,154	45,400 45,450 45,500 45,550 45,600	45,450 45,500 45,550 45,600 45,650	8,021 8,034 8,046 8,059 8,071	6,084 6,091 6,099 6,106	8,021 8,034 8,046 8,059	6,854 6,866 6,879 6,891	48,400 48,450 48,500 48,550 48,600	48,450 48,500 48,550 48,600 48,650	8,771 8,784 8,796 8,809 8,821	6,534 6,541 6,549 6,556 6,564	8,771 8,784 8,796 8,809 8,821	7,604 7,616 7,629 7,641 7,654
42,600 42,650 42,700 42,750 42,800	42,700 42,750 42,800	7,321 7,334 7,346 7,359 7,371	5,674 5,671 5,679 5,686 5,694	7,321 7,334 7,346 7,359 7,371	6,154 6,166 6,179 6,191 6,204	45,600 45,650 45,700 45,750 45,800	45,050 45,700 45,750 45,800 45,850	8,071 8,084 8,096 8,109 8,121	6,114 6,121 6,129 6,136 6,144	8,071 8,084 8,096 8,109 8,121	6,904 6,916 6,929 6,941 6,954	48,600 48,650 48,700 48,750 48,800	48,050 48,700 48,750 48,800 48,850	8,821 8,834 8,846 8,859 8,871	6,571 6,579 6,586 6,594	8,821 8,834 8,846 8,859 8,871	7,654 7,666 7,679 7,691 7,704
42,850 42,900 42,950	42,900 42,950 43,000	7,384 7,396 7,409	5,701 5,709 5,716	7,384 7,396 7,409	6,216 6,229 6,241	45,850 45,900 45,950	45,900 45,950 46,000	8,134 8,146 8,159	6,151 6,159 6,166	8,134 8,146 8,159	6,966 6,979 6,991	48,850 48,900 48,950	48,900 48,950 49,000	8,884 8,896 8,909	6,601 6,609 6,616	8,884 8,896 8,909	7,716 7,729 7,741
	,000	7 401	E 704	7 401	6 054		000	0 1 7 1	6 174	0 1 7 1	7 004	· · · ·	40.050	0 0 0 1	6 604	0.001	7 754
43,000 43,050 43,100 43,150 43,200 43,250 43,300 43,350	43,100 43,150 43,200 43,250 43,300 43,350	7,421 7,434 7,446 7,459 7,471 7,484 7,496 7,509	5,724 5,731 5,739 5,746 5,754 5,761 5,769 5,776	7,421 7,434 7,446 7,459 7,471 7,484 7,496 7,509	6,254 6,266 6,279 6,291 6,304 6,316 6,329 6,341	46,000 46,050 46,100 46,150 46,200 46,250 46,300 46,350	46,050 46,100 46,200 46,200 46,250 46,300 46,350 46,400	8,171 8,184 8,196 8,209 8,221 8,234 8,234 8,246 8,259	6,174 6,181 6,189 6,196 6,204 6,211 6,219 6,226	8,171 8,184 8,196 8,209 8,221 8,234 8,246 8,259	7,004 7,016 7,029 7,041 7,054 7,066 7,079 7,091	49,000 49,050 49,100 49,150 49,200 49,250 49,300 49,350	49,050 49,100 49,150 49,200 49,250 49,300 49,350 49,400	8,921 8,934 8,946 8,959 8,971 8,984 8,996 9,009	6,624 6,631 6,639 6,646 6,654 6,661 6,669 6,676	8,921 8,934 8,946 8,959 8,971 8,984 8,996 9,009	7,754 7,766 7,779 7,791 7,804 7,816 7,829 7,841
43,400 43,450 43,500 43,550	43,450 43,500 43,550 43,600	7,521 7,534 7,546 7,559	5,784 5,791 5,799 5,806	7,521 7,534 7,546 7,559	6,354 6,366 6,379 6,391	46,400 46,450 46,500 46,550	46,450 46,500 46,550 46,600	8,271 8,284 8,296 8,309	6,234 6,241 6,249 6,256	8,271 8,284 8,296 8,309	7,104 7,116 7,129 7,141	49,400 49,450 49,500 49,550	49,450 49,500 49,550 49,600	9,021 9,034 9,046 9,059	6,684 6,691 6,699 6,706	9,021 9,034 9,046 9,059	7,854 7,866 7,879 7,891
43,600 43,650 43,700 43,750 43,800	43,700 43,750 43,800	7,571 7,584 7,596 7,609 7,621	5,814 5,821 5,829 5,836 5,844	7,571 7,584 7,596 7,609 7,621	6,404 6,416 6,429 6,441 6,454	46,600 46,650 46,700 46,750 46,800	46,650 46,700 46,750 46,800 46,850	8,321 8,334 8,346 8,359 8,371	6,264 6,271 6,279 6,286 6,294	8,321 8,334 8,346 8,359 8,371	7,154 7,166 7,179 7,191 7,204	49,600 49,650 49,700 49,750 49,800	49,650 49,700 49,750 49,800 49,850	9,071 9,084 9,096 9,109 9,121	6,714 6,721 6,729 6,736 6,744	9,071 9,084 9,096 9,109 9,121	7,904 7,916 7,929 7,941 7,954
43,850 43,900 43,950	43,950 44,000	7,621 7,634 7,646 7,659	5,851 5,859 5,866	7,634 7,646 7,659	6,454 6,466 6,479 6,491	46,850 46,900 46,950	46,900 46,950 47,000	8,371 8,384 8,396 8,409	6,294 6,301 6,309 6,316	8,371 8,384 8,396 8,409	7,204 7,216 7,229 7,241	49,800 49,850 49,900 49,950	49,850 49,900 49,950 50,000	9,121 9,134 9,146 9,159	6,744 6,751 6,759 6,766	9,121 9,134 9,146 9,159	7,954 7,966 7,979 7,991
* This c	olumn m	ust also	be use	d by a q	ualifying	widow(er).								(Contir	nued on p	age 67)

2005	Tax Ta	ble—C	Continu	ed													
If Form line 27,	i 1040A, is—		And yo	ou are—	-	If Forn line 27	n 1040A, , is—		And y	ou are—	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately :ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately tax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately tax is—	Head of a house- hold
50	,000		. our i			53	,000		. oui			56,	000		. oui		
50,000 50,050 50,100 50,150	50,050 50,100 50,150 50,200	9,171 9,184 9,196 9,209	6,774 6,781 6,789 6,796	9,171 9,184 9,196 9,209	8,004 8,016 8,029 8,041	53,000 53,050 53,100 53,150	53,050 53,100 53,150 53,200	9,921 9,934 9,946 9,959	7,224 7,231 7,239 7,246	9,921 9,934 9,946 9,959	8,754 8,766 8,779 8,791	56,000 56,050 56,100 56,150	56,050 56,100 56,150 56,200	10,671 10,684 10,696 10,709	7,674 7,681 7,689 7,696	10,671 10,684 10,696 10,709	9,504 9,516 9,529 9,541
50,200 50,250 50,300 50,350	50,250 50,300 50,350 50,400	9,221 9,234 9,246 9,259	6,804 6,811 6,819 6,826	9,221 9,234 9,246 9,259	8,054 8,066 8,079 8,091	53,200 53,250 53,300 53,350	53,250 53,300 53,350 53,400	9,971 9,984 9,996 10,009	7,254 7,261 7,269 7,276	9,971 9,984 9,996 10,009	8,804 8,816 8,829 8,841	56,200 56,250 56,300 56,350	56,250 56,300 56,350 56,400	10,721 10,734 10,746 10,759	7,704 7,711 7,719 7,726	10,721 10,734 10,746 10,759	9,554 9,566 9,579 9,591
50,400 50,450 50,500 50,550	50,450 50,500 50,550 50,600	9,271 9,284 9,296 9,309	6,834 6,841 6,849 6,856	9,271 9,284 9,296 9,309	8,104 8,116 8,129 8,141	53,400 53,450 53,500 53,550	53,450 53,500 53,550 53,600	10,021 10,034 10,046 10,059	7,284 7,291 7,299 7,306	10,021 10,034 10,046 10,059	8,854 8,866 8,879 8,891	56,400 56,450 56,500 56,550	56,450 56,500 56,550 56,600	10,771 10,784 10,796 10,809	7,734 7,741 7,749 7,756	10,771 10,784 10,796 10,809	9,604 9,616 9,629 9,641
50,600 50,650 50,700 50,750	50,650 50,700 50,750 50,800	9,321 9,334 9,346 9,359	6,864 6,871 6,879 6,886	9,321 9,334 9,346 9,359	8,154 8,166 8,179 8,191	53,600 53,650 53,700 53,750	53,650 53,700 53,750 53,800	10,071 10,084 10,096 10,109	7,314 7,321 7,329 7,336	10,071 10,084 10,096 10,109	8,904 8,916 8,929 8,941	56,600 56,650 56,700 56,750	56,650 56,700 56,750 56,800	10,821 10,834 10,846 10,859	7,764 7,771 7,779 7,786	10,821 10,834 10,846 10,859	9,654 9,666 9,679 9,691
50,800 50,850 50,900 50,950	50,850 50,900 50,950 51,000	9,371 9,384 9,396 9,409	6,894 6,901 6,909 6,916	9,371 9,384 9,396 9,409	8,204 8,216 8,229 8,241	53,800 53,850 53,900 53,950	53,850 53,900 53,950 54,000	10,121 10,134 10,146 10,159	7,344 7,351 7,359 7,366	10,121 10,134 10,146 10,159	8,954 8,966 8,979 8,991	56,800 56,850 56,900 56,950	56,850 56,900 56,950 57,000	10,871 10,884 10,896 10,909		10,871 10,884 10,896 10,909	9,704 9,716 9,729 9,741
51	,000					54	,000		_			57,	000				
51,000 51,050 51,100 51,150	51,050 51,100 51,150 51,200	9,421 9,434 9,446 9,459	6,924 6,931 6,939 6,946	9,421 9,434 9,446 9,459	8,254 8,266 8,279 8,291	54,000 54,050 54,100 54,150	54,050 54,100 54,150 54,200	10,171 10,184 10,196 10,209	7,374 7,381 7,389 7,396	10,171 10,184 10,196 10,209	9,004 9,016 9,029 9,041	57,000 57,050 57,100 57,150	57,050 57,100 57,150 57,200	10,921 10,934 10,946 10,959	7,824 7,831 7,839 7,846	10,921 10,934 10,946 10,959	9,754 9,766 9,779 9,791
51,200 51,250 51,300 51,350	51,250 51,300 51,350 51,400	9,471 9,484 9,496 9,509	6,954 6,961 6,969 6,976	9,471 9,484 9,496 9,509	8,304 8,316 8,329 8,341	54,200 54,250 54,300 54,350	54,250 54,300 54,350 54,400	10,221 10,234 10,246 10,259	7,404 7,411 7,419 7,426	10,221 10,234 10,246 10,259	9,054 9,066 9,079 9,091	57,200 57,250 57,300 57,350	57,250 57,300 57,350 57,400	10,971 10,984 10,996 11,009	7,854 7,861 7,869 7,876	10,971 10,984 10,996 11,009	9,804 9,816 9,829 9,841
51,400 51,450 51,500 51,550	51,450 51,500 51,550 51,600	9,521 9,534 9,546 9,559	6,984 6,991 6,999 7,006	9,521 9,534 9,546 9,559	8,354 8,366 8,379 8,391	54,400 54,450 54,500 54,550	54,450 54,500 54,550 54,600	10,271 10,284 10,296 10,309	7,434 7,441 7,449 7,456	10,271 10,284 10,296 10,309	9,104 9,116 9,129 9,141	57,400 57,450 57,500 57,550	57,450 57,500 57,550 57,600	11,021 11,034 11,046 11,059	7,906	11,021 11,034 11,046 11,059	9,854 9,866 9,879 9,891
51,600 51,650 51,700 51,750	51,650 51,700 51,750 51,800	9,571 9,584 9,596 9,609	7,014 7,021 7,029 7,036	9,571 9,584 9,596 9,609	8,404 8,416 8,429 8,441	54,600 54,650 54,700 54,750	54,650 54,700 54,750 54,800	10,321 10,334 10,346 10,359	7,464 7,471 7,479 7,486	10,321 10,334 10,346 10,359	9,154 9,166 9,179 9,191	57,600 57,650 57,700 57,750	57,650 57,700 57,750 57,800	11,071 11,084 11,096 11,109	7,921 7,929 7,936	11,071 11,084 11,096 11,109	9,904 9,916 9,929 9,941
	51,950 52,000	9,621 9,634 9,646 9,659	7,044 7,051 7,059 7,066	9,621 9,634 9,646 9,659	8,454 8,466 8,479 8,491	· ·	55,000	10,371 10,384 10,396 10,409	7,494 7,501 7,509 7,516	10,371 10,384 10,396 10,409	9,204 9,216 9,229 9,241	57,900 57,950	57,850 57,900 57,950 58,000	11,121 11,134 11,146 11,159	7,951 7,959	11,121 11,134 11,146 11,159	9,954 9,966 9,979 9,991
	,000						,000						000				
52,000 52,050 52,100 52,150 52,200 52,250 52,300 52,350	52,100 52,150 52,200 52,250 52,300 52,350	9,671 9,684 9,696 9,709 9,721 9,734 9,746 9,759	7,074 7,081 7,089 7,096 7,104 7,111 7,119 7,126	9,671 9,684 9,696 9,709 9,721 9,734 9,746 9,759	8,504 8,516 8,529 8,541 8,554 8,556 8,579 8,591	55,000 55,050 55,100 55,150 55,200 55,250 55,250 55,350	55,050 55,100 55,150 55,200 55,250 55,300 55,350 55,400	10,421 10,434 10,446 10,459 10,471 10,484 10,496 10,509	7,524 7,531 7,539 7,546 7,554 7,561 7,569 7,576	10,421 10,434 10,446 10,459 10,471 10,484 10,496 10,509	9,254 9,266 9,279 9,291 9,304 9,316 9,329 9,341	58,000 58,050 58,100 58,150 58,250 58,250 58,350	58,050 58,100 58,150 58,200 58,250 58,300 58,350 58,400	11,171 11,184 11,196 11,209 11,221 11,234 11,246 11,259	7,981 7,989 7,996 8,004 8,011 8,019	11,221 11,234 11,246	10,016 10,029 10,041 10,054 10,066
52,400 52,450 52,500 52,550	52,450 52,500 52,550 52,600	9,771 9,784 9,796 9,809	7,134 7,141 7,149 7,156	9,771 9,784 9,796 9,809	8,604 8,616 8,629 8,641	55,400 55,450 55,500 55,550	55,450 55,500 55,550 55,600	10,521 10,534 10,546 10,559	7,584 7,591 7,599 7,606	10,521 10,534 10,546 10,559	9,354 9,366 9,379 9,391	58,400 58,450 58,500 58,550	58,450 58,500 58,550 58,600	11,271 11,284 11,296 11,309	8,041 8,049 8,056	11,284 11,296 11,309	10,129 10,141
52,600 52,650 52,700 52,750	52,750 52,800	9,821 9,834 9,846 9,859	7,164 7,171 7,179 7,186	9,821 9,834 9,846 9,859	8,654 8,666 8,679 8,691	55,600 55,650 55,700 55,750	55,650 55,700 55,750 55,800	10,571 10,584 10,596 10,609	7,621 7,629 7,636	10,571 10,584 10,596 10,609	9,404 9,416 9,429 9,441	58,600 58,650 58,700 58,750	58,650 58,700 58,750 58,800	11,321 11,334 11,346 11,359	8,071 8,079 8,086	11,334 11,346 11,359	10,179 10,191
52,800 52,850 52,900 52,950	52,850 52,900 52,950 53,000	9,871 9,884 9,896 9,909	7,194 7,201 7,209 7,216	9,871 9,884 9,896 9,909	8,704 8,716 8,729 8,741	55,800 55,850 55,900 55,950	55,850 55,900 55,950 56,000	10,621 10,634 10,646 10,659	7,644 7,651 7,659 7,666	10,621 10,634 10,646 10,659	9,454 9,466 9,479 9,491	58,800 58,850 58,900 58,950	58,850 58,900 58,950 59,000	11,371 11,384 11,396 11,409	8,101 8,109	11,371 11,384 11,396 11,409	10,216 10,229
* This c	olumn m	ust also	be use	d by a q	ualifying	widow(ər).								(Contir	nued on p	page 68)

													200	5 Tax	Table	-Con	tinued
If Form line 27,	1040A, is—		And y	ou are-	-	If Forn line 27	n 1040A, , is—		And y	ou are-	-	If Form line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
59	,000					62,	000					65,	000				
59,000 59,050 59,100 59,150	59,050 59,100 59,150 59,200	11,421 11,434 11,446 11,459	8,131 8,139	11,421 11,434 11,446 11,459	10,254 10,266 10,279 10,291	62,000 62,050 62,100 62,150	62,050 62,100 62,150 62,200	12,171 12,184 12,196 12,209	8,836 8,849 8,861 8,874	12,233 12,247 12,261 12,275	11,016 11,029	65,000 65,050 65,100 65,150	65,050 65,100 65,150 65,200	12,921 12,934 12,946 12,959	9,586 9,599 9,611 9,624	13,087 13,101	11,754 11,766 11,779 11,791
59,200 59,250 59,300 59,350	59,250 59,300 59,350 59,400	11,471 11,484 11,496 11,509	8,161 8,169	11,471 11,484 11,496 11,509	10,304 10,316 10,329 10,341	62,200 62,250 62,300 62,350	62,250 62,300 62,350 62,400	12,221 12,234 12,246 12,259	8,886 8,899 8,911 8,924			65,200 65,250 65,300 65,350	65,250 65,300 65,350 65,400	12,971 12,984 12,996 13,009	9,636 9,649 9,661 9,674	13,143 13,157	11,804 11,816 11,829 11,841
59,400 59,450 59,500 59,550	59,450 59,500 59,550 59,600	11,521 11,534 11,546 11,559	8,199 8,211 8,224	11,521 11,534 11,546 11,559	10,354 10,366 10,379 10,391	62,400 62,450 62,500 62,550	62,450 62,500 62,550 62,600	12,271 12,284 12,296 12,309	8,936 8,949 8,961 8,974	12,359 12,373 12,387	11,104 11,116 11,129 11,141	65,400 65,450 65,500 65,550	65,450 65,500 65,550 65,600	13,021 13,034 13,046 13,059	9,686 9,699 9,711 9,724	13,213 13,227	11,854 11,866 11,879 11,891
59,600 59,650 59,700 59,750	59,650 59,700 59,750 59,800	11,571 11,584 11,596 11,609		11,571 11,584 11,596 11,609	10,404 10,416 10,429 10,441	62,600 62,650 62,700 62,750	62,650 62,700 62,750 62,800	12,321 12,334 12,346 12,359	8,986 8,999 9,011 9,024	12,401 12,415 12,429 12,443	11,166 11,179 11,191	65,600 65,650 65,700 65,750	65,650 65,700 65,750 65,800	13,071 13,084 13,096 13,109	9,736 9,749 9,761 9,774	13,283	11,916 11,929 11,941
59,800 59,850 59,900 59,950	59,850 59,900 59,950 60,000	11,621 11,634 11,646 11,659		11,621 11,634 11,646 11,659	10,454 10,466 10,479 10,491	62,800 62,850 62,900 62,950	62,850 62,900 62,950 63,000	12,371 12,384 12,396 12,409	9,036 9,049 9,061 9,074	12,457 12,471 12,485 12,499	11,216 11,229	65,800 65,850 65,900 65,950	65,850 65,900 65,950 66,000	13,121 13,134 13,146 13,159	9,786 9,799 9,811 9,824	13,325	11,954 11,966 11,979 11,991
60	,000		_	_		63,	000		_	_		66,	000				
60,000 60,050 60,100 60,150	60,050 60,100 60,150 60,200	11,671 11,684 11,696 11,709	8,361	11,673 11,687 11,701 11,715	10,504 10,516 10,529 10,541	63,000 63,050 63,100 63,150	63,050 63,100 63,150 63,200	12,421 12,434 12,446 12,459	9,086 9,099 9,111 9,124	12,527	11,254 11,266 11,279 11,291	66,000 66,050 66,100 66,150	66,050 66,100 66,150 66,200	13,171 13,184 13,196 13,209	9,836 9,849 9,861 9,874	13,367 13,381	12,004 12,016 12,029 12,041
60,200 60,250 60,300 60,350	60,250 60,300 60,350 60,400	11,721 11,734 11,746 11,759	8,399 8,411 8,424	11,743 11,757 11,771	10,554 10,566 10,579 10,591	63,200 63,250 63,300 63,350	63,250 63,300 63,350 63,400	12,471 12,484 12,496 12,509	9,136 9,149 9,161 9,174	12,597 12,611	11,316 11,329 11,341	66,200 66,250 66,300 66,350	66,250 66,300 66,350 66,400	13,221 13,234 13,246 13,259	9,886 9,899 9,911 9,924	13,423 13,437 13,451	
60,400 60,450 60,500 60,550	60,450 60,500 60,550 60,600	11,771 11,784 11,796 11,809	8,461 8,474	11,785 11,799 11,813 11,827	10,604 10,616 10,629 10,641	63,400 63,450 63,500 63,550	63,450 63,500 63,550 63,600	12,521 12,534 12,546 12,559	9,186 9,199 9,211 9,224		11,391	66,400 66,450 66,500 66,550	66,450 66,500 66,550 66,600	13,271 13,284 13,296 13,309	9,936 9,949 9,961 9,974	13,493 13,507	12,104 12,116 12,129 12,141
60,600 60,650 60,700 60,750	60,650 60,700 60,750 60,800	11,821 11,834 11,846 11,859	8,499 8,511 8,524	11,841 11,855 11,869 11,883	10,654 10,666 10,679 10,691	63,600 63,650 63,700 63,750	63,650 63,700 63,750 63,800	12,571 12,584 12,596 12,609	9,236 9,249 9,261 9,274 9,286	12,695 12,709 12,723	11,404 11,416 11,429 11,441	66,600 66,650 66,700 66,750	66,650 66,700 66,750 66,800	13,321 13,334 13,346 13,359	9,986 9,999 10,011 10,024		12,154 12,166 12,179 12,191
60,900 60,950	60,850 60,900 60,950 61,000	11,871 11,884 11,896 11,909	8,549 8,561	11,897 11,911 11,925 11,939	10,716 10,729	63,900 63,950	63,850 63,900 63,950 64,000	12,621 12,634 12,646 12,659	9,299 9,311	12,737 12,751 12,765 12,779	11,466 11,479	66,900 66,950	66,850 66,900 66,950 67,000	13,384 13,396	10,049 10,061	13,577 13,591 13,605 13,619	12,216 12,229
	,000	11.001	0.500	11.050	10 75 4		000	10.071	0.000	10 700	11 504	· · · · · ·	000	10 401	10.000	10,000	10.054
61,050 61,100 61,150	61,050 61,100 61,150 61,200	11,921 11,934 11,946 11,959	8,599 8,611 8,624	11,953 11,967 11,981 11,995	10,766 10,779 10,791	64,050 64,100 64,150	64,050 64,100 64,150 64,200	12,671 12,684 12,696 12,709	9,349 9,361 9,374	12,793 12,807 12,821 12,835	11,516 11,529 11,541	67,050 67,100 67,150	67,050 67,100 67,150 67,200	13,434 13,446 13,459	10,099 10,111 10,124	13,633 13,647 13,661 13,675	12,266 12,279 12,291
61,250 61,300 61,350	61,350 61,400	11,971 11,984 11,996 12,009	8,649 8,661 8,674	12,009 12,023 12,037 12,051	10,816 10,829 10,841	64,200 64,250 64,300 64,350	64,250 64,300 64,350 64,400	12,721 12,734 12,746 12,759	9,411 9,424	12,849 12,863 12,877 12,891	11,566 11,579 11,591	67,200 67,250 67,300 67,350	67,250 67,300 67,350 67,400	13,484 13,496 13,509	10,149 10,161 10,174	13,689 13,703 13,717 13,731	12,316 12,329 12,341
61,550	61,550 61,600	12,021 12,034 12,046 12,059	8,699 8,711 8,724	12,065 12,079 12,093 12,107	10,866 10,879 10,891	64,400 64,450 64,500 64,550	64,450 64,500 64,550 64,600	12,771 12,784 12,796 12,809	9,461 9,474	12,905 12,919 12,933 12,947	11,616 11,629 11,641	67,400 67,450 67,500 67,550	67,600	13,534 13,546 13,559	10,199 10,211 10,224	13,787	12,366 12,379 12,391
61,650 61,700 61,750	61,750 61,800	12,071 12,084 12,096 12,109	8,749 8,761 8,774	12,121 12,135 12,149 12,163	10,916 10,929 10,941	64,600 64,650 64,700 64,750	64,650 64,700 64,750 64,800	12,821 12,834 12,846 12,859	9,499 9,511 9,524	12,961 12,975 12,989 13,003	11,666 11,679 11,691	67,600 67,650 67,700 67,750		13,584 13,596 13,609	10,249 10,261 10,274	13,801 13,815 13,829 13,843	12,416 12,429 12,441
61,800 61,850 61,900 61,950	61,900	12,121 12,134 12,146 12,159	8,799 8,811	12,177 12,191 12,205 12,219	10,966 10,979		64,850 64,900 64,950 65,000	12,871 12,884 12,896 12,909	9,549 9,561	13,017 13,031 13,045 13,059	11,716 11,729	67,800 67,850 67,900 67,950	67,850 67,900 67,950 68,000	13,634 13,646	10,299 10,311	13,857 13,871 13,885 13,899	12,466 12,479
* This c	olumn m	iust also	be use	d by a d	qualifying	widow(er).								(Contir	nued on p	page 69)

2005	Tax Ta	ble—C	Continu	ied													
If Form line 27,	1040A, is—		And y	ou are-		If Forn line 27	n 1040A, , is—		And y	ou are-	-	If Forn line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly * Your 1	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	Head of a house- hold
68	,000		. oui			71,	,000		- our			74,	,000		. oui		
68,000 68,050 68,100 68,150	68,050 68,100 68,150 68,200	13,684 13,696	10,336 10,349 10,361 10,374	13,927 13,941	12,516 12,529	71,000 71,050 71,100 71,150	71,050 71,100 71,150 71,200	14,434 14,446		14,767	13,266 13,279		74,050 74,100 74,150 74,200	15,248 15,262	,	15,621	14,004 14,016 14,029 14,041
68,200 68,250 68,300 68,350	68,250 68,300 68,350 68,400	13,734 13,746	10,386 10,399 10,411 10,424	13,983 13,997		71,200 71,250 71,300 71,350	71,250 71,300 71,350 71,400	· ·		14,823 14,837		74,200 74,250 74,300 74,350	74,250 74,300 74,350 74,400	15,304 15,318		15,677	14,054 14,066 14,079 14,091
68,400 68,450 68,500 68,550	68,450 68,500 68,550 68,600	13,784 13,796	10,436 10,449 10,461 10,474	14,039 14,053	12,604 12,616 12,629 12,641	71,400 71,450 71,500 71,550	71,450 71,500 71,550 71,600			14,879 14,893	13,354 13,366 13,379 13,391	74,400 74,450 74,500 74,550	74,450 74,500 74,550 74,600	15,360 15,374		15,719 15,733	14,104 14,116 14,129 14,141
68,600 68,650 68,700 68,750	68,650 68,700 68,750 68,800	13,834 13,846 13,859		14,095 14,109 14,123	12,666 12,679 12,691	71,600 71,650 71,700 71,750	71,650 71,700 71,750 71,800	14,584 14,596 14,609	11,261 11,274	14,935 14,949 14,963	13,441	74,600 74,650 74,700 74,750	74,650 74,700 74,750 74,800	15,416 15,430 15,444	12,011 12,024	15,775 15,789 15,803	14,154 14,166 14,179 14,191
68,800 68,850 68,900 68,950	68,850 68,900 68,950 69,000	13,884 13,896		14,137 14,151 14,165 14,179	12,716 12,729	71,800 71,850 71,900 71,950	71,850 71,900 71,950 72,000	14,634 14,646		14,977 14,991 15,005 15,019	13,466 13,479	74,800 74,850 74,900 74,950	74,850 74,900 74,950 75,000	15,472 15,486	12,061		
69	,000					72,	,000					75,	,000				
69,000 69,050 69,100 69,150	69,050 69,100 69,150 69,200	13,934 13,946	10,586 10,599 10,611 10,624	14,207 14,221		72,000 72,050 72,100 72,150	72,050 72,100 72,150 72,200	14,688 14,702	11,336 11,349 11,361 11,374	15,033 15,047 15,061 15,075	13,516	75,000 75,050 75,100 75,150	75,050 75,100 75,150 75,200	15,528 15,542			
69,200 69,250 69,300 69,350	69,250 69,300 69,350 69,400	13,984 13,996 14,009	10,636 10,649 10,661 10,674	14,263 14,277 14,291		72,200 72,250 72,300 72,350	72,250 72,300 72,350 72,400	14,744 14,758 14,772	11,424	15,089 15,103 15,117 15,131	13,566 13,579 13,591	75,200 75,250 75,300 75,350	75,250 75,300 75,350 75,400	15,584 15,598 15,612	12,161 12,174	15,943 15,957 15,971	14,304 14,316 14,329 14,341
69,400 69,450 69,500 69,550	69,450 69,500 69,550 69,600	14,034 14,046 14,059	10,711 10,724	14,347	12,879 12,891	72,400 72,450 72,500 72,550	72,450 72,500 72,550 72,600	14,800 14,814 14,828	11,474	15,159 15,173 15,187	13,629 13,641	75,400 75,450 75,500 75,550	75,450 75,500 75,550 75,600	15,640 15,654 15,668	12,211 12,224	16,013 16,027	14,354 14,366 14,379 14,391
69,600 69,650 69,700 69,750	69,650 69,700 69,750 69,800	14,084 14,096 14,109	10,774	14,389 14,403	12,916 12,929 12,941	72,600 72,650 72,700 72,750	72,650 72,700 72,750 72,800	14,870 14,884	11,499 11,511 11,524	15,229 15,243	13,666 13,679 13,691	75,600 75,650 75,700 75,750	75,650 75,700 75,750 75,800	15,682 15,696 15,710 15,724	12,249 12,261 12,274	16,055 16,069 16,083	14,404 14,416 14,429 14,441
69,900 69,950	69,850 69,900 69,950 70,000	14,134 14,146	10,799 10,811	14,417 14,431 14,445 14,459	12,966 12,979	72,900 72,950	72,850 72,900 72,950 73,000	14,912 14,926	11,536 11,549 11,561 11,574	15,271 15,285	13,716 13,729	75,900 75,950	75,850 75,900 75,950 76,000	15,752 15,766	12,311	16,097 16,111 16,125 16,139	14,466 14,479
	,000	4 4 4 7 4	10.000	4.4.470	40.004		,000	11.054	11 500	45.040	40 754	<u> </u>	,000	45 704	10.000	10.150	44.504
70,050 70,100	70,050 70,100 70,150 70,200 70,250	14,184 14,196 14,209	10,849 10,861 10,874	14,473 14,487 14,501 14,515 14,529	13,016 13,029 13,041	73,050	73,050 73,100 73,150 73,200 73,250	14,968 14,982 14,996	11,586 11,599 11,611 11,624 11,636	15,327	13,766 13,779 13,791	76,050	76,050 76,100 76,150 76,200 76,250	15,808 15,822 15,836	12,336 12,349 12,361 12,374 12,386	16,153 16,167 16,181 16,195 16,209	14,516 14,529 14,541
70,250 70,300	70,300 70,350 70,400	14,234 14,246 14,259	10,899 10,911 10,924		13,066 13,079 13,091	73,200 73,250 73,300 73,350 73,400	73,300 73,350 73,400 73,450	15,024 15,038	11,649 11,661 11,674	15,309 15,383 15,397 15,411 15,425	13,816 13,829 13,841	76,200 76,250 76,300 76,350 76,400	76,230 76,300 76,350 76,400 76,450	15,864 15,878 15,892	12,399 12,411	16,209 16,223 16,237 16,251 16,265	14,566 14,579 14,591
70,450 70,500 70,550	70,500 70,550	14,284 14,296 14,309	10,949 10,961 10,974	14,585 14,599 14,613 14,627 14,641	13,116 13,129 13,141	73,400 73,450 73,500 73,550 73,600	73,500 73,550 73,600 73,650	15,080 15,094 15,108	11,699 11,711	15,439 15,453 15,467	13,866 13,879 13,891	76,400 76,450 76,500 76,550 76,600	76,430 76,500 76,550 76,600 76,650	15,920 15,934 15,948		16,203 16,279 16,293 16,307 16,321	14,616 14,629 14,641
70,650 70,700	70,700 70,750 70,800	14,334 14,346 14,359	10,999 11,011 11,024	14,655 14,669 14,683 14,697	13,166 13,179 13,191	73,650 73,700 73,750 73,800	73,700 73,750 73,800 73,850	15,136 15,150 15,164	11,749 11,761	15,495 15,509	13,916 13,929 13,941	76,650 76,700 76,750 76,800	76,700 76,750 76,800 76,850	15,976 15,990 16,004	12,499 12,511 12,524 12,536	16,335 16,349	14,666 14,679 14,691
70,850 70,900		14,384 14,396	11,049 11,061	14,097 14,711 14,725 14,739	13,216 13,229	73,850 73,900	73,900 73,950	15,192 15,206		15,551 15,565	13,966 13,979	76,850 76,900	76,900 76,950 76,950 77,000	16,032 16,046	12,549 12,561	16,391 16,405 16,419	14,716 14,729
* This c	olumn m	iust also	be use	ed by a o	qualifying	widow(ər).								(Contin	nued on p	oage 70)

													200	5 Tax	Table	—Con	tinued
If Form line 27,	1040A, is—		And y	ou are-	-	If Form line 27	n 1040A, , is—		And y	ou are-	-	If Form line 27	n 1040A, , is—		And yo	u are—	
At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly * Your 1	Marriec filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
77,	,000					80,	000					83,	000				
		16,088 16,102	12,586 12,599 12,611 12,624	16,433 16,447 16,461 16,475	14,766 14,779		80,050 80,100 80,150 80,200	16,928 16,942	13,349	17,273 17,287 17,301 17,315	15,516 15,529		83,050 83,100 83,150 83,200	17,768 17,782	14,099 14,111	18,141	16,254 16,266 16,279 16,291
77,200 77,250 77,300 77,350	77,250 77,300 77,350 77,400	16,144 16,158 16,172	12,636 12,649 12,661 12,674	16,531	14,816 14,829 14,841	80,200 80,250 80,300 80,350	80,250 80,300 80,350 80,400	16,984 16,998 17,012	13,424		15,566 15,579 15,591	83,200 83,250 83,300 83,350	83,250 83,300 83,350 83,400	17,824 17,838 17,852	14,161 14,174	18,183 18,197 18,211	16,304 16,316 16,329 16,341
77,400 77,450 77,500 77,550	77,450 77,500 77,550 77,600	16,200 16,214 16,228	12,699 12,711 12,724	16,559 16,573 16,587	14,866 14,879 14,891	80,400 80,450 80,500 80,550	80,450 80,500 80,550 80,600	17,040 17,054 17,068	13,461 13,474	17,385 17,399 17,413 17,427	15,616 15,629 15,641	83,400 83,450 83,500 83,550	83,450 83,500 83,550 83,600	17,880 17,894 17,908	14,211 14,224	18,239 18,253 18,267	16,354 16,366 16,379 16,391
77,600 77,650 77,700 77,750	77,650 77,700 77,750 77,800 77,850	16,256 16,270 16,284	12,736 12,749 12,761 12,774	16,601 16,615 16,629 16,643	14,929 14,941	80,600 80,650 80,700 80,750	80,650 80,700 80,750 80,800	17,124	13,499 13,511 13,524	17,469 17,483	15,666 15,679 15,691	83,600 83,650 83,700 83,750	83,650 83,700 83,750 83,800	17,936 17,950 17,964	14,261 14,274	18,323	16,404 16,416 16,429 16,441
	77,900 77,950 78,000	16,312 16,326	12,786 12,799 12,811 12,824	16,657 16,671 16,685 16,699		80,950	80,850 80,900 80,950 81,000	17,152 17,166	13,561	17,497 17,511 17,525 17,539	15,716 15,729	83,950	83,850 83,900 83,950 84,000	17,992 18,006	14,286 14,299 14,311 14,324	18,337 18,351 18,365 18,379	16,454 16,466 16,479 16,491
	,000					· · · ·	000					l í	000				
78,000 78,050 78,100 78,150	78,150	16,368 16,382	12,836 12,849 12,861 12,874	16,727 16,741	15,004 15,016 15,029 15,041		81,050 81,100 81,150 81,200	17,208 17,222		17,553 17,567 17,581 17,595	15,766 15,779	84,000 84,050 84,100 84,150	84,050 84,100 84,150 84,200	18,048 18,062	14,336 14,349 14,361 14,374	18,421	16,504 16,516 16,529 16,541
78,200 78,250 78,300 78,350	78,250 78,300 78,350 78,400	16,424 16,438 16,452	12,886 12,899 12,911 12,924	16,769 16,783 16,797 16,811	15,054 15,066 15,079 15,091	81,350	81,250 81,300 81,350 81,400	17,264 17,278 17,292	13,661 13,674	17,609 17,623 17,637 17,651	15,816 15,829 15,841	84,200 84,250 84,300 84,350	84,250 84,300 84,350 84,400	18,104 18,118 18,132	14,411 14,424	18,477 18,491	16,554 16,566 16,579 16,591
78,400 78,450 78,500 78,550	78,450 78,500 78,550 78,600	16,480 16,494 16,508	12,936 12,949 12,961 12,974	16,825 16,839 16,853 16,867	15,116 15,129 15,141	81,400 81,450 81,500 81,550	81,450 81,500 81,550 81,600	17,306 17,320 17,334 17,348	13,699 13,711 13,724	17,679 17,693 17,707	15,879 15,891	84,400 84,450 84,500 84,550	84,450 84,500 84,550 84,600	18,160 18,174 18,188	14,436 14,449 14,461 14,474	18,519 18,533 18,547	16,604 16,616 16,629 16,641
78,600 78,650 78,700 78,750 78,800	78,650 78,700 78,750 78,800 78,850	16,536 16,550 16,564	12,986 12,999 13,011 13,024	16,881 16,895 16,909 16,923 16,937	15,179 15,191	81,600 81,650 81,700 81,750	81,650 81,700 81,750 81,800 81,850	17,362 17,376 17,390 17,404	13,749 13,761 13,774	17,721 17,735 17,749 17,763 17,777	15,929 15,941	84,600 84,650 84,700 84,750 84,800	84,650 84,700 84,750 84,800 84,850	18,216 18,230 18,244	14,486 14,499 14,511 14,524	18,589	16,654 16,666 16,679 16,691
78,850 78,900 78,950	78,900 78,950 79,000	16,592 16,606	13,049 13,061	16,951 16,965 16,979	15,216 15,229	81,850 81,900 81,950	81,900 81,950 82,000	17,432 17,446	13,799 13,811	17,791 17,805 17,819	15,966 15,979	84,850 84,900 84,950	84,900 84,950 85,000	18,272 18,286	14,549 14,561	18,631 18,645 18,659	16,716 16,729
	, 000 79,050	16 624	12 096	16,993	15 254		000 82,050	17 474	12 926	17,833	16.004	l í	000 85,050	19 21/	14 596	18,673	16 754
79,050 79,100 79,150	79,100 79,150 79,200	16,648 16,662 16,676	13,099 13,111 13,124	17,007 17,021 17,035	15,266 15,279 15,291	82,050 82,100 82,150	82,100 82,150 82,200	17,488 17,502 17,516	13,849 13,861 13,874	17,847 17,861 17,875	16,016 16,029 16,041	85,050 85,100 85,150	85,100 85,150 85,200	18,328 18,342 18,356	14,599 14,611 14,624	18,687 18,701 18,715	16,766 16,779 16,791
79,250 79,300 79,350	79,350 79,400	16,704 16,718 16,732	13,149 13,161 13,174	17,049 17,063 17,077 17,091	15,316 15,329 15,341	82,300 82,350	82,250 82,300 82,350 82,400	17,544 17,558 17,572	13,899 13,911 13,924	17,889 17,903 17,917 17,931	16,066 16,079 16,091	85,200 85,250 85,300 85,350	85,250 85,300 85,350 85,400	18,384 18,398 18,412	14,649 14,661 14,674	18,729 18,743 18,757 18,771	16,816 16,829 16,841
79,550	79,500 79,550 79,600	16,760 16,774 16,788	13,199 13,211 13,224	17,105 17,119 17,133 17,147	15,366 15,379 15,391	82,500 82,550	82,450 82,500 82,550 82,600	17,600 17,614 17,628	13,961 13,974	17,945 17,959 17,973 17,987	16,116 16,129 16,141	85,400 85,450 85,500 85,550	85,450 85,500 85,550 85,600	18,440 18,454 18,468	14,699 14,711 14,724		16,866 16,879 16,891
79,700 79,750	79,700 79,750 79,800	16,816 16,830 16,844	13,249 13,261 13,274	17,161 17,175 17,189 17,203	15,416 15,429 15,441	82,650 82,700 82,750	82,650 82,700 82,750 82,800	17,656 17,670 17,684	13,999 14,011 14,024	18,001 18,015 18,029 18,043	16,166 16,179 16,191	85,600 85,650 85,700 85,750	85,650 85,700 85,750 85,800	18,496 18,510 18,524	14,761 14,774	18,855 18,869 18,883	16,929 16,941
	79,850 79,900 79,950 80,000	16,872 16,886	13,299 13,311	17,217 17,231 17,245 17,259	15,466 15,479	82,900	82,850 82,900 82,950 83,000	17,712 17,726	14,061	18,057 18,071 18,085 18,099	16,216 16,229	85,800 85,850 85,900 85,950	85,850 85,900 85,950 86,000	18,552 18,566	14,799 14,811	18,897 18,911 18,925 18,939	16,966 16,979
* This c	olumn m	iust also	be use	d by a d	qualifying	widow(er).								(Contin	ued on p	age 71)

2005	Гах Та	ble— C	Continu	ied													
If Form line 27,	1040A, is—		And y	ou are-	-	If Form line 27	1040A, is—		And y	ou are–	-	If Form line 27	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately tax is—	Head of a house- hold
86	,000		. oui			89,	000		. our			92,	000		. oui		
86,000 86,050 86,100 86,150	86,050 86,100 86,150 86,200	18,608 18,622	14,836 14,849 14,861 14,874	18,967 18,981	17,004 17,016 17,029 17,041	89,000 89,050 89,100 89,150	89,050 89,100 89,150 89,200	19,448 19,462		19,807 19,821	17,754 17,766 17,779 17,791	92,000 92,050 92,100 92,150	92,050 92,100 92,150 92,200	20,288 20,302		20,664 20,681 20,697 20,714	18,504 18,516 18,529 18,541
86,200 86,250 86,300 86,350	86,250 86,300 86,350 86,400	18,664 18,678	14,886 14,899 14,911 14,924	19,023 19,037	17,054 17,066 17,079 17,091	89,200 89,250 89,300 89,350	89,250 89,300 89,350 89,400	19,504 19,518	15,636 15,649 15,661 15,674	19,863 19,877	17,804 17,816 17,829 17,841	92,200 92,250 92,300 92,350	92,250 92,300 92,350 92,400	20,344 20,358	16,386 16,399 16,411 16,424	20,730 20,747 20,763 20,780	18,554 18,566 18,579 18,591
86,400 86,450 86,500 86,550	86,450 86,500 86,550 86,600	18,734 18,748	14,949 14,961 14,974	19,079 19,093 19,107	17,104 17,116 17,129 17,141	89,400 89,450 89,500 89,550	89,450 89,500 89,550 89,600	19,560 19,574 19,588	15,724	19,919 19,933 19,947	17,854 17,866 17,879 17,891	92,400 92,450 92,500 92,550	92,450 92,500 92,550 92,600	20,400 20,414 20,428	16,461 16,474	20,796 20,813 20,829 20,846	18,604 18,616 18,629 18,641
86,600 86,650 86,700 86,750	86,650 86,700 86,750 86,800	18,776 18,790 18,804		19,149 19,163	17,154 17,166 17,179 17,191	89,600 89,650 89,700 89,750	89,650 89,700 89,750 89,800	19,616 19,630 19,644	15,774	19,975 19,989 20,003	17,904 17,916 17,929 17,941	92,600 92,650 92,700 92,750	92,650 92,700 92,750 92,800	20,470 20,484	16,499 16,511 16,524		18,654 18,666 18,679 18,691
86,800 86,850 86,900 86,950		18,832 18,846		19,205	17,204 17,216 17,229 17,241	89,800 89,850 89,900 89,950	89,850 89,900 89,950 90,000	19,672 19,686	15,786 15,799 15,811 15,824	20,031	17,954 17,966 17,979 17,991	92,800 92,850 92,900 92,950	92,850 92,900 92,950 93,000	20,512 20,526	16,536 16,549 16,561 16,574	- ,	18,704 18,716 18,729 18,741
87	,000					90,	000					93,	000				
87,000 87,050 87,100 87,150	87,050 87,100 87,150 87,200	18,888 18,902	15,086 15,099 15,111 15,124	19,247 19,261	17,254 17,266 17,279 17,291	90,000 90,050 90,100 90,150	90,050 90,100 90,150 90,200	19,728 19,742	15,836 15,849 15,861 15,874	20,073 20,087 20,101 20,115	18,016	93,000 93,050 93,100 93,150	93,050 93,100 93,150 93,200	20,568 20,582	16,586 16,599 16,611 16,624	21,011 21,027	18,754 18,766 18,779 18,791
87,200 87,250 87,300 87,350	87,250 87,300 87,350 87,400	18,944 18,958 18,972	15,149 15,161 15,174	19,303 19,317 19,331	17,304 17,316 17,329 17,341	90,200 90,250 90,300 90,350	90,250 90,300 90,350 90,400	19,784 19,798 19,812	15,924	20,143 20,157 20,171	18,054 18,066 18,079 18,091	93,200 93,250 93,300 93,350	93,250 93,300 93,350 93,400	20,624 20,638 20,652	16,674	21,077 21,093 21,110	18,804 18,816 18,829 18,841
87,400 87,450 87,500 87,550	87,450 87,500 87,550 87,600	19,000 19,014 19,028	15,199 15,211 15,224	19,359 19,373 19,387	17,354 17,366 17,379 17,391	90,400 90,450 90,500 90,550	90,450 90,500 90,550 90,600	19,840 19,854 19,868	15,936 15,949 15,961 15,974	20,199 20,213 20,227	18,104 18,116 18,129 18,141	93,400 93,450 93,500 93,550	93,450 93,500 93,550 93,600	20,680 20,694 20,708	16,686 16,699 16,711 16,724	21,176	18,854 18,866 18,879 18,891
87,600 87,650 87,700 87,750	87,650 87,700 87,750 87,800	19,056 19,070 19,084	15,274	19,415 19,429 19,443	17,404 17,416 17,429 17,441	90,600 90,650 90,700 90,750	90,650 90,700 90,750 90,800	19,896 19,910 19,924	15,986 15,999 16,011 16,024	20,255 20,269 20,283	18,154 18,166 18,179 18,191	93,600 93,650 93,700 93,750	93,650 93,700 93,750 93,800	20,736 20,750 20,764	16,774	21,192 21,209 21,225 21,242	18,904 18,916 18,929 18,941
87,900 87,950	87,850 87,900 87,950 88,000	19,112 19,126	15,311	10 171	17,466 17,479	90,900 90,950	90,850 90,900 90,950 91,000	19,952 19,966	16,061	20,297 20,311 20,325 20,339	18,216 18,229	93,900	93,850 93,900 93,950 94,000	20,792 20,806	16,799 16,811	21,258 21,275 21,291 21,308	18,979
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88,050	88,250 88,300 88,350	19,168 19,182 19,196 19,210 19,224 19,238	15,349 15,361 15,374 15,386 15,399 15,411	19,513 19,527 19,541 19,555 19,569 19,583 19,597 19,611	17,516 17,529 17,541 17,554 17,566 17,579	91,050 91,100 91,150 91,200 91,250	91,050 91,100 91,150 91,200 91,250 91,300 91,350 91,400	20,008 20,022 20,036 20,050 20,064 20,078	16,111 16,124 16,136 16,149 16,161	20,367 20,381 20,395 20,409	18,266 18,279 18,291 18,304 18,316 18,329		94,050 94,100 94,150 94,200 94,250 94,300 94,350 94,400	20,848 20,862 20,876 20,890 20,904 20,918	16,849 16,861 16,874 16,886 16,899 16,911	21,324 21,341 21,357 21,374 21,390 21,407 21,423 21,440	19,016 19,029 19,041 19,054 19,066 19,079
88,400 88,450 88,500 88,550	88,600	19,280 19,294 19,308	15,449 15,461 15,474	19,625 19,639 19,653 19,667	17,616 17,629 17,641	91,550	91,450 91,500 91,550 91,600	20,120 20,134 20,148	16,211 16,224	20,483 20,499 20,516	18,379 18,391	94,400 94,450 94,500 94,550	94,450 94,500 94,550 94,600	20,960 20,974 20,988	16,949 16,961 16,974	21,473 21,489 21,506	19,129 19,141
88,600 88,650 88,700 88,750	88,700 88,750 88,800	19,336 19,350 19,364	15,499 15,511 15,524	19,681 19,695 19,709 19,723	17,666 17,679 17,691	, i	91,800	20,176 20,190 20,204	16,249 16,261 16,274	20,565 20,582	18,416 18,429 18,441	94,600 94,650 94,700 94,750	94,650 94,700 94,750 94,800	21,016 21,030 21,044	16,999 17,011 17,024	21,522 21,539 21,555 21,572	19,166 19,179 19,191
88,800 88,850 88,900 88,950	88,900	19,392 19,406	15,549 15,561	19,737 19,751 19,765 19,779	17,716 17,729		91,850 91,900 91,950 92,000	20,232 20,246	16,311	20,598 20,615 20,631 20,648	18,466 18,479	94,800 94,850 94,900 94,950	94,850 94,900 94,950 95,000	21,072 21,086	17,049 17,061	21,588 21,605 21,621 21,638	19,216 19,229
* This c	olumn m	iust also	be use	d by a d	qualifying	widow(e	er).								(Contir	nued on p	age 72)

							20	05 Ta	x Tab	le—Co	ntinued
If Form line 27,			And y	ou are-	_	If Forn line 27	n 1040A, , is—		And y	ou are-	-
At least	But less than	Single	Marriec filing jointly	I Married filing sepa- rately tax is—	d Head of a house- hold	At least	But less than	Single	Married filing jointly	d Married filing sepa- rately tax is—	d Head of a house- hold
95.	000		Tour	lax 15—		98.	000		Tour	lax 15—	
95,000 95,050 95,100	95,050 95,100 95,150	21,114 21,128 21,142		21,654 21,671 21,687	19,254 19,266 19,279	98,000 98,050 98,100	98,050 98,100 98,150	21,954 21,968 21,982		22,644 22,661 22,677	20,004 20,016 20,029
95,150 95,200 95,250 95,300	95,200 95,250 95,300 95,350	21,198	17,136 17,149 17,161	21,704 21,720 21,737 21,753	19,291 19,304 19,316 19,329	98,150 98,200 98,250 98,300	98,200 98,250 98,300 98,350	21,996 22,010 22,024 22,038	17,874 17,886 17,899 17,911	22,694 22,710 22,727 22,743	20,041 20,054 20,066 20,079
95,350 95,400 95,450 95,500 95,550	95,400 95,450 95,500 95,550 95,600	21,212 21,226 21,240 21,254 21,268	17,186 17,199 17,211	21,770 21,786 21,803 21,819 21,836	19,341 19,354 19,366 19,379 19,391	98,350 98,400 98,450 98,500 98,550	98,400 98,450 98,500 98,550 98,600	22,052 22,066 22,080 22,094 22,108	17,936 17,949 17,961	22,760 22,776 22,793 22,809 22,826	20,091 20,104 20,116 20,129 20,141
95,600 95,650 95,700 95,750	95,650 95,700 95,750 95,800	21,282 21,296 21,310 21,324	17,236 17,249 17,261	21,852 21,869 21,885 21,902	19,404 19,416 19,429 19,441	98,600 98,650 98,700 98,750	98,650 98,700 98,750 98,800	22,122 22,136 22,150 22,164	17,986 17,999 18,011	22,842 22,859 22,875 22,892	20,154 20,166 20,179 20,191
95,800 95,850 95,900 95,950	95,850 95,900 95,950 96,000	21,338 21,352 21,366 21,380	17,299 17,311	21,918 21,935 21,951 21,968	19,454 19,466 19,479 19,491	98,800 98,850 98,900 98,950	98,850 98,900 98,950 99,000	22,178 22,192 22,206 22,220	18,049 18,061	22,908 22,925 22,941 22,958	20,204 20,216 20,229 20,241
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96,000 96,050 96,100 96,150	96,050 96,100 96,150 96,200	21,394 21,408 21,422 21,436	17,349 17,361	21,984 22,001 22,017 22,034	19,504 19,516 19,529 19,541	99,000 99,050 99,100 99,150	99,050 99,100 99,150 99,200	22,234 22,248 22,262 22,276	18,086 18,099 18,111 18,124	22,974 22,991 23,007 23,024	20,254 20,266 20,279 20,291
96,200 96,250 96,300 96,350	96,250 96,300 96,350 96,400	21,450 21,464 21,478 21,492	17,399 17,411	22,050 22,067 22,083 22,100	19,554 19,566 19,579 19,591	99,200 99,250 99,300 99,350	99,250 99,300 99,350 99,400	22,290 22,304 22,318 22,332	18,149 18,161	23,040 23,057 23,073 23,090	20,304 20,316 20,329 20,341
96,400 96,450 96,500 96,550	96,450 96,500 96,550 96,600	21,534 21,548	17,449 17,461 17,474	22,116 22,133 22,149 22,166	19,604 19,616 19,629 19,641	99,400 99,450 99,500 99,550	99,450 99,500 99,550 99,600	22,346 22,360 22,374 22,388	18,199 18,211 18,224	23,106 23,123 23,139 23,156	20,354 20,366 20,379 20,391
96,600 96,650 96,700 96,750	96,650 96,700 96,750 96,800	21,576 21,590 21,604	17,511 17,524	22,182 22,199 22,215 22,232	19,654 19,666 19,679 19,691	99,600 99,650 99,700 99,750	99,650 99,700 99,750 99,800	22,416 22,430 22,444	18,261 18,274	23,172 23,189 23,205 23,222	20,404 20,416 20,429 20,441
96,800 96,850 96,900 96,950	96,850 96,900 96,950 97,000	21,632 21,646	17,536 17,549 17,561 17,574	22,248 22,265 22,281 22,298	19,704 19,716 19,729 19,741		99,850 99,900 99,950 100,000	22,472 22,486			
97,	000										
97,000 97,050 97,100 97,150	97,050 97,100 97,150 97,200			22,314 22,331 22,347 22,364	19,754 19,766 19,779 19,791						
97,200 97,250 97,300 97,350	97,250 97,300 97,350 97,400	21,730 21,744 21,758 21,772	17,649 17,661	22,380 22,397 22,413 22,430	19,804 19,816 19,829 19,841),000		
97,400 97,450 97,500 97,550	97,450 97,500 97,550 97,600	21,786 21,800 21,814 21,828	17,699 17,711	22,446 22,463 22,479 22,496	19,854 19,866 19,879 19,891				ver — se 1040		
97,600 97,650 97,700 97,750	97,650 97,700 97,750 97,800	21,842 21,856 21,870 21,884	17,749 17,761 17,774	22,512 22,529 22,545 22,562	19,904 19,916 19,929 19,941						
97,800 97,850 97,900 97,950	97,850 97,900 97,950 98,000	21,898 21,912 21,926 21,940	17,799	22,578 22,595 22,611 22,628	19,954 19,966 19,979 19,991						
* This c	olumn m	nust also	be use	d by a d	qualifying	widow(er).				

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	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
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* 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 your 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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