

## Tax,

 credits, and paymentsStandard Deduction for-

- People who checked any box on line 23a or 23b or who can be claimed as a dependent, see page 32.
- All others:

Single or Married filing separately, \$5,150 Married filing jointly or Qualifying widow(er), \$10,300 Head of household, \$7,550

22 Enter the amount from line 21 (adjusted gross income). 22


23a $\begin{aligned} & \text { Check } \\ & \text { if: }\end{aligned} \quad \begin{aligned} & \square \\ & \square\end{aligned}$ You were born before January 2, 1942, Blind Total boxes $\left.\begin{array}{l}\begin{array}{l}\text { You were born before January 2, 1942, } \\ \text { Spouse was born before January 2, 1942, } \\ \square \\ \square\end{array} \text { Blind }\end{array}\right\} \begin{aligned} & \text { Total boxes } \\ & \text { checked }\end{aligned}$ $\square$
b If you are married filing separately and your snous itemizes
24
24 Enter your standard deduction (see left margin).
n).

- $\qquad$
25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. 25
26 If line 22 is over $\$ 112,875$, or you provided housing to a person displaced by Hurricane Katrina, see page 33. Otherwise, multiply $\$ 3,300$ by the total number of exemptions claimed on line 6 d . 26
27 Subtract line 26 from line 25. If line 26 is more than line 25 , enter -0 -. This is your taxable income.
28 Tax, including any alternative minimum tax (see page 34).
$-27$
29 Credit for child and dependent care expenses. Attach Schedule 2.
30 Credit for the elderly or the disabled. Attach Schedule 3.
31 Education credits. Attach Form 8863.
30

32 Retirement savings contributions credit. Attach Form 8880
33 Child tax credit (see page 38). Attach Form 8901 if required.

33
34 Add lines 29 through 33. These are your total credits.
35 Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-.
34
36 Advance earned income credit payments from Form(s) W-2, box 9.
35
37 Add lines 35 and 36. This is your total tax. 36

38 Federal income tax withheld from Forms W-2 and 1099. 38
392006 estimated tax payments and amount applied from 2005 return. 39

| If you have |
| :--- |
| a qualifying |
| child, attach |
| Schedule |
| EIC. |

## Refund

Direct deposit? See page 53 and fill in 45b, 45c, and 45d or
Form 8888.
40
b 4 Nontaxable combat pay election. 40b
42 Credit for federal telephone excise tax paid. Attach Form 8913 if required. 40a
40 a
b
Earned income credit (EIC). 0b
$\qquad$
$43 \quad$ Add lines 38, 39, 40a, 41, and 42. These are your total payments. $\quad>43$
44 If line 43 is more than line 37, subtract line 37 from line 43. This is the amount you overpaid.

44
45a Amount of line 44 you want refunded to you. If Form 8888 is attached, check here $\square 45 \mathrm{a}$

- b Routing number

c Type:


$\square$ Savings
- d Account number
46 Amount of line 44 you want applied to your 2007 estimated tax.

46



## 2006 Instructions for Form 1040A

Purpose: $\quad$ This is the first circulated proof of the 2006 Instructions for Form 1040A for your review and comments. See below for a discussion of the major changes.

TPCC Meeting: There is no TPCC meeting scheduled, but you may request one.
The Form: The most current circulation of the 2006 Form 1040A may be accessed at http://taxforms.web.irs.gov/Products/Drafts/2006/06f1040A d3.pdf.

Prior Revisions: The 2005 Instructions for Form 1040A may be accessed at http://www.irs.gov/pub/irs-pdf/i1040a.pdf.

Other Products: Circulations of draft tax forms and instructions are posted at /http://taxforms.web.irs.gov/draft products.html. 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 | EIlen.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


## Page 12

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


## Page 16

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

## Page 17

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


## Page 19

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

## Page 22

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

## Page 24

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

## Pages 25 and 26

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


## Page 27

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

## Page 28

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


## Page 29

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

## Page 30

- The IRA deduction worksheet is revised to show the increase in the catch-up contribution amount for individuals 50 and over per IRC 219(b)(5)(B). The worksheet is also revised 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).

## Page 36

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


## Page 38

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

## Page 40

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

## Pages 41-52

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


## Page 53

- We added a discussion about receiving a credit for federal telephone excise tax paid. SE:W:CAR:MP:T
- The wage limit for computing excess social security tax withheld is revised per Notice 200585.
- We added a reference to Form 8888, Direct Deposit of Refund, to the discussion of direct deposit. SE:W:CAR:MP:T


## Page 54

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

## Page 55

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

## Page 57

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


## Page 58

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

## Page 59

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


## Page 60

The order blank is not yet updated.

## Page 61

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

## Pages 62-73

The Tax Table is not yet updated.

## Back Cover

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

## Instructions



## A Message From the Commissioner

## Dear Taxpayer,

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

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

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

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

I hope this tax booklet is useful to you. For further information, you may contact us online at $w w w . i r s . g o v$ or call our toll-free numbers 1-800-829-1040 for individuals and 1-800-829-4933 for businesses.


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

## AUTHORIZED

जev rific PROVIDER

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

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

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

## Use a Personal Computer

You can file your income tax return in a fast, easy, convenient way using your personal computer. A computer with a modem or Internet access and tax preparation software are all you need. Best of all, you can $e$-file from the comfort of your home 24 hours a day, 7 days a week. Visit www.irs.gov for details.
IRS approved tax preparation software is available for online use on the Internet, for download from the Internet, and in retail stores. Visit www.irs.gov/efile for details.

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

## Tax Return Page References

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


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


## 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:

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



## Mail

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


## Walk-In

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


## Phone

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

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

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

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


## CD-ROM

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

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

The CD is released twice during the year.

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

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

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

# Refund Information 

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

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

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


Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.
Do not send in a copy of your return unless asked to do so.
To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

## What Is TeleTax?

## Recorded Tax Information

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

## Topics by Internet

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

## TeleTax Topics

All topics are available in Spanish.

## Topic

## No.

Subject

## IRS Help Available

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

## IRS Procedures

151 Your appeal rights
152 Refunds - How long they should take
153 What to do if you haven't filed your tax return
1542006 Form W-2 and Form 1099-R - What to do if not received
155 Forms and publications - How to order
156 Copy of your tax return - How to get one
157 Change of address - How to notify IRS
158 Ensuring proper credit of payments
159 Prior year(s) Form W-2 - How to get a copy of

## Collection

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

## Topic

 No.Subject
204 Offers in compromise
205 Innocent spouse relief (and separation of liability and equitable relief)

## Alternative Filing Methods

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

## General Information

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

## Filing Requirements, Filing Status, and Exemptions

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

## Topic

No.

## Types of Income

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

## Adjustments to Income

451 Individual retirement arrangements (IRAs)
452 Alimony paid

## TeleTax Topics

(Continued)

| Topic |  |
| :--- | :--- |
| No. | $\quad \quad$ Subject |
| 453 | Bad debt deduction |
| 455 | Moving expenses |
| 456 | Student loan interest deduction |
|  | Itemized Deductions |
| 501 | Should I itemize? |
| 502 | Medical and dental expenses |
| 503 | Deductible taxes |
| 504 | Home mortgage points |
| 505 | Interest expense |
| 506 | Contributions |
| 507 | Casualty and theft losses |
| 508 | Miscellaneous expenses |
| 509 | Business use of home |
| 510 | Business use of car |
| 511 | Business travel expenses |
| 512 | Business entertainment expenses |
| 513 | Educational expenses |
| 514 | Employee business expenses |
| 515 | Casualty, disaster, and theft losses |

## Tax Computation

551 Standard deduction
552 Tax and credits figured by the IRS
553 Tax on a child's investment income
554 Self-employment tax
555 Ten-year tax option for lump-sum distributions
556 Alternative minimum tax
557 Tax on early distributions from traditional and Roth IRAs
558 Tax on early distributions from retirement plans

## Topic

No.

## Tax Credits

601 Earned income credit (EIC)
602 Child and dependent care credit
603 Credit for the elderly or the disabled
604 Advance earned income credit
605 Education credits
606 Child tax credits
607 Adoption credit
608 Excess social security and RRTA tax withheld
610 Retirement savings contributions credit

## IRS Notices

651 Notices - What to do
652 Notice of underreported incomeCP 2000
653 IRS notices and bills, penalties, and interest charges

Basis of Assets, Depreciation, and Sale of Assets
701 Sale of your home
703 Basis of assets
704 Depreciation
705 Installment sales

## Employer Tax Information

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

Topic
No.
Subject
760 Form 940 and Form 940-EZEmployer's Annual Federal Unemployment Tax Returns
761 Tips-Withholding and reporting
762 Independent contractor vs. employee

## Electronic Magnetic Media Filers-1099 Series and Related Information Returns

801 Who must file magnetically
802 Applications, forms, and information
803 Waivers and extensions
804 Test files and combined federal and state filing
805 Electronic filing of information returns

## Tax Information for Aliens and U.S. Citizens Living Abroad

851 Resident and nonresident aliens
852 Dual-status alien
853 Foreign earned income exclusion General
854 Foreign earned income exclusion Who qualifies?
855 Foreign earned income exclusionWhat 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.

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

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

## Before You Call

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

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

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

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

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.
Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other
methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

## Making the Call

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

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


## Before You Hang Up

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

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

# Before You Fill In Form 1040A 

See How to avoid common mistakes on page 57.

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

## What's New for 2006

Personal exemption and itemized deduction phaseouts reduced. The phaseouts of the personal exemptions and itemized deductions are reduced by $1 / 3$.
Adoption credit. If you are claiming the adoption credit, you must file Form 1040.
Jury duty fees. You can now report income received for jury duty on Form 1040A. See the instructions for line 13 on page 28. If you gave your jury duty fees to your employer, you may be able to deduct them. See the instructions for line 19 on page 31.

Penalty on early withdrawal of savings. You can now deduct any penalty on the early withdrawal of savings on Form 1040A. See the instructions for line 16 on page 28.
IRA deduction expanded. You, and your spouse if filing jointly, may each be able to deduct up to $\$ 5,000$ if age 50 or older at the end of 2006. You may be able to take an IRA deduction if you were covered by a retirement plan, your 2006 modified adjusted gross income (AGI) is less than $\$ 85,000$, and you are married filing jointly or a qualifying widow(er).

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

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

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

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

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

Educator expense deduction expires. The deduction from AGI for educator expenses has expired. To deduct educator expenses, you must use Form 1040 and itemize your deductions
Tuition and fees deduction expires. You cannot take a deduction for qualified tuition and fees paid in 2006. But you still may be able to take an education credit for these expenses. See the instructions for line 31 beginning on page 36 .

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

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

See the instructions for lines 40a and 40b that begin on page 41
Direct deposit of refunds. If you choose direct deposit of your refund, you may be able to split the refund into more than one account. See the instructions for line 45 a 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

Er flls 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.

四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 <br> 65 or older | $\begin{array}{r} \$ 8,450 \\ 9,700 \end{array}$ |
| Married filing jointly*** | under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses) |  |
| Married filing separately | any age | \$3,300 |
| Head of household (see page 19) | under 65 <br> 65 or older | $\begin{array}{r} \$ 10,850 \\ 12,100 \end{array}$ |
| Qualifying widow(er) with dependent child (see page 20) | under 65 <br> 65 or older | $\begin{array}{r} \$ 13,600 \\ 14,600 \end{array}$ |

* 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 6 c 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?
$\square \quad$ No. You must file a return if any of the following apply.

- Your unearned income was over $\$ 850$.
- Your earned income was over $\$ 5,150$.
- Your gross income was more than the larger of-
- $\$ 850$, or
- Your earned income (up to $\$ 4,850$ ) plus $\$ 300$.Yes. You must file a return if any of the following apply.
- Your unearned income was over $\$ 2,100$ ( $\$ 3,350$ if 65 or older and blind).
- Your earned income was over $\$ 6,400$ ( $\$ 7,650$ if 65 or older and blind).
- Your gross income was more than-

The larger of:

- $\$ 850$, or
- Your earned income (up to $\$ 4,850$ ) plus $\$ 300$.

| Plus | This amount: |
| :---: | :--- |
| $\}$ | $\$ 1,250(\$ 2,500$ if 65 <br> or older and blind $)$ |

Married dependents. Were you either age 65 or older or blind?
$\square \quad$ 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 $\$ 300$.
$\square \quad$ 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:

- $\$ 850$, or
- Your earned income (up to $\$ 4,850$ ) plus $\$ 300$.

Plus \begin{tabular}{ll}
This amount: <br>

$\}$ \& | $\$ 1,000(\$ 2,000$ if 65 |
| :--- |
| or older and blind $)$ |

\end{tabular}

## 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 $\mathbf{5 3 2 9}$ 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 <br> - Under 65 <br> - 65 or older or blind <br> - 65 or older and blind |  | $\begin{array}{rr}- & \$ 5,150 \\ \text { - } & 6,400 \\ -\quad 7,650\end{array}$ |
| Married filing jointly <br> - Under 65 (both spouses) <br> - 65 or older or blind (one spouse) <br> - 65 or older or blind (both spouses) <br> - 65 or older and blind (one spouse) <br> - 65 or older or blind (one spouse) and 65 or older and blind (other spouse) <br> - 65 or older and blind (both spouses) |  | - \$10,300 <br> - 11,300 <br> - 12,300 <br> - 12,300 <br> - 13,300 <br> - 14,300 |
| Married filing separately* <br> - Your spouse itemizes deductions <br> - Under 65 <br> - 65 or older or blind <br> - 65 or older and blind |  | - $\$ 0$ <br> - 5,150 <br> - 6,150 <br> - 7,150 |
| Head of household <br> - Under 65 <br> - 65 or older or blind <br> - 65 or older and blind |  | $\begin{array}{rr}\text { - } & \$ 7,550 \\ \text { - } & 8,800 \\ \text { - } & 10,050\end{array}$ |
| Qualifying widow(er) with dependent child <br> - Under 65 <br> - 65 or older or blind <br> - 65 or older and blind |  | - \$10,300 <br> - 11,300 <br> - 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

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

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


| Form | Item and Box in Which It Should Appear | Where To Report |
| :--- | :--- | :--- |
| 1099-PATR | Patronage dividends and other distributions from a <br> cooperative (boxes 1, 2, 3, and 5) <br> Domestic production activities deduction (box 6) <br> Amount reported in box 7, 8, 9, or 10 | Must file Form 1040 if taxable (see the instructions on Form <br> 1099-PATR) <br> Must file Form 1040 to deduct <br> 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 <br> on page 25 |
|  | Distributions from pensions, annuities, etc. <br> on page 26 <br> See the instructions on Form 1099-R |  |
| Capital gain (box 3) | Must file Form 1040 if required to report the sale (see Pub. 523) |  |
|  | Gross proceeds from real estate transactions <br> (box 2) | Must file Form 1040 |

## Who Can Use Form 1040A?

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

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

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

## When Must You Use Form 1040?

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

1. You received any of the following types of income:
a. Income from self-employment (business or farm income).
b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 24.
c. Income received as a partner in a partnership, shareholder in an $S$ corporation, or a beneficiary of an estate or trust.
d. Tax-exempt interest from private activity bonds issued after August 7, 1986.
e. Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude either of the following types of income:
a. Foreign earned income you received as a U.S. citizen or resident alien.
b. Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2006.
4. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).
5. You had a financial account in a foreign country, such as a bank account or securities account. Exception. If the combined value of the accounts was $\$ 10,000$ or less during all of 2006 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
6. You received a distribution from a foreign trust.
7. You owe the excise tax on insider stock compensation from an expatriated corporation.
8. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
9. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.
10. You are eligible for the health coverage tax credit. See Form 8885 for details.
11. You are claiming the adoption credit. See Form 8839 for details.

## Line Instructions for Form 1040A

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

## Name and Address <br> 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.

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 6 c 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 6 c 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 6 b , enter the name of your spouse on the line next to line 6 b . 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 6 b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see Death of a taxpayer on page 58.

## Line 6c—Dependents

## Dependents and Qualifying Child for Child Tax Credit

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

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

## Step 1 Do You Have a Qualifying Child?

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

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

## AND <br> was ...

Under age 19 at the end of 2006
or
Under age 24 at the end of 2006 and a student (see page 23)
or
Any age and permanently and totally disabled (see page 23)

## AND

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


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

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

1. Do you have a child who meets the conditions to be your qualifying child?Yes. Go to Step 2. No. Go to Step 4 on page 22.

## Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If the child was adopted, see Exception to citizen test on page 23.Yes. Continue
No. stop
You cannot claim this child as a dependent. Go to Form 1040A, line 7.
2. Was the child married?

Yes. See Married No. Continue $\downarrow$ person 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.
No. You can claim this child as a dependent. Complete Form 1040A, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

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

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

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

No. sTop This child is not a qualifying child for the child tax credit. Go to Form 1040A, line 7.

## Step 4 Is Your Qualifying Relative Your Dependent?

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

Son, daughter, stepchild, foster child, or a descendant of any of them (for example, your grandchild)
or
Brother, sister, or a son or daughter of either of them (for example, your niece or nephew)
or
Father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle)
or
Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law
or
Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship does not violate local law. If the person did not live with you for the required time, see Exception to time lived with you on page 23

## AND

who was not...
A qualifying child (see Step 1) of any person for 2006

## AND

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

## AND

## For whom you provided...

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

1. Does any person meet the conditions to be your qualifying relative?
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.
No. stop
You cannot claim this person as a dependent. Go to Form 1040A, line 7.
3. Was your qualifying relative married?Yes. See Married
No. Continue
person on page 23.
$\square$ No. Continue
4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2006 tax return? See Steps 1, 2, and 4.

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

No. You can claim this person as a dependent. Complete Form 1040A, line 6 c , columns (1) through (3). Do not check the box on Form 1040A, line 6 c , 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.
5. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
6. The other parent will not claim the child as a dependent.
7. The years for which the claim is released.

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

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

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

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

- Only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 33 and 41).
- For head of household filing status (line 4), the credit for child and dependent care expenses (line 29), and the earned income credit (EIC) (lines 40a and 40b), only one person can claim these three benefits. No other person can claim any of these three benefits unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the rules shown under Qualifying child of more than one person on this page. If you will not be taking the EIC with a qualifying child because of these rules, put "No" on the line next to line 40a.
See Pub. 501 for more details.
Exception to citizen test. If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the citizen test.

Exception to gross income test. If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined below), certain income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.
Exception to time lived with you. A person is considered to have lived with you for all of 2006 if the person was born or died in 2006 and your home was this person's home for the entire time he or she was alive. Temporary absences for special circumstances, such as for school, vacation, medical care, military service, or detention in a juvenile facility, count as time lived with you. Also see Children of divorced or separated parents on page 22 or Kidnapped child below.

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

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

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 21 (for a qualifying child) or Step 4, question 4, on page 22 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 21 (for a qualifying child) or Form 1040A, line 7 (for a qualifying relative).
Multiple support agreements. If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's sup-
port, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

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

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

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

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

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2006. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2006.
- If none of the persons are the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2006.
Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

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

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

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

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

## Income

## Rounding Off to Whole Dollars

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

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

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

## Refunds of State or Local Income Taxes

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

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

No. None of your refund is taxable.
$\square$ 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 12 b .

## 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 11 b .

* 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 $\mathrm{W}-2$ 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 8 b . Include any exempt-interest dividends from a mutual fund. Do not include interest earned on your IRA or Coverdell education savings account.

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

## Line 9a

## Ordinary Dividends

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

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 1 b (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 1 b 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 $2 b$ (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2 d (collectibles ( $28 \%$ ) gain)?

## Yes. You must use Form 1040.

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

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

## Lines 11a and 11b

## IRA Distributions



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

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

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

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

Also, put "Rollover" next to line 11b. If the total distribution was rolled over in a qualified rollover, enter -0 - on line 11 b . 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 11 b .

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 11 b ; 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.

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

## Lines 12a and 12b

## Pensions and Annuities



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

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

Do not report on lines 12 a and 12 b 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
to another plan within 60 days of receiving the distribution. Use lines 12 a and 12 b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

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

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

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2 b 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

Before you begin: $\sqrt{ }$ If you are the beneficiary of a deceased employee or former employee who died before August 21, 1996, include any death benefit exclusion that you are entitled to (up to $\$ 5,000$ ) in the amount entered on line 2 below.
Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2006 on Form 1040A,
line 12a.

1. Enter the total pension or annuity payments received in 2006. Also, enter this amount on Form 1040A, line 12a
2. $\square$ 1. $\square$
3. Enter your cost in the plan at the annuity starting date

Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.
3. Enter the appropriate number from Table $\mathbf{1}$ below. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, enter the appropriate number from Table 2 below
3.
4. Divide line 2 by the number on line 3 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 4.
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was before 1987, skip lines 6 and 7 and enter this amount on line 8 . Otherwise, go to line 6
5.
6. Enter the amount, if any, recovered tax free in years after 1986 . . . . . . . . . . . . . . . . . . . . . . 6.
7. Subtract line 6 from line 2 .
7.
8. Enter the smaller of line 5 or line 7

8.
9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R 9.
10. Was your annuity starting date before 1987 ?Yes. STOP Leave line 10 blank.No. Add lines 6 and 8. This is the amount you have recovered tax free through 2006. You will need this number when you fill out this worksheet next year.
10. $\square$

Table 1 for Line 3 Above

| AND your annuity starting date was- <br> after November 18, 1996, <br> before November 19, 1996, <br> enter on line $3 \ldots$ | enter on line $3 \ldots$ |
| :---: | :---: |
| 300 | 360 |
| 260 | 310 |
| 240 | 260 |
| 170 | 210 |
| 120 | 160 |

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 26) were . . .

THEN enter on line 3 . . .

| or under | 410 |
| :--- | :--- |
| $111-120$ | 360 |
| $121-130$ | 310 |
| $131-140$ | 260 |
| 141 or older | 210 |

## Line 13

## Unemployment Compensation, Alaska Permanent Fund Dividends, and Jury Duty Fees

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

If you received an overpayment of unemployment compensation in 2006 and you repaid any of it in 2006, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2006 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.
Alaska Permanent Fund dividends. Include the dividends in the total on line 13.
Jury duty fees. Include any fees received for jury duty in the total on line 13. Also, see the instructions for line 19 on page 31.

## Lines 14a and 14b

## Social Security Benefits

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

Use the worksheet on page 29 to see if any of your benefits are taxable.
Exception. Do not use the worksheet on page 29 if any of the following apply.

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


## Adjusted Gross Income

## Line 16

## Penalty on Early Withdrawal of Savings

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

## Line 17

## IRA Deduction

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

If you made contributions to a traditional IRA for 2006, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. If you were a
member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. A statement should be sent to you by May 31, 2007, that shows all contributions to your traditional IRA for 2006.

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

- If you were age $701 / 2$ 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 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.
$\checkmark \quad$ If you are married filing separately and you lived apart from your spouse for all of 2006, enter "D" to the right of the word "benefits" on line 14 a.
$\checkmark$ Be sure you have read the Exception on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from box $\mathbf{5}$ of all your Forms SSA-1099 and Forms RRB-1099. Also, enter this amount on Form 1040A, line 14a $\qquad$
2. Enter one-half of line 1
3. $\qquad$
4. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13
5. $\qquad$
6. Enter the amount, if any, from Form 1040A, line 8 b . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
7. 
8. Add lines 2,3 , and 4
9. $\qquad$
10. Enter the total of the amounts from Form 1040A, lines 16,17 , and 19
11. $\qquad$
12. Is the amount on line 6 less than the amount on line 5?
$\square$ No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040A, line 14b.
$\square \quad$ Yes. Subtract line 6 from line 5
13. 



- Married filing jointly, enter $\$ 32,000$.
- Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2006, enter $\$ 25,000$.
- Married filing separately and you lived with your spouse at any time in 2006, skip lines 8 through 15 ; multiply line 7 by $85 \%$ (.85) and enter the result on line 16 . Then go to line 17.

9. Is the amount on line 8 less than the amount on line 7 ?
$\square$ No. STOP 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
9. $\qquad$
10. Enter: $\$ 12,000$ if married filing jointly; $\$ 9,000$ if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2006
10. $\qquad$

12. Enter the smaller of line 9 or line 10
12.
13. Enter one-half of line 12
13.
14. Enter the smaller of line 2 or line 13
14.
15. Multiply line 11 by $85 \%$ (.85). If line 11 is zero, enter $-0-$
15.
16. Add lines 14 and 15
16.
17. Multiply line 1 by $85 \%$ (. 85 )
17.
18. Taxable social security benefits. Enter the smaller of line 16 or line 17
18.

- Enter the amount from line 1 above on Form 1040A, line 14a.
- Enter the amount from line 18 above on Form 1040A, line 14b.


## Line 18

## Student Loan Interest Deduction

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

- You paid interest in 2006 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: $\$ 65,000$ if single, head of household, or qualifying widow(er);
$\$ 135,000$ if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2006 tax return.

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

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

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

IRA Deduction Worksheet—Line 17

| Before you begin: | $\sqrt{ }$ | Figure any amount on Form 1040A, line 19. <br> Be sure you have read the list that begins on page 28. |
| :--- | :--- | :--- |

1a. Were you covered by a retirement plan (see page 28)?
b. If married filing jointly, was your spouse covered by a retirement plan?

Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip
lines 2 through 6, enter $\$ 4,000(\$ 5,000$ if age 50 or older at the end of 2006) on line 7a
Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip
lines 2 through 6 , enter $\$ 4,000(\$ 5,000$ if age 50 or older at the end of 2006) on line 7 a (and 7 b if applicable), and go to line 8. Otherwise, go to line 2.
2. Enter the amount shown below that applies to you.

- Single, head of household, or married filing separately and you lived apart from your spouse for all of 2006, enter $\$ 60,000$
- Qualifying widow(er), enter $\$ 85,000$
- Married filing jointly, enter $\$ 85,000$ in both columns. But if you
checked "No" on either line 1a or 1 b , enter $\$ 160,000$ for the person who was not covered by a plan
- Married filing separately and you lived with your spouse at any time in 2006, enter $\$ 10,000$

3. Enter the amount from Form 1040A, line 15.
4. Enter the amounts, if any, from Form 1040A, lines 16 and 19
5. 
6. Subtract line 4 from line 3 . Enter the result in both columns
7. Is the amount on line 5 less than the amount on line 2 ?
No.
None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.
$\square$ Yes.
Yes. Subtract line 5 from line 2 in each column. If the result is $\$ \mathbf{1 0 , 0 0 0}$ or more, enter $\$ 4,000 \mathbf{( \$ 5 , 0 0 0}$ if age 50 or older at the end of 2006 ) on line 7 for that column and go to line 8. Otherwise, go to line 7
8. Multiply lines 6 a and 6 b by $40 \%$ (.40) (or by $50 \%$ (.50) in the column for the IRA of a person who is age 50 or older at the end of 2006). If the result is not a multiple of $\$ 10$, increase it to the next multiple of $\$ 10$ (for example, increase $\$ 490.30$ to $\$ 500$ ). If the result is $\$ 200$ or more, enter the result. But if it is less than $\$ 200$, enter $\$ 200$
Your IRA
1a.
$\square$ Yes $\square$ No . . . . . . . . . . . . .

Spouse's IRA $\}$
2a.
$\qquad$ 2b. $\qquad$
1b.Yes $\square$ No $\square$ No
$\qquad$ $\square$ $\square$
 ,
Spouse's IRA
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
a. The person filed a joint return,
b. The person had gross income that was equal to or more than the exemption amount for that year ( $\$ 3,300$ for 2006), or
c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

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

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

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

For more details on these expenses, see Pub. 970.
Eligible student. An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recog-
nized educational credential at an eligible educational institution, and
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.


## Line 19

## Jury Duty Pay You Gave to Your Employer

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

## Tax, Credits, and Payments

## Line 23a

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

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

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

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

You must keep the statement for your records.

## Before you begin: $\sqrt{ } \quad$ Figure any amount on Form 1040A, line 19. <br> See the instructions for line 18 above.

1. Enter the total interest you paid in 2006 on qualified student loans (see above). Do not enter more than \$2,500

2. Enter the total of the amounts from Form 1040A, lines 16,17 , and 19
3. 
4. Subtract line 3 from line 2 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 4.
$\square$ 1.
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 ?
$\square$ No. Skip lines 6 and 7 , enter -0 - on line 8 , and go to line 9 .
$\square$ Yes. Subtract line 5 from line 4 .
7. 
8. Divide line 6 by $\$ 15,000$ ( $\$ 30,000$ if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000
9. 
10. Multiply line 1 by line 7 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8.
11. Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18
12. $\square$

$$
\text { 1040A, line } 18 \text {. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . }
$$

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.

## 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 23 b , you cannot take the standard deduction even if you were born before January 2, 1942, or were blind.

## Standard Deduction Worksheet for Dependents—Line 24

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

1. Is your earned income* more than $\$ 550$ ?Yes. Add \$300 to your earned income. Enter the total No. Enter $\$ 850$
2. Enter the amount shown below for your filing status.

- Single or married filing separately-\$5,150
- Married filing jointly or qualifying widow(er) - \$10,300
- Head of household-\$7,550

Keep for Your Records
$\} \ldots \ldots \ldots \ldots$. $\square$
$b$

$$
0
$$

## 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 $\mathbf{\$ 1 1 2 , 8 7 5}$. Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

## Line 28

## Tax

Do you want the IRS to figure your tax for you?
$\square$ 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.
2. Is the amount on Form 1040A, line 22, more than the amount shown on line 4 below for your filing status?
$\square$ No. sTOP 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
$\square$
3. Multiply $\$ 3,300$ by the total number of exemptions claimed on Form 1040A, line 6 d
4. Enter the amount from Form 1040A, line 22 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 3.
5. 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- $\$ 188,150$

5. Subtract line 4 from line 3 $\qquad$ . 5.
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)
.6.
$\square$ $\underline{\square}$
7. Multiply line 6 by $2 \%$ (.02) and enter the result as a decimal
8. $\qquad$
9. Multiply line 2 by line 7
10. 
11. Divide line 8 by 1.5
12. 
13. Deduction for exemptions. Subtract line 9 from line 2. Enter the result here and on Form 1040A, line 26 10. 2.
14. The amount on Form 1040A, line 22, is more than: $\$ 42,500$ if single or head of household; $\$ 62,550$ if married filing jointly or qualifying widow(er); \$31,275 if married filing separately.

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

## Form 8615

Form 8615 must generally be used to figure the tax if this return is for a child who was under age 18 at the end of 2006, and who had
more than $\$ 1,700$ of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2006, do not use Form 8615 to figure the child's tax.

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

Before you begin: $\sqrt{ }$ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.

1. Enter the amount from Form 1040A, line 22
2. Enter the amount from Form 8914, line 2
3. Subtract line 2 from line 1
4. 
5. 
6. $\qquad$
7. Enter the amount shown below for your filing status.

- Single or head of household- $\$ 42,500$
- Married filing jointly or qualifying widower) - $\$ 62,550$
- Married filing separately- $\$ 31,725$

5. Subtract line 4 from line 3 . If zero or less, stop here; you do not owe this tax
$\} \ldots \ldots$ $\qquad$
6. 
7. $\qquad$
on line 8 , and go to line 9 .
8. Multiply line 7 by $25 \%$ (.25)
$\qquad$
9. 

- Single or head of household- $\$ 112,500$
- Married filing jointly or qualifying widower) - \$150,000
- Married filing separately - \$75,000

9. Add lines 5 and 8
10. 
11. $\qquad$
12. 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
13. 
14. 


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. $\qquad$
12. Enter the smaller of line 9 or line 11 1.
13. Subtract line 12 from line 9
14. If line 13 is $\$ 175,000$ or less ( $\$ 87,500$ or less if married filing separately), multiply line 13 by $26 \%(.26)$. Otherwise, multiply line 13 by $28 \%$ (.28) and subtract $\$ 3,500$ ( $\$ 1,750$ if married filing separately) from the result
14.
15. Enter:

- $\$ 61,300$ if married filing jointly or qualifying widower),
- $\$ 30,650$ if single or married filing separately, or
- $\$ 41,050$ if head of household

15. 
16. Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet on page 36
17. 
18. Subtract line 16 from line 15. If zero or less, enter $-0-\ldots . .$.
19. Enter the smaller of line 12 or line 17
20. 
21. Multiply line 18 by $5 \%$ (.05)
22. 
23. Multiply line 20 by $15 \%$ (.15)
24. Add lines 14,19 , and 21
25. 
26. Enter the smaller of line 10 or line 22
27. 
28. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax
.
29. 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
30. 

## Qualified Dividends and Capital Gain Tax Worksheet

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

## Line 29

## Credit for Child and Dependent Care Expenses

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

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

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

## Line 30

## Credit for the Elderly or the Disabled

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

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

## Line 31

## Education Credits

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

## Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records

## Before you begin: $\sqrt{ }$ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10 , on page 25 ).

1. Enter the amount from Form 1040A, line 27
2. Enter the amount from Form 1040A, line $9 b$
3. Enter the amount from Form 1040A, line 10
4. Add lines 2 and 3
5. Subtract line 4 from line 1 . If zero or less, enter $-0-$
6. Enter the smaller of:

- The amount on line 1 , or
- $\$ 30,650$ if single or married filing separately, $\$ 61,300$ if married filing jointly or qualifying widow(er), or $\$ 41,050$ if head of household.

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.No. Enter the amount from line 5 .
8. Subtract line 7 from line 6
9. 
10. 
11. Multiply line 8 by $5 \%(.05)$
12. 
13. $\qquad$
14. $\qquad$
. . . . . . . . . . .
. . . . .
.
.
15. $\qquad$
16. Are the amounts on lines 4 and 8 the same?
$\square$ Yes. Skip lines 10 through 13; go to line 14 .
$\square$ No. Enter the smaller of line 1 or line 4 $\qquad$
17. Enter the amount from line 8 (if line 8 is blank, enter $-0-$ )
18. 
19. Subtract line 11 from line 10 .
20. 
21. Multiply line 12 by $15 \%$ (.15)
22. 
23. Figure the tax on the amount on line 5. Use the Tax Table on pages 62-73. Enter tax here
24. 
25. Add lines 9,13 , and 14 14.
26. Figure the tax on the amount on line 1. Use the Tax Table on pages $62-73$. Enter tax here
27. 
28. Tax on all taxable income. Enter the smaller of line 15 or line 16 here and on Form 1040A, line 28
29. 
30. 
31. $\qquad$
32. $\square$
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 - \$55,000Yes. stop
You must use
Pub. 972 to figure your child tax credit.

No. Use the worksheet on page 39 to figure your child tax credit.

To be a qualifying child for the child tax credit, the child must be under age $\mathbf{1 7}$ at the end of 2005 and meet the other requirements listed on page 21.

- Do not use this worksheet if you answered "Yes" to question 1 or 2 on page 38. Instead, use Pub. 972.

1. Number of qualifying children: $\qquad$ $\times \$ 1,000$. Enter the result. $\square$
2. Enter the amount from Form 1040A, line 28.

3. Add the amounts from Form 1040A:

Line 29
$\qquad$
Line $31+\square$
Line $32+\ldots$ Enter the total.
3
4. Are the amounts on lines 2 and 3 the same?Yes. STOP
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 .

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

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

This is your child tax credit.


> Enter this amount on Form 1040A, line 33.
$\qquad$
 on Form 1040A, line 42, if you answered "Yes" on line 4 or line 5 above.

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


## Line 38

## Federal Income Tax Withheld

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

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

## 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- <br> 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.

(10)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)?Yes. ContinueNo. sTop
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
No. stop
You cannot take the credit. Put "No" to the left of the entry space for line 40a.
3. Is your filing status married filing separately?Y
Yes. stop
$\square$ No. Continue
You cannot take the credit.
4. Were you or your spouse a nonresident alien for any part of 2006?

Yes. See NonresidentNo. Go to Step 2. aliens on page 44.

## Step 2 Investment Income

1. Add the amounts from Form 1040A:

Line 8 a
Line 8b
Line 9a
Line 10 $\qquad$

$$
\text { Investment Income }=\square
$$

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

3. Did a child live with you in 2006 ?

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

## Step 3 Qualifying Child

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

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

## AND

was ...
Under age 19 at the end of 2006
or
Under age 24 at the end of 2006 and a student (see page 44) or
Any age and permanently and totally disabled (see page 44)

## AND

who...
Lived with you in the United States for more than half of 2006.
If the child did not live with you for the required time, see Exception to time lived with you beginning on page 43 .

## $\Delta$

If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2006, or the child was married, see page 44. 1. Do you have at least one child who meets the conditions to be your qualifying child?Yes. Continue
No. Skip question 2; go to question 3.

The child must have a valid social security number as defined on page 44 unless the child was born and died in 2006. Go to question 2.
2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2006?

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

No. Skip question 3 and Step 4; go to Step 5 on page 43.
3. Is the amount on Form 1040A, line 22, less than $\$ 12,120$ ( $\$ 14,120$ if married filing jointly)?
$\square$ Yes. Go to Step 4 on this below.No. stop
You cannot take the credit.

## Step 4 Filers Without a Qualifying Child

1. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2006? See Step 3.Yes. stop
$\square$ No. Continue
You cannot take the credit. Put "No" to the left of the entry space for line 40a.
2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2006 tax return?

3. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2006 ?Yes. Continue


You cannot take the credit.
4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2006? Members of the military stationed outside the United States, see page 44 before you answer.

Yes. Go to Step 5
No. stop
on page 43 .

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

## Step 5 Earned Income

1. Figure earned income:

$$
\text { Form 1040A, line } 7
$$

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.
$+$
$\qquad$
$\qquad$
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. $\qquad$ No. 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.

No. Go to the worksheet on page 45 .

## Definitions and Special Rules

(listed in alphabetical order)
Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.

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

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

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

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

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the earlier year was because it was determined that a child listed on Schedule EIC was not your qualifying child.
Also, do not file Form 8862 or take the credit for:
- 2 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to reckless or intentional disregard of the EIC rules, or
- 10 years after the most recent tax year for which there was a final determination that your EIC was reduced or disallowed due to fraud.
Foster child. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. For more details on authorized placement agencies, see Pub. 596.

Married child. A child who was married at the end of 2006 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the rules under Children of divorced or separated parents that begin on page 22.
Members of the military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.
Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 41. Otherwise, stop; you cannot take the EIC.

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

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

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

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

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time during 2006. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2006.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2006.
Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for any of the five tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the five tax benefits listed above unless she has a different qualifying child.

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

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

To find out how to get an SSN, see page 18. If you will not have an SSN by April 16, 2007, see What If You Cannot File on Time? on page 12 .
Student. A child who during any part of 5 calendar months of 2006 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or Internet school.

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

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


## Part 1

All Filers

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

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

If line 2 is zero,


You cannot take the credit.
Put "No" to the left of the entry space for line 40a.
3. Enter the amount from Form 1040A, line 22.

4. Are the amounts on lines 3 and 1 the same?Yes. Skip line 5; enter the amount from line 2 on line 6.No. Go to line 5 .

## Part 2

Filers Who
Answered
"No" on
Line 4
5. If you have:

- No qualifying children, is the amount on line 3 less than $\$ 6,750(\$ 8,750$ if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than $\$ 14,850$ ( $\$ 16,850$ if married filing jointly)?Yes. Leave line 5 blank; enter the amount from line 2 on line 6.
$\square$ 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

5 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 Credit6. This is your earned income credit.

## Reminder-

$\checkmark$ If you have a qualifying child, complete and attach Schedule EIC.


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


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

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

|  | If the amount you are looking up from the worksheet is- | And your filing status is- |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Single, head of household, or qualifying widow(er) and you have- |  |  |
|  | At least But less than | Your credit is- |  |  |
| unt | 2,400 2,450 | 186 | 825 | 970 |
|  | 2,450 2,500 | 189 | 842 | 990 |
| 1 |  |  |  |  |

1. To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet.
2. Then, go to the column that includes your filing status and the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

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

| If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  | If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |
|  |  | children | child | children | children | child | dren |  |  | childr | child | cildren | childr | child |  |
| At least | But less than | Your credit is- |  |  | Your credit is- |  |  | At least | But less than | Your credit is- |  |  | Your credit is- |  |  |
| \$1 | \$50 | \$2 | \$9 | \$10 | \$2 | \$9 | \$10 | 2,750 | 2,800 | 212 | 944 | 1,110 | 212 | 944 | 1,110 |
| 50 | 100 | 6 | 26 | 30 | 6 | 26 | 30 | 2,800 | 2,850 | 216 | 961 | 1,130 | 216 | 961 | 1,130 |
| 100 | 150 | 10 | 43 | 50 | 10 | 43 | 50 | 2,850 | 2,900 | 220 | 978 | 1,150 | 220 | 978 | 1,150 |
| 150 | 200 | 13 | 60 | 70 | 13 | 60 | 70 | 2,900 | 2,950 | 224 | 995 | 1,170 | 224 | 995 | 1,170 |
| 200 | 250 | 17 | 77 | 90 | 17 | 77 | 90 | 2,950 | 3,000 | 228 | 1,012 | 1,190 | 228 | 1,012 | 1,190 |
| 250 | 300 | 21 | 94 | 110 | 21 | 94 | 110 | 3,000 | 3,050 | 231 | 1,029 | 1,210 | 231 | 1,029 | 1,210 |
| 300 | 350 | 25 | 111 | 130 | 25 | 111 | 130 | 3,050 | 3,100 | 235 | 1,046 | 1,230 | 235 | 1,046 | 1,230 |
| 350 | 400 | 29 | 128 | 150 | 29 | 128 | 150 | 3,100 | 3,150 | 239 | 1,063 | 1,250 | 239 | 1,063 | 1,250 |
| 400 | 450 | 33 | 145 | 170 | 33 | 145 | 170 | 3,150 | 3,200 | 243 | 1,080 | 1,270 | 243 | 1,080 | 1,270 |
| 450 | 500 | 36 | 162 | 190 | 36 | 162 | 190 | 3,200 | 3,250 | 247 | 1,097 | 1,290 | 247 | 1,097 | 1,290 |
| 500 | 550 | 40 | 179 | 210 | 40 | 179 | 210 | 3,250 | 3,300 | 251 | 1,114 | 1,310 | 251 | 1,114 | 1,310 |
| 550 | 600 | 44 | 196 | 230 | 44 | 196 | 230 | 3,300 | 3,350 | 254 | 1,131 | 1,330 | 254 | 1,131 | 1,330 |
| 600 | 650 | 48 | 213 | 250 | 48 | 213 | 250 | 3,350 | 3,400 | 258 | 1,148 | 1,350 | 258 | 1,148 | 1,350 |
| 650 | 700 | 52 | 230 | 270 | 52 | 230 | 270 | 3,400 | 3,450 | 262 | 1,165 | 1,370 | 262 | 1,165 | 1,370 |
| 700 | 750 | 55 | 247 | 290 | 55 | 247 | 290 | 3,450 | 3,500 | 266 | 1,182 | 1,390 | 266 | 1,182 | 1,390 |
| 750 | 800 | 59 | 264 | 310 | 59 | 264 | 310 | 3,500 | 3,550 | 270 | 1,199 | 1,410 | 270 | 1,199 | 1,410 |
| 800 | 850 | 63 | 281 | 330 | 63 | 281 | 330 | 3,550 | 3,600 | 273 | 1,216 | 1,430 | 273 | 1,216 | 1,430 |
| 850 | 900 | 67 | 298 | 350 | 67 | 298 | 350 | 3,600 | 3,650 | 277 | 1,233 | 1,450 | 277 | 1,233 | 1,450 |
| 900 | 950 | 71 | 315 | 370 | 71 | 315 | 370 | 3,650 | 3,700 | 281 | 1,250 | 1,470 | 281 | 1,250 | 1,470 |
| 950 | 1,000 | 75 | 332 | 390 | 75 | 332 | 390 | 3,700 | 3,750 | 285 | 1,267 | 1,490 | 285 | 1,267 | 1,490 |
| 1,000 | 1,050 | 78 | 349 | 410 | 78 | 349 | 410 | 3,750 | 3,800 | 289 | 1,284 | 1,510 | 289 | 1,284 | 1,510 |
| 1,050 | 1,100 | 82 | 366 | 430 | 82 | 366 | 430 | 3,800 | 3,850 | 293 | 1,301 | 1,530 | 293 | 1,301 | 1,530 |
| 1,100 | 1,150 | 86 | 383 | 450 | 86 | 383 | 450 | 3,850 | 3,900 | 296 | 1,318 | 1,550 | 296 | 1,318 | 1,550 |
| 1,150 | 1,200 | 90 | 400 | 470 | 90 | 400 | 470 | 3,900 | 3,950 | 300 | 1,335 | 1,570 | 300 | 1,335 | 1,570 |
| 1,200 | 1,250 | 94 | 417 | 490 | 94 | 417 | 490 | 3,950 | 4,000 | 304 | 1,352 | 1,590 | 304 | 1,352 | 1,590 |
| 1,250 | 1,300 | 98 | 434 | 510 | 98 | 434 | 510 | 4,000 | 4,050 | 308 | 1,369 | 1,610 | 308 | 1,369 | 1,610 |
| 1,300 | 1,350 | 101 | 451 | 530 | 101 | 451 | 530 | 4,050 | 4,100 | 312 | 1,386 | 1,630 | 312 | 1,386 | 1,630 |
| 1,350 | 1,400 | 105 | 468 | 550 | 105 | 468 | 550 | 4,100 | 4,150 | 316 | 1,403 | 1,650 | 316 | 1,403 | 1,650 |
| 1,400 | 1,450 | 109 | 485 | 570 | 109 | 485 | 570 | 4,150 | 4,200 | 319 | 1,420 | 1,670 | 319 | 1,420 | 1,670 |
| 1,450 | 1,500 | 113 | 502 | 590 | 113 | 502 | 590 | 4,200 | 4,250 | 323 | 1,437 | 1,690 | 323 | 1,437 | 1,690 |
| 1,500 | 1,550 | 117 | 519 | 610 | 117 | 519 | 610 | 4,250 | 4,300 | 327 | 1,454 | 1,710 | 327 | 1,454 | 1,710 |
| 1,550 | 1,600 | 120 | 536 | 630 | 120 | 536 | 630 | 4,300 | 4,350 | 331 | 1,471 | 1,730 | 331 | 1,471 | 1,730 |
| 1,600 | 1,650 | 124 | 553 | 650 | 124 | 553 | 650 | 4,350 | 4,400 | 335 | 1,488 | 1,750 | 335 | 1,488 | 1,750 |
| 1,650 | 1,700 | 128 | 570 | 670 | 128 | 570 | 670 | 4,400 | 4,450 | 339 | 1,505 | 1,770 | 339 | 1,505 | 1,770 |
| 1,700 | 1,750 | 132 | 587 | 690 | 132 | 587 | 690 | 4,450 | 4,500 | 342 | 1,522 | 1,790 | 342 | 1,522 | 1,790 |
| 1,750 | 1,800 | 136 | 604 | 710 | 136 | 604 | 710 | 4,500 | 4,550 | 346 | 1,539 | 1,810 | 346 | 1,539 | 1,810 |
| 1,800 | 1,850 | 140 | 621 | 730 | 140 | 621 | 730 | 4,550 | 4,600 | 350 | 1,556 | 1,830 | 350 | 1,556 | 1,830 |
| 1,850 | 1,900 | 143 | 638 | 750 | 143 | 638 | 750 | 4,600 | 4,650 | 354 | 1,573 | 1,850 | 354 | 1,573 | 1,850 |
| 1,900 | 1,950 | 147 | 655 | 770 | 147 | 655 | 770 | 4,650 | 4,700 | 358 | 1,590 | 1,870 | 358 | 1,590 | 1,870 |
| 1,950 | 2,000 | 151 | 672 | 790 | 151 | 672 | 790 | 4,700 | 4,750 | 361 | 1,607 | 1,890 | 361 | 1,607 | 1,890 |
| 2,000 | 2,050 | 155 | 689 | 810 | 155 | 689 | 810 | 4,750 | 4,800 | 365 | 1,624 | 1,910 | 365 | 1,624 | 1,910 |
| 2,050 | 2,100 | 159 | 706 | 830 | 159 | 706 | 830 | 4,800 | 4,850 | 369 | 1,641 | 1,930 | 369 | 1,641 | 1,930 |
| 2,100 | 2,150 | 163 | 723 | 850 | 163 | 723 | 850 | 4,850 | 4,900 | 373 | 1,658 | 1,950 | 373 | 1,658 | 1,950 |
| 2,150 | 2,200 | 166 | 740 | 870 | 166 | 740 | 870 | 4,900 | 4,950 | 377 | 1,675 | 1,970 | 377 | 1,675 | 1,970 |
| 2,200 | 2,250 | 170 | 757 | 890 | 170 | 757 | 890 | 4,950 | 5,000 | 381 | 1,692 | 1,990 | 381 | 1,692 | 1,990 |
| 2,250 | 2,300 |  |  |  | 174 | 774 | 910 | 5,000 | 5,050 | 384 | 1,709 | 2,010 | 384 | 1,709 | 2,010 |
| 2,300 | 2,350 | 178 | 791 | 930 | 178 | 791 | 930 | 5,050 | 5,100 | 388 | 1,726 | 2,030 | 388 | 1,726 | 2,030 |
| 2,350 | 2,400 | 182 | 808 | 950 | 182 | 808 | 950 | 5,100 | 5,150 | 392 | 1,743 | 2,050 | 392 | 1,743 | 2,050 |
| 2,400 | 2,450 | 186 | 825 | 970 | 186 | 825 | 970 | 5,150 | 5,200 | 396 | 1,760 | 2,070 | 396 | 1,760 | 2,070 |
| 2,450 | 2,500 | 189 | 842 | 990 | 189 | 842 | 990 | 5,200 | 5,250 | 399 | 1,777 | 2,090 | 399 | 1,777 | 2,090 |
| 2,500 | 2,550 | 193 | 859 | 1,010 | 193 | 859 | 1,010 | 5,250 | 5,300 | 399 | 1,794 | 2,110 | 399 | 1,794 | 2,110 |
| 2,550 | 2,600 | 197 | 876 | 1,030 | 197 | 876 | 1,030 | 5,300 | 5,350 | 399 | 1,811 | 2,130 | 399 | 1,811 | 2,130 |
| 2,600 | 2,650 | 201 | 893 | 1,050 | 201 | 893 | 1,050 | 5,350 | 5,400 | 399 | 1,828 | 2,150 | 399 | 1,828 | 2,150 |
| 2,650 | 2,700 | 205 | 910 | 1,070 | 205 | 910 | 1,070 | 5,400 | 5,450 | 399 | 1,845 | 2,170 | 399 | 1,845 | 2,170 |
| 2,700 | 2,750 | 208 | 927 | 1,090 | 208 | 927 | 1,090 | 5,450 | 5,500 | 399 | 1,862 | 2,190 | 399 | 1,862 | 2,190 |

(Continued on page 47

| 2005 Earned Income Credit (EIC) Table—Continued |  |  |  |  |  |  |  | (Caution. This is not a tax table.) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  | If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  |
|  |  | $\begin{array}{\|l} \hline \text { Single, }, \text { h } \\ \text { or qualify } \\ \text { you have } \\ \text { No } \\ \text { children } \\ \hline \end{array}$ | $\begin{aligned} & \text { head of } \mathrm{h} \\ & \text { lifying wido } \\ & \text { ve- } \\ & \text { n\| } \\ & \text { One } \\ & \text { child } \\ & \hline \end{aligned}$ | ousehold, w(er) and $\left\|\begin{array}{c} \text { Two } \\ \text { children } \end{array}\right\|$ |  | $\begin{aligned} & \text { ed filing jo } \\ & \text { ave- } \\ & \begin{array}{c} \text { One } \\ \text { child } \\ \hline \end{array} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { ntly and } \\ & \\ & \text { Two } \\ & \text { children } \\ & \hline \end{aligned}$ |  |  | $\begin{aligned} & \text { Single, }, \text { l } \\ & \text { or qualif } \\ & \text { you have } \\ & \text { No } \\ & \text { children } \\ & \hline \end{aligned}$ |  | ousehold, $w(e r)$ and $\left\lvert\, \begin{gathered} \text { Two } \\ \text { children } \end{gathered}\right.$ |  | $\begin{aligned} & \text { d filing jo } \\ & \text { ave- } \\ & \begin{array}{l} \text { One } \\ \text { child } \end{array} \end{aligned}$ | tly and $\begin{aligned} & \text { \|Two } \\ & \text { children } \end{aligned}$ |
| At least | But less than |  | Yur credit | is- |  | our credit | is- | At least | But less than |  | Your credi | tis- |  | our credi | is |
| 5,500 | 5,550 | 399 | 1,879 | 2,210 | 399 | 1,879 | 2,210 | 8,500 | 8,550 | 247 | 2,662 | 3,410 | 399 | 2,662 | 3,410 |
| 5,550 | 5,600 | 399 | 1,896 | 2,230 | 399 | 1,896 | 2,230 | 8,550 | 8,600 | 243 | 2,662 | 3,430 | 396 | 2,662 | 3,430 |
| 5,600 | 5,650 | 399 | 1,913 | 2,250 | 399 | 1,913 | 2,250 | 8,600 | 8,650 | 239 | 2,662 | 3,450 | 392 | 2,662 | 3,450 |
| 5,650 | 5,700 | 399 | 1,930 | 2,270 | 399 | 1,930 | 2,270 | 8,650 | 8,700 | 235 | 2,662 | 3,470 | 388 | 2,662 | 3,470 |
| 5,700 | 5,750 | 399 | 1,947 | 2,290 | 399 | 1,947 | 2,290 | 8,700 | 8,750 | 231 | 2,662 | 3,490 | 384 | 2,662 | 3,490 |
| 5,750 | 5,800 | 399 | 1,964 | 2,310 | 399 | 1,964 | 2,310 | 8,750 | 8,800 | 228 | 2,662 | 3,510 | 381 | 2,662 | 3,510 |
| 5,800 | 5,850 | 399 | 1,981 | 2,330 | 399 | 1,981 | 2,330 | 8,800 | 8,850 | 224 | 2,662 | 3,530 | 377 | 2,662 | 3,530 |
| 5,850 | 5,900 | 399 | 1,998 | 2,350 | 399 | 1,998 | 2,350 | 8,850 | 8,900 | 220 | 2,662 | 3,550 | 373 | 2,662 | 3,550 |
| 5,900 | 5,950 | 399 | 2,015 | 2,370 | 399 | 2,015 | 2,370 | 8,900 | 8,950 | 216 | 2,662 | 3,570 | 369 | 2,662 | 3,570 |
| 5,950 | 6,000 | 399 | 2,032 | 2,390 | 399 | 2,032 | 2,390 | 8,950 | 9,000 | 212 | 2,662 | 3,590 | 365 | 2,662 | 3,590 |
| 6,000 | 6,050 | 399 | 2,049 | 2,410 | 399 | 2,049 | 2,410 | 9,000 | 9,050 | 208 | 2,662 | 3,610 | 361 | 2,662 | 3,610 |
| 6,050 | 6,100 | 399 | 2,066 | 2,430 | 399 | 2,066 | 2,430 | 9,050 | 9,100 | 205 | 2,662 | 3,630 | 358 | 2,662 | 3,630 |
| 6,100 | 6,150 | 399 | 2,083 | 2,450 | 399 | 2,083 | 2,450 | 9,100 | 9,150 | 201 | 2,662 | 3,650 | 354 | 2,662 | 3,650 |
| 6,150 | 6,200 | 399 | 2,100 | 2,470 | 399 | 2,100 | 2,470 | 9,150 | 9,200 | 197 | 2,662 | 3,670 | 350 | 2,662 | 3,670 |
| 6,200 | 6,250 | 399 | 2,117 | 2,490 | 399 | 2,117 | 2,490 | 9,200 | 9,250 | 193 | 2,662 | 3,690 | 346 | 2,662 | 3,690 |
| 6,250 | 6,300 | 399 | 2,134 | 2,510 | 399 | 2,134 | 2,510 | 9,250 | 9,300 | 189 | 2,662 | 3,710 | 342 | 2,662 | 3,710 |
| 6,300 | 6,350 | 399 | 2,151 | 2,530 | 399 | 2,151 | 2,530 | 9,300 | 9,350 | 186 | 2,662 | 3,730 | 339 | 2,662 | 3,730 |
| 6,350 | 6,400 | 399 | 2,168 | 2,550 | 399 | 2,168 | 2,550 | 9,350 | 9,400 | 182 | 2,662 | 3,750 | 335 | 2,662 | 3,750 |
| 6,400 | 6,450 | 399 | 2,185 | 2,570 | 399 | 2,185 | 2,570 | 9,400 | 9,450 | 178 | 2,662 | 3,770 | 331 | 2,662 | 3,770 |
| 6,450 | 6,500 | 399 | 2,202 | 2,590 | 399 | 2,202 | 2,590 | 9,450 | 9,500 | 174 | 2,662 | 3,790 | 327 | 2,662 | 3,790 |
| 6,500 | 6,550 | 399 | 2,219 | 2,610 | 399 | 2,219 | 2,610 | 9,500 | 9,550 | 170 | 2,662 | 3,810 | 323 | 2,662 | 3,810 |
| 6,550 | 6,600 | 396 | 2,236 | 2,630 | 399 | 2,236 | 2,630 | 9,550 | 9,600 | 166 | 2,662 | 3,830 | 319 | 2,662 | 3,830 |
| 6,600 | 6,650 | 392 | 2,253 | 2,650 | 399 | 2,253 | 2,650 | 9,600 | 9,650 | 163 | 2,662 | 3,850 | 316 | 2,662 | 3,850 |
| 6,650 | 6,700 | 388 | 2,270 | 2,670 | 399 | 2,270 | 2,670 | 9,650 | 9,700 | 159 | 2,662 | 3,870 | 312 | 2,662 | 3,870 |
| 6,700 | 6,750 | 384 | 2,287 | 2,690 | 399 | 2,287 | 2,690 | 9,700 | 9,750 | 155 | 2,662 | 3,890 | 308 | 2,662 | 3,890 |
| 6,750 | 6,800 | 381 | 2,304 | 2,710 | 399 | 2,304 | 2,710 | 9,750 | 9,800 | 151 | 2,662 | 3,910 | 304 | 2,662 | 3,910 |
| 6,800 | 6,850 | 377 | 2,321 | 2,730 | 399 | 2,321 | 2,730 | 9,800 | 9,850 | 147 | 2,662 | 3,930 | 300 | 2,662 | 3,930 |
| 6,850 | 6,900 | 373 | 2,338 | 2,750 | 399 | 2,338 | 2,750 | 9,850 | 9,900 | 143 | 2,662 | 3,950 | 296 | 2,662 | 3,950 |
| 6,900 | 6,950 | 369 | 2,355 | 2,770 | 399 | 2,355 | 2,770 | 9,900 | 9,950 | 140 | 2,662 | 3,970 | 293 | 2,662 | 3,970 |
| 6,950 | 7,000 | 365 | 2,372 | 2,790 | 399 | 2,372 | 2,790 | 9,950 | 10,000 | 136 | 2,662 | 3,990 | 289 | 2,662 | 3,990 |
| 7,000 | 7,050 | 361 | 2,389 | 2,810 | 399 | 2,389 | 2,810 | 10,000 | 10,050 | 132 | 2,662 | 4,010 | 285 | 2,662 | 4,010 |
| 7,050 | 7,100 | 358 | 2,406 | 2,830 | 399 | 2,406 | 2,830 | 10,050 | 10,100 | 128 | 2,662 | 4,030 | 281 | 2,662 | 4,030 |
| 7,100 | 7,150 | 354 | 2,423 | 2,850 | 399 | 2,423 | 2,850 | 10,100 | 10,150 | 124 | 2,662 | 4,050 | 277 | 2,662 | 4,050 |
| 7,150 | 7,200 | 350 | 2,440 | 2,870 | 399 | 2,440 | 2,870 | 10,150 | 10,200 | 120 | 2,662 | 4,070 | 273 | 2,662 | 4,070 |
| 7,200 | 7,250 | 346 | 2,457 | 2,890 | 399 | 2,457 | 2,890 | 10,200 | 10,250 | 117 | 2,662 | 4,090 | 270 | 2,662 | 4,090 |
| 7,250 | 7,300 | 342 | 2,474 | 2,910 | 399 | 2,474 | 2,910 | 10,250 | 10,300 | 113 | 2,662 | 4,110 | 266 | 2,662 | 4,110 |
| 7,300 | 7,350 | 339 | 2,491 | 2,930 | 399 | 2,491 | 2,930 | 10,300 | 10,350 | 109 | 2,662 | 4,130 | 262 | 2,662 | 4,130 |
| 7,350 | 7,400 | 335 | 2,508 | 2,950 | 399 | 2,508 | 2,950 | 10,350 | 10,400 | 105 | 2,662 | 4,150 | 258 | 2,662 | 4,150 |
| 7,400 | 7,450 | 331 | 2,525 | 2,970 | 399 | 2,525 | 2,970 | 10,400 | 10,450 | 101 | 2,662 | 4,170 | 254 | 2,662 | 4,170 |
| 7,450 | 7,500 | 327 | 2,542 | 2,990 | 399 | 2,542 | 2,990 | 10,450 | 10,500 | 98 | 2,662 | 4,190 | 251 | 2,662 | 4,190 |
| 7,500 | 7,550 | 323 | 2,559 | 3,010 | 399 | 2,559 | 3,010 | 10,500 | 10,550 | 94 | 2,662 | 4,210 | 247 | 2,662 | 4,210 |
| 7,550 | 7,600 | 319 | 2,576 | 3,030 | 399 | 2,576 | 3,030 | 10,550 | 10,600 | 90 | 2,662 | 4,230 | 243 | 2,662 | 4,230 |
| 7,600 | 7,650 | 316 | 2,593 | 3,050 | 399 | 2,593 | 3,050 | 10,600 | 10,650 | 86 | 2,662 | 4,250 | 239 | 2,662 | 4,250 |
| 7,650 | 7,700 | 312 | 2,610 | 3,070 | 399 | 2,610 | 3,070 | 10,650 | 10,700 | 82 | 2,662 | 4,270 | 235 | 2,662 | 4,270 |
| 7,700 | 7,750 | 308 | 2,627 | 3,090 | 399 | 2,627 | 3,090 | 10,700 | 10,750 | 78 | 2,662 | 4,290 | 231 | 2,662 | 4,290 |
| 7,750 | 7,800 | 304 | 2,644 | 3,110 | 399 | 2,644 | 3,110 | 10,750 | 10,800 | 75 | 2,662 | 4,310 | 228 | 2,662 | 4,310 |
| 7,800 | 7,850 | 300 | 2,662 | 3,130 | 399 | 2,662 | 3,130 | 10,800 | 10,850 | 71 | 2,662 | 4,330 | 224 | 2,662 | 4,330 |
| 7,850 | 7,900 | 296 | 2,662 | 3,150 | 399 | 2,662 | 3,150 | 10,850 | 10,900 | 67 | 2,662 | 4,350 | 220 | 2,662 | 4,350 |
| 7,900 | 7,950 | 293 | 2,662 | 3,170 | 399 | 2,662 | 3,170 | 10,900 | 10,950 | 63 | 2,662 | 4,370 | 216 | 2,662 | 4,370 |
| 7,950 | 8,000 | 28 | 2,662 | 3,190 | 399 | 2,662 | 3,190 | 10,950 | 11,000 | 59 | 2,662 | 4,390 | 212 | 2,662 | 4,390 |
| 8,000 | 8,050 | 285 | 2,662 | 3,210 | 399 | 2,662 | 3,210 | 11,000 | 11,050 | 55 | 2,662 | 4,400 | 208 | 2,662 | 4,400 |
| 8,050 | 8,100 | 281 | 2,662 | 3,230 | 399 | 2,662 | 3,230 | 11,050 | 11,100 | 52 | 2,662 | 4,400 | 205 | 2,662 | 4,400 |
| 8,100 | 8,150 | 277 | 2,662 | 3,250 | 399 | 2,662 | 3,250 | 11,100 | 11,150 | 48 | 2,662 | 4,400 | 201 | 2,662 | 4,400 |
| 8,150 | 8,200 | 273 | 2,662 | 3,270 | 399 | 2,662 | 3,270 | 11,150 | 11,200 | 44 | 2,662 | 4,400 | 197 | 2,662 | 4,400 |
| 8,200 | 8,250 | 270 | 2,662 | 3,290 | 399 | 2,662 | 3,290 | 11,200 | 11,250 | 40 | 2,662 | 4,400 | 193 | 2,662 | 4,400 |
| 8,250 | 8,300 | 266 | 2,662 | 3,310 | 399 | 2,662 | 3,310 | 11,250 | 11,300 | 36 | 2,662 | 4,400 | 189 | 2,662 | 4,400 |
| 8,300 | 8,350 | 262 | 2,662 | 3,330 | 399 | 2,662 | 3,330 | 11,300 | 11,350 | 33 | 2,662 | 4,400 | 186 | 2,662 | 4,400 |
| 8,350 | 8,400 | 258 | 2,662 | 3,350 | 399 | 2,662 | 3,350 | 11,350 | 11,400 | 29 | 2,662 | 4,400 | 182 | 2,662 | 4,400 |
| 8,400 | 8,450 | 254 | 2,662 | 3,370 | 399 | 2,662 | 3,370 | 11,400 | 11,450 | 25 | 2,662 | 4,400 | 178 | 2,662 | 4,400 |
| 8,450 | 8,500 | 251 | 2,662 | 3,390 | 399 | 2,662 | 3,390 | 11,450 | 11,500 | 21 | 2,662 | 4,400 | 174 | 2,662 | 4,400 |

2005 Earned Income Credit (EIC) Table-Continued

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

2005 Earned Income Credit (EIC) Table—Continued

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

(Caution. This is not a tax table.)

2005 Earned Income Credit (EIC) Table—Continued

| If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  | If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |
|  |  |  |  |  | Your credit is- |  |  |  |  | Your credit is- |  |  | Your credit is- |  |  |
| At least | But less than | Your credit is- |  |  |  |  |  | At least | But less than |  |  |  |  |  |  |
| 24,100 | 24,150 | 0 | 1,103 | 2,346 | 0 | 1,423 | 2,767 | 27,100 | 27,150 | 0 | 624 | 1,714 | 0 | 944 | 2,135 |
| 24,150 | 24,200 | 0 | 1,095 | 2,335 | 0 | 1,415 | 2,756 | 27,150 | 27,200 | 0 | 616 | 1,703 | 0 | 936 | 2,124 |
| 24,200 | 24,250 | 0 | 1,087 | 2,325 | 0 | 1,407 | 2,746 | 27,200 | 27,250 | 0 | 608 | 1,693 | 0 | 928 | 2,114 |
| 24,250 | 24,300 | 0 | 1,079 | 2,314 | 0 | 1,399 | 2,735 | 27,250 | 27,300 | 0 | 600 | 1,682 | 0 | 920 | 2,103 |
| 24,300 | 24,350 | 0 | 1,071 | 2,303 | 0 | 1,391 | 2,725 | 27,300 | 27,350 | 0 | 592 | 1,672 | 0 | 912 | 2,093 |
| 24,350 | 24,400 | 0 | 1,063 | 2,293 | 0 | 1,383 | 2,714 | 27,350 | 27,400 | 0 | 584 | 1,661 | 0 | 904 | 2,082 |
| 24,400 | 24,450 | 0 | 1,055 | 2,282 | 0 | 1,375 | 2,704 | 27,400 | 27,450 | 0 | 576 | 1,651 | 0 | 896 | 2,072 |
| 24,450 | 24,500 | 0 | 1,047 | 2,272 | 0 | 1,367 | 2,693 | 27,450 | 27,500 | 0 | 568 | 1,640 | 0 | 888 | 2,061 |
| 24,500 | 24,550 | 0 | 1,039 | 2,261 | 0 | 1,359 | 2,683 | 27,500 | 27,550 | 0 | 560 | 1,630 | 0 | 880 | 2,051 |
| 24,550 | 24,600 | 0 | 1,031 | 2,251 | 0 | 1,351 | 2,672 | 27,550 | 27,600 | 0 | 552 | 1,619 | 0 | 872 | 2,040 |
| 24,600 | 24,650 | 0 | 1,023 | 2,240 | 0 | 1,343 | 2,661 | 27,600 | 27,650 | 0 | 544 | 1,608 | 0 | 864 | 2,030 |
| 24,650 | 24,700 | 0 | 1,015 | 2,230 | 0 | 1,335 | 2,651 | 27,650 | 27,700 | 0 | 536 | 1,598 | 0 | 856 | 2,019 |
| 24,700 | 24,750 | 0 | 1,007 | 2,219 | 0 | 1,327 | 2,640 | 27,700 | 27,750 | 0 | 528 | 1,587 | 0 | 848 | 2,009 |
| 24,750 | 24,800 | 0 | 999 | 2,209 | 0 | 1,319 | 2,630 | 27,750 | 27,800 | 0 | 520 | 1,577 | 0 | 840 | 1,998 |
| 24,800 | 24,850 | 0 | 991 | 2,198 | 0 | 1,311 | 2,619 | 27,800 | 27,850 | 0 | 512 | 1,566 | 0 | 832 | 1,988 |
| 24,850 | 24,900 | 0 | 984 | 2,188 | 0 | 1,303 | 2,609 | 27,850 | 27,900 | 0 | 504 | 1,556 | 0 | 824 | 1,977 |
| 24,900 | 24,950 | 0 | 976 | 2,177 | 0 | 1,295 | 2,598 | 27,900 | 27,950 | 0 | 496 | 1,545 | 0 | 816 | 1,967 |
| 24,950 | 25,000 | 0 | 968 | 2,167 | 0 | 1,287 | 2,588 | 27,950 | 28,000 | 0 | 488 | 1,535 | 0 | 808 | 1,956 |
| 25,000 | 25,050 | 0 | 960 | 2,156 | 0 | 1,279 | 2,577 | 28,000 | 28,050 | 0 | 480 | 1,524 | 0 | 800 | 1,945 |
| 25,050 | 25,100 | 0 | 952 | 2,146 | 0 | 1,271 | 2,567 | 28,050 | 28,100 | 0 | 472 | 1,514 | 0 | 792 | 1,935 |
| 25,100 | 25,150 | 0 | 944 | 2,135 | 0 | 1,263 | 2,556 | 28,100 | 28,150 | 0 | 464 | 1,503 | 0 | 784 | 1,924 |
| 25,150 | 25,200 | 0 | 936 | 2,124 | 0 | 1,255 | 2,546 | 28,150 | 28,200 | 0 | 456 | 1,493 | 0 | 776 | 1,914 |
| 25,200 | 25,250 | 0 | 928 | 2,114 | 0 | 1,247 | 2,535 | 28,200 | 28,250 | 0 | 448 | 1,482 | 0 | 768 | 1,903 |
| 25,250 | 25,300 | 0 | 920 | 2,103 | 0 | 1,239 | 2,525 | 28,250 | 28,300 | 0 | 440 | 1,472 | 0 | 760 | 1,893 |
| 25,300 | 25,350 | 0 | 912 | 2,093 | 0 | 1,231 | 2,514 | 28,300 | 28,350 | 0 | 432 | 1,461 | 0 | 752 | 1,882 |
| 25,350 | 25,400 | 0 | 904 | 2,082 | 0 | 1,223 | 2,504 | 28,350 | 28,400 | 0 | 424 | 1,451 | 0 | 744 | 1,872 |
| 25,400 | 25,450 | 0 | 896 | 2,072 | 0 | 1,215 | 2,493 | 28,400 | 28,450 | 0 | 416 | 1,440 | 0 | 736 | 1,861 |
| 25,450 | 25,500 | 0 | 888 | 2,061 | 0 | 1,207 | 2,482 | 28,450 | 28,500 | 0 | 408 | 1,429 | 0 | 728 | 1,851 |
| 25,500 | 25,550 | 0 | 880 | 2,051 | 0 | 1,199 | 2,472 | 28,500 | 28,550 | 0 | 400 | 1,419 | 0 | 720 | 1,840 |
| 25,550 | 25,600 | 0 | 872 | 2,040 | 0 | 1,191 | 2,461 | 28,550 | 28,600 | 0 | 392 | 1,408 | 0 | 712 | 1,830 |
| 25,600 | 25,650 | 0 | 864 | 2,030 | 0 | 1,183 | 2,451 | 28,600 | 28,650 | 0 | 384 | 1,398 | 0 | 704 | 1,819 |
| 25,650 | 25,700 | 0 | 856 | 2,019 | 0 | 1,175 | 2,440 | 28,650 | 28,700 | 0 | 376 | 1,387 | 0 | 696 | 1,809 |
| 25,700 | 25,750 | 0 | 848 | 2,009 | 0 | 1,167 | 2,430 | 28,700 | 28,750 | 0 | 368 | 1,377 | 0 | 688 | 1,798 |
| 25,750 | 25,800 | 0 | 840 | 1,998 | 0 | 1,159 | 2,419 | 28,750 | 28,800 | 0 | 360 | 1,366 | 0 | 680 | 1,788 |
| 25,800 | 25,850 | 0 | 832 | 1,988 | 0 | 1,151 | 2,409 | 28,800 | 28,850 | 0 | 352 | 1,356 | 0 | 672 | 1,777 |
| 25,850 | 25,900 | 0 | 824 | 1,977 | 0 | 1,143 | 2,398 | 28,850 | 28,900 | 0 | 344 | 1,345 | 0 | 664 | 1,766 |
| 25,900 | 25,950 | 0 | 816 | 1,967 | 0 | 1,135 | 2,388 | 28,900 | 28,950 | 0 | 336 | 1,335 | 0 | 656 | 1,756 |
| 25,950 | 26,000 | 0 | 808 | 1,956 | 0 | 1,127 | 2,377 | 28,950 | 29,000 | 0 | 328 | 1,324 | 0 | 648 | 1,745 |
| 26,000 | 26,050 | 0 | 800 | 1,945 | 0 | 1,119 | 2,367 | 29,000 | 29,050 | 0 | 320 | 1,314 | 0 | 640 | 1,735 |
| 26,050 | 26,100 | 0 | 792 | 1,935 | 0 | 1,111 | 2,356 | 29,050 | 29,100 | 0 | 312 | 1,303 | 0 | 632 | 1,724 |
| 26,100 | 26,150 | 0 | 784 | 1,924 | 0 | 1,103 | 2,346 | 29,100 | 29,150 | 0 | 304 | 1,293 | 0 | 624 | 1,714 |
| 26,150 | 26,200 | 0 | 776 | 1,914 | 0 | 1,095 | 2,335 | 29,150 | 29,200 | 0 | 296 | 1,282 | 0 | 616 | 1,703 |
| 26,200 | 26,250 | 0 | 768 | 1,903 | 0 | 1,087 | 2,325 | 29,200 | 29,250 | 0 | 288 | 1,272 | 0 | 608 | 1,693 |
| 26,250 | 26,300 | 0 | 760 | 1,893 | 0 | 1,079 | 2,314 | 29,250 | 29,300 | 0 | 280 | 1,261 | 0 | 600 | 1,682 |
| 26,300 | 26,350 | 0 | 752 | 1,882 | 0 | 1,071 | 2,303 | 29,300 | 29,350 | 0 | 272 | 1,250 | 0 | 592 | 1,672 |
| 26,350 | 26,400 | 0 | 744 | 1,872 | 0 | 1,063 | 2,293 | 29,350 | 29,400 | 0 | 264 | 1,240 | 0 | 584 | 1,661 |
| 26,400 | 26,450 | 0 | 736 | 1,861 | 0 | 1,055 | 2,282 | 29,400 | 29,450 | 0 | 256 | 1,229 | 0 | 576 | 1,651 |
| 26,450 | 26,500 | 0 | 728 | 1,851 | 0 | 1,047 | 2,272 | 29,450 | 29,500 | 0 | 248 | 1,219 | 0 | 568 | 1,640 |
| 26,500 | 26,550 | 0 | 720 | 1,840 | 0 | 1,039 | 2,261 | 29,500 | 29,550 | 0 | 240 | 1,208 | 0 | 560 | 1,630 |
| 26,550 | 26,600 | 0 | 712 | 1,830 | 0 | 1,031 | 2,251 | 29,550 | 29,600 | 0 | 232 | 1,198 | 0 | 552 | 1,619 |
| 26,600 | 26,650 | 0 | 704 | 1,819 | 0 | 1,023 | 2,240 | 29,600 | 29,650 | 0 | 224 | 1,187 | 0 | 544 | 1,608 |
| 26,650 | 26,700 | 0 | 696 | 1,809 | 0 | 1,015 | 2,230 | 29,650 | 29,700 | 0 | 216 | 1,177 | 0 | 536 | 1,598 |
| 26,700 | 26,750 | 0 | 688 | 1,798 | 0 | 1,007 | 2,219 | 29,700 | 29,750 | 0 | 208 | 1,166 | 0 | 528 | 1,587 |
| 26,750 | 26,800 | 0 | 680 | 1,788 | 0 | 999 | 2,209 | 29,750 | 29,800 | 0 | 200 | 1,156 | 0 | 520 | 1,577 |
| 26,800 | 26,850 | 0 | 672 | 1,777 | 0 | 991 | 2,198 | 29,800 | 29,850 | 0 | 192 | 1,145 | 0 | 512 | 1,566 |
| 26,850 | 26,900 | 0 | 664 | 1,766 | 0 | 984 | 2,188 | 29,850 | 29,900 | 0 | 185 | 1,135 | 0 | 504 | 1,556 |
| 26,900 | 26,950 | 0 | 656 | 1,756 | 0 | 976 | 2,177 | 29,900 | 29,950 | 0 | 177 | 1,124 | 0 | 496 | 1,545 |
| 26,950 | 27,000 | 0 | 648 | 1,745 | 0 | 968 | 2,167 | 29,950 | 30,000 | 0 | 169 | 1,114 | 0 | 488 | 1,535 |
| 27,000 | 27,050 | 0 | 640 | 1,735 | 0 | 960 | 2,156 | 30,000 | 30,050 | 0 | 161 | 1,103 | 0 | 480 | 1,524 |
| 27,050 | 27,100 | 0 | 632 | 1,724 | 0 | 952 | 2,146 | 30,050 | 30,100 | 0 | 153 | 1,093 | 0 | 472 | 1,514 |


| 2005 Earned Income Credit (EIC) Table-Continued |  |  |  |  |  |  |  | (Caution. This is not a tax table.) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  | If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  |
|  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | $\begin{array}{\|c\|} \hline \text { Married } \\ \text { you hav } \\ \text { No } \\ \text { children } \\ \hline \end{array}$ | filing joi <br> One child | tly and <br> Two children |
| At least | But less than | Your credit is- |  |  | Your credit is- |  |  | At least | But less than | Your credit is- |  |  | Your credit is- |  |  |
| 30,100 | 30,150 | 0 | 145 | 1,082 | 0 | 464 | 1,503 | 33,100 | 33,150 | 0 | 0 | 450 | 0 | 0 | 871 |
| 30,150 | 30,200 | 0 | 137 | 1,071 | 0 | 456 | 1,493 | 33,150 | 33,200 | 0 | 0 | 440 | 0 | 0 | 861 |
| 30,200 | 30,250 | 0 | 129 | 1,061 | 0 | 448 | 1,482 | 33,200 | 33,250 | 0 | 0 | 429 | 0 | 0 | 850 |
| 30,250 | 30,300 | 0 | 121 | 1,050 | 0 | 440 | 1,472 | 33,250 | 33,300 | 0 | 0 | 419 | 0 | 0 | 840 |
| 30,300 | 30,350 | 0 | 113 | 1,040 | 0 | 432 | 1,461 | 33,300 | 33,350 | 0 | 0 | 408 | 0 | 0 | 829 |
| 30,350 | 30,400 | 0 | 105 | 1,029 | 0 | 424 | 1,451 | 33,350 | 33,400 | 0 | 0 | 398 | 0 | 0 | 819 |
| 30,400 | 30,450 | 0 | 97 | 1,019 | 0 | 416 | 1,440 | 33,400 | 33,450 | 0 | 0 | 387 | 0 | 0 | 808 |
| 30,450 | 30,500 | 0 | 89 | 1,008 | 0 | 408 | 1,429 | 33,450 | 33,500 | 0 | 0 | 376 | 0 | 0 | 798 |
| 30,500 | 30,550 | 0 | 81 | 998 | 0 | 400 | 1,419 | 33,500 | 33,550 | 0 | 0 | 366 | 0 | 0 | 787 |
| 30,550 | 30,600 | 0 | 73 | 987 | 0 | 392 | 1,408 | 33,550 | 33,600 | 0 | 0 | 355 | 0 | 0 | 777 |
| 30,600 | 30,650 | 0 | 65 | 977 | 0 | 384 | 1,398 | 33,600 | 33,650 | 0 | 0 | 345 | 0 | 0 | 766 |
| 30,650 | 30,700 | 0 | 57 | 966 | 0 | 376 | 1,387 | 33,650 | 33,700 | 0 | 0 | 334 | 0 | 0 | 756 |
| 30,700 | 30,750 | 0 | 49 | 956 | 0 | 368 | 1,377 | 33,700 | 33,750 | 0 | 0 | 324 | 0 | 0 | 745 |
| 30,750 | 30,800 | 0 | 41 | 945 | 0 | 360 | 1,366 | 33,750 | 33,800 | 0 | 0 | 313 | 0 | 0 | 735 |
| 30,800 | 30,850 | 0 | 33 | 935 | 0 | 352 | 1,356 | 33,800 | 33,850 | 0 | 0 | 303 | 0 | 0 | 724 |
| 30,850 | 30,900 | 0 | 25 | 924 | 0 | 344 | 1,345 | 33,850 | 33,900 | 0 | 0 | 292 | 0 | 0 | 713 |
| 30,900 | 30,950 | 0 | 17 | 914 | 0 | 336 | 1,335 | 33,900 | 33,950 | 0 | 0 | 282 | 0 | 0 | 703 |
| 30,950 | 31,000 | 0 | 9 | 903 | 0 | 328 | 1,324 | 33,950 | 34,000 | 0 | 0 | 271 | 0 | 0 | 692 |
| 31,000 | 31,050 | 0 |  | 892 | 0 | 320 | 1,314 | 34,000 | 34,050 | 0 | 0 | 261 | 0 | 0 | 682 |
| 31,050 | 31,100 | 0 | 0 | 882 | 0 | 312 | 1,303 | 34,050 | 34,100 | 0 | 0 | 250 | 0 | 0 | 671 |
| 31,100 | 31,150 | 0 | 0 | 871 | 0 | 304 | 1,293 | 34,100 | 34,150 | 0 | 0 | 240 | 0 | 0 | 661 |
| 31,150 | 31,200 | 0 | 0 | 861 | 0 | 296 | 1,282 | 34,150 | 34,200 | 0 | 0 | 229 | 0 | 0 | 650 |
| 31,200 | 31,250 | 0 | 0 | 850 | 0 | 288 | 1,272 | 34,200 | 34,250 | 0 | 0 | 219 | 0 | 0 | 640 |
| 31,250 | 31,300 | 0 | 0 | 840 | 0 | 280 | 1,261 | 34,250 | 34,300 | 0 | 0 | 208 | 0 | 0 | 629 |
| 31,300 | 31,350 | 0 | 0 | 829 | 0 | 272 | 1,250 | 34,300 | 34,350 | 0 | 0 | 197 | 0 | 0 | 619 |
| 31,350 | 31,400 | 0 | 0 | 819 | 0 | 264 | 1,240 | 34,350 | 34,400 | 0 | 0 | 187 | 0 | 0 | 608 |
| 31,400 | 31,450 | 0 | 0 | 808 | 0 | 256 | 1,229 | 34,400 | 34,450 | 0 | 0 | 176 | 0 | 0 | 598 |
| 31,450 | 31,500 | 0 | 0 | 798 | 0 | 248 | 1,219 | 34,450 | 34,500 | 0 | 0 | 166 | 0 | 0 | 587 |
| 31,500 | 31,550 | 0 | 0 | 787 | 0 | 240 | 1,208 | 34,500 | 34,550 | 0 | 0 | 155 | 0 | 0 | 577 |
| 31,550 | 31,600 | 0 | 0 | 777 | 0 | 232 | 1,198 | 34,550 | 34,600 | 0 | 0 | 145 | 0 | 0 | 566 |
| 31,600 | 31,650 |  | 0 | 766 | 0 | 224 | 1,187 | 34,600 | 34,650 | 0 | 0 | 134 | 0 | 0 | 555 |
| 31,650 | 31,700 | 0 | 0 | 756 | 0 | 216 | 1,177 | 34,650 | 34,700 | 0 | 0 | 124 | 0 | 0 | 545 |
| 31,700 | 31,750 | 0 | 0 | 745 | 0 | 208 | 1,166 | 34,700 | 34,750 | 0 | 0 | 113 | 0 | 0 | 534 |
| 31,750 | 31,800 | 0 | 0 | 735 | 0 | 200 | 1,156 | 34,750 | 34,800 | 0 | 0 | 103 | 0 | 0 | 524 |
| 31,800 | 31,850 | 0 | 0 | 724 |  | 192 | 1,145 | 34,800 | 34,850 | 0 | 0 | 92 | , | 0 | 513 |
| 31,850 | 31,900 | 0 | 0 | 713 | 0 | 185 | 1,135 | 34,850 | 34,900 | 0 | 0 | 82 | 0 | 0 | 503 |
| 31,900 | 31,950 | 0 | 0 | 703 | 0 | 177 | 1,124 | 34,900 | 34,950 | 0 | 0 | 71 | 0 | 0 | 492 |
| 31,950 | 32,000 | 0 | 0 | 692 | 0 | 169 | 1,114 | 34,950 | 35,000 | 0 | 0 | 61 | 0 | 0 | 482 |
| 32,000 | 32,050 | 0 | 0 | 682 | 0 | 161 | 1,103 | 35,000 | 35,050 | 0 | 0 | 50 | 0 | 0 | 471 |
| 32,050 | 32,100 | 0 | 0 | 671 | 0 | 153 | 1,093 | 35,050 | 35,100 | 0 | 0 | 40 |  | 0 | 461 |
| 32,100 | 32,150 | 0 | 0 | 661 | 0 | 145 | 1,082 | 35,100 | 35,150 | 0 | 0 | 29 | 0 | 0 | 450 |
| 32,150 | 32,200 | 0 | 0 | 650 | 0 | 137 | 1,071 | 35,150 | 35,200 | 0 | 0 | 18 | 0 | 0 | 440 |
| 32,200 | 32,250 | 0 | 0 | 640 | 0 | 129 | 1,061 | 35,200 | 35,250 | 0 | 0 | 8 | 0 | 0 | 429 |
| 32,250 | 32,300 | 0 | 0 | 629 | 0 | 121 | 1,050 | 35,250 | 35,300 | 0 | 0 |  | 0 | 0 | 419 |
| 32,300 | 32,350 | 0 | 0 | 619 | 0 | 113 | 1,040 | 35,300 | 35,350 | 0 | 0 | 0 | 0 | 0 | 408 |
| 32,350 | 32,400 | 0 | 0 | 608 | 0 | 105 | 1,029 | 35,350 | 35,400 | 0 | 0 | 0 | 0 | 0 | 398 |
| 32,400 | 32,450 | 0 | 0 | 598 | 0 | 97 | 1,019 | 35,400 | 35,450 | 0 | 0 | 0 | 0 | 0 | 387 |
| 32,450 | 32,500 | 0 | 0 | 587 | 0 | 89 | 1,008 | 35,450 | 35,500 | 0 | 0 | 0 | 0 | 0 | 376 |
| 32,500 | 32,550 | 0 | 0 | 577 | 0 | 81 | 998 | 35,500 | 35,550 | 0 | 0 | 0 | 0 | 0 | 366 |
| 32,550 | 32,600 | 0 | 0 | 566 | 0 | 73 | 987 | 35,550 | 35,600 | 0 | 0 | 0 | 0 | 0 | 355 |
| 32,600 | 32,650 | 0 | 0 | 555 | 0 | 65 | 977 | 35,600 | 35,650 | 0 | 0 | 0 | 0 | 0 | 345 |
| 32,650 | 32,700 | 0 | 0 | 545 | 0 | 57 | 966 | 35,650 | 35,700 | 0 | 0 | 0 | 0 | 0 | 334 |
| 32,700 | 32,750 | 0 | 0 | 534 | 0 | 49 | 956 | 35,700 | 35,750 | 0 | 0 | 0 | 0 | 0 | 324 |
| 32,750 | 32,800 | 0 | 0 | 524 | 0 | 41 | 945 | 35,750 | 35,800 | 0 | 0 | 0 | 0 | 0 | 313 |
| 32,800 | 32,850 | 0 | 0 | 513 | 0 | 33 | 935 | 35,800 | 35,850 | 0 | 0 | 0 | 0 | 0 | 303 |
| 32,850 | 32,900 | 0 | 0 | 503 | 0 | 25 | 924 | 35,850 | 35,900 | 0 | 0 | 0 | 0 | 0 | 292 |
| 32,900 | 32,950 | 0 | 0 | 492 | 0 | 17 | 914 | 35,900 | 35,950 | 0 | 0 | 0 | 0 | 0 | 282 |
| 32,950 | 33,000 | 0 | 0 | 482 | 0 | 9 | 903 | 35,950 | 36,000 | 0 | 0 | 0 | 0 | 0 | 271 |
| 33,000 | 33,050 | 0 | 0 | 471 | 0 |  | 892 | 36,000 | 36,050 | 0 | 0 | 0 | 0 | 0 | 261 |
| 33,050 | 33,100 | 0 | 0 | 461 | 0 | 0 | 882 | 36,050 | 36,100 | 0 | 0 | 0 | 0 | 0 | 250 |

[^0] 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.

| 2005 Earned Income Credit (EIC) Table-Continued |  |  |  |  |  |  |  | (Caution. This is not a tax table.) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | And your filing status is- |  |  |  |  |  | If the amount you are looking up from the worksheet is- |  | And your filing status is- |  |  |  |  |  |
| If the amount you are looking up from the worksheet is- |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and <br> you have-  <br> No <br> No  <br> children One <br> child children |  |  |  |  | Single, head of household, or qualifying widow(er) and you have- |  |  | Married filing jointly and you have- |  |  |
| At least | But less than | Your credit is- |  |  | Your credit is- |  |  | At least | But less than | Your credit is- |  |  | Your credit is- |  |  |
| 36,100 | 36,150 | 0 | 0 | 0 | 0 | 0 | 240 | 36,850 | 36,900 | 0 | 0 | 0 | 0 | 0 | 82 |
| 36,150 | 36,200 | 0 | 0 | 0 | 0 | 0 | 229 | 36,900 | 36,950 | 0 | 0 | 0 | 0 | 0 | 71 |
| 36,200 | 36,250 | 0 | 0 | 0 | 0 | 0 | 219 | 36,950 | 37,000 | 0 | 0 | 0 | 0 | 0 | 61 |
| 36,250 | 36,300 | 0 | 0 | 0 | 0 | 0 | 208 | 37,000 | 37,050 | 0 | 0 | 0 | 0 | 0 | 50 |
| 36,300 | 36,350 | 0 | 0 | 0 | 0 | 0 | 197 | 37,050 | 37,100 | 0 | 0 | 0 | 0 | 0 | 40 |
| 36,350 | 36,400 | 0 | 0 | 0 | 0 | 0 | 187 | 37,100 | 37,150 | 0 | 0 | 0 | 0 | 0 | 29 |
| 36,400 | 36,450 | 0 | 0 | 0 | 0 | 0 | 176 | 37,150 | 37,200 | 0 | 0 | 0 | 0 | 0 | 18 |
| 36,450 | 36,500 | 0 | 0 | 0 | 0 | 0 | 166 | 37,200 | 37,250 | 0 | 0 | 0 | 0 | 0 | 8 |
| 36,500 | 36,550 | 0 | 0 | 0 | 0 | 0 | 155 | 37,250 | 37,263 | 0 | 0 | 0 | 0 | 0 | 1 |
| 36,550 | 36,600 | 0 | 0 | 0 | 0 | 0 | 145 | 37,263 or | more | 0 | 0 | 0 | 0 | 0 | 0 |
| 36,600 | 36,650 | 0 | 0 | 0 | 0 | 0 | 134 |  |  |  |  |  |  |  |  |
| 36,650 | 36,700 | 0 | 0 | 0 | 0 | 0 | 124 |  |  |  |  |  |  |  |  |
| 36,700 | 36,750 | 0 | 0 | 0 | 0 | 0 | 113 |  |  |  |  |  |  |  |  |
| 36,750 | 36,800 | 0 | 0 | 0 | 0 | 0 | 103 |  |  |  |  |  |  |  |  |
| 36,800 | 36,850 | 0 | 0 | 0 | 0 | 0 | 92 |  |  |  |  |  |  |  |  |

## Line 41

## Additional Child Tax Credit

## What Is the Additional Child Tax Credit?

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

## Two Steps To Take the Additional Child Tax Credit!

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

## Line 42

## Credit for Federal Telephone Excise Tax Paid

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

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

## Line 43

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

Excess social security and tier 1 railroad retirement (RRTA) tax withheld. If you, or your spouse if filing a joint return, had more than one employer for 2006 and total wages of more than $\$ 94,200$, too much social security or tier 1 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 45 b and 45 d .


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 45 b through 45 d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

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

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

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

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

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

neertio
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 " $\$ \mathbf{X X X}$-" or " $\$ \mathbf{X X X} \frac{\mathrm{XX}}{100}$ ").
To pay by credit card. You can use your American Express® Card, Discover ${ }^{\circledR}$ Card, MasterCard ${ }^{\circledR}$ card, or Visa ${ }^{\circledR}$ 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-TAX }\mp@subsup{}{}{\mathrm{ SM ( (1-800-272-9829)}
1-877-754-4413 (Customer Service)
www.officialpayments.com
Link2Gov Corporation
1-888-PAY-1040}\mp@subsup{}{}{\mathrm{ SM }}\mathrm{ (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.PAY1040.com
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You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, or (b) make estimated tax payments for 2007. See Income tax withholding and estimated tax payments for 2007 on page 57.

## What If You Cannot Pay?

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

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

## Line 48

## Estimated Tax Penalty

You may owe this penalty if:

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

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

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

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

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

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

## Third Party Designee

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

If you check the "Yes" box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any
questions that may arise during the processing of your return. You are also authorizing the designee to:

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

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

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

## Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see Death of a taxpayer on page 58.
Child's return. If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, add "By (your signature), parent for minor child."

Daytime phone number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.
Paid preparer must sign your return. Generally, anyone you pay to prepare your return must sign it in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

## Usif ITA 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 $\mathbf{8 4 5 3 - O L}$. 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.

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 6 c , 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 $1 / 2$ 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 Without Tax Software |  | Self-Prepared With Tax Software |  | Prepared by Paid Professional |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Hours | Costs | Hours | Costs | Hours | Costs |
| $\mathbf{1 2 . 1}$ | $\$ 18$ | 12.6 | $\$ 39$ | $\mathbf{1 0 . 6}$ | $\$ 122$ |

## 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 |  |

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

## How To Use the Order Blank

1. Cut the order blank on the dotted line and print or type your name and address accurately in the space provided. An accurate address will ensure delivery of your order.
2. Circle the items you need. Use the blank spaces to order an item not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.
3. Enclose the order blank in your own envelope and send it to the Internal Revenue Service, National Distribution Center, P.O. Box 8903, Bloomington, IL 61702-8903. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

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

## Order Blank

Fill in your name and address.

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

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

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

| 1040 | Schedule F <br> (1040) | Schedule 3 <br> (1040A) | 4506 | 8822 | Pub. 501 | Pub. 535 | Pub. 926 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} \text { Schedules } \\ \text { A\&B } \\ (\mathbf{1 0 4 0}) \end{gathered}$ | Schedule H <br> (1040) | 1040EZ | 4562 | 8829 | Pub. 502 | Pub. 547 | Pub. 970 |
| Schedule C <br> (1040) | Schedule J (1040) | $\begin{gathered} \text { 1040-ES } \\ (2007) \end{gathered}$ | 4684 | 8863 | Pub. 505 | Pub. 550 | Pub. 972 |
| $\begin{gathered} \text { Schedule } \\ \text { C-EZ (1040) } \end{gathered}$ | Schedule R <br> (1040) | 1040-V | 4868 | 9465 | Pub. 523 | Pub. 554 |  |
| Schedule D (1040) | Schedule SE <br> (1040) | 1040X | 6251 | Pub. 1 | Pub. 525 | Pub. 575 |  |
| Schedule D-1 <br> (1040) | 1040A | 2106 | 8283 | Pub. 17 | Pub. 526 | Pub. 590 |  |
| Schedule E (1040) | Schedule 1 <br> (1040A) | 2106-EZ | 8606 | Pub. 334 | Pub. 527 | Pub. 596 |  |
| $\begin{array}{\|c\|} \hline \text { Schedule } \\ \text { EIC }(\mathbf{1 0 4 0 A} \\ \text { or 1040) } \end{array}$ | Schedule 2 <br> (1040A) | 2441 | 8812 | Pub. 463 | Pub. 529 | Pub. 910 |  |



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.
[^1]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.

| At <br> least | But <br> less <br> than | Single | Married <br> filing <br> jointly <br> $\star$ | Married <br> filing <br> sepa- <br> rately | Head <br> of a <br> house- <br> hold |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\mathbf{2 3 , 2 0 0}$ |  |  |  |  |  |  |  | $\mathbf{2 3 , 2 5 0}$ | 3,119 | 2,754 | 3,119 | 2,961 |
| $\mathbf{2 3 , 2 5 0}$ | $\mathbf{2 3 , 3 0 0}$ | 3,126 | 2,761 | 3,126 | 2,969 |  |  |  |  |  |  |  |
| $\mathbf{2 3 , 3 0 0}$ | $\mathbf{2 3 , 3 5 0}$ | 3,134 | 2,769 | 3,134 | 2,976 |  |  |  |  |  |  |  |
| $\mathbf{2 3 , 3 5 0}$ | $\mathbf{2 3 , 4 0 0}$ | 3,141 | 2,776 | 3,141 | 2,984 |  |  |  |  |  |  |  |



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

| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | But less than | Single | Married <br> filing jointly <br> Your tax | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a household | At <br> least | But <br> less <br> than | Single | Married <br> filing jointly <br> Your ta | Married <br> filing <br> sepa- <br> rately <br> tax is- | Head of a household | At least | But less than | Single | Married filing jointly <br> Your | Married filing separately ax is- | Head of a household |
| 5,000 |  |  |  |  |  | 8,000 |  |  |  |  |  | 11,000 |  |  |  |  |  |
| 5,000 | 5,050 | 503 | 503 | 503 | 503 | 8,000 | 8,050 | 839 | 803 | 839 | 803 | 11,000 | 11,050 | 1,289 | 1,103 | 1,289 | 1,131 |
| 5,050 | 5,100 | 508 | 508 | 508 | 508 | 8,050 | 8,100 | 846 | 808 | 846 | 808 | 11,050 | 11,100 | 1,296 | 1,108 | 1,296 | 1,139 |
| 5,100 | 5,150 | 513 | 513 | 513 | 513 | 8,100 | 8,150 | 854 | 813 | 854 | 813 | 11,100 | 11,150 | 1,304 | 1,113 | 1,304 | 1,146 |
| 5,150 | 5,200 | 518 | 518 | 518 | 518 | 8,150 | 8,200 | 861 | 818 | 861 | 818 | 11,150 | 11,200 | 1,311 | 1,118 | 1,311 | 1,154 |
| 5,200 | 5,250 | 523 | 523 | 523 | 523 | 8,200 | 8,250 | 869 | 823 | 869 | 823 | 11,200 | 11,250 | 1,319 | 1,123 | 1,319 | 1,161 |
| 5,250 | 5,300 | 528 | 528 | 528 | 528 | 8,250 | 8,300 | 876 | 828 | 876 | 828 | 11,250 | 11,300 | 1,326 | 1,128 | 1,326 | 1,169 |
| 5,300 | 5,350 | 533 | 533 | 533 | 533 | 8,300 | 8,350 | 884 | 833 | 884 | 833 | 11,300 | 11,350 | 1,334 | 1,133 | 1,334 | 1,176 |
| 5,350 | 5,400 | 538 | 538 | 538 | 538 | 8,350 | 8,400 | 891 | 838 | 891 | 838 | 11,350 | 11,400 | 1,341 | 1,138 | 1,341 | 1,184 |
| 5,400 | 5,450 | 543 | 543 | 543 | 543 | 8,400 | 8,450 | 899 | 843 | 899 | 843 | 11,400 | 11,450 | 1,349 | 1,143 | 1,349 | 1,191 |
| 5,450 | 5,500 | 548 | 548 | 548 | 548 | 8,450 | 8,500 | 906 | 848 | 906 | 848 | 11,450 | 11,500 | 1,356 | 1,148 | 1,356 | 1,199 |
| 5,500 | 5,550 | 553 | 553 | 553 | 553 | 8,500 | 8,550 | 914 | 853 | 914 | 853 | 11,500 | 11,550 | 1,364 | 1,153 | 1,364 | 1,206 |
| 5,550 | 5,600 | 558 | 558 | 558 | 558 | 8,550 | 8,600 | 921 | 858 | 921 | 858 | 11,550 | 11,600 | 1,371 | 1,158 | 1,371 | 1,214 |
| 5,600 | 5,650 | 563 | 563 | 563 | 563 | 8,600 | 8,650 | 929 | 863 | 929 | 863 | 11,600 | 11,650 | 1,379 | 1,163 | 1,379 | 1,221 |
| 5,650 | 5,700 | 568 | 568 | 568 | 568 | 8,650 | 8,700 | 936 | 868 | 936 | 868 | 11,650 | 11,700 | 1,386 | 1,168 | 1,386 | 1,229 |
| 5,700 | 5,750 | 573 | 573 | 573 | 573 | 8,700 | 8,750 | 944 | 873 | 944 | 873 | 11,700 | 11,750 | 1,394 | 1,173 | 1,394 | 1,236 |
| 5,750 | 5,800 | 578 | 578 | 578 | 578 | 8,750 | 8,800 | 951 | 878 | 951 | 878 | 11,750 | 11,800 | 1,401 | 1,178 | 1,401 | 1,244 |
| 5,800 | 5,850 | 583 | 583 | 583 | 583 | 8,800 | 8,850 | 959 | 883 | 959 | 883 | 11,800 | 11,850 | 1,409 | 1,183 | 1,409 | 1,251 |
| 5,850 | 5,900 | 588 | 588 | 588 | 588 | 8,850 | 8,900 | 966 | 888 | 966 | 888 | 11,850 | 11,900 | 1,416 | 1,188 | 1,416 | 1,259 |
| 5,900 | 5,950 | 593 | 593 | 593 | 593 | 8,900 | 8,950 | 974 | 893 | 974 | 893 | 11,900 | 11,950 | 1,424 | 1,193 | 1,424 | 1,266 |
| 5,950 | 6,000 | 598 | 598 | 598 | 598 | 8,950 | 9,000 | 981 | 898 | 981 | 898 | 11,950 | 12,000 | 1,431 | 1,198 | 1,431 | 1,274 |
| 6,000 |  |  |  |  |  | 9,000 |  |  |  |  |  | 12,000 |  |  |  |  |  |
| 6,000 | 6,050 | 603 | 603 | 603 | 603 | 9,000 | 9,050 | 989 | 903 | 989 | 903 | 12,000 | 12,050 | 1,439 | 1,203 | 1,439 | 1,281 |
| 6,050 | 6,100 | 608 | 608 | 608 | 608 | 9,050 | 9,100 | 996 | 908 | 996 | 908 | 12,050 | 12,100 | 1,446 | 1,208 | 1,446 | 1,289 |
| 6,100 | 6,150 | 613 | 613 | 613 | 613 | 9,100 | 9,150 | 1,004 | 913 | 1,004 | 913 | 12,100 | 12,150 | 1,454 | 1,213 | 1,454 | 1,296 |
| 6,150 | 6,200 | 618 | 618 | 618 | 618 | 9,150 | 9,200 | 1,011 | 918 | 1,011 | 918 | 12,150 | 12,200 | 1,461 | 1,218 | 1,461 | 1,304 |
| 6,200 | 6,250 | 623 | 623 | 623 | 623 | 9,200 | 9,250 | 1,019 | 923 | 1,019 | 923 | 12,200 | 12,250 | 1,469 | 1,223 | 1,469 | 1,311 |
| 6,250 | 6,300 | 628 | 628 | 628 | 628 | 9,250 | 9,300 | 1,026 | 928 | 1,026 | 928 | 12,250 | 12,300 | 1,476 | 1,228 | 1,476 | 1,319 |
| 6,300 | 6,350 | 633 | 633 | 633 | 633 | 9,300 | 9,350 | 1,034 | 933 | 1,034 | 933 | 12,300 | 12,350 | 1,484 | 1,233 | 1,484 | 1,326 |
| 6,350 | 6,400 | 638 | 638 | 638 | 638 | 9,350 | 9,400 | 1,041 | 938 | 1,041 | 938 | 12,350 | 12,400 | 1,491 | 1,238 | 1,491 | 1,334 |
| 6,400 | 6,450 | 643 | 643 | 643 | 643 | 9,400 | 9,450 | 1,049 | 943 | 1,049 | 943 | 12,400 | 12,450 | 1,499 | 1,243 | 1,499 | 1,341 |
| 6,450 | 6,500 | 648 | 648 | 648 | 648 | 9,450 | 9,500 | 1,056 | 948 | 1,056 | 948 | 12,450 | 12,500 | 1,506 | 1,248 | 1,506 | 1,349 |
| 6,500 | 6,550 | 653 | 653 | 653 | 653 | 9,500 | 9,550 | 1,064 | 953 | 1,064 | 953 | 12,500 | 12,550 | 1,514 | 1,253 | 1,514 | 1,356 |
| 6,550 | 6,600 | 658 | 658 | 658 | 658 | 9,550 | 9,600 | 1,071 | 958 | 1,071 | 958 | 12,550 | 12,600 | 1,521 | 1,258 | 1,521 | 1,364 |
| 6,600 | 6,650 | 663 | 663 | 663 | 663 | 9,600 | 9,650 | 1,079 | 963 | 1,079 | 963 | 12,600 | 12,650 | 1,529 | 1,263 | 1,529 | 1,371 |
| 6,650 | 6,700 | 668 | 668 | 668 | 668 | 9,650 | 9,700 | 1,086 | 968 | 1,086 | 968 | 12,650 | 12,700 | 1,536 | 1,268 | 1,536 | 1,379 |
| 6,700 | 6,750 | 673 | 673 | 673 | 673 | 9,700 | 9,750 | 1,094 | 973 | 1,094 | 973 | 12,700 | 12,750 | 1,544 | 1,273 | 1,544 | 1,386 |
| 6,750 | 6,800 | 678 | 678 | 678 | 678 | 9,750 | 9,800 | 1,101 | 978 | 1,101 | 978 | 12,750 | 12,800 | 1,551 | 1,278 | 1,551 | 1,394 |
| 6,800 | 6,850 | 683 | 683 | 683 | 683 | 9,800 | 9,850 | 1,109 | 983 | 1,109 | 983 | 12,800 | 12,850 | 1,559 | 1,283 | 1,559 | 1,401 |
| 6,850 | 6,900 | 688 | 688 | 688 | 688 | 9,850 | 9,900 | 1,116 | 988 | 1,116 | 988 | 12,850 | 12,900 | 1,566 | 1,288 | 1,566 | 1,409 |
| 6,900 | 6,950 | 693 | 693 | 693 | 693 | 9,900 | 9,950 | 1,124 | 993 | 1,124 | 993 | 12,900 | 12,950 | 1,574 | 1,293 | 1,574 | 1,416 |
| 6,950 | 7,000 | 698 | 698 | 698 | 698 | 9,950 | 10,000 | 1,131 | 998 | 1,131 | 998 | 12,950 | 13,000 | 1,581 | 1,298 | 1,581 | 1,424 |
| 7,000 |  |  |  |  |  | 10,000 |  |  |  |  |  | 13,000 |  |  |  |  |  |
| 7,000 | 7,050 | 703 | 703 | 703 | 703 | 10,000 | 10,050 | 1,139 | 1,003 | 1,139 | 1,003 | 13,000 | 13,050 | 1,589 | 1,303 | 1,589 | 1,431 |
| 7,050 | 7,100 | 708 | 708 | 708 | 708 | 10,050 | 10,100 | 1,146 | 1,008 | 1,146 | 1,008 | 13,050 | 13,100 | 1,596 | 1,308 | 1,596 | 1,439 |
| 7,100 | 7,150 | 713 | 713 | 713 | 713 | 10,100 | 10,150 | 1,154 | 1,013 | 1,154 | 1,013 | 13,100 | 13,150 | 1,604 | 1,313 | 1,604 | 1,446 |
| 7,150 | 7,200 | 718 | 718 | 718 | 718 | 10,150 | 10,200 | 1,161 | 1,018 | 1,161 | 1,018 | 13,150 | 13,200 | 1,611 | 1,318 | 1,611 | 1,454 |
| 7,200 | 7,250 | 723 | 723 | 723 | 723 | 10,200 | 10,250 | 1,169 | 1,023 | 1,169 | 1,023 | 13,200 | 13,250 | 1,619 | 1,323 | 1,619 | 1,461 |
| 7,250 | 7,300 | 728 | 728 | 728 | 728 | 10,250 | 10,300 | 1,176 | 1,028 | 1,176 | 1,028 | 13,250 | 13,300 | 1,626 | 1,328 | 1,626 | 1,469 |
| 7,300 | 7,350 | 734 | 733 | 734 | 733 | 10,300 | 10,350 | 1,184 | 1,033 | 1,184 | 1,033 | 13,300 | 13,350 | 1,634 | 1,333 | 1,634 | 1,476 |
| 7,350 | 7,400 | 741 | 738 | 741 | 738 | 10,350 | 10,400 | 1,191 | 1,038 | 1,191 | 1,038 | 13,350 | 13,400 | 1,641 | 1,338 | 1,641 | 1,484 |
| 7,400 | 7,450 | 749 | 743 | 749 | 743 | 10,400 | 10,450 | 1,199 | 1,043 | 1,199 | 1,043 | 13,400 | 13,450 | 1,649 | 1,343 | 1,649 | 1,491 |
| 7,450 | 7,500 | 756 | 748 | 756 | 748 | 10,450 | 10,500 | 1,206 | 1,048 | 1,206 | 1,049 | 13,450 | 13,500 | 1,656 | 1,348 | 1,656 | 1,499 |
| 7,500 | 7,550 | 764 | 753 | 764 | 753 | 10,500 | 10,550 | 1,214 | 1,053 | 1,214 | 1,056 | 13,500 | 13,550 | 1,664 | 1,353 | 1,664 | 1,506 |
| 7,550 | 7,600 | 771 | 758 | 771 | 758 | 10,550 | 10,600 | 1,221 | 1,058 | 1,221 | 1,064 | 13,550 | 13,600 | 1,671 | 1,358 | 1,671 | 1,514 |
| 7,600 | 7,650 | 779 | 763 | 779 | 763 | 10,600 | 10,650 | 1,229 | 1,063 | 1,229 | 1,071 | 13,600 | 13,650 | 1,679 | 1,363 | 1,679 | 1,521 |
| 7,650 | 7,700 | 786 | 768 | 786 | 768 | 10,650 | 10,700 | 1,236 | 1,068 | 1,236 | 1,079 | 13,650 | 13,700 | 1,686 | 1,368 | 1,686 | 1,529 |
| 7,700 | 7,750 | 794 | 773 | 794 | 773 | 10,700 | 10,750 | 1,244 | 1,073 | 1,244 | 1,086 | 13,700 | 13,750 | 1,694 | 1,373 | 1,694 | 1,536 |
| 7,750 | 7,800 | 801 | 778 | 801 | 778 | 10,750 | 10,800 | 1,251 | 1,078 | 1,251 | 1,094 | 13,750 | 13,800 | 1,701 | 1,378 | 1,701 | 1,544 |
| 7,800 | 7,850 | 809 | 783 | 809 | 783 | 10,800 | 10,850 | 1,259 | 1,083 | 1,259 | 1,101 | 13,800 | 13,850 | 1,709 | 1,383 | 1,709 | 1,551 |
| 7,850 | 7,900 | 816 | 788 | 816 | 788 | 10,850 | 10,900 | 1,266 | 1,088 | 1,266 | 1,109 | 13,850 | 13,900 | 1,716 | 1,388 | 1,716 | 1,559 |
| 7,900 | 7,950 | 824 | 793 | 824 | 793 | 10,900 | 10,950 | 1,274 | 1,093 | 1,274 | 1,116 | 13,900 | 13,950 | 1,724 | 1,393 | 1,724 | 1,566 |
| 7,950 | 8,000 | 831 | 798 | 831 | 798 | 10,950 | 11,000 | 1,281 | 1,098 | 1,281 | 1,124 | 13,950 | 14,000 | 1,731 | 1,398 | 1,731 | 1,574 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | (Continued on page 63) |  |  |  |  |  |


| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \end{aligned}$ than | Single | Married <br> filing <br> jointly <br> Your | Married <br> filing <br> sepa- <br> rately <br> ax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ | At \| least | But <br> less than | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> ax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ | At least | But less than | Single | Married <br> filing <br> jointly <br> Your tax | Married filing separately ax 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 | 1,5 | 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 |
| 15,800 | 15,850 | 2,009 | 1,644 | 2,009 | 1,851 | 18,800 | 18,850 | 2,459 | 2,094 | 2,459 | 2,301 | 21,800 | 21,850 | 2,909 | 2,544 | 2,909 | 2,751 |
| 15,850 | 15,900 | 2,016 | 1,651 | 2,016 | 1,859 | 18,850 | 18,900 | 2,466 | 2,101 | 2,466 | 2,309 | 21,850 | 21,900 | 2,916 | 2,551 | 2,916 | 2,759 |
| 15,900 | 15,950 | 2,024 | 1,659 | 2,024 | 1,866 | 18,900 | 18,950 | 2,474 | 2,109 | 2,474 | 2,316 | 21,900 | 21,950 | 2,924 | 2,559 | 2,924 | 2,766 |
| 15,950 | 16,000 | 2,031 | 1,666 | 2,031 | 1,874 | 18,950 | 19,000 | 2,481 | 2,116 | 2,481 | 2,324 | 21,950 | 22,000 | 2,931 | 2,566 | 2,931 | 2,774 |
| 16,000 |  |  |  |  |  | 19,000 |  |  |  |  |  | 22,000 |  |  |  |  |  |
| 16,000 | 16,050 | 2,039 | 1,674 | 2,039 | 1,881 | 19,000 | 19,050 | 2,489 | 2,124 | 2,489 | 2,331 | 22,000 | 22,050 | 2,939 | 2,574 | 2,939 | 2,781 |
| 16,050 | 16,100 | 2,046 | 1,681 | 2,046 | 1,889 | 19,050 | 19,100 | 2,496 | 2,131 | 2,496 | 2,339 | 22,050 | 22,100 | 2,946 | 2,581 | 2,946 | 2,789 |
| 16,100 | 16,150 | 2,054 | 1,689 | 2,054 | 1,896 | 19,100 | 19,150 | 2,504 | 2,139 | 2,504 | 2,346 | 22,100 | 22,150 | 2,954 | 2,589 | 2,954 | 2,796 |
| 16,150 | 16,200 | 2,061 | 1,696 | 2,061 | 1,904 | 19,150 | 19,200 | 2,511 | 2,146 | 2,511 | 2,354 | 22,150 | 22,200 | 2,961 | 2,596 | 2,961 | 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 |
| 16,600 | 16,650 | 2,129 | 1,764 | 2,129 | 1,971 | 19,600 | 19,650 | 2,579 | 2,214 | 2,579 | 2,421 | 22,600 | 22,650 | 3,029 | 2,664 | 3,029 | 2,871 |
| 16,650 | 16,700 | 2,136 | 1,771 | 2,136 | 1,979 | 19,650 | 19,700 | 2,586 | 2,221 | 2,586 | 2,429 | 22,650 | 22,700 | 3,036 | 2,671 | 3,036 | 2,879 |
| 16,700 | 16,750 | 2,144 | 1,779 | 2,144 | 1,986 | 19,700 | 19,750 | 2,594 | 2,229 | 2,594 | 2,436 | 22,700 | 22,750 | 3,044 | 2,679 | 3,044 | 2,886 |
| 16,750 | 16,800 | 2,151 | 1,786 | 2,151 | 1,994 | 19,750 | 19,800 | 2,601 | 2,236 | 2,601 | 2,444 | 22,750 | 22,800 | 3,051 | 2,686 | 3,051 | 2,894 |
| 16,800 | 16,850 | 2,159 | 1,794 | 2,159 | 2,001 | 19,800 | 19,850 | 2,609 | 2,244 | 2,609 | 2,451 | 22,800 | 22,850 | 3,059 | 2,694 | 3,059 | 2,901 |
| 16,850 | 16,900 | 2,166 | 1,801 | 2,166 | 2,009 | 19,850 | 19,900 | 2,616 | 2,251 | 2,616 | 2,459 | 22,850 | 22,900 | 3,066 | 2,701 | 3,066 | 2,909 |
| 16,900 | 16,950 | 2,174 | 1,809 | 2,174 | 2,016 | 19,900 | 19,950 | 2,624 | 2,259 | 2,624 | 2,466 | 22,900 | 22,950 | 3,074 | 2,709 | 3,074 | 2,916 |
| 16,950 | 17,000 | 2,181 | 1,816 | 2,181 | 2,024 | 19,950 | 20,000 | 2,631 | 2,266 | 2,631 | 2,474 | 22,950 | 23,000 | 3,081 | 2,716 | 3,081 | 2,924 |

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

| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your tax | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { tha } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your t | Married filing separately ax is- | Head of a house hold | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly Your ta | Married <br> filing <br> sepa- <br> rately <br> tax is- | Head of a house hold |
| 23,000 |  |  |  |  |  | 26,000 |  |  |  |  |  | 29,000 |  |  |  |  |  |
| 23,000 | 23,050 | 3,089 | 2,724 | 3,089 | 2,931 | 26,000 | 26,050 | 3,539 | 3,174 | 3,539 | 3,381 | 29,000 | 29,050 | 3,989 | 3,624 | 3,989 | 3,831 |
| 23,050 | 23,100 | 3,096 | 2,731 | 3,096 | 2,939 | 26,050 | 26,100 | 3,546 | 3,181 | 3,546 | 3,389 | 29,050 | 29,100 | 3,996 | 3,631 | 3,996 | 3,839 |
| 23,100 | 23,150 | 3,104 | 2,739 | 3,104 | 2,946 | 26,100 | 26,150 | 3,554 | 3,189 | 3,554 | 3,396 | 29,100 | 29,150 | 4,004 | 3,639 | 4,004 | 3,846 |
| 23,150 | 23,200 | 3,111 | 2,746 | 3,111 | 2,954 | 26,150 | 26,200 | 3,561 | 3,196 | 3,561 | 3,404 | 29,150 | 29,200 | 4,011 | 3,646 | 4,011 | 3,854 |
| 23,200 | 23,250 | 3,119 | 2,75 | 3,119 | 2,961 | 26,200 | 26,250 | 3,569 | 3,204 | 3,569 | 3,411 | 29,200 | 29,250 | 4,019 | 3,654 | 4,019 | 3,861 |
| 23,250 | 23,300 | 3,126 | 2,761 | 3,126 | 2,969 | 26,250 | 26,300 | 3,576 | 3,211 | 3,576 | 3,419 | 29,250 | 29,300 | 4,026 | 3,661 | 4,026 | 3,869 |
| 23,300 | 23,350 | 3,134 | 2,769 | 3,134 | 2,976 | 26,300 | 26,350 | 3,584 | 3,219 | 3,584 | 3,426 | 29,300 | 29,350 | 4,034 | 3,669 | 4,034 | 3,876 |
| 23,350 | 23,400 | 3,141 | 2,776 | 3,141 | 2,984 | 26,350 | 26,400 | 3,591 | 3,226 | 3,591 | 3,434 | 29,350 | 29,400 | 4,041 | 3,676 | 4,041 | 3,884 |
| 23,400 | 23,450 | 3,149 | 2,784 | 3,149 | 2,991 | 26,400 | 26,450 | 3,599 | 3,234 | 3,599 | 3,441 | 29,400 | 29,450 | 4,049 | 3,684 | 4,049 | 3,891 |
| 23,450 | 23,500 | 3,156 | 2,791 | 3,156 | 2,999 | 26,450 | 26,500 | 3,606 | 3,241 | 3,606 | 3,449 | 29,450 | 29,500 | 4,056 | 3,691 | 4,056 | 3,899 |
| 23,500 | 23,550 | 3,164 | 2,799 | 3,164 | 3,006 | 26,500 | 26,550 | 3,614 | 3,249 | 3,614 | 3,456 | 29,500 | 29,550 | 4,064 | 3,699 | 4,064 | 3,906 |
| 23,550 | 23,600 | 3,171 | 2,806 | 3,171 | 3,014 | 26,550 | 26,600 | 3,621 | 3,256 | 3,621 | 3,464 | 29,550 | 29,600 | 4,071 | 3,706 | 4,071 | 3,914 |
| 23,600 | 23,650 | 3,179 | 2,814 | 3,179 | 3,021 | 26,600 | 26,650 | 3,629 | 3,264 | 3,629 | 3,471 | 29,600 | 29,650 | 4,079 | 3,714 | 4,079 | 3,921 |
| 23,650 | 23,700 | 3,186 | 2,821 | 3,186 | 3,029 | 26,650 | 26,700 | 3,636 | 3,271 | 3,636 | 3,479 | 29,650 | 29,700 | 4,086 | 3,721 | 4,086 | 3,929 |
| 23,700 | 23,750 | 3,194 | 2,829 | 3,194 | 3,036 | 26,700 | 26,750 | 3,644 | 3,279 | 3,644 | 3,486 | 29,700 | 29,750 | 4,096 | 3,729 | 4,096 | 3,936 |
| 23,750 | 23,800 | 3,201 | 2,836 | 3,201 | 3,044 | 26,750 | 26,800 | 3,651 | 3,286 | 3,651 | 3,494 | 29,750 | 29,800 | 4,109 | 3,736 | 4,109 | 3,944 |
| 23,800 | 23,850 | 3,209 | 2,844 | 3,209 | 3,051 | 26,800 | 26,850 | 3,659 | 3,294 | 3,659 | 3,501 | 29,800 | 29,850 | 4,121 | 3,744 | 4,121 | 3,951 |
| 23,850 | 23,900 | 3,216 | 2,851 | 3,216 | 3,059 | 26,850 | 26,900 | 3,666 | 3,301 | 3,666 | 3,509 | 29,850 | 29,900 | 4,134 | 3,751 | 4,134 | 3,959 |
| 23,900 | 23,950 | 3,224 | 2,859 | 3,224 | 3,066 | 26,900 | 26,950 | 3,674 | 3,309 | 3,674 | 3,516 | 29,900 | 29,950 | 4,146 | 3,759 | 4,146 | 3,966 |
| 23,950 | 24,000 | 3,231 | 2,866 | 3,231 | 3,074 | 26,950 | 27,000 | 3,681 | 3,316 | 3,681 | 3,524 | 29,950 | 30,000 | 4,159 | 3,766 | 4,159 | 3,974 |
| 24,000 |  |  |  |  |  | 27,000 |  |  |  |  |  | 30,000 |  |  |  |  |  |
| 24,000 | 24,050 | 3,239 | 2,874 | 3,239 | 3,081 | 27,000 | 27,050 | 3,689 | 3,324 | 3,689 | 3,531 | 30,000 | 30,050 | 4,171 | 3,774 | 4,171 | 3,981 |
| 24,050 | 24,100 | 3,246 | 2,881 | 3,246 | 3,089 | 27,050 | 27,100 | 3,696 | 3,331 | 3,696 | 3,539 | 30,050 | 30,100 | 4,184 | 3,781 | 4,184 | 3,989 |
| 24,100 | 24,150 | 3,254 | 2,889 | 3,254 | 3,096 | 27,100 | 27,150 | 3,704 | 3,339 | 3,704 | 3,546 | 30,100 | 30,150 | 4,196 | 3,789 | 4,196 | 3,996 |
| 24,150 | 24,200 | 3,261 | 2,896 | 3,261 | 3,104 | 27,150 | 27,200 | 3,711 | 3,346 | 3,711 | 3,554 | 30,150 | 30,200 | 4,209 | 3,79 | 4,209 | 4,004 |
| 24,200 | 24,2 | 3,26 | 2,904 | 3,269 | 3,111 | 27,200 | 27,250 | 3,719 | 3,354 | 3,719 | 3,561 | 30,200 | 30,250 | 4,221 | 3,804 | 4,221 | 4,011 |
| 24,250 | 24,300 | 3,276 | 2,911 | 3,276 | 3,119 | 27,250 | 27,300 | 3,726 | 3,361 | 3,726 | 3,569 | 30,250 | 30,300 | 4,234 | 3,811 | 4,234 | 4,019 |
| 24,300 | 24,350 | 3,284 | 2,919 | 3,284 | 3,126 | 27,300 | 27,350 | 3,734 | 3,369 | 3,734 | 3,576 | 30,300 | 30,350 | 4,246 | 3,819 | 4,246 | 4,026 |
| 24,350 | 24,400 | 3,291 | 2,926 | 3,291 | 3,134 | 27,350 | 27,400 | 3,741 | 3,376 | 3,741 | 3,584 | 30,350 | 30,400 | 4,259 | 3,826 | 4,259 | 4,034 |
| 24,400 | 24,450 | 3,299 | 2,934 | 3,299 | 3,141 | 27,400 | 27,450 | 3,749 | 3,384 | 3,749 | 3,591 | 30,400 | 30,450 | 4,271 | 3,834 | 4,271 | 4,041 |
| 24,450 | 24,500 | 3,306 | 2,941 | 3,306 | 3,149 | 27,450 | 27,500 | 3,756 | 3,391 | 3,756 | 3,599 | 30,450 | 30,500 | 4,284 | 3,841 | 4,284 | 4,049 |
| 24,500 | 24,550 | 3,314 | 2,949 | 3,314 | 3,156 | 27,500 | 27,550 | 3,764 | 3,399 | 3,764 | 3,606 | 30,500 | 30,550 | 4,296 | 3,849 | 4,296 | 4,056 |
| 24,550 | 24,600 | 3,321 | 2,956 | 3,321 | 3,164 | 27,550 | 27,600 | 3,771 | 3,406 | 3,771 | 3,614 | 30,550 | 30,600 | 4,309 | 3,856 | 4,309 | 4,064 |
| 24,600 | 24,650 | 3,329 | 2,964 | 3,329 | 3,171 | 27,600 | 27,650 | 3,779 | 3,414 | 3,779 | 3,621 | 30,600 | 30,650 | 4,321 | 3,864 | 4,321 | 4,071 |
| 24,650 | 24,700 | 3,336 | 2,971 | 3,336 | 3,179 | 27,650 | 27,700 | 3,786 | 3,421 | 3,786 | 3,629 | 30,650 | 30,700 | 4,334 | 3,871 | 4,334 | 4,079 |
| 24,700 | 24,750 | 3,344 | 2,979 | 3,344 | 3,186 | 27,700 | 27,750 | 3,794 | 3,429 | 3,794 | 3,636 | 30,700 | 30,750 | 4,346 | 3,879 | 4,346 | 4,086 |
| 24,750 | 24,800 | 3,35 | 2,986 | 3,351 | 3,19 | 27,750 | 27,800 | 3,801 | 3,436 | 3,801 | 3, | 30 | 30,800 | 4,359 | 3,88 | 4,359 | 4,094 |
| 24,800 | 24,850 | 3,359 | 2,994 | 3,359 | 3,201 | 27,800 | 27,850 | 3,809 | 3,444 | 3,809 | 3,651 | 30,800 | 30,850 | 4,371 | 3,894 | 4,371 | 4,101 |
| 24,850 | 24,900 | 3,366 | 3,001 | 3,366 | 3,209 | 27,850 | 27,900 | 3,816 | 3,451 | 3,816 | 3,659 | 30,850 | 30,900 | 4,384 | 3,901 | 4,384 | 4,109 |
| 24,900 | 24,950 | 3,374 | 3,009 | 3,374 | 3,216 | 27,900 | 27,950 | 3,824 | 3,459 | 3,824 | 3,666 | 30,900 | 30,950 | 4,396 | 3,909 | 4,396 | 4,116 |
| 24,950 | 25,000 | 3,381 | 3,016 | 3,381 | 3,224 | 27,950 | 28,000 | 3,831 | 3,466 | 3,831 | 3,674 | 30,950 | 31,000 | 4,409 | 3,916 | 4,409 | 4,124 |
| 25,000 |  |  |  |  |  | 28,000 |  |  |  |  |  | 31,000 |  |  |  |  |  |
| 25,000 | 25,050 | 3,389 | 3,024 | 3,389 | 3,231 | 28,000 | 28,050 | 3,839 | 3,474 | 3,839 | 3,681 | 31,000 | 31,050 | 4,421 | 3,924 | 4,421 | 4,131 |
| 25,050 | 25,100 | 3,396 | 3,031 | 3,396 | 3,239 | 28,050 | 28,100 | 3,846 | 3,481 | 3,846 | 3,689 | 31,050 | 31,100 | 4,434 | 3,931 | 4,434 | 4,139 |
| 25,100 | 25,150 | 3,404 | 3,039 | 3,404 | 3,246 | 28,100 | 28,150 | 3,854 | 3,489 | 3,854 | 3,696 | 31,100 | 31,150 | 4,446 | 3,939 | 4,446 | 4,146 |
| 25,150 | 25,200 | 3,411 | 3,046 | 3,411 | 3,254 | 28,150 | 28,200 | 3,861 | 3,496 | 3,861 | 3,704 | 31,150 | 31,200 | 4,459 | 3,946 | 4,459 | 4,154 |
| 25,200 | 25,250 | 3,419 | 3,054 | 3,419 | 3,261 | 28,200 | 28,250 | 3,869 | 3,504 | 3,869 | 3,711 | 31,200 | 31,250 | 4,471 | 3,954 | 4,471 | 4,161 |
| 25,250 | 25,300 | 3,426 | 3,061 | 3,426 | 3,269 | 28,250 | 28,300 | 3,876 | 3,511 | 3,876 | 3,719 | 31,250 | 31,300 | 4,484 | 3,961 | 4,484 | 4,169 |
| 25,300 | 25,350 | 3,434 | 3,069 | 3,434 | 3,276 | 28,300 | 28,350 | 3,884 | 3,519 | 3,884 | 3,726 | 31,300 | 31,350 | 4,496 | 3,969 | 4,496 | 4,176 |
| 25,35 | 25,400 | 3,4 | 3,076 | 3,441 | 3,284 | 28,350 | 28,400 | 3,89 | 3,526 | 3,891 | 3,734 | 31,350 | 31,400 | 4,509 | 3,976 | 4,509 | 4,184 |
| 25,400 | 25,450 | 3,449 | 3,084 | 3,449 | 3,291 | 28,400 | 28,450 | 3,899 | 3,534 | 3,899 | 3,741 | 31,400 | 31,450 | 4,521 | 3,984 | 4,521 | 4,191 |
| 25,450 | 25,500 | 3,456 | 3,091 | 3,456 | 3,299 | 28,450 | 28,500 | 3,906 | 3,541 | 3,906 | 3,749 | 31,450 | 31,500 | 4,534 | 3,991 | 4,534 | 4,199 |
| 25,500 | 25,550 | 3,464 | 3,099 | 3,464 | 3,306 | 28,500 | 28,550 | 3,914 | 3,549 | 3,914 | 3,756 | 31,500 | 31,550 | 4,546 | 3,999 | 4,546 | 4,206 |
| 25,550 | 25,600 | 3,471 | 3,106 | 3,471 | 3,314 | 28,550 | 28,600 | 3,921 | 3,556 | 3,921 | 3,764 | 31,550 | 31,600 | 4,559 | 4,006 | 4,559 | 4,214 |
| 25,600 | 25,650 | 3,479 | 3,114 | 3,479 | 3,321 | 28,600 | 28,650 | 3,929 | 3,564 | 3,929 | 3,771 | 31,600 | 31,650 | 4,571 | 4,014 | 4,571 | 4,221 |
| 25,650 | 25,700 | 3,486 | 3,121 | 3,486 | 3,329 | 28,650 | 28,700 | 3,936 | 3,571 | 3,936 | 3,779 | 31,650 | 31,700 | 4,584 | 4,021 | 4,584 | 4,229 |
| 25,700 | 25,750 | 3,494 | 3,129 | 3,494 | 3,336 | 28,700 | 28,750 | 3,944 | 3,579 | 3,944 | 3,786 | 31,700 | 31,750 | 4,596 | 4,029 | 4,596 | 4,236 |
| 25,750 | 25,800 | 3,501 | 3,136 | 3,501 | 3,344 | 28,750 | 28,800 | 3,951 | 3,586 | 3,951 | 3,794 | 31,750 | 31,800 | 4,609 | 4,036 | 4,609 | 4,244 |
| 25,800 | 25,850 | 3,509 | 3,144 | 3,509 | 3,351 | 28,800 | 28,850 | 3,959 | 3,594 | 3,959 | 3,801 | 31,800 | 31,850 | 4,621 | 4,044 | 4,621 | 4,251 |
| 25,850 | 25,900 | 3,516 | 3,151 | 3,516 | 3,359 | 28,850 | 28,900 | 3,966 | 3,601 | 3,966 | 3,809 | 31,850 | 31,900 | 4,634 | 4,051 | 4,634 | 4,259 |
| 25,900 | 25,950 | 3,524 | 3,159 | 3,524 | 3,366 | 28,900 | 28,950 | 3,974 | 3,609 | 3,974 | 3,816 | 31,900 | 31,950 | 4,646 | 4,059 | 4,646 | 4,266 |
| 25,950 | 26,000 | 3,531 | 3,166 | 3,531 | 3,374 | 28,950 | 29,000 | 3,981 | 3,616 | 3,981 | 3,824 | 31,950 | 32,000 | 4,659 | 4,066 | 4,659 | 4,274 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | (Continued on page 65) |  |  |  |  |  |

2005 Tax Table-Continued

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


| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | But less than | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a house hold | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a household |
| $41,000$ |  |  |  |  |  | 44,000 |  |  |  |  |  | 47,000 |  |  |  |  |  |
| 41,000 | 41,050 | 6,921 | 5,424 | 6,921 | 5,754 | 44,000 | 44,050 | 7,671 | 5,874 | 7,671 | 6,504 | 47,000 | 47,050 | 8,421 | 6,324 | 8,421 | 7,254 |
| 41,050 | 41,100 | 6,934 | 5,431 | 6,934 | 5,766 | 44,050 | 44,100 | 7,684 | 5,881 | 7,684 | 6,516 | 47,050 | 47,100 | 8,434 | 6,331 | 8,434 | 7,266 |
| 41,100 | 41,150 | 6,946 | 5,439 | 6,946 | 5,779 | 44,100 | 44,150 | 7,696 | 5,889 | 7,696 | 6,529 | 47,100 | 47,150 | 8,446 | 6,339 | 8,446 | 7,279 |
| 41,150 | 41,200 | 6,959 | 5,446 | 6,959 | 5,791 | 44,150 | 44,200 | 7,709 | 5,896 | 7,709 | 6,541 | 47,150 | 47,200 | 8,459 | 6,346 | 8,459 | 7,291 |
| 41,200 | 41,250 | 6,971 | 5,454 | 6,971 | 5,804 | 44,200 | 44,250 | 7,721 | 5,904 | 7,721 | 6,554 | 47,200 | 47,250 | 8,471 | 6,354 | 8,471 | 04 |
| 41,250 | 41,300 | 6,984 | 5,461 | 6,984 | 5,816 | 44,250 | 44,300 | 7,734 | 5,911 | 7,734 | 6,566 | 47,250 | 47,300 | 8,484 | 6,361 | 8,484 | 7,316 |
| 41,300 | 41,350 | 6,996 | 5,469 | 6,996 | 5,829 | 44,300 | 44,350 | 7,746 | 5,919 | 7,746 | 6,579 | 47,300 | 47,350 | 8,496 | 6,369 | 8,496 | 7,329 |
| 41,350 | 41,400 | 7,009 | 5,476 | 7,009 | 5,841 | 44,350 | 44,400 | 7,759 | 5,926 | 7,759 | 6,591 | 47,350 | 47,400 | 8,509 | 6,376 | 8,509 | 7,341 |
| 41,400 | 41,450 | 7,021 | 5,484 | 7,021 | 5,854 | 44,400 | 44,450 | 7,771 | 5,934 | 7,771 | 6,604 | 47,400 | 47,450 | 8,521 | 6,384 | 8,521 | 7,354 |
| 41,450 | 41,500 | 7,034 | 5,491 | 7,034 | 5,866 | 44,450 | 44,500 | 7,784 | 5,941 | 7,784 | 6,616 | 47,450 | 47,500 | 8,534 | 6,391 | 8,534 | 7,366 |
| 41,500 | 41,550 | 7,046 | 5,499 | 7,046 | 5,879 | 44,500 | 44,550 | 7,796 | 5,949 | 7,796 | 6,629 | 47,500 | 47,550 | 8,546 | 6,399 | 8,546 | 7,379 |
| 41,550 | 41,600 | 7,059 | 5,506 | 7,059 | 5,891 | 44,550 | 44,600 | 7,809 | 5,956 | 7,809 | 6,641 | 47,550 | 47,600 | 8,559 | 6,406 | 8,559 | 7,391 |
| 41,600 | 41,650 | 7,071 | 5,514 | 7,071 | 5,904 | 44,600 | 44,650 | 7,821 | 5,964 | 7,821 | 6,654 | 47,600 | 47,650 | 8,571 | 6,414 | 8,571 | 7,404 |
| 41,650 | 41,700 | 7,084 | 5,521 | 7,084 | 5,916 | 44,650 | 44,700 | 7,834 | 5,971 | 7,834 | 6,666 | 47,650 | 47,700 | 8,584 | 6,421 | 8,584 | 7,416 |
| 41,700 | 41,750 | 7,096 | 5,529 | 7,096 | 5,929 | 44,700 | 44,750 | 7,846 | 5,979 | 7,846 | 6,679 | 47,700 | 47,750 | 8,596 | 6,429 | 8,596 | 7,429 |
| 41,750 | 41,800 | 7,109 | 5,536 | 7,109 | 5,941 | 44,750 | 44,800 | 7,859 | 5,986 | 7,859 | 6,691 | 47,750 | 47,800 | 8,609 | 6,436 | 8,609 | 7,441 |
| 41,800 | 41,850 | 7,121 | 5,544 | 7,121 | 5,954 | 44,800 | 44,850 | 7,871 | 5,994 | 7,871 | 6,704 | 47,800 | 47,850 | 8,621 | 6,444 | 8,621 | 7,454 |
| 41,850 | 41,900 | 7,134 | 5,551 | 7,134 | 5,966 | 44,850 | 44,900 | 7,884 | 6,001 | 7,884 | 6,716 | 47,850 | 47,900 | 8,634 | 6,451 | 8,634 | 7,466 |
| 41,900 | 41,950 | 7,146 | 5,559 | 7,146 | 5,979 | 44,900 | 44,950 | 7,896 | 6,009 | 7,896 | 6,729 | 47,900 | 47,950 | 8,646 | 6,459 | 8,646 | 7,479 |
| 41,950 | 42,000 | 7,159 | 5,566 | 7,159 | 5,991 | 44,950 | 45,000 | 7,909 | 6,016 | 7,909 | 6,741 | 47,950 | 48,000 | 8,659 | 6,466 | 8,659 | 7,491 |
| 42,000 |  |  |  |  |  | 45,000 |  |  |  |  |  | 48,000 |  |  |  |  |  |
| 42,000 | 42,050 | 7,171 | 5,574 | 7,171 | 6,004 | 45,000 | 45,050 | 7,921 | 6,024 | 7,921 | 6,754 |  | 48,050 | 8,671 | 6,474 | 8,671 | 7,504 |
| 42,050 | 42,100 | 7,184 | 5,581 | 7,184 | 6,016 | 45,050 | 45,100 | 7,934 | 6,031 | 7,934 | 6,766 | 48,050 | 48,100 | 8,684 | 6,481 | 8,684 | 7,516 |
| 42,100 | 42,150 | 7,196 | 5,589 | 7,196 | 6,029 | 45,100 | 45,150 | 7,946 | 6,039 | 7,946 | 6,779 | 48,100 | 48,150 | 8,696 | 6,489 | 8,696 | 7,529 |
| 42,150 | 42,200 | 7,209 | 5,596 | 7,209 | 6,041 | 45,150 | 45,200 | 7,959 | 6,046 | 7,959 | 6,791 | 48,150 | 48,200 | 8,709 | 6,496 | 8,709 | 7,541 |
| 42,200 | 42,250 | 7,221 | 5,604 | 7,221 | 6,054 | 45,200 | 45,250 | 7,971 | 6,054 | 7,971 | 6,804 | 48,200 | 48,250 | 8,721 | 6,50 | 8,721 | 7,554 |
| 42,250 | 42,300 | 7,234 | 5,611 | 7,234 | 6,066 | 45,250 | 45,300 | 7,984 | 6,061 | 7,984 | 6,816 | 48,250 | 48,300 | 8,734 | 6,511 | 8,734 | 7,566 |
| 42,300 | 42,350 | 7,246 | 5,619 | 7,246 | 6,079 | 45,300 | 45,350 | 7,996 | 6,069 | 7,996 | 6,829 | 48,300 | 48,350 | 8,746 | 6,519 | 8,746 | 7,579 |
| 42,350 | 42,400 | 7,259 | 5,626 | 7,259 | 6,091 | 45,350 | 45,400 | 8,009 | 6,076 | 8,009 | 6,841 | 48,350 | 48,400 | 8,759 | 6,526 | 8,759 | 7,591 |
| 42,400 | 42,450 | 7,271 | 5,634 | 7,271 | 6,104 | 45,400 | 45,450 | 8,021 | 6,084 | 8,021 | 6,854 | 48,400 | 48,450 | 8,771 | 6,534 | 8,771 | 7,604 |
| 42,450 | 42,500 | 7,284 | 5,641 | 7,284 | 6,116 | 45,450 | 45,500 | 8,034 | 6,091 | 8,034 | 6,866 | 48,450 | 48,500 | 8,784 | 6,541 | 8,784 | 7,616 |
| 42,500 | 42,550 | 7,296 | 5,649 | 7,296 | 6,129 | 45,500 | 45,550 | 8,046 | 6,099 | 8,046 | 6,879 | 48,500 | 48,550 | 8,796 | 6,549 | 8,796 | 7,629 |
| 42,550 | 42,600 | 7,309 | 5,656 | 7,309 | 6,141 | 45,550 | 45,600 | 8,059 | 6,106 | 8,059 | 6,891 | 48,550 | 48,600 | 8,809 | 6,556 | 8,809 | 7,641 |
| 42,600 | 42,650 | 7,321 | 5,664 | 7,321 | 6,154 | 45,600 | 45,650 | 8,071 | 6,114 | 8,071 | 6,904 | 48,600 | 48,650 | 8,821 | 6,564 | 8,821 | 7,654 |
| 42,650 | 42,700 | 7,334 | 5,671 | 7,334 | 6,166 | 45,650 | 45,700 | 8,084 | 6,121 | 8,084 | 6,916 | 48,650 | 48,700 | 8,834 | 6,571 | 8,834 | 7,666 |
| 42,700 | 42,750 | 7,346 | 5,679 | 7,346 | 6,179 | 45,700 | 45,750 | 8,096 | 6,129 | 8,096 | 6,929 | 48,700 | 48,750 | 8,846 | 6,579 | 8,846 | 7,679 |
| 42,750 | 42,800 | 7,359 | 5,686 | 7,359 | 6,191 | 45,750 | 45,800 | 8,109 | 6,136 | 8,109 | 6,941 | 48,750 | 48,800 | 8,85 | 6,586 | 8,859 | 7,691 |
| 42,800 | 42,850 | 7,371 | 5,694 | 7,371 | 6,204 | 45,800 | 45,850 | 8,121 | 6,144 | 8,121 | 6,954 | 48,800 | 48,850 | 8,871 | 6,594 | 8,871 | 7,704 |
| 42,850 | 42,900 | 7,384 | 5,701 | 7,384 | 6,216 | 45,850 | 45,900 | 8,134 | 6,151 | 8,134 | 6,966 | 48,850 | 48,900 | 8,884 | 6,601 | 8,884 | 7,716 |
| 42,900 | 42,950 | 7,396 | 5,709 | 7,396 | 6,229 | 45,900 | 45,950 | 8,146 | 6,159 | 8,146 | 6,979 | 48,900 | 48,950 | 8,896 | 6,609 | 8,896 | 7,729 |
| 42,950 | 43,000 | 7,409 | 5,716 | 7,409 | 6,241 | 45,950 | 46,000 | 8,159 | 6,166 | 8,159 | 6,991 | 48,950 | 49,000 | 8,909 | 6,616 | 8,909 | 7,741 |
| 43,000 |  |  |  |  |  | 46,000 |  |  |  |  |  | 49,000 |  |  |  |  |  |
| 43,000 | 43,050 | 7,421 | 5,724 | 7,421 | 6,254 | 46,000 | 46,050 | 8,171 | 6,174 | 8,171 | 7,004 | 49,000 | 49,050 | 8,921 | 6,624 | 8,921 | 7,754 |
| 43,050 | 43,100 | 7,434 | 5,731 | 7,434 | 6,266 | 46,050 | 46,100 | 8,184 | 6,181 | 8,184 | 7,016 | 49,050 | 49,100 | 8,934 | 6,631 | 8,934 | 7,766 |
| 43,100 | 43,150 | 7,446 | 5,739 | 7,446 | 6,279 | 46,100 | 46,150 | 8,196 | 6,189 | 8,196 | 7,029 | 49,100 | 49,150 | 8,946 | 6,639 | 8,946 | 7,779 |
| 43,150 | 43,200 | 7,4 | 5,746 | 7,459 | 6,291 | 46,150 | 46,200 | 8,209 | 6,196 | 8,209 | 7,041 | 49,150 | 49,200 | 8,959 | 6,6 | 8,959 | 7,791 |
| 43,200 | 43,250 | 7,471 | 5,754 | 7,471 | 6,304 | 46,200 | 46,250 | 8,221 | 6,204 | 8,221 | 7,054 | 49,200 | 49,250 | 8,971 | 6,654 | 8,971 | 7,804 |
| 43,250 | 43,300 | 7,484 | 5,761 | 7,484 | 6,316 | 46,250 | 46,300 | 8,234 | 6,211 | 8,234 | 7,066 | 49,250 | 49,300 | 8,984 | 6,661 | 8,984 | 7,816 |
| 43,300 | 43,350 | 7,496 | 5,769 | 7,496 | 6,329 | 46,300 | 46,350 | 8,246 | 6,219 | 8,246 | 7,079 | 49,300 | 49,350 | 8,996 | 6,669 | 8,996 | 7,829 |
| 43,350 | 43,400 | 7,509 | 5,776 | 7,509 | 6,341 | 46,350 | 46,400 | 8,259 | 6,226 | 8,259 | 7,091 | 49,350 | 49,400 | 9,009 | 6,676 | 9,009 | 7,841 |
| 43,400 | 43,450 | 7,521 | 5,784 | 7,521 | 6,354 | 46,400 | 46,450 | 8,271 | 6,234 | 8,271 | 7,104 | 49,400 | 49,450 | 9,021 | 6,684 | 9,021 | 7,854 |
| 43,450 | 43,500 | 7,534 | 5,791 | 7,534 | 6,366 | 46,450 | 46,500 | 8,284 | 6,241 | 8,284 | 7,116 | 49,450 | 49,500 | 9,034 | 6,691 | 9,034 | 7,866 |
| 43,500 | 43,550 | 7,546 | 5,799 | 7,546 | 6,379 | 46,500 | 46,550 | 8,296 | 6,249 | 8,296 | 7,129 | 49,500 | 49,550 | 9,046 | 6,699 | 9,046 | 7,879 |
| 43,550 | 43,600 | 7,559 | 5,806 | 7,559 | 6,391 | 46,550 | 46,600 | 8,309 | 6,256 | 8,309 | 7,141 | 49,550 | 49,600 | 9,059 | 6,706 | 9,059 | 7,891 |
| 43,600 | 43,650 | 7,571 | 5,814 | 7,571 | 6,404 | 46,600 | 46,650 | 8,321 | 6,264 | 8,321 | 7,154 | 49,600 | 49,650 | 9,071 | 6,714 | 9,071 | 7,904 |
| 43,650 | 43,700 | 7,584 | 5,821 | 7,584 | 6,416 | 46,650 | 46,700 | 8,334 | 6,271 | 8,334 | 7,166 | 49,650 | 49,700 | 9,084 | 6,721 | 9,084 | 7,916 |
| 43,700 | 43,750 | 7,596 | 5,829 | 7,596 | 6,429 | 46,700 | 46,750 | 8,346 | 6,279 | 8,346 | 7,179 | 49,700 | 49,750 | 9,096 | 6,729 | 9,096 | 7,929 |
| 43,750 | 43,800 | 7,609 | 5,836 | 7,609 | 6,441 | 46,750 | 46,800 | 8,359 | 6,286 | 8,359 | 7,191 | 49,750 | 49,800 | 9,109 | 6,736 | 9,109 | 7,941 |
| 43,800 | 43,850 | 7,621 | 5,844 | 7,621 | 6,454 | 46,800 | 46,850 | 8,371 | 6,294 | 8,371 | 7,204 | 49,800 | 49,850 | 9,121 | 6,744 | 9,121 | 7,954 |
| 43,850 | 43,900 | 7,634 | 5,851 | 7,634 | 6,466 | 46,850 | 46,900 | 8,384 | 6,301 | 8,384 | 7,216 | 49,850 | 49,900 | 9,134 | 6,751 | 9,134 | 7,966 |
| 43,900 | 43,950 | 7,646 | 5,859 | 7,646 | 6,479 | 46,900 | 46,950 | 8,396 | 6,309 | 8,396 | 7,229 | 49,900 | 49,950 | 9,146 | 6,759 | 9,146 | 7,979 |
| 43,950 | 44,000 | 7,659 | 5,866 | 7,659 | 6,491 | 46,950 | 47,000 | 8,409 | 6,316 | 8,409 | 7,241 | 49,950 | 50,000 | 9,159 | 6,766 | 9,159 | 7,991 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | (Continued on page 67) |  |  |  |  |  |


| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a house- hold | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { the } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your t | Married filing separately ax is- | Head of a house hold | At least | But <br> less <br> than | Single | Married <br> filing <br> jointly <br> Your | Married filing separately tax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ |
| 50,000 |  |  |  |  |  | 53,000 |  |  |  |  |  | 56,000 |  |  |  |  |  |
| 50,000 | 50,050 | 9,171 | 6,774 | 9,171 | 8,004 | 53,000 | 53,050 | 9,921 | 7,224 | 9,921 | 8,754 | ,000 | 56,050 | 10,671 | 7,674 | 10,671 | 9,504 |
| 50,050 | 50,100 | 9,184 | 6,781 | 9,184 | 8,016 | 53,050 | 53,100 | 9,934 | 7,231 | 9,934 | 8,766 | 56,050 | 56,100 | 10,684 | 7,681 | 10,684 | 9,516 |
| 50,100 | 50,150 | 9,196 | 6,789 | 9,196 | 8,029 | 53,100 | 53,150 | 9,946 | 7,239 | 9,946 | 8,779 | 56,100 | 56,150 | 10,696 | 7,68 | 10,69 | 9,529 |
| 50,150 | 50,200 | 9,209 | 6,796 | 9,209 | 8,041 | 53,150 | 53,200 | 9,959 | 7,246 | 9,959 | 8,791 | 56,150 | 56,200 | 10,70 | 7,696 | 10,709 | 9,541 |
| 50,200 | 50,250 | 9,221 | 6,8 | 9,221 | 8,0 | 53,200 | 53,250 | 9,971 | 7,254 | 9,971 | 8,804 | 56,200 | 56,250 | 10,721 | 7,704 | 10,721 | 9,554 |
| 50,250 | 50,300 | 9,234 | 6,811 | 9,234 | 8,066 | 53,250 | 53,300 | 9,984 | 7,261 | 9,984 | 8,816 | 56,250 | 56,300 | 10,734 | 7,711 | 10,734 | 9,566 |
| 50,300 | 50,350 | 9,246 | 6,819 | 9,246 | 8,079 | 53,300 | 53,350 | 9,996 | 7,269 | 9,996 | 8,829 | 56,300 | 56,350 | 10,746 | 7,719 | 10,746 | 9,579 |
| 50,350 | 50,400 | 9,259 | 6,826 | 9,259 | 8,091 | 53,350 | 53,400 | 10,009 | 7,276 | 10,009 | 8,841 | 56,350 | 56,400 | 10,759 | 7,726 | 10,759 | 9,591 |
| 50,400 | 50,450 | 9,271 | 6,834 | 9,271 | 8,104 | 53,400 | 53,450 | 10,021 | 7,284 | 10,021 | 8,854 | 56,400 | 56,450 | 10,771 | 7,734 | 10,771 | 9,604 |
| 50,450 | 50,500 | 9,284 | 6,841 | 9,284 | 8,116 | 53,450 | 53,500 | 10,034 | 7,291 | 10,034 | 8,866 | 56,450 | 56,500 | 10,784 | 7,741 | 10,784 | 9,616 |
| 50,500 | 50,550 | 9,296 | 6,849 | 9,296 | 8,129 | 53,500 | 53,550 | 10,046 | 7,299 | 10,046 | 8,879 | 56,500 | 56,550 | 10,796 | 7,749 | 10,796 | 9,629 |
| 50,550 | 50,600 | 9,309 | 6,856 | 9,309 | 8,141 | 53,550 | 53,600 | 10,059 | 7,306 | 10,059 | 8,891 | 56,550 | 56,600 | 10,809 | 7,756 | 10,809 | 9,641 |
| 50,600 | 50,650 | 9,321 | 6,864 | 9,321 | 8,154 | 53,600 | 53,650 | 10,071 | 7,314 | 10,071 | 8,904 | 56,600 | 56,650 | 10,821 | 7,764 | 10,821 | 9,654 |
| 50,650 | 50,700 | 9,334 | 6,871 | 9,334 | 8,166 | 53,650 | 53,700 | 10,084 | 7,321 | 10,084 | 8,916 | 56,650 | 56,700 | 10,834 | 7,771 | 10,834 | 9,666 |
| 50,700 | 50,750 | 9,346 | 6,879 | 9,346 | 8,179 | 53,700 | 53,750 | 10,096 | 7,329 | 10,096 | 8,929 | 56,700 | 56,750 | 10,846 | 7,779 | 10,846 | 9,679 |
| 50,750 | 50,800 | 9,359 | 6,886 | 9,359 | 8,191 | 53,750 | 53,800 | 10,109 | 7,336 | 10,109 | 8,941 | 56,750 | 56,800 | 10,859 | 7,786 | 10,859 | 9,691 |
| 50,800 | 50,850 | 9,371 | 6,894 | 9,371 | 8,204 | 53,800 | 53,850 | 10,121 | 7,344 | 10,121 | 8,954 | 56,800 | 56,850 | 10,871 | 7,794 | 10,871 | 9,704 |
| 50,850 | 50,900 | 9,384 | 6,901 | 9,384 | 8,216 | 53,850 | 53,900 | 10,134 | 7,351 | 10,134 | 8,966 | 56,850 | 56,900 | 10,884 | 7,801 | 10,884 | 9,716 |
| 50,900 | 50,950 | 9,396 | 6,909 | 9,396 | 8,229 | 53,900 | 53,950 | 10,146 | 7,359 | 10,146 | 8,979 | 56,900 | 56,950 | 10,896 | 7,809 | 10,896 | 9,729 |
| 50,950 | 51,000 | 9,409 | 6,916 | 9,409 | 8,241 | 53,950 | 54,000 | 10,159 | 7,366 | 10,159 | 8,991 | 56,950 | 57,000 | 10,909 | 7,816 | 10,909 | 9,741 |
| 51,000 |  |  |  |  |  | 54,000 |  |  |  |  |  | 57,000 |  |  |  |  |  |
| 51,000 | 51,050 | 9,421 | 6,924 | 9,421 | 8,254 | 54,000 | 54,050 | 10,171 | 7,374 | 10,171 | 9,004 | 57,000 | 57,050 | 10,921 | 7,824 | 10,921 | 9,754 |
| 51,050 | 51,100 | 9,434 | 6,931 | 9,434 | 8,266 | 54,050 | 54,100 | 10,184 | 7,381 | 10,184 | 9,016 | 57,050 | 57,100 | 10,934 | 7,831 | 10,934 | 9,766 |
| 51,100 | 51,150 | 9,446 | 6,939 | 9,446 | 8,279 | 54,100 | 54,150 | 10,196 | 7,389 | 10,196 | 9,029 | 57,100 | 57,150 | 10,946 | 7,839 | 10,946 | 9,779 |
| 51,150 | 51,200 | 9,459 | 6,946 | 9,459 | 8,291 | 54,150 | 54,200 | 10,209 | 7,396 | 10,2 | 9,041 | 57,15 | 57,200 | 10,959 | 7,846 | 10,959 | 9,791 |
| 51,200 | 51,250 | 9,471 | 6,954 | 9,471 | 8,304 | 54,200 | 54,250 | 10,221 | 7,404 | 10,221 | 9,054 | 57,200 | 57,250 | 10,971 | 7,854 | 10,971 | 9,804 |
| 51,250 | 51,300 | 9,484 | 6,961 | 9,484 | 8,316 | 54,250 | 54,300 | 10,234 | 7,411 | 10,234 | 9,066 | 57,250 | 57,300 | 10,984 | 7,861 | 10,984 | 9,816 |
| 51,300 | 51,350 | 9,496 | 6,969 | 9,496 | 8,329 | 54,300 | 54,350 | 10,246 | 7,419 | 10,246 | 9,079 | 57,300 | 57,350 | 10,996 | 7,869 | 10,996 | 9,829 |
| 51,350 | 51,400 | 9,509 | 6,976 | 9,509 | 8,341 | 54,350 | 54,400 | 10,259 | 7,426 | 10,259 | 9,091 | 57,350 | 57,400 | 11,009 | 7,876 | 11,009 | 9,841 |
| 51,400 | 51,450 | 9,521 | 6,984 | 9,521 | 8,354 | 54,400 | 54,450 | 10,271 | 7,434 | 10,271 | 9,104 | 57,400 | 57,450 | 11,021 | 7,884 | 11,021 | 9,854 |
| 51,450 | 51,500 | 9,534 | 6,991 | 9,534 | 8,366 | 54,450 | 54,500 | 10,284 | 7,441 | 10,284 | 9,116 | 57,450 | 57,500 | 11,034 | 7,891 | 11,034 | 9,866 |
| 51,500 | 51,550 | 9,546 | 6,999 | 9,546 | 8,379 | 54,500 | 54,550 | 10,296 | 7,449 | 10,296 | 9,129 | 57,500 | 57,550 | 11,046 | 7,899 | 11,046 | 9,879 |
| 51,550 | 51,600 | 9,559 | 7,006 | 9,559 | 8,391 | 54,550 | 54,600 | 10,309 | 7,456 | 10,30 | 9,141 | 57,550 | 57,600 | 11,059 | 7,906 | 11,059 | 9,891 |
| 51,600 | 51,6 | 9,571 | 7,014 | 9,5 | 8,404 | 54 | 54,650 | 10,321 | 7,464 | 10,321 | 9,154 | 57,600 | 57,650 | 11,071 | 7,914 | 11,071 | 9,904 |
| 51,650 | 51,700 | 9,584 | 7,021 | 9,584 | 8,416 | 54,650 | 54,700 | 10,334 | 7,471 | 10,334 | 9,166 | 57,650 | 57,700 | 11,084 | 7,921 | 11,084 | 9,916 |
| 51,700 | 51,750 | 9,596 | 7,029 | 9,596 | 8,429 | 54,700 | 54,750 | 10,346 | 7,479 | 10,346 | 9,179 | 57,700 | 57,750 | 11,096 | 7,929 | 11,096 | 9,929 |
| 51,750 | 51,800 | 9,609 | 7,036 | 9,609 | 8,441 | 54,750 | 54,800 | 10 | 7 | 10, | 9,19 | 57,750 | 57,800 | 11,109 | 7,9 | 9 | 1 |
| 51,800 | 51,850 | 9,621 | 7,044 | 9,621 | 8,454 | 54,800 | 54,850 | 10,371 | 7,494 | 10,371 | 9,204 | 57,800 | 57,850 | 11,121 | 7,944 | 11,121 | 9,954 |
| 51,850 | 51,900 | 9,634 | 7,051 | 9,634 | 8,466 | 54,850 | 54,900 | 10,384 | 7,501 | 10,384 | 9,216 | 57,850 | 57,900 | 11,134 | 7,951 | 11,134 | 9,966 |
| 51,900 | 51,950 | 9,646 | 7,059 | 9,646 | 8,479 | 54,900 | 54,950 | 10,396 | 7,509 | 10,396 | 9,229 | 57,900 | 57,950 | 11,146 | 7,959 | 11,146 | 9,979 |
| 51,950 | 52,000 | 9,659 | 7,066 | 9,659 | 8,491 | 54,950 | 55,000 | 10,409 | 7,516 | 10,409 | 9,241 | 57,950 | 58,000 | 11,159 | 7,966 | 11,159 | 9,991 |
| 52,000 |  |  |  |  |  | 55,000 |  |  |  |  |  | 58,000 |  |  |  |  |  |
| 52,000 | 52,050 | 9,671 | 7,074 | 9,671 | 8,504 | 55,000 | 55,050 | 10,421 | 7,524 | 10,421 | 9,254 | 58,000 | 58,050 | 11,171 | 7,974 | 11,171 | 10,004 |
| 52,050 | 52,100 | 9,684 | 7,081 | 9,684 | 8,516 | 55,050 | 55,100 | 10,434 | 7,531 | 10,434 | 9,266 | 58,050 | 58,100 | 11,184 | 7,981 | 11,184 | 10,016 |
| 52,100 | 52,150 | 9,696 | 7,089 | 9,696 | 8,529 | 55,100 | 55,150 | 10,446 | 7,539 | 10,446 | 9,279 | 58,100 | 58,150 | 11,196 | 7,989 | 11,196 | 10,029 |
| 52,150 | 52,200 | 9,709 | 7,096 | 9,709 | 8,541 | 55,150 | 55,200 | 10,459 | 7,546 | 10,459 | 9,291 | 58,150 | 58,200 | 11,209 | 7,996 | 11,209 | 10,041 |
| 52,200 | 52,250 | 9,721 | 7,104 | 9,721 | 8,554 | 55,200 | 55,250 | 10,471 | 7,554 | 10,471 | 9,304 | 58,200 | 58,250 | 11,221 | 8,004 | 11,221 | 10,054 |
| 52,250 | 52,300 | 9,734 | 7,111 | 9,734 | 8,566 | 55,250 | 55,300 | 10,484 | 7,561 | 10,484 | 9,316 | 58,250 | 58,300 | 11,234 | 8,011 | 11,234 | 10,066 |
| 52,300 | 52,350 | 9,746 | 7,119 | 9,746 | 8,579 | 55,300 | 55,350 | 10,496 | 7,569 | 10,496 | 9,329 | 58,300 | 58,350 | 11,246 | 8,019 | 11,246 | 10,079 |
| 52,350 | 52,400 | 9,759 | 7,126 | 9,759 | 8,591 | 55,350 | 55,400 | 10,509 | 7,576 | 10,509 | 9,341 | 58,350 | 58,400 | 11,259 | 8,026 | 11,259 | 10,091 |
| 52,400 | 52,450 | 9,771 | 7,134 | 9,771 | 8,604 | 55,400 | 55,450 | 10,521 | 7,584 | 10,521 | 9,354 | 58,400 | 58,450 | 11,271 | 8,034 | 11,271 | 10,104 |
| 52,450 | 52,500 | 9,784 | 7,141 | 9,784 | 8,616 | 55,450 | 55,500 | 10,534 | 7,591 | 10,534 | 9,366 | 58,450 | 58,500 | 11,284 | 8,041 | 11,284 | 10,116 |
| 52,500 | 52,550 | 9,796 | 7,149 | 9,796 | 8,629 | 55,500 | 55,550 | 10,546 | 7,599 | 10,546 | 9,379 | 58,500 | 58,550 | 11,296 | 8,049 | 11,296 | 10,129 |
| 52,550 | 52,600 | 9,809 | 7,156 | 9,809 | 8,641 | 55,550 | 55,600 | 10,559 | 7,606 | 10,559 | 9,391 | 58,550 | 58,600 | 11,309 | 8,056 | 11,309 | 10,141 |
| 52,600 | 52,650 | 9,821 | 7,164 | 9,821 | 8,654 | 55,600 | 55,650 | 10,571 | 7,614 | 10,571 | 9,404 | 58,600 | 58,650 | 11,321 | 8,064 | 11,321 | 10,154 |
| 52,650 | 52,700 | 9,834 | 7,171 | 9,834 | 8,666 | 55,650 | 55,700 | 10,584 | 7,621 | 10,584 | 9,416 | 58,650 | 58,700 | 11,334 | 8,071 | 11,334 | 10,166 |
| 52,700 | 52,750 | 9,846 | 7,179 | 9,846 | 8,679 | 55,700 | 55,750 | 10,596 | 7,629 | 10,596 | 9,429 | 58,700 | 58,750 | 11,346 | 8,079 | 11,346 | 10,179 |
| 52,750 | 52,800 | 9,8 | 7,186 | 9,8 | 8, | 55 | 55,800 | 10,609 | 7,636 | 10,609 | 9,4 | 58,750 | 58,800 | 11,359 | 8,0 | 11,35 | 10,191 |
| 52,800 | 52,850 | 9,871 | 7,194 | 9,871 | 8,704 | 55,800 | 55,850 | 10,621 | 7,644 | 10,621 | 9,454 | 58,800 | 58,850 | 11,371 | 8,094 | 11,371 | 10,204 |
| 52,850 | 52,900 | 9,884 | 7,201 | 9,884 | 8,716 | 55,850 | 55,900 | 10,634 | 7,651 | 10,634 | 9,466 | 58,850 | 58,900 | 11,384 | 8,101 | 11,384 | 10,216 |
| 52,900 | 52,950 | 9,896 | 7,209 | 9,896 | 8,729 | 55,900 | 55,950 | 10,646 | 7,659 | 10,646 | 9,479 | 58,900 | 58,950 | 11,396 | 8,109 | 11,396 | 10,229 |
| 52,950 | 53,000 | 9,909 | 7,216 | 9,909 | 8,741 | 55,950 | 56,000 | 10,659 | 7,666 | 10,659 | 9,491 | 58,950 | 59,000 | 11,409 | 8,116 | 11,409 | 10,241 |

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

| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27 , is- |  | And you are- |  |  |  | If Form 1040A, line 27 , is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \end{aligned}$ than | Single | Marri <br> filing jointly You | $\begin{aligned} & \hline \begin{array}{l} \text { Married } \\ \text { filing } \\ \text { sepa- } \\ \text { rately } \end{array} \\ & \text { tax is- } \end{aligned}$ | Head of a household | At least | But less <br> than | Single | Married <br> filing <br> jointly <br> Your tax | Married <br> filing <br> sepa- <br> rately$\|$ | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married <br> filing <br> sepa- <br> rately <br> tax is- | Head of a household |
| 59,000 |  |  |  |  |  | 62,000 |  |  |  |  |  | 65,000 |  |  |  |  |  |
| 59,000 | 59,050 | 11,421 | 8,124 | 11,421 | 10,2 | 62 | 62,0 | 12, | 8,836 | 12,233 |  | 0 | 65,050 | 12,9 | 9,586 | 13,073 | 1, |
| 59,050 | 59,100 | 11,434 | 8,131 | 11,434 | 10,266 | 62,050 | 62,100 | 12,184 | 8,849 | 12,247 | 11,016 | 65,050 | 65,100 | 12,934 | 9,599 | 13,087 | 11,766 |
| 59,100 | 59,150 | 11,446 | 8,139 | 11,446 | 10,279 | 62,100 | 62,150 | 12,196 | 8,861 | 12,261 | 11,029 | 65,100 | 65,150 | 12,946 | 9,611 | 13,101 | 11,779 |
| 59,150 | 59,200 | 11,459 | 8,146 | 11,459 | 10,291 | 62,150 | 62,200 | 12,209 | 8,874 | 12,275 | 11,041 | 65,150 | 65,200 | 12,959 | 9,624 | 13,115 | 11,791 |
| 59,200 | 59,250 | 11,471 | 8,154 | 11,471 | 10,304 | 62,200 | 62,250 | 12,221 | 8,886 | 12,289 | 11,054 | 65,200 | 65,250 | 12,971 | 9,636 | 13,129 | 11,804 |
| 59,250 | 59,300 | 11,484 | 8,161 | 11,484 | 10,316 | 62,250 | 62,300 | 12,234 | 8,899 | 12,303 | 11,066 | 65,250 | 65,300 | 12,984 | 9,649 | 13,143 | 11,816 |
| 59,300 | 59,350 | 11,496 | 8,169 | 11,496 | 10,329 | 62,300 | 62,350 | 12,246 | 8,911 | 12,317 | 11,079 | 65,300 | 65,350 | 12,996 | 9,661 | 13,157 | 11,829 |
| 59,350 | 59,400 | 11,509 | 8,176 | 11,509 | 10,341 | 62,350 | 62,400 | 12,259 | 8,924 | 12,331 | 11,091 | 65,350 | 65,400 | 13,009 | 9,674 | 13,171 | 11,841 |
| 59,400 | 59,450 | 11,521 | 8,186 | 11,521 | 10,354 | 62,400 | 62,450 | 12,271 | 8,936 | 12,345 | 11,104 | 65,400 | 65,450 | 13,021 | 9,686 | 13,185 | 11,854 |
| 59,450 | 59,500 | 11,534 | 8,199 | 11,534 | 10,366 | 62,450 | 62,500 | 12,284 | 8,949 | 12,359 | 11,116 | 65,450 | 65,500 | 13,034 | 9,699 | 13,199 | 11,866 |
| 59,500 | 59,550 | 11,546 | 8,211 | 11,546 | 10,379 | 62,500 | 62,550 | 12,296 | 8,961 | 12,373 | 11,129 | 65,500 | 65,550 | 13,046 | 9,711 | 13,213 | 11,879 |
| 59,550 | 59,600 | 11,559 | 8,224 | 11,559 | 10,391 | 62,550 | 62,600 | 12,309 | 8,974 | 12,387 | 11,141 | 65,550 | 65,600 | 13,059 | 9,724 | 13,227 | 11,891 |
| 59,600 | 59,650 | 11,57 | 8,236 | 11,57 | 10,404 | 62,600 | 62,650 | 12,321 | 8,986 | 12,401 | 11,154 | 65,600 | 65,650 | 13,071 | 9,736 | 13,241 | 11,904 |
| 59,650 | 59,700 | 11,584 | 8,249 | 11,584 | 10,416 | 62,650 | 62,700 | 12,334 | 8,999 | 12,415 | 11,166 | 65,650 | 65,700 | 13,084 | 9,749 | 13,255 | 11,916 |
| 59,700 | 59,750 | 11,596 | 8,261 | 11,596 | 10,429 | 62,700 | 62,750 | 12,346 | 9,011 | 12,429 | 11,179 | 65,700 | 65,750 | 13,096 | 9,761 | 13,269 | 11,929 |
| 59,750 | 59,800 | 11,609 | 8,274 | 11,609 | 10,441 | 62,750 | 62,800 | 12,359 | 9,024 | 12,443 | 11,191 | 65,750 | 65,800 | 13,109 | 9,774 | 13,283 | 11,941 |
| 59,800 | 59,850 | 11,621 | 8,286 | 11,621 | 10,454 | 62,800 | 62,850 | 12,371 | 9,036 | 12,457 | 11,204 | 65,800 | 65,850 | 13,121 | 9,786 | 13,297 | 11,954 |
| 59,850 | 59,900 | 11,634 | 8,299 | 11,634 | 10,466 | 62,850 | 62,900 | 12,384 | 9,049 | 12,471 | 11,216 | 65,850 | 65,900 | 13,134 | 9,799 | 13,311 | 11,966 |
| 59,900 | 59,950 | 11,646 | 8,311 | 11,646 | 10,479 | 62,900 | 62,950 | 12,396 | 9,061 | 12,485 | 11,229 | 65,900 | 65,950 | 13,146 | 9,811 | 13,325 | 11,979 |
| 59,950 | 60,000 | 11,659 | 8,324 | 11,659 | 10,491 | 62,950 | 63,000 | 12,409 | 9,074 | 12,499 | 11,241 | 65,950 | 66,000 | 13,159 | 9,824 | 13,339 | 11,991 |
| 60,000 |  |  |  |  |  | 63,000 |  |  |  |  |  | 66,000 |  |  |  |  |  |
| 60,000 | 60,050 | 11,671 | 8,336 | 11,673 | 10,50 | 63,0 | 63,050 | 12,42 | 9,086 | 12,51 | 11,254 | 66,000 | 66,050 | 13,171 | 9,836 | 13,353 | 12,004 |
| 60,050 | 60,100 | 11,684 | 8,349 | 11,687 | 10,516 | 63,050 | 63,100 | 12,434 | 9,099 | 12,527 | 11,266 | 66,050 | 66,100 | 13,184 | 9,849 | 13,367 | 12,016 |
| 60,100 | 60,150 | 11,696 | 8,361 | 11,701 | 10,529 | 63,100 | 63,150 | 12,446 | 9,111 | 12,541 | 11,279 | 66,100 | 66,150 | 13,196 | 9,861 | 13,381 | 12,029 |
| 60,150 | 60,200 | 11,709 | 8,374 | 11,715 | 10,541 | 63,150 | 63,200 | 12,459 | 9,124 | 12,555 | 11,291 | 66,150 | 66,200 | 13,209 | 9,874 | 13,395 | 12,041 |
| 60,200 | 60,250 | 11,721 | 8,386 | 11,729 | 10,554 | 63,200 | 63,250 | 12,471 | 9,136 | 12,569 | 11,304 | 66,200 | 66,250 | 13,221 | 9,886 | 13,409 | 12,054 |
| 60,250 | 60,300 | 11,734 | 8,399 | 11,743 | 10,566 | 63,250 | 63,300 | 12,484 | 9,149 | 12,583 | 11,316 | 66,250 | 66,300 | 13,234 | 9,899 | 13,423 | 12,066 |
| 60,300 | 60,350 | 11,746 | 8,411 | 11,757 | 10,579 | 63,300 | 63,350 | 12,496 | 9,161 | 12,597 | 11,329 | 66,300 | 66,350 | 13,246 | 9,911 | 13,437 | 12,079 |
| 60,350 | 60,400 | 11,759 | 8,424 | 11,771 | 10,591 | 63,350 | 63,400 | 12,509 | 9,174 | 12,61 | 11,341 | 66,3 | 66,400 | 13,259 | 9,924 | 13,4 | 12,091 |
| 60,400 | 60,45 | 11,771 | 8,436 | 11,785 | 10,60 | 63,40 | 63,450 | 12,521 | 9,186 | 12,625 | 11,3 | 66,4 | 66,450 | 13,271 | 9,936 | 13,465 | 12,104 |
| 60,450 | 60,500 | 11,784 | 8,449 | 11,799 | 10,616 | 63,450 | 63,500 | 12,534 | 9,199 | 12,639 | 11,366 | 66,450 | 66,500 | 13,284 | 9,949 | 13,479 | 12,116 |
| 60,500 | 60,550 | 11,796 | 8,461 | 11,813 | 10,629 | 63,500 | 63,550 | 12,546 | 9,211 | 12,653 | 11,379 | 66,500 | 66,550 | 13,296 | 9,961 | 13,493 | 12,129 |
| 60,550 | 60,600 | 11,809 | 8,474 | 11,827 | 10,641 | 63,550 | 63,600 | 12,559 | 9,224 | 12,667 | 11,391 | 66,550 | 66,600 | 13,309 | 9,974 | 13,507 | 12,141 |
| 60,600 | 60,650 | 11,821 | 8,486 | 11,841 | 10,654 | 63,600 | 63,650 | 12,571 | 9,236 | 12,681 | 11,404 | 66,600 | 66,650 | 13,321 | 9,986 | 13,521 | 12,154 |
| 60,650 | 60,700 | 11,834 | 8,499 | 11,855 | 10,666 | 63,650 | 63,700 | 12,584 | 9,249 | 12,695 | 11,416 | 66,650 | 66,700 | 13,334 | 9,999 | 13,535 | 12,166 |
| 60,700 | 60,750 | 11,846 | 8,511 | 11,869 | 10,679 | 63,700 | 63,750 | 12,596 | 9,261 | 12,709 | 11,429 | 66,700 | 66,750 | 13,346 | 10,011 | 13,549 | 12,179 |
| 60,750 | 60,800 | 11,859 | 8,524 | 11,883 | 10,691 | 63,750 | 63,800 | 12,609 | 9,274 | 12,723 | 11,441 | 66,750 | 66,800 | 13,35 | 10,024 | 13,56 | 12,191 |
| 800 | 60, | 11, | 8,536 | 11 | 10 | 63 | 63,85 | 12,6 | 9,286 | 12, | 11 | 66,800 | 66,850 | 13,371 | 10,036 | 13,577 | 12,204 |
| 60,850 | 60,900 | 11,884 | 8,549 | 11,911 | 10,716 | 63,850 | 63,900 | 12,634 | 9,299 | 12,751 | 11,466 | 66,850 | 66,900 | 13,384 | 10,049 | 13,591 | 12,216 |
| 60,900 | 60,950 | 11,896 | 8,561 | 11,925 | 10,729 | 63,900 | 63,950 | 12,646 | 9,311 | 12,765 | 11,479 | 66,900 | 66,950 | 13,396 | 10,061 | 13,605 | 12,229 |
| 60,950 | 61,000 | 11,909 | 8,574 | 11,939 | 10,741 | 63,950 | 64,000 | 12,659 | 9,324 | 12,779 | 11,491 | 66,950 | 67,000 | 13,409 | 10,074 | 13,619 | 1 |
| 61,000 |  |  |  |  |  | 64,000 |  |  |  |  |  | 67,000 |  |  |  |  |  |
| 61,000 | 61,050 | 11,921 | 8,586 | 11,953 | 10,754 | 64,000 | 64,050 | 12,671 | 9,336 | 12,793 | 11,504 | 67,000 | 67,050 | 13,421 | 10,086 | 13,633 | 12,254 |
| 61,050 | 61,100 | 11,934 | 8,599 | 11,967 | 10,766 | 64,050 | 64,100 | 12,684 | 9,349 | 12,807 | 11,516 | 67,050 | 67,100 | 13,434 | 10,099 | 13,647 | 12,266 |
| 61,100 | 61,150 | 11,946 | 8,611 | 11,981 | 10,779 | 64,100 | 64,150 | 12,696 | 9,361 | 12,821 | 11,529 | 67,100 | 67,150 | 13,446 | 10,111 | 13,661 | 12,279 |
| 61,150 | 61,200 | 11,959 | 8,624 | 11,995 | 10,791 | 64,150 | 64,200 | 12,709 | 9,374 | 12,835 | 11,541 | 67,150 | 67,200 | 13,459 | 10,124 | 13,675 | 12,291 |
| 61,200 | 61,250 | 11,971 | 8,636 | 12,009 | 10,804 | 64,200 | 64,250 | 12,721 | 9,386 | 12,849 | 11,554 | 67,200 | 67,250 | 13,471 | 10,136 | 13,689 | 12,304 |
| 61,250 | 61,300 | 11,984 | 8,649 | 12,023 | 10,816 | 64,250 | 64,300 | 12,734 | 9,399 | 12,863 | 11,566 | 67,250 | 67,300 | 13,484 | 10,149 | 13,703 | 12,316 |
| 61,300 | 61,350 | 11,996 | 8,661 | 12,037 | 10,829 | 64,300 | 64,350 | 12,746 | 9,411 | 12,877 | 11,579 | 67,300 | 67,350 | 13,496 | 10,161 | 13,717 | 12,329 |
| 61,350 | 61,400 | 12, | 8,674 | 12,051 | 10,841 | 64 | 64,400 | 12,759 | 9,424 | 12,891 | 11,591 | 67,350 | 67,400 | 13,50 | 10,174 | 13,731 | 12,341 |
| 61,400 | 61,450 | 12,021 | 8,686 | 12,065 | 10,854 | 64,400 | 64,450 | 12,771 | 9,436 | 12,905 | 11,604 | 67,400 | 67,450 | 13,521 | 10,186 | 13,745 | 12,354 |
| 61,450 | 61,500 | 12,034 | 8,699 | 12,079 | 10,866 | 64,450 | 64,500 | 12,784 | 9,449 | 12,919 | 11,616 | 67,450 | 67,500 | 13,534 | 10,199 | 13,759 | 12,366 |
| 61,500 | 61,550 | 12,046 | 8,711 | 12,093 | 10,879 | 64,500 | 64,550 | 12,796 | 9,461 | 12,933 | 11,629 | 67,500 | 67,550 | 13,546 | 10,211 | 13,773 | 12,379 |
| 61,550 | 61,600 | 12,059 | 8,724 | 12,107 | 10,891 | 64,550 | 64,600 | 12,809 | 9,474 | 12,947 | 11,641 | 67,550 | 67,600 | 13,559 | 10,224 | 13,787 | 12,391 |
| 61,600 | 61,650 | 12,071 | 8,736 | 12,121 | 10,904 | 64,600 | 64,650 | 12,821 | 9,486 | 12,961 | 11,654 | 67,600 | 67,650 | 13,571 | 10,236 | 13,801 | 12,404 |
| 61,650 | 61,700 | 12,084 | 8,749 | 12,135 | 10,916 | 64,650 | 64,700 | 12,834 | 9,499 | 12,975 | 11,666 | 67,650 | 67,700 | 13,584 | 10,249 | 13,815 | 12,416 |
| 61,700 | 61,750 | 12,096 | 8,761 | 12,149 | 10,929 | 64,700 | 64,750 | 12,846 | 9,511 | 12,989 | 11,679 | 67,700 | 67,750 | 13,596 | 10,261 | 13,829 | 12,429 |
| 61,750 | 61,800 | 12,109 | 8,774 | 12,163 | 10,941 | 64,750 | 64,800 | 12,859 | 9,524 | 13,003 | 11,691 | 67,750 | 67,800 | 13,609 | 10,274 | 13,843 | 12,441 |
| 61,800 | 61,850 | 12,121 | 8,786 | 12,177 | 10,954 | 64,800 | 64,850 | 12,871 | 9,536 | 13,017 | 11,704 | 67,800 | 67,850 | 13,621 | 10,286 | 13,857 | 12,454 |
| 61,850 | 61,900 | 12,134 | 8,799 | 12,191 | 10,966 | 64,850 | 64,900 | 12,884 | 9,549 | 13,031 | 11,716 | 67,850 | 67,900 | 13,634 | 10,299 | 13,871 | 12,466 |
| 61,900 | 61,950 | 12,146 | 8,811 | 12,205 | 10,979 | 64,900 | 64,950 | 12,896 | 9,561 | 13,045 | 11,729 | 67,900 | 67,950 | 13,646 | 10,311 | 13,885 | 12,479 |
| 61,950 | 62,000 | 12,159 | 8,824 | 12,219 | 10,991 | 64,950 | 65,000 | 12,909 | 9,574 | 13,059 | 11,741 | 67,950 | 68,000 | 13,659 | 10,32 | 13,899 | 12,491 |

[^2]
## 2005 Tax Table-Continued

| If Fo line | 40A, | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But less than | Sing | Married filing jointly Your |  Married <br> filing <br> sepa- <br> rately  | $\begin{array}{l\|l\|} \text { d } & \begin{array}{l} \text { Head } \\ \text { of a } \\ \text { house- } \\ \text { hold } \end{array} \end{array}$ | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | But <br> less than | Sin | Married <br> filing <br> jointly <br> Your | Married <br> filing <br> sepa- <br> rately <br> tax is- | $\begin{array}{\|l\|} \hline \text { Head } \\ \text { of a } \\ \text { house- } \\ \text { hold } \end{array}$ | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | But less than | Single | Married filing jointly Your | Married filing sepatax is- | Head of a household |
| 68,000 |  |  |  |  |  | 71,000 |  |  |  |  |  | 74,000 |  |  |  |  |  |
| 68,000 | 68, |  |  | 13,913 | 12 |  | 71,050 |  |  |  |  | 74,000 | 4,050 | 15,234 |  | 5,5 |  |
| 68,050 | 68,10 | 13,6 | 10,349 | 13,927 | 12,516 | 71,050 | 71,100 | 14,43 | 11,099 | 14,76 | 13,26 | 74,050 | 74,100 | 15,24 | 11,849 | 15,607 | 14,016 |
| 68,100 | 68,150 | 13,69 | 10,361 | 13,941 | 12,529 | 71,100 | 71,150 | 14,4 |  | 14,78 | 13,279 |  | 74,150 | 15,26 | 11,86 | 15,621 | 14,029 |
|  | 68,200 | 13, | 10,374 | 13,95 | 12,541 |  | 71,200 | 14 |  | 14,79 | 13,291 |  | 74,200 | 15,27 | 11,8 | 15,63 | 14,041 |
| 68,200 | 68,250 | 13,721 | 10,386 | 13,969 | 12,554 | 71,200 | 71,250 | 14,4 | 11,136 | 14,8 | 13,304 | 74,200 | 74,250 | 15,290 | 11,886 | 15,649 | 14 |
| 68,250 | 68,300 | 13,734 | 10,399 | 13,983 | 12,566 | 71,250 | 71,300 | 14,48 | 11,149 | 14,823 | 13,316 | 74,250 | 74,300 | 15,30 | 11,899 | 15,663 | 14,066 |
| 68,300 | 68,350 | 13,746 | 10,411 | 13,997 | 12,579 | 71,300 | 71,350 | 14,496 | 11,161 | 14,837 | 13,329 | 74,300 | 74,350 | 15,318 | 11,911 | 15,677 | 14,079 |
| 68,350 | 68,400 | 13,759 | 10,424 | 14,011 | 12,591 |  | 71,400 | 14,509 | 11,174 | 14,851 | 13,341 | 74,350 | 74,400 | 15,332 | 11,924 | 15,691 | 14,091 |
| 68,400 | 68,45 | 13,77 | 10,436 | 14,02 | 12,60 | 71,4 | 71,450 | 14,5 | 11,186 | 14,8 | 13,3 | 74,400 | 74,450 | 15,34 | 11,936 | 15,705 | 14,104 |
| 68,450 | 68,500 | 13,784 | 10,449 | 14,039 | 12,616 | 71,450 | 71,500 | 14,534 | 11,199 | 14,879 | 13,366 | 74,450 | 74,500 | 15,360 | 11,949 | 15,719 | 14,116 |
| 68,500 | 68,550 | 13,796 | 10,461 | 14,053 | 12,629 | 71,500 | 71,550 | 14,546 | 11,211 | 14,893 | 13,379 | 74,500 | 74,550 | 15,374 | 11,961 | 15,733 | 14,129 |
| 68,550 | 68,600 | 13,809 | 10,474 | 14,067 | 12,641 |  | 71,600 | 14,55 | 11,224 | 14,907 | 13,391 | 74,550 | 74,600 | 15,38 | 11,974 | 15,747 | 14,141 |
| 68,600 | 68,650 | 13,821 | 10,486 | 14,081 | 12,65 | 71,600 | 71,650 | 14,5 | 11, | 14,921 | 13,40 | 74,600 | 74,650 | 15,40 | 11,986 | 15,761 | 14,154 |
| 68,650 | 68,700 | 13,83 | 10,499 | 14,095 | 12,666 | 71,650 | 71,700 | 14,58 | 11,249 | 14,935 | 13,416 | 74,650 | 74,700 | 15,416 | 11,999 | 15,775 | 14,166 |
| ,700 | 68,750 | 13,846 | 10,511 | 14,109 | 12,679 | 71,700 | 71,750 | 14,59 | 11,261 | 14,949 | 13,429 | 74,700 | 74,750 | 15,430 | 12,011 | 15,789 | 14,179 |
| 68,750 | 68,800 | 13,859 | 10,524 | 14,123 | 12,691 | 71,750 | 71,800 | 14,60 | 11,274 | 14,963 | 13,441 | 74,750 | 74,800 | 15,44 | 12,024 | 15,803 | 14,191 |
| 68,800 | 68, | 13, | 10, | 14,137 | 12 | 00 | 71,850 | 14,6 | 11,286 | 14,977 | 13,454 | 74, | 74,850 | 15,45 | 12,036 | 15,817 | 14,204 |
| ,850 | 68,900 | 13,884 | 10,549 | 14,151 | 12,716 | 71,850 | 71,900 | 14,634 | 11,299 | 14,991 | 13,466 | 74,850 | 74,900 | 15,472 | 12,049 | 15,831 | 14,216 |
| 68,900 | 68,950 | 13,896 | 10,561 | 14,165 | 12,729 | 71,900 | 71,950 | 14,646 | 11,311 | 15,005 | 13,479 | 74,900 | 74,950 | 15,486 | 12,061 | 15,845 |  |
| 68,950 | 69,000 | 13,909 | 10,574 | 14,179 | 12,741 | 71,950 | 72,000 | 14,66 | 11,324 | 15,019 | 13,491 | 74,950 | 75,000 | 15,500 | 12,074 | 15,85 | 14,241 |
|  |  |  |  |  |  |  |  |  |  |  |  |  | 00 |  |  |  |  |
| ,000 | 69,050 | 13,921 | 10,586 | 14 | 12,754 | 00 | 72,050 | 14,6 | 11,336 | 15,0 | 13, | 75,000 | 75,050 | 15, | 12,086 | 15,873 | 14,254 |
| 69,050 | 69,100 | 13,934 | 10,599 | 14,207 | 12,766 | 72,050 | 72,100 | 14,688 | 11,349 | 15,047 | 13,51 | 75,050 | 75,100 | 15,5 | 12,099 | 15,887 | 14,266 |
| 69,100 | 69,150 | 13,946 | 10,611 | 14,221 | 12,779 | 72,100 | 72,150 | 14,702 | 11,361 | 15,061 | 13,529 | 75,100 | 75,150 | 15,54 | 12,111 | 15,901 | 14,279 |
| 69,150 | 69,200 | 13,95 | 10,624 | 14,235 | 12,79 | 72, | 72,200 | 14,7 | 11,374 | 15,075 | 13,5 | 75, | 75,20 | 15,5 | 12,124 | 15,9 | 14,291 |
| 69,200 | 69,250 | 13,971 | 10,636 | 14,249 | 12,804 | 72,200 | 72,250 | 14,730 | 11,386 | 15,089 | 13,55 | 75,200 | 75,250 | 15,57 | 12,136 | 15,929 | 14,304 |
| 69,250 | 69,300 | 13,984 | 10,649 | 14,263 | 12,816 | 72,250 | 72,300 | 14,744 | 11,399 | 15,103 | 13,566 | 75,250 | 75,300 | 15,58 | 12,149 | 15,943 | 14,316 |
| 69,300 | 69,350 | 13,996 | 10,661 | 14,277 | 12,829 | 72,300 | 72,350 | 14,758 | 11,411 | 15,117 | 13,579 | 75,300 | 75,350 | 15,59 | 12,161 | 15,957 | 14,329 |
| 69,350 | 69,400 | 14,009 | 10,674 | 14,291 | 12,841 | 72,350 | 72,400 | 14,772 | 11,424 | 15,131 | 13,591 | 75,350 | 75,400 | 15,61 | 12,174 | 15,971 | 14,341 |
| 69,400 | 69,450 | 14,021 | 10,686 | 14,305 | 12,85 | 72,400 | 72,450 | 14,786 | 11,436 | 15,145 | 13,604 | 75,400 | 75,450 | 15,626 | 12,186 | 15,985 | 14,354 |
| 69,450 | 69,500 | 14,034 | 10,699 | 14,319 | 12,866 | 72,450 | 72,500 | 14,800 | 11,449 | 15,159 | 13,616 | 75,450 | 75,500 | 15,64 | 12,199 | 15,999 | 14,366 |
| 69,500 | 69,550 | 14,046 | 10,711 | 14,333 | 12,879 | 72,500 | 72,550 | 14,814 | 11,461 | 15,173 | 13,629 | 75,500 | 75,550 | 15,65 | 12,211 | 16,013 | 14,379 |
| 9,550 | 69,60 | 14, | 10,724 | 14,347 | 12,891 | 72,550 | 72,600 | 14, | 11,474 | 15,187 | 13,6 | 75 | 75,60 | 15,6 | 12,224 | 16,027 | 14,391 |
| 69,600 | 69, | 14,071 | 10, | 14,361 | 12,9 | 72,600 | 72,650 | 14,8 | 11,486 | 15,201 | 13,6 | 75, | 75,650 | 15,6 | 12,23 | 16, | 404 |
| 69,650 | 69,700 | 14,084 | 10,749 | 14,375 | 12,916 | 72,650 | 72,700 | 14,856 | 11,499 | 15,215 | 13,666 | 75,650 | 75,700 | 15,69 | 12,249 | 16,055 | 14,416 |
| 69,700 | 69,750 | 14,096 | 10,761 | 14,389 | 12,929 | 72,700 | 72,750 | 14,870 | 11,511 | 15,229 | 13,679 | 75,700 | 75,750 | 15,71 | 12,261 | 16,069 | 14,429 |
| 69,750 | 69,800 | 14,1 | 10,774 | 14,403 | 12,941 | 72,750 | 72,800 | 14,88 | 11,524 | 15,243 | 13,691 | 750 | 75,800 | 15,7 | 12,274 | 16,0 | 1 |
| 69,800 | 69,850 | 14,121 | 10,786 | 14,417 | 12,954 | 72,800 | 72,850 | 14,898 | 11,536 | 15,257 | 13,704 | 75,800 | 75,850 | 15,738 | 12,286 | 16,097 | 14,454 |
| 69,850 | 69,900 | 14,134 | 10,799 | 14,431 | 12,966 | 72,850 | 72,900 | 14,912 | 11,549 | 15,271 | 13,716 | 75,850 | 75,900 | 15,752 | 12,299 | 16,111 | 14,466 |
| 69,900 | 69,950 |  | 10,811 | 14,445 | 12,979 | 72,900 | 72,950 | 14,926 | 11,561 | 15,285 | 13,729 | 75,900 | 75,950 | 15,766 | 12,311 | 16,125 | 14,479 |
| 69,950 | 70,000 | 14,15 | 10,824 | 14,459 | 12,991 | 72,950 | 73,000 | 14,940 | 11,574 | 15,299 | 13,741 | 75,950 | 76,000 | 15,78 | 12,324 | 16,13 | 14,491 |
|  | 00 |  |  |  |  |  |  |  |  |  |  | 76, | 000 |  |  |  |  |
| 70,000 | 70,050 |  | 10,83 | 14,473 | 13,004 |  | 73,050 | 14,9 |  | 15,313 | 13,7 | 76,000 | 76,050 | 15,7 | 12,336 | 16,153 | 14,504 |
| ,050 | 70,100 |  | 10,849 | 14,487 | 13,016 | 73,050 | 73,100 | 14,968 | 11,599 | 15,327 | 13,766 | 76,050 | 76,100 | 15,808 | 12,349 | 16,167 | 14,516 |
| 70,100 | 70,150 | 14,196 | 10,861 | 14,501 | 13,029 | 73,100 | 73,150 | 14,982 | 11,611 | 15,341 | 13,779 | 76,100 | 76,150 | 15,822 | 12,361 | 16,181 | 14,529 |
| 70, | 70,200 | 14 | 10,874 | 14, | 13,041 | 73 | 73,200 | 14 | 11,624 | 15,355 | 13,791 | 76 | 76,200 | 15,8 | 12,3 | 16,19 | 14,541 |
| 70,200 | 70,250 | 14,221 | 10,886 | 14,529 | 13,054 | 73,200 | 73,250 | 15,010 | 11,636 | 15,369 | 13,80 | 76,200 | 76,250 | 15,85 | 12,386 | 16,209 | 14,554 |
| 70,250 | 70,300 | 14,234 | 10,899 | 14,543 | 13,066 | 73,250 | 73,300 | 15,024 | 11,649 | 15,383 | 13,816 | 76,250 | 76,300 | 15,86 | 12,399 | 16,223 | 14,566 |
| 70,300 | 70,350 | 14,246 | 10,911 | 14,557 | 13,079 | 73,300 | 73,350 | 15,038 | 11,661 | 15,397 | 13,829 | 76,300 | 76,350 | 15,878 | 12,411 | 16,237 | 14,579 |
| 70,350 | 70,400 | 14,259 | 10,924 | 14,571 | 13,091 | 73, | 73,400 | 15,05 |  | 15,411 | 13,841 | 76,350 | 76,400 | 15,89 | 12,4 | 16,2 | 14,5 |
| 70,400 | 70,45 | 14,27 | 10,936 | 14,585 | 13,10 | 73, | 73,450 | 15,0 | 686 | 15,425 | 13,85 | 76,400 | 76,450 | 15,9 | 12,436 | 16,265 | 14,604 |
| 70,450 | 70,500 | 14,284 | 10,949 | 14,599 | 13,116 | 73,450 | 73,500 | 15,080 | 11,699 | 15,439 | 13,866 | 76,450 | 76,500 | 15,920 | 12,449 | 16,279 | 14,616 |
| 70,500 | 70,550 | 14,296 | 10,961 | 14,613 | 13,129 | 73,500 | 73,550 | 15,094 | 11,711 | 15,453 | 13,879 | 76,500 | 76,550 | 15,934 | 12,461 | 16,293 | 14,629 |
| 70,550 | 70,600 | 14,309 | 10,974 | 14,627 | 13,141 | 73,550 | 73,600 | 15,108 | 11,724 | 15,467 | 13,891 | 76,550 | 76,600 | 15,94 | 12,474 | 16,30 | 14,641 |
| 70,600 | 70,650 | 14,321 | 10,986 | 14,641 | 13,154 | 73,600 | 73,650 | 15,122 | 11,736 | 15,481 | 13,904 | 76,600 | 76,650 | 15,962 | 12,486 | 16,321 | 14,654 |
| 70,650 | 70,700 | 14,334 | 10,999 | 14,655 | 13,166 | 73,650 | 73,700 | 15,136 | 11,749 | 15,495 | 13,916 | 76,650 | 76,700 | 15,976 | 12,499 | 16,335 | 14,666 |
| 70,700 | 70,750 | 14,346 | 11,011 | 14,669 | 13,179 | 73,700 | 73,750 | 15,150 | 11,761 | 15,509 | 13,929 | 76,700 | 76,750 | 15,990 | 12,511 | 16,349 | 14,679 |
| 70, | 70,8 | 14 | 11,024 | 14, | 13, | 73,750 | 73,800 | 15, | 11,774 | 15 | 13,941 | 76,750 | 76,80 | 16,004 | 12,524 | 16,363 | 14,691 |
| 70,800 | 70,850 | 14,371 | 11,036 | 14,697 | 13,204 | 73,800 | 73,850 | 15,178 | 11,786 | 15,537 | 13,954 | 76,800 | 76,850 | 16,018 | 12,536 | 16,377 | 14,704 |
| 70,850 | 70,900 | 14,384 | 11,049 | 14,711 | 13,216 | 73,850 | 73,900 | 15,192 | 11,799 | 15,551 | 13,966 | 76,850 | 76,900 | 16,032 | 12,549 | 16,391 | 14,716 |
| 70,900 | 70,950 | 14,396 | 11,061 | 14,725 | 13,229 | 73,900 | 73,950 | 15,206 | 11,811 | 15,565 | 13,979 | 76,900 | 76,950 | 16,046 | 12,561 | 16,405 | 14,729 |
| 70,950 | 71,000 | 14,409 | 11,074 | 14,739 | 13,241 | 73,950 | 74,000 | 15,220 | 11,824 | 15,579 | 13,991 | 76,950 | 77,000 | 16,060 | 12,574 | 16,419 | 14,741 |

* This column must also be used by a qualifying widow(er).
(Continued on page 70)

| 2005 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| At least | But less than | Single | Married filing jointly Your | Married <br> filing <br> sepa- <br> rately <br> tax is- | $\begin{array}{\|l\|} \hline \text { Head } \\ \text { of a } \\ \text { house- } \\ \text { hold } \end{array}$ | At least | $\begin{aligned} & \text { But } \\ & \text { less } \end{aligned}$ than | Single | Married filing jointly Your t | $\begin{aligned} & \hline \text { Married } \\ & \text { filing } \\ & \text { sepa- } \\ & \text { rately } \\ & \text { tax is- } \end{aligned}$ | Head of a household | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | But less than | Single | Married filing $\underset{\star}{j}$ jointly Your | Married filing sepatax is- | Head of a household |
| 77,000 |  |  |  |  |  | 80,000 |  |  |  |  |  | 83,000 |  |  |  |  |  |
| 00 | 77,050 | 16,0 |  | 16,433 |  | 80 | 80,050 | 16,9 | 13,336 | 17,273 | 15, | 83,000 | 83,050 |  | 14,086 | 18,113 |  |
| 77,050 | 77,100 | 16,088 | 12,599 | 16,447 | 14,766 | 80,050 | 80,100 | 16,928 | 13,349 | 17,287 | 15,516 | 83,050 | 83,100 | 17,768 | 14,099 | 18,127 | 16,266 |
| 77,100 | 77,150 | 16,102 | 12,611 | 16,461 | 14,779 | 80,100 | 80,150 | 16,942 | 13,361 | 17,301 | 15,529 | 83,100 | 83,150 | 17,782 | 14,111 | 18,141 | 16,279 |
| 77,150 | 77,200 | 16,116 | 12,624 | 16,475 | 14,791 | 80,150 | 80,200 | 16,956 | 13,374 | 17,315 | 15,541 | 83,150 | 83,200 | 17,796 | 14,124 | 18,155 | 16,291 |
| 77,200 | 77,250 | 16,130 | 12,636 | 16,489 | 14,804 | 80,200 | 80,250 | 16,970 | 13,386 | 17,329 | 15,554 | 83,200 | 83,250 | 17,810 | 14,136 | 18,169 | 16,304 |
| 77,250 | 77,300 | 16,144 | 12,649 | 16,503 | 14,816 | 80,250 | 80,300 | 16,984 | 13,399 | 17,343 | 15,566 | 83,250 | 83,300 | 17,824 | 14,149 | 18,183 | 16,316 |
| 77,300 | 77,350 | 16,158 | 12,661 | 16,517 | 14,829 | 80,300 | 80,350 | 16,998 | 13,411 | 17,357 | 15,579 | 83,300 | 83,350 | 17,838 | 14,161 | 18,197 | 16,329 |
| 77,350 | 77,400 | 16,172 | 12,674 | 16,531 | 14,841 | 80,350 | 80,400 | 17,012 | 13,424 | 17,371 | 15,591 | 83,350 | 83,400 | 17,852 | 14,174 | 18,211 | 16,341 |
| 77,400 | 77,450 | 16,186 | 12,686 | 16,545 | 14,854 | 80,400 | 80,450 | 17,026 | 13,436 | 17,385 | 15,604 | 83,400 | 83,450 | 17,866 | 14,186 | 18,225 | 16,354 |
| 77,450 | 77,500 | 16,200 | 12,699 | 16,559 | 14,866 | 80,450 | 80,500 | 17,040 | 13,449 | 17,399 | 15,616 | 83,450 | 83,500 | 17,880 | 14,199 | 18,239 | 16,366 |
| 77,500 | 77,550 | 16,214 | 12,711 | 16,573 | 14,879 | 80,500 | 80,550 | 17,054 | 13,461 | 17,413 | 15,629 | 83,500 | 83,550 | 17,894 | 14,211 | 18,253 | 16,379 |
| 77,550 | 77,600 | 16,228 | 12,724 | 16,587 | 14,891 | 80,550 | 80,600 | 17,068 | 13,474 | 17,427 | 15,641 | 83,550 | 83,600 | 17,908 | 14,224 | 18,267 | 16,391 |
| 77,600 | 77,650 | 16,242 | 12,736 | 16,601 | 14,904 | 80,600 | 80,650 | 17,082 | 13,486 | 17,441 | 15,654 | 83,600 | 83,650 | 17,922 | 14,236 | 18,281 | 16,404 |
| 77,650 | 77,700 | 16,256 | 12,749 | 16,615 | 14,916 | 80,650 | 80,700 | 17,096 | 13,499 | 17,455 | 15,666 | 83,650 | 83,700 | 17,936 | 14,249 | 18,295 | 16,416 |
| 77,700 | 77,750 | 16,270 | 12,761 | 16,629 | 14,929 | 80,700 | 80,750 | 17,110 | 13,511 | 17,469 | 15,679 | 83,700 | 83,750 | 17,950 | 14,261 | 18,309 | 16,429 |
| 77,750 | 77,800 | 16,284 | 12,774 | 16,643 | 14,941 | 80,750 | 80,800 | 17,124 | 13,524 | 17,483 | 15,691 | 83,750 | 83,800 | 17,964 | 14,274 | 18,323 | 16,441 |
| 77,800 | 77,850 | 16,298 | 12,786 | 16,657 | 14,954 | 80,800 | 80,850 | 17, | 13,536 | 17,497 | 15,704 | 83,800 | 83,850 | 17,978 | 14,286 | 18,337 |  |
| 77,850 | 77,900 | 16,312 | 12,799 | 16,671 | 14,966 | 80,850 | 80,900 | 17,152 | 13,549 | 17,511 | 15,716 | 83,850 | 83,900 | 17,99 | 14,299 | 18,351 | 16,466 |
| 77,900 | 77,950 | 16,326 | 12,811 | 16,685 | 14,979 | 80,900 | 80,950 | 17,166 | 13,561 | 17,525 | 15,729 | 83,900 | 83,950 | 18,006 | 14,311 | 18,365 | 79 |
| 77,950 | 78,000 | 16,340 | 12,824 | 16,699 | 14,991 | 80,950 | 81,000 | 17,180 | 13,574 | 17,539 | 15,741 | 83,950 | 84,000 | 18,020 | 14,324 | 18,379 |  |
| 78,000 |  |  |  |  |  | 81,000 |  |  |  |  |  | 84,000 |  |  |  |  |  |
| 78,000 | 78,050 | 16,35 | 12,836 | 16,713 | ,004 | 81,000 | 81,050 | 17,19 | 13,586 | 17,5 | 15, | 00 | 84,050 | 18,034 | 4,336 | 18,393 |  |
| 78,050 | 78,100 | 16,368 | 12,849 | 16,727 | 15,016 | 81,050 | 81,100 | 17,208 | 13,599 | 17,567 | 15,766 | 84,050 | 84,100 | 18,048 | 14,349 | 18,407 | 16,516 |
| 78,100 | 78,150 | 16,382 | 12,861 | 16,741 | 15,029 | 81,100 | 81,150 | 17,222 | 13,611 | 17,581 | 15,779 | 84,100 | 84,150 | 18,062 | 14,361 | 18,421 | 16,529 |
| 78,150 | 78,200 | 16,396 | 12,874 | 16,755 | 15,041 | 81,150 | 81,200 | 17,236 | 13,624 | 17,595 | 15,791 | 84,150 | 84,200 | 18,076 | 14,374 | 18,435 | 1 |
| 78,200 | 78,250 | 16,410 | 12,886 | 16,769 | 15,054 | 81,200 | 81,250 | 17,250 | 13,636 | 17,609 | 15,804 | 84,200 | 84,250 | 18,090 | 14,386 | 18,449 | 16,554 |
| 78,250 | 78,300 | 16,424 | 12,899 | 16,783 | 15,066 | 81,250 | 81,300 | 17,264 | 13,649 | 17,623 | 15,816 | 84,250 | 84,300 | 18,104 | 14,399 | 18,463 | 16,566 |
| 78,300 | 78,350 | 16,438 | 12,911 | 16,797 | 15,079 | 81,300 | 81,350 | 17,278 | 13,661 | 17,637 | 15,829 | 84,300 | 84,350 | 18,118 | 14,411 | 18,477 | 16,579 |
| 78,350 | 78,400 | 16,452 | 12,924 | 16,811 | 15,091 | 81,350 | 81,400 | 17,292 | 13,674 | 17,651 | 15,841 | 84 | 84,400 | 18,132 | 14,424 | 18,491 | 16,591 |
| 00 | 78,450 | 16,466 | 12 | 16,8 | 15 | 8 | 81, | 17, | 13,686 | 17,665 | 15, | 84,400 | 84,450 | 18, | 14,436 | 18,505 | 04 |
| 78,450 | 78,500 | 16,480 | 12,949 | 16,839 | 15,116 | 81,450 | 81,500 | 17,320 | 13,699 | 17,679 | 15,866 | 84,450 | 84,500 | 18,160 | 14,449 | 18,519 | 16,616 |
| 78,500 | 78,550 | 16,494 | 12,961 | 16,853 | 15,129 | 81,500 | 81,550 | 17,334 | 13,711 | 17,693 | 15,879 | 84,500 | 84,550 | 18,174 | 14,461 | 18,533 | 16,629 |
| 78,550 | 78,600 | 16,508 | 12,974 | 16,867 | 15,141 | 81,550 | 81,600 | 17,348 | 13,724 | 17,707 | 15,891 |  | 84,600 | 18,188 | 14,474 | 18,547 |  |
| 78,600 | 78,650 | 16,522 | 12,986 | 16,881 | 15,154 | 81,600 | 81,650 | 17,362 | 13,736 | 17,721 | 15,904 | 84,600 | 84,650 | 18,202 | 14,486 | 18,561 | 16,654 |
| 78,650 | 78,700 | 16,536 | 12,999 | 16,895 | 15,166 | 81,650 | 81,700 | 17,376 | 13,749 | 17,735 | 15,916 | 84,650 | 84,700 | 18,216 | 14,499 | 18,575 | 16,666 |
| 78,700 | 78,750 | 16,550 | 13,011 | 16,909 | 15,179 | 81,700 | 81,750 | 17,390 | 13,761 | 17,749 | 15,929 | 84,700 | 84,750 | 18,230 | 14,511 | 18,589 |  |
| 78,750 | 78,800 | 16,564 | 13,024 | 16,923 | 15,191 | 81,750 | 81,800 | 17,404 | 13,774 | 17,763 | 15,941 | 84,750 | 84,800 | 18,24 | 14,524 | 18,603 | 16,691 |
| 78,800 | 78,850 | 16 | 13,036 | 16, | 15 | 81 | 81,850 | 17 | 13,786 | 17,777 | 15 | 84,800 | 84,850 | 18,258 | 14,536 | 18,617 | 4 |
| 78,850 | 78,900 | 16,592 | 13,049 | 16,951 | 15,216 | 81,850 | 81,900 | 17,432 | 13,799 | 17,791 | 15,966 | 84,850 | 84,900 | 18,272 | 14,549 | 18,631 |  |
| 78,900 | 78,950 | 16,606 | 13,061 | 16,965 | 15,229 | 81,900 | 81,950 | 17,446 | 13,811 | 17,805 | 15,979 | 84,900 | 84,950 | 18,286 | 14,561 | 18,645 | 16,729 |
| 78,950 | 79,000 | 16,620 | 13,074 | 16,979 | 15,241 | 81,950 | 82,000 | 17,460 | 13,824 | 17,819 | 15,991 | 84,950 | 85,000 | 18,300 | 14,574 | 18,659 |  |
| 79,000 |  |  |  |  |  | 82,000 |  |  |  |  |  | 85,000 |  |  |  |  |  |
| 79,000 | 79,050 | 16, |  | 16,9 | 15 |  | 82,050 | 17,4 | 13,836 | 17,833 |  |  | 85,050 | 18,314 | 14,586 | 18,673 |  |
| 79,050 | 79,100 | 16,648 | 13,099 | 17,007 | 15,266 | 82,050 | 82,100 | 17,488 | 13,849 | 17,847 | 16,016 | 85,050 | 85,100 | 18,328 | 14,599 | 18,687 | 16,766 |
| 79,100 | 79,150 | 16,662 | 13,111 | 17,021 | 15,279 | 82,100 | 82,150 | 17,502 | 13,861 | 17,861 | 16,029 | 85,100 | 85,150 | 18,342 | 14,611 | 18,701 | 16,779 |
| 79,150 | 79,200 | 16,676 | 13,124 | 17,035 | 15,291 | 82,150 | 82,200 | 17,516 | 13,874 | 17,875 | 16,041 | 85,150 | 85,200 | 18,356 | 14,624 | 18,715 | 16,791 |
| 79,200 | 79,250 | 16,690 | 13,136 | 17,049 | 15,304 | 82,200 | 82,250 | 17,530 | 13,886 | 17,889 | 16,054 | 85,200 | 85,250 | 18,370 | 14,636 | 18,729 | 16,804 |
| 79,250 | 79,300 | 16,704 | 13,149 | 17,063 | 15,316 | 82,250 | 82,300 | 17,544 | 13,899 | 17,903 | 16,066 | 85,250 | 85,300 | 18,384 | 14,649 | 18,743 | 16,816 |
| 79,300 | 79,350 | 16,718 | 13,161 | 17,077 | 15,329 | 82,300 | 82,350 | 17,558 | 13,911 | 17,917 | 16,079 | 85,300 | 85,350 | 18,398 | 14,661 | 18,757 | 16,829 |
| 79,350 | 79,400 | 16,732 | 13,174 | 17,091 | 15,341 | 82,350 | 82,400 | 17,572 | 13,924 | 17,931 | 16,091 | 85,350 | 85,400 | 18,4 | 14,674 | 18,771 | 16,841 |
| 79,400 | 79,450 | 16,746 | 13,186 | 17,105 | 15,35 | 82,400 | 82,450 | 17,586 | 13,936 | 17,945 | 16,104 | 85,400 | 85,450 | 18,426 | 14,686 | 18,785 | 16,854 |
| 79,450 | 79,500 | 16,760 | 13,199 | 17,119 | 15,366 | 82,450 | 82,500 | 17,600 | 13,949 | 17,959 | 16,116 | 85,450 | 85,500 | 18,440 | 14,699 | 18,799 | 16,866 |
| 79,500 | 79,550 | 16,774 | 13,211 | 17,133 | 15,379 | 82,500 | 82,550 | 17,614 | 13,961 | 17,973 | 16,129 | 85,500 | 85,550 | 18,454 | 14,711 | 18,813 | 16,879 |
| 79,550 | 79,600 | 16,788 | 13,224 | 17,147 | 15,391 | 82,550 | 82,600 | 17,628 | 13,974 | 17,987 | 16,141 | 85,550 | 85,600 | 18,46 | 14,72 | 18,827 | 16,891 |
| 79,600 | 79,650 | 16,802 | 13,236 | 17,161 | 15,404 | 82,600 | 82,650 | 17,642 | 13,986 | 18,001 | 16,154 | 85,600 | 85,650 | 18,482 | 14,736 | 18,841 | 16,904 |
| 79,650 | 79,700 | 16,816 | 13,249 | 17,175 | 15,416 | 82,650 | 82,700 | 17,656 | 13,999 | 18,015 | 16,166 | 85,650 | 85,700 | 18,496 | 14,749 | 18,855 | 16,916 |
| 79,700 | 79,750 | 16,830 | 13,261 | 17,189 | 15,429 | 82,700 | 82,750 | 17,670 | 14,011 | 18,029 | 16,179 | 85,700 | 85,750 | 18,510 | 14,761 | 18,869 | 16,929 |
| 79,750 | 79,800 | 16,844 | 13,274 | 17,203 | 15,441 | 82,750 | 82,800 | 17,684 | 14,024 | 18,043 | 16,191 | 85,750 | 85,800 | 18,524 | 14,774 | 18,883 | 16,941 |
| 79,800 | 79,850 | 16,858 | 13,286 | 17,217 | 15,454 | 82,800 | 82,850 | 17,698 | 14,036 | 18,057 | 16,204 | 85,800 | 85,850 | 18,538 | 14,786 | 18,897 | 16,954 |
| 79,850 | 79,900 | 16,872 | 13,299 | 17,231 | 15,466 | 82,850 | 82,900 | 17,712 | 14,049 | 18,071 | 16,216 | 85,850 | 85,900 | 18,552 | 14,799 | 18,911 | 16,966 |
| 79,900 | 79,950 | 16,886 | 13,311 | 17,245 | 15,479 | 82,900 | 82,950 | 17,726 | 14,061 | 18,085 | 16,229 | 85,900 | 85,950 | 18,566 | 14,811 | 18,925 | 16,979 |
| 79,950 | 80,00 | 16,9 | 13,32 | 17,259 | 15,491 | 82,950 | 83,000 | 17,740 | 14,074 | 18,099 | 16,241 | 85,950 | 86,000 | 18,58 | 14,82 | 18,93 | 16, |

[^3](Continued on page 71 )

## 2005 Tax Table-Continued

| If For line 2 | $\begin{aligned} & \text { 1040A, } \\ & \text { is- } \end{aligned}$ | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  | If Form 1040A, line 27, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly | Married filing separately | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly <br> Your t | $\begin{aligned} & \hline \text { Married } \\ & \text { filing } \\ & \text { sepa- } \\ & \text { rately } \\ & \text { tax is- } \end{aligned}$ | Head of a household | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married filing separately tax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ |
| 86,000 |  |  |  |  |  | 89,000 |  |  |  |  |  | 92,000 |  |  |  |  |  |
| 86,000 | 86,050 | 18,594 | 14,836 | 18,953 | 17,00 | 89,00 | 89,050 | 19,434 | 15,586 | 19,793 | 17,75 | 92,000 | 92,050 | 20,274 | 16,336 | 20,664 | 18,504 |
| 86,050 | 86,100 | 18,608 | 14,849 | 18,967 | 17,016 | 89,050 | 89,100 | 19,448 | 15,599 | 19,807 | 17,766 | 92,050 | 92,100 | 20,288 | 16,349 | 20,681 | 18,516 |
| 86,100 | 86,150 | 18,622 | 14,861 | 18,981 | 17,029 | 89,100 | 89,150 | 19,462 | 15,611 | 19,821 | 17,779 | 92,100 | 92,150 | 20,302 | 16,361 | 20,697 | 18,529 |
| 86,150 | 86,200 | 18,636 | 14,874 | 18,995 | 17,041 | 89,150 | 89,200 | 19,476 | 15,624 | 19,835 | 17,791 | 92,150 | 92,200 | 20,316 | 16,374 | 20,714 | 18,541 |
| 86,200 | 86,250 | 18,650 | 14,886 | 19,009 | 17,054 | 89,200 | 89,250 | 19,490 | 15,636 | 19,849 | 17,804 | 92,200 | 92,250 | 20,330 | 16,386 | 20,730 | 18,554 |
| 86,250 | 86,300 | 18,664 | 14,899 | 19,023 | 17,066 | 89,250 | 89,300 | 19,504 | 15,649 | 19,863 | 17,816 | 92,250 | 92,300 | 20,344 | 16,399 | 20,747 | 18,566 |
| 86,300 | 86,350 | 18,678 | 14,911 | 19,037 | 17,079 | 89,300 | 89,350 | 19,518 | 15,661 | 19,877 | 17,829 | 92,300 | 92,350 | 20,358 | 16,411 | 20,763 | 18,579 |
| 86,350 | 86,400 | 18,692 | 14,924 | 19,051 | 17,091 | 89,350 | 89,400 | 19,532 | 15,674 | 19,891 | 17,841 | 92,350 | 92,400 | 20,372 | 16,424 | 20,780 | 18,591 |
| 86,400 | 86,450 | 18,706 | 14,936 | 19,065 | 17,104 | 89,400 | 89,450 | 19,546 | 15,686 | 19,905 | 17,854 | 92,400 | 92,450 | 20,386 | 16,436 | 20,796 | 18,604 |
| 86,450 | 86,500 | 18,720 | 14,949 | 19,079 | 17,116 | 89,450 | 89,500 | 19,560 | 15,699 | 19,919 | 17,866 | 92,450 | 92,500 | 20,400 | 16,449 | 20,813 | 18,616 |
| 86,500 | 86,550 | 18,734 | 14,961 | 19,093 | 17,129 | 89,500 | 89,550 | 19,574 | 15,711 | 19,933 | 17,879 | 92,500 | 92,550 | 20,414 | 16,461 | 20,829 | 18,629 |
| 86,550 | 86,600 | 18,748 | 14,974 | 19,107 | 17,141 | 89,550 | 89,600 | 19,588 | 15,724 | 19,947 | 17,891 | 92,550 | 92,600 | 20,428 | 16,474 | 20,846 | 18,641 |
| 86,600 | 86,65 | 18,762 | 14,986 | 19,121 | 17, | 89,60 | 89,650 | 19,602 | 15,736 | 19,961 | 17,904 | 92,600 | 92,650 | 20,442 | 16,486 | 20,862 | 18,654 |
| 86,650 | 86,700 | 18,776 | 14,999 | 19,135 | 17,166 | 89,650 | 89,700 | 19,616 | 15,749 | 19,975 | 17,916 | 92,650 | 92,700 | 20,456 | 16,499 | 20,879 | 18,666 |
| 86,700 | 86,750 | 18,790 | 15,011 | 19,149 | 17,179 | 89,700 | 89,750 | 19,630 | 15,761 | 19,989 | 17,929 | 92,700 | 92,750 | 20,470 | 16,511 | 20,895 | 18,679 |
| 86,750 | 86,800 | 18,80 | 15,024 | 19,163 | 17,191 | 89,750 | 89,800 | 19,644 | 15,774 | 20,003 | 17,94 | 92,750 | 92,800 | 20,484 | 16,524 | 20,912 | 18,691 |
| 86,800 | 86,850 | 18,818 | 15,036 | 19,177 | 17,204 | 89,800 | 89,850 | 19,658 | 15,786 | 20,017 | 17,954 | 92,800 | 92,850 | 20,498 | 16,536 | 20,928 | 18,704 |
| 86,850 | 86,900 | 18,832 | 15,049 | 19,191 | 17,216 | 89,850 | 89,900 | 19,672 | 15,799 | 20,031 | 17,966 | 92,850 | 92,900 | 20,512 | 16,549 | 20,945 | 18,716 |
| 86,900 | 86,950 | 18,846 | 15,061 | 19,205 | 17,229 | 89,900 | 89,950 | 19,686 | 15,811 | 20,045 | 17,979 | 92,900 | 92,950 | 20,526 | 16,561 | 20,961 | 18,729 |
| 86,950 | 87,000 | 18,860 | 15,074 | 19,219 | 17,241 | 89,950 | 90,000 | 19,700 | 15,824 | 20,059 | 17,991 | 92,950 | 93,000 | 20,540 | 16,574 | 20,978 | 18,741 |
| 87,000 |  |  |  |  |  | 90,000 |  |  |  |  |  | 93,000 |  |  |  |  |  |
| 87,000 | 87,050 | 18,8 | 15,086 | 19,233 | 17,254 | 90,000 | 90,050 | 19,71 | 15,836 | 20,07 | 18,00 | 93,000 | 93,050 | 20,554 | 16,586 | 20,994 |  |
| 87,050 | 87,100 | 18,888 | 15,099 | 19,247 | 17,266 | 90,050 | 90,100 | 19,728 | 15,849 | 20,087 | 18,016 | 93,050 | 93,100 | 20,568 | 16,599 | 21,011 | 18,766 |
| 87,100 | 87,150 | 18,902 | 15,111 | 19,261 | 17,279 | 90,100 | 90,150 | 19,742 | 15,861 | 20,101 | 18,029 | 93,100 | 93,150 | 20,582 | 16,611 | 21,027 | 18,779 |
| 87,150 | 87,200 | 18,916 | 15,124 | 19,275 | 17,291 | 90,150 | 90,200 | 19,756 | 15,874 | 20,115 | 18,041 | 93,150 | 93,200 | 20,596 | 16,624 | 21,044 | 18,791 |
| 87,200 | 87,250 | 18,930 | 15,136 | 19,289 | 17,304 | 90,200 | 90,250 | 19,770 | 15,886 | 20,129 | 18,054 | 93,200 | 93,250 | 20,610 | 16,636 | 21,060 | 18,804 |
| 87,250 | 87,300 | 18,944 | 15,149 | 19,303 | 17,316 | 90,250 | 90,300 | 19,784 | 15,899 | 20,143 | 18,066 | 93,250 | 93,300 | 20,624 | 16,649 | 21,077 | 18,816 |
| 87,300 | 87,350 | 18,958 | 15,161 | 19,317 | 17,329 | 90,300 | 90,350 | 19,798 | 15,911 | 20,157 | 18,079 | 93,300 | 93,350 | 20,638 | 16,661 | 21,093 | 18,829 |
| 87,350 | 87,400 | 18,972 | 15,174 | 19,331 | 17,341 | 90,350 | 90,400 | 19,812 | 15,924 | 20,171 | 18,091 | 93,350 | 93,400 | 20,65 | 16,674 | 21,110 | 18,841 |
| 87,400 | 87,450 | 18 | 15,186 | 19, | 17 | 90,400 | 90,450 | 19,826 | 15,936 | 20,185 | 18,104 | 93,400 | 93,450 | 20,666 | 16,686 | 21,126 | 18,854 |
| 87,450 | 87,500 | 19,000 | 15,199 | 19,359 | 17,366 | 90,450 | 90,500 | 19,840 | 15,949 | 20,199 | 18,116 | 93,450 | 93,500 | 20,680 | 16,699 | 21,143 | 18,866 |
| 87,500 | 87,550 | 19,014 | 15,211 | 19,373 | 17,379 | 90,500 | 90,550 | 19,854 | 15,961 | 20,213 | 18,129 | 93,500 | 93,550 | 20,694 | 16,711 | 21,159 | 18,879 |
| 87,550 | 87,600 | 19,028 | 15,224 | 19,387 | 17,391 | 90,550 | 90,600 | 19,868 | 15,97 | 20,227 | 18,141 | 93,550 | 93,600 | 20,708 | 16,72 | 21,176 | 18,891 |
| 87,600 | 87,650 | 19,042 | 15,236 | 19,401 | 17,404 | 90,600 | 90,650 | 19,882 | 15,986 | 20,241 | 18,154 | 93,600 | 93,650 | 20,722 | 16,736 | 21,192 | 18,904 |
| 87,650 | 87,700 | 19,056 | 15,249 | 19,415 | 17,416 | 90,650 | 90,700 | 19,896 | 15,999 | 20,255 | 18,166 | 93,650 | 93,700 | 20,736 | 16,749 | 21,209 | 18,916 |
| 87,700 | 87,750 | 19,070 | 15,261 | 19,429 | 17,429 | 90,700 | 90,750 | 19,910 | 16,011 | 20,269 | 18,179 | 93,700 | 93,750 | 20,750 | 16,761 | 21,225 | 18,929 |
| 87,750 | 87,800 | 19,084 | 15,274 | 19,443 | 17,441 | 90,750 | 90,800 | 19,924 | 16,024 | 20,283 | 18,191 | 93,750 | 93,800 | 20,76 | 16,774 | 21,242 | 18,941 |
| 87,800 | 87,850 | 19,098 | 15,286 | 19,457 | 17,454 | 90,800 | 90,850 | 19,938 | 16,036 | 20,297 | 18,204 | 93,800 | 93,850 | 20,778 | 16,786 | 21,258 | 18,954 |
| 87,850 | 87,900 | 19,112 | 15,299 | 19,471 | 17,466 | 90,850 | 90,900 | 19,952 | 16,049 | 20,311 | 18,216 | 93,850 | 93,900 | 20,792 | 16,799 | 21,275 | 18,966 |
| 87,900 | 87,950 | 19,126 | 15,311 | 19,485 | 17,479 | 90,900 | 90,950 | 19,966 | 16,061 | 20,325 | 18,229 | 93,900 | 93,950 | 20,806 | 16,811 | 21,291 | 18,979 |
| 87,950 | 88,000 | 19,140 | 15,324 | 19,499 | 17,491 | 90,950 | 91,000 | 19,980 | 16,074 | 20,339 | 18,24 | 93,950 | 94,000 | 20,820 | 16,8 | 21,308 | 1 |


| 88,000 |  |  |  |  |  | 91,000 |  |  |  |  |  | 94,000 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 88,000 | 88,050 | 19,154 | 15,336 | 19,513 | 17,504 | 91,000 | 91,050 | 19,994 | 16,086 | 20,353 | 18,254 | 94,000 | 94,050 | 20,834 | 16,836 | 21,324 | 04 |
| 88,050 | 88,100 | 19,168 | 15,349 | 19,527 | 17,516 | 91,050 | 91,100 | 20,008 | 16,099 | 20,367 | 18,266 | 94,050 | 94,100 | 20,848 | 16,849 | 21,341 | 19,016 |
| 88,100 | 88,150 | 19,182 | 15,361 | 19,541 | 17,529 | 91,100 | 91,150 | 20,022 | 16,111 | 20,381 | 18,279 | 94,100 | 94,150 | 20,862 | 16,861 | 21,357 | 19,029 |
| 88,150 | 88,200 | 19,196 | 15,374 | 19,555 | 17,541 | 91,150 | 91,200 | 20,036 | 16,124 | 20,395 | 18,291 | 94,150 | 94,200 | 20,876 | 16,874 | 21,374 | 19,041 |
| 88,200 | 88,250 | 19,210 | 15,386 | 19,569 | 17,554 | 91,200 | 91,250 | 20,050 | 16,136 | 20,409 | 18,304 | 94,200 | 94,250 | 20,890 | 16,886 | 21,390 | 19,054 |
| 88,250 | 88,300 | 19,224 | 15,399 | 19,583 | 17,566 | 91,250 | 91,300 | 20,064 | 16,149 | 20,423 | 18,316 | 94,250 | 94,300 | 20,904 | 16,899 | 21,407 | 19,066 |
| 88,300 | 88,350 | 19,238 | 15,411 | 19,597 | 17,579 | 91,300 | 91,350 | 20,078 | 16,161 | 20,437 | 18,329 | 94,300 | 94,350 | 20,918 | 16,911 | 21,423 | 19,079 |
| 88,350 | 88,400 | 19,252 | 15,424 | 19,611 | 17,591 | 91,350 | 91,400 | 20,092 | 16,174 | 20,451 | 18,341 | 94,350 | 94,400 | 20,932 | 16,924 | 21,440 | 19,091 |
| 88,400 | 88,450 | 19,266 | 15,436 | 19,625 | 17,604 | 91,400 | 91,450 | 20,106 | 16,186 | 20,466 | 18,354 | 94,400 | 94,450 | 20,946 | 16,936 | 21,456 | 19,104 |
| 88,450 | 88,500 | 19,280 | 15,449 | 19,639 | 17,616 | 91,450 | 91,500 | 20,120 | 16,199 | 20,483 | 18,366 | 94,450 | 94,500 | 20,960 | 16,949 | 21,473 | 19,116 |
| 88,500 | 88,550 | 19,294 | 15,461 | 19,653 | 17,629 | 91,500 | 91,550 | 20,134 | 16,211 | 20,499 | 18,379 | 94,500 | 94,550 | 20,974 | 16,961 | 21,489 | 19,129 |
| 88,550 | 88,600 | 19,308 | 15,474 | 19,667 | 17,641 | 91,550 | 91,600 | 20,148 | 16,224 | 20,516 | 18,391 | 94,550 | 94,600 | 20,988 | 16,974 | 21,506 | 19,141 |
| 88,600 | 88,650 | 19,322 | 15,486 | 19,681 | 17,654 | 91,600 | 91,650 | 20,162 | 16,236 | 20,532 | 18,404 | 94,600 | 94,650 | 21,002 | 16,986 | 21,522 | 19,154 |
| 88,650 | 88,700 | 19,336 | 15,499 | 19,695 | 17,666 | 91,650 | 91,700 | 20,176 | 16,249 | 20,549 | 18,416 | 94,650 | 94,700 | 21,016 | 16,999 | 21,539 | 19,166 |
| 88,700 | 88,750 | 19,350 | 15,511 | 19,709 | 17,679 | 91,700 | 91,750 | 20,190 | 16,261 | 20,565 | 18,429 | 94,700 | 94,750 | 21,030 | 17,011 | 21,555 | 19,179 |
| 88,750 | 88,800 | 19,364 | 15,524 | 19,723 | 17,691 | 91,750 | 91,800 | 20,204 | 16,274 | 20,582 | 18,441 | 94,750 | 94,800 | 21,044 | 17,024 | 21,572 | 19,191 |
| 88,800 | 88,850 | 19,378 | 15,536 | 19,737 | 17,704 | 91,800 | 91,850 | 20,218 | 16,286 | 20,598 | 18,454 | 94,800 | 94,850 | 21,058 | 17,036 | 21,588 | 19,204 |
| 88,850 | 88,900 | 19,392 | 15,549 | 19,751 | 17,716 | 91,850 | 91,900 | 20,232 | 16,299 | 20,615 | 18,466 | 94,850 | 94,900 | 21,072 | 17,049 | 21,605 | 19,216 |
| 88,900 | 88,950 | 19,406 | 15,561 | 19,765 | 17,729 | 91,900 | 91,950 | 20,246 | 16,311 | 20,631 | 18,479 | 94,900 | 94,950 | 21,086 | 17,061 | 21,621 | 19,229 |
| 88,950 | 89,000 | 19,420 | 15,574 | 19,779 | 17,741 | 91,950 | 92,000 | 20,260 | 16,324 | 20,648 | 18,491 | 94,950 | 95,000 | 21,100 | 17,074 | 21,638 | 19,241 |

* This column must also be used by a qualifying widow(er).
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Where Do You File?
Where Do You

If an envelope addressed to "Internal Revenue Service Center" came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the Internal Revenue Service Center shown below that applies to you.


Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over $1 / 4$ " thick). Also, include your complete return address.

|  | THEN use this address if you: |  |
| :--- | :--- | :--- |
| IF you live in... | Are not enclosing a check or money <br> order... | Are enclosing a check or money <br> order... |
| Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, <br> South Carolina, Virginia | Internal Revenue Service Center <br> Atlanta, GA 39901-0015 | Internal Revenue Service Center <br> Atlanta, GA 39901-0115 |
| District of Columbia, Maine, Maryland, Massachusetts, New <br> Hampshire, New York, Vermont | Internal Revenue Service Center <br> Andover, MA 05501-0015 | Internal Revenue Service Center <br> Andover, MA 05501-0115 |
| Arkansas, Connecticut, Illinois, Indiana, Iowa, Michigan, Missouri, <br> New Jersey, Ohio, Wisconsin | Internal Revenue Service Center <br> Kansas City, MO 64999-0015 | Internal Revenue Service Center <br> Kansas City, MO 64999-0115 |
| Kentucky*, Pennsylvania* | Internal Revenue Service Center <br> Philadelphia, PA 19255-0015 | Internal Revenue Service Center <br> Philadelphia, PA 19255-0115 |
| Kansas, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West | Internal Revenue Service Center <br> Austin, TX 73301-0015 | Internal Revenue Service Center <br> Austin, TX 73301-0115 |
| Virginia, APO, FPO |  |  |

[^4]Instructions for Form 1040A
IRS e-file and free file options
Commissioner's message
Index (inside back cover)
When to file
What's new for 2006
How to comment on forms

## How to avoid common mistakes

Help with unresolved tax issues
Free tax help
How to get forms and publications
Tax table
How to make a gift to reduce debt held by the public


[^0]:    *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

[^1]:    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.

[^2]:    * This column must also be used by a qualifying widow(er).

[^3]:    * This column must also be used by a qualifying widow(er).

[^4]:    * 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.

