

1040EZ

NOTE: THIS BOOKLET DOES NOT CONTAIN TAX FORMS

INSTRUCTIONS

2008



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.



Cat. No. 12063Z

**A Message From the
Commissioner**

Dear Taxpayer,

U.S. Supreme Court Justice Oliver Wendell Holmes, Jr. notably said "Taxes are what we pay for civilized society." We should be proud that the vast majority of American citizens pay their taxes honestly and of their own free will. In an ever more complex and global world, we cannot take for granted this cornerstone principle of our democracy.

For the IRS's part, we owe it to all taxpayers to make the process of paying taxes as easy as possible. IRS employees are dedicated to helping taxpayers to quickly get their questions answered, complete their forms, pay their taxes, and get back to their lives. From the telephone representative who answers tax law questions, to the walk-in site employees who help low-income taxpayers, to the technicians that design and build our web site – www.irs.gov – we are committed to providing top-quality service.

Unfortunately, there will always be some that cheat their fellow citizens by avoiding the payment of their fair share of taxes. The IRS owes it to the millions of you who promptly pay your taxes in full to pursue these people through strong enforcement programs. I believe this is a basic matter of fairness.

If you need more information about taxes, I hope you'll visit us online at www.irs.gov, or call us toll free at 1-800-829-1040. Your government works for you, so please do not hesitate to contact us if you need help.

Sincerely,



Douglas H. Shulman

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Department
of the
Treasury

Internal
Revenue
Service

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Introduction

About This Booklet

We have designed the booklet to make your tax return filing as simple and clear as possible. We did this by arranging the instructions for Form 1040EZ preparation in the most helpful order:

- “Section 2— Filing Requirements” will help you decide if you even have to file.
- “Section 3— Line Instructions for Form 1040EZ” follows the main sections of the form, starting with “Top of the Form” and ending with “Signing Your Return.” Cut-outs from the form connect the instructions visually to the form.
- “Section 4— After You Have Finished” gives you a checklist to help you complete a correct return. Then we give you information about filing the return.
- “Section 6— Getting Tax Help” has topics such as how to get tax help and tax products, getting refund information, and useful tax facts.

Helpful Hints

Filing status. We want you to use the proper filing status as you go through the instructions and tables. You can file as “Single” or “Married filing jointly.”

Icons. We use icons throughout the booklet to draw your attention to special information. Here are some key icons:



IRS e-file. This alerts you to the many electronic benefits, particularly tax filing, available to you at www.irs.gov.



Tip. This lets you know about possible tax benefits, helpful actions to take, or sources for additional information.



Caution. This tells you about special rules, possible consequences to actions, and areas where you need to take special care to make correct entries.

Writing in information. Sometimes we will ask you to make an entry “in the space to the left of line . . .” The following examples (using line 1) will help you make the proper entry:

Income	1	Wages, salaries, and tips. This Attach your Form(s) W-2.	W-2.	1
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(Note: In the original image, a hand icon points to the space between 'Income' and '1', and another hand icon points to the space between 'W-2.' and '1'.)

Do not make the entry here.

Make the entry here.

Section 1—Before You Begin

What’s New for 2008

Economic Stimulus Payment

Any economic stimulus payment you received is not taxable for federal income tax purposes but reduces your recovery rebate credit.

Recovery Rebate Credit

This credit is figured like last year’s economic stimulus payment, except that the amounts are based on tax year 2008 instead of tax year 2007. The maximum credit is \$600 (\$1,200 if married filing jointly). See the instructions for line 9 on page 17.

Withdrawal of Economic Stimulus Payment From Certain Accounts

If your economic stimulus payment was directly deposited to a tax-favored account and you withdraw the payment by the due date of your return (including extensions), the amount withdrawn will not be taxed and no additional tax or penalty will apply. For a Coverdell education savings account, the withdrawal can be made by the later of the above date or June 1, 2009.

Earned Income Credit (EIC)

You may be able to take the EIC if you earned less than \$12,880 (\$15,880 if married filing jointly). See the instructions for lines 8a and 8b that begin on page 12.

Tax Relief for Kansas Disaster Area

Temporary tax relief was enacted as a result of May 4, 2007, storms and tornadoes affecting the Kansas disaster area. For more details on the tax benefits provided by this relief, see Pub. 4492-A.

Tax Relief for Midwestern Disaster Areas.

Temporary tax relief was enacted as a result of severe storms, tornadoes, or flooding affecting Midwestern disaster areas after

May 19, 2008, and before August 1, 2008. For more details on the tax benefits provided by this relief, see Pub. 4492-B.

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 2009

Earned Income Credit (EIC)

You may be able to take the EIC if you earned less than \$13,440 (\$16,560 if married filing jointly).

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree with Your Social Security Card?

If not, your exemption(s) and any earned income credit may be disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect name or SSN, 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.

Death of a Taxpayer

If a taxpayer died before filing a return for 2008, 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, the processing of the return may be delayed.

If your spouse died in 2008 and you did not remarry in 2008, or if your spouse died in 2009 before filing a return for 2008, you can file a joint return. A joint return should show your spouse's 2008 income before death and your income for all of 2008. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she also must 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 27) or see Pub. 559.

Parent of a Kidnapped Child

The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). But you have to file Form 1040 or Form 1040A to take the child into account to claim these benefits. For details, see Pub. 501 (Pub. 596 for the EIC).

Section 2—Filing Requirements

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

Do You Have To File?

Were you (or your spouse if filing a joint return) age 65 or older at the end of 2008? If you were born on January 1, 1944, you are considered to be age 65 at the end of 2008.

- Yes.** Use Pub. 501, Exemptions, Standard Deduction, and Filing Information, to find out if you must file a return. If you do, you must use Form 1040A or 1040.
- No.** Use the Filing Requirement Charts beginning on page 6 to see if you must file a return.



Even if you otherwise do not have to file a return, you should file one to get a refund of any federal income tax withheld. You also should file if you are eligible for the earned income credit or recovery rebate credit.



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 for details.

Special rule for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2008 or was a full-time student under age 24 at the end of 2008. 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 27) or see Form 8814.

A child born on January 1, 1990, is considered to be age 19 at the end of 2008. Similarly, a child born on January 1, 1985, is considered to be age 24 at the end of 2008. 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 a dual-status alien and both of the following apply.

- You were married to a U.S. citizen or resident alien at the end of 2008.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040NR or Form 1040NR-EZ. Pub. 519 discusses these requirements and other information to help aliens comply with U.S. tax law, including tax treaty benefits, and special rules for students and scholars.

When Should You File?

File Form 1040EZ by **April 15, 2009**. If you file after this date, you may have to pay interest and penalties. See *What if You Cannot File on Time?* on page 22 for information on how to get more time to file. There is also information about interest and penalties.

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, you can file later. See Pub. 3 for details.

Checklist for Using Form 1040EZ

You can use Form 1040EZ if **all** the items in this checklist apply.

- Your filing status is single or married filing jointly (see page 6). If you were a nonresident alien at any time in 2008, see *Nonresident aliens* on page 6.
- You do not claim any dependents.
- You do not claim any adjustments to income. Use TeleTax topics 451-453 and 455-458 (see page 27).
- You can claim only the earned income credit and the recovery rebate credit. Use TeleTax topics 601-602, 607-608, and 610-611 (see page 27).
- You (and your spouse if filing a joint return) were under age 65 and not blind at the end of 2008. If you were born on January 1, 1944, you are considered to be age 65 at the end of 2008 and cannot use Form 1040EZ.
- Your taxable income (line 6 of Form 1040EZ) is less than \$100,000.
- You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500.
- You did not receive any advance earned income credit payments.

- You do not owe any household employment taxes on wages you paid to a household employee. To find out who owes these taxes, use TeleTax topic 756 (see page 27).
- You are not a debtor in a chapter 11 bankruptcy case filed after October 16, 2005.
- You are not claiming the additional standard deduction for real estate taxes or disaster losses.

If you do not meet all of the requirements, you must use Form 1040A or 1040. Use TeleTax topic 352 (see page 27) to find out which form to use.

Nonresident aliens. If you were a nonresident alien at any time in 2008, your filing status must be married filing jointly to use Form 1040EZ. If your filing status is not married filing jointly, you may have to use Form 1040NR or 1040NR-EZ. Specific rules apply to determine if you were a nonresident or resident alien. See Pub. 519 for details, including the rules for students and scholars who are aliens.

Should You Use Another Form?

Even if you can use Form 1040EZ, it may benefit you to use Form 1040A or 1040 instead. For example, you can claim the head of household filing status (which usually results in a lower tax than single) only on Form 1040A or 1040. You can claim the retirement savings contributions credit (saver's credit) only on Form 1040A or 1040. Use TeleTax topic 610 (see page 27).

Itemized deductions. You can itemize deductions only on Form 1040. You would benefit by itemizing if your itemized deductions total more than your standard deduction: \$5,450 for most single people; \$10,900 for most married people filing a joint return. Use TeleTax topic 501 (see page 27). But if someone can claim you (or your spouse if married) as a depen-

dent, your standard deduction is the amount on line E of the worksheet on page 2 of Form 1040EZ.

What Filing Status Can You Use?

Single. Use this filing status if any of the following was true on December 31, 2008.

- You never were married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2008, and did not remarry in 2008.

Married filing jointly. Use this filing status if any of the following apply.

- You were married at the end of 2008, even if you did not live with your spouse at the end of 2008.
- Your spouse died in 2008 and you did not remarry in 2008.
- You were married at the end of 2008, and your spouse died in 2009 before filing a 2008 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 filing jointly report their combined income and deduct their combined allowable expenses on one return. 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 23.

Filing Requirement Charts



Chart A and B users—if you have to file a return, you may be able to file Form 1040EZ. See Checklist for Using Form 1040EZ beginning on page 5.

Chart A— For Most People

IF your filing status is . . .	AND your gross income* was at least . . .	THEN . . .
Single	\$ 8,950	File a return
Married filing jointly**	\$17,900	File a return

***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 can exclude part or all of it).

**If you did not live with your spouse at the end of 2008 (or on the date your spouse died) and your gross income was at least \$3,500, you must file a return.

Chart B— For Children and Other Dependents

If your parent (or someone else) can claim you as a dependent, use this chart.



To find out if your parent (or someone else) can claim you as a dependent, see Pub. 501.

File a return if any of the following apply.

- Your **unearned income**¹ was over \$900.
- Your **earned income**² was over \$5,450.
- Your **gross income**³ was more than the **larger** of—
 - \$900, or
 - Your earned income (up to \$5,150) plus \$300.

¹ **Unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust.

² **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship or fellowship grants.

³ **Gross income** is the total of your unearned and earned income.

Chart C— Other Situations When You Must File


You must file a return using Form 1040A or 1040 if **any** of the following apply for 2008.

- You received any advance earned income credit payments from your employer. These payments are shown in box 9 of your Form W-2.
- You claim the additional standard deduction for real estate taxes.
- You owe tax from the recapture of an education credit (see **Form 8863**).
- You claim a credit for excess social security and tier 1 RRTA tax withheld.
- You claim a credit for the retirement savings contributions credit (saver's credit) (see **Form 8880**).
- You are filing a return only to claim the recovery rebate credit.

You must file a return using Form 1040 if **any** of the following apply for 2008.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on 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 tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
- You claim the additional standard deduction for disaster losses.

Where To Report Certain Items From 2008 Forms W-2, 1098, and 1099

 IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit www.irs.gov for details.

Part 1	Items That Can Be Reported on Form 1040EZ	If any federal income tax withheld is shown on the forms in Part 1, include the tax withheld on Form 1040EZ, line 7.
Form	Item and Box in Which It Should Appear	Where To Report on Form 1040EZ
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8)	Line 1 See page 10
1099-G	Unemployment compensation (box 1)	Line 3. But if you repaid any unemployment compensation in 2008, see the instructions for line 3 on page 11
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Tax-exempt interest (box 8)	Line 2 See the instructions for line 2 beginning on page 10 See the instructions for line 2 beginning on page 10
1099-OID	Original issue discount (box 1) Other periodic interest (box 2)	See the instructions on Form 1099-OID See the instructions on Form 1099-OID
Part 2	Items That May Require Filing Another Form	Other Form
Form	Items That May Require Filing Another Form	Other Form
W-2	Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to a health savings account (box 12, code W) Amount reported in box 12, code R or Z	Must file Form 1040A or 1040 Must file Form 1040A or 1040 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see the instructions for Form 8889) Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098-E	Student loan interest (box 1)	Must file Form 1040A or 1040 to deduct
1098-T	Qualified tuition and related expenses (box 1)	Must file Form 1040A or 1040, but first see the instructions on Form 1098-T
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see Pub. 4681)
1099-DIV	Dividends and distributions	Must file Form 1040A or 1040
1099-INT	Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 6)	See the instructions for line 2 beginning on page 10 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Early withdrawal penalty (box 3)	Must file Form 1040 to deduct
1099-Q	Qualified education program payments	Must file Form 1040
1099-R	Distributions from pensions, annuities, IRAs, etc.	Must file Form 1040A or 1040
1099-SA	Distributions from HSAs and MSAs*	Must file Form 1040

* This includes distributions from Archer and Medicare Advantage MSAs.

Section 3—Line Instructions for Form 1040EZ



Let IRS *e-file* complete your return! You also may be eligible to use Free File to file your federal income tax return. Visit www.irs.gov for details.

Top of the Form

Label (See page 9.) Use the IRS label. Otherwise, please print or type. Presidential Election Campaign (page 9)	Your first name and initial		Last name		Your social security number	
	If a joint return, spouse's first name and initial		Last name		Spouse's social security number	
	Home address (number)		Apt. no.		You must enter your SSN(s) above. Checking a box below will not change your tax or refund.	
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 9.					
Check here if you, or your spouse if a joint return, want \$3 to go to this fund <input type="checkbox"/> You <input type="checkbox"/> Spouse						

A Name and Address

Use the peel-off label. Using your peel-off name and address label on the back 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 your 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 4 for 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 the information in the spaces provided.

TIP If you filed a joint return for 2007 and you are filing a joint return for 2008 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2007 return.

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

Foreign address. Print 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.

B 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, along with the appropriate evidence documents, 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 once the SSA has all the evidence and information it needs.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 4 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, he or she must have either an SSN or an ITIN.

C Presidential Election Campaign

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 also can have \$3 go to the fund. If you check a box, your tax or refund will not change.

Income (Lines 1 – 6)

<p>Income</p> <p>Attach Form(s) W-2 here.</p> <p>Enclose, but do not attach, any payment.</p>	1	1 Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.	1
	2	2 Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.	2
	3	3 Unemployment compensation and Alaska Permanent Fund dividends (see page 11).	3
	4	4 Add lines 1, 2, and 3. This is your adjusted gross income .	4
	5	5 If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$8,950 if single ; \$17,900 if married filing jointly . See back for explanation.	5
	6	6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income .	6

Round Off to Whole Dollars

You can round off cents to whole dollars on your return. 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 1040EZ, line 1, 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 2008, you may receive a Form 1099-G.

For the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or 1040A?

- Yes.** None of your refund is taxable.
- No.** You may have to report part or all of the refund as income on Form 1040 for 2008.

Social Security Benefits

You should receive a Form SSA-1099 or Form RRB-1099. These forms will show the total social security and equivalent railroad retirement benefits paid to you in 2008 and the amount of any benefits you repaid in 2008. Use the worksheet on page 11 to see if any of your benefits are taxable. If they are, you must use Form 1040A or 1040. For more details, see Pub. 915.

1 Line 1, Wages, Salaries, and Tips

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

- Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,600 in 2008. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 1.

- Tip income you did not report to your employer. But you must use Form 1040 and Form 4137 if: (a) you received tips of \$20 or more in any month and did not report the full amount to your employer, or (b) your Form(s) W-2 show 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 on your Form(s) W-2 in box 8. They are not included as income in box 1. See Pub. 531 for more details.
- Scholarship and fellowship grants not reported on a Form W-2. Also, enter "SCH" and the amount in the space to the left of line 1. However, if you were a degree candidate, include on line 1 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 1.



You must use Form 1040A or 1040 if you received dependent care benefits for 2008. You must use Form 1040 if you received employer-provided adoption benefits for 2008.

Missing or Incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than February 2, 2009. If you do not receive it by early February, use TeleTax topic 154 (see page 27) to find out what to do. Even if you do not get a Form W-2, you still must report your earnings on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

2 Line 2, Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Report all of your taxable interest income on line 2 even if you did not receive a Form 1099-INT or 1099-OID.

Include taxable interest from banks, savings and loan associations, credit unions, savings bonds, etc. If interest was credited in 2008 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution, you may be able to exclude part or all of that interest from your 2008 income. But you must use Form 1040A or 1040 to do so. See Pub. 550 for details.

If you cashed series EE or I U.S. savings bonds in 2008 that were issued after 1989 and you paid certain higher education expenses during the year, you may be able to exclude from income part or all of the interest on those bonds. But you must use Form 8815 and Form 1040A or 1040 to do so.

You must use Form 1040A or 1040 if either of the following applies.

- You received interest as a nominee (that is, in your name but the interest income actually belongs to someone else).
- You received a 2008 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2008.

Tax-Exempt Interest

If you received tax-exempt interest, such as from municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest should be included in box 8 of Form 1099-INT. Enter "TEI" and the amount in the space to the left of line 2. Do not add tax-exempt interest in the total on line 2.

the result on line 3. Also, enter "Repaid" and the amount you repaid in the space to the left of line 3. If, in 2008, you repaid unemployment compensation 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 3. But you cannot use Form 1040EZ for a child who was age 18 or under or a full-time student under age 24 at the end of 2008 if the child's dividends are more than \$1,800. Instead, you must file Form 8615 and Form 1040A or 1040 for the child. You also must use Form 8615 and Form 1040A or 1040 for the child if the child's dividends and taxable interest (line 2) total more than \$1,800. A child born on January 1, 1990, is considered to be age 19 at the end of 2008. A child born on January 1, 1985, is considered to be age 24 at the end of 2008. Do not use Form 8615 for such a child.

3 Line 3, Unemployment Compensation and Alaska Permanent Fund Dividends

Unemployment compensation. You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2008. Report the amount in box 1 on line 3. However, if you made contributions to a governmental unemployment compensation program, reduce the amount you report on line 3 by those contributions.

If you received an overpayment of unemployment compensation in 2008 and you repaid any of it in 2008, subtract the amount you repaid from the total amount you received. Enter

6 Line 6, Taxable Income

Your taxable income and filing status will determine the amount of tax you enter on line 11.



Figuring taxable income incorrectly is one of the most common errors on Form 1040EZ. So please take extra care when subtracting line 5 from line 4.

Worksheet To See if Any of Your Social Security Benefits Are Taxable

Keep for Your Records



Before you begin: ✓ If you are filing a joint return, be sure to include any amounts your spouse received when entering amounts on lines 1, 3, and 4 below.

1. Enter the amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099	1. <input style="width: 100px; height: 20px;" type="text"/>
2. Is the amount on line 1 more than zero?	
<input type="checkbox"/> No. None of your social security benefits are taxable.	
<input type="checkbox"/> Yes. Enter one-half of line 1	2. <input style="width: 100px; height: 20px;" type="text"/>
3. Enter your total wages, salaries, tips, etc., from Form(s) W-2. Also, include any taxable unemployment compensation and Alaska Permanent Fund dividends you received (see the instructions for line 3 above)	3. <input style="width: 100px; height: 20px;" type="text"/>
4. Enter your total interest income, including any tax-exempt interest	4. <input style="width: 100px; height: 20px;" type="text"/>
5. Add lines 2, 3, and 4	5. <input style="width: 100px; height: 20px;" type="text"/>
6. If you are:	6. <input style="width: 100px; height: 20px;" type="text"/>
• Single, enter \$25,000	}
• Married filing jointly, enter \$32,000	
7. Is the amount on line 6 less than the amount on line 5?	
<input type="checkbox"/> No. None of your social security benefits are taxable this year. You can use Form 1040EZ. Do not list your benefits as income.	
<input type="checkbox"/> Yes. Some of your benefits are taxable this year. You must use Form 1040A or 1040.	

Payments and Tax (Lines 7–12)

Payments and tax	7 Federal income tax withheld from box 2 of your Form(s) W-2.	7	
	8a Earned income credit (EIC) (see page 8)	8a	
	b Nontaxable combat pay election.	8b	
	9 Recovery rebate credit (see worksheet on pages 17 and 18)	9	
	10 Add lines 7, 8a, and 9. These are your total payments .	10	
11 Tax. Use the amount on line 6 above to find your tax in the tax table on pages 28–36 of the booklet. Then, enter the tax from the table on this line.	11		

7 Line 7, Federal Income Tax Withheld

Enter the total amount of federal income tax withheld. This should be shown on your 2008 Form(s) W-2 in box 2.

If you received a 2008 Form 1099-INT, 1099-G, or 1099-OID showing federal income tax withheld, include the tax withheld in the total on line 7. This tax should be shown in box 4 of these forms.

If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 7.

8 Lines 8a and 8b, 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.

TIP You may be able to elect to use your 2007 earned income to figure your EIC if (a) your 2007 earned income is more than your 2008 earned income, and (b) your main home was in a Midwestern disaster area. Also, special rules may apply for people who had to relocate because of the storms, tornadoes, or flooding in a Midwestern disaster area. For details, see Pub. 4492-B.

Note. If you have a qualifying child (see page 13), you may be able to take the credit, but you must use Schedule EIC and Form 1040A or 1040 to do so. For details, see Pub. 596.

To Take the EIC:

- Follow the steps on this page through page 14.
- Complete the worksheet on page 14 or let the IRS figure the credit for you.


TIP 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.

CAUTION 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 14. You also may have to pay penalties.

Step 1 All Filers

1. Is the amount on Form 1040EZ, line 4, less than \$12,880 (\$15,880 if married filing jointly)?
 - Yes.** Go to question 2.
 - No.** 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 15)?
 - Yes.** Go to question 3.
 - No.** You cannot take the credit. Enter "No" in the space to the left of line 8a.
3. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2008 tax return?
 - Yes.** You cannot take the credit.
 - No.** Go to question 4.
4. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2008?
 - Yes.** Go to question 5.
 - No.** You cannot take the credit.
5. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2008? Members of the military stationed outside the United States, see page 14 before you answer.
 - Yes.** Go to question 6.
 - No.** You cannot take the credit. Enter "No" in the space to the left of line 8a.

6. Look at the qualifying child conditions below. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2008?

- Yes.**  You cannot take the credit. Enter "No" in the space to the left of line 8a.
- No.** Go to Step 2 on this page.

A **qualifying child** for the EIC is a child who is a...

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 2008

or

Under age 24 at the end of 2008 and a student (see page 15)

or

Any age and permanently and totally disabled (see page 15)

AND

who...

Either lived with another person in the United States for more than half of 2008 or was born or died in 2008 and that person's home was the child's home for the entire time the child was alive in 2008.



Special rules apply if the child was married or also meets the conditions to be a qualifying child of another person (other than your spouse if filing a joint return). For details, use TeleTax topic 601 (see page 27) or see

Pub. 596.

Step 2 Earned Income

1. Figure earned income*:

- | | | |
|---|---------------------|---------|
| | Form 1040EZ, line 1 | _____ |
| a. Subtract, if included in line 1, any: | | |
| • Taxable scholarship or fellowship grant not reported on a Form W-2. | | |
| • Amount received for work performed while an inmate in a penal institution (enter "PRI" in the space to the left of line 1 on Form 1040EZ). | | |
| • Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted in the space to the left of line 1 on Form 1040EZ). This amount may be shown on your Form W-2 in box 11. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity. | | - _____ |
| b. Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040EZ, line 8b. See <i>Combat pay, nontaxable</i> on page 14, and the Caution below. | | + _____ |



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


Earned Income =

*You may be able to elect to use your 2007 earned income instead of your 2008 earned income to figure your 2008 EIC if (a) your 2007 earned income is more than your 2008 earned income, and (b) your main home was in a Midwestern disaster area. For details, see Pub. 4492-B. If you make this election, skip question 1 and go to question 2.



Electing to use your 2007 earned income may increase or decrease your EIC. Figure the credit using your 2008 earned income. Then figure the credit using your 2007 earned income. Compare the two amounts before making the election. If you elect to use your 2007 earned income, enter "PYEI" and the amount of your 2007 earned income in the space to the left of line 8a.

2. Is your earned income less than \$12,880 (\$15,880 if married filing jointly)?

- Yes.** Go to Step 3. **No.**  You cannot take the credit.

1. Enter "EIC" in the space to the left of line 8a on Form 1040EZ.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040EZ, line 8b. See *Combat pay, nontaxable*, on this page.
3. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, below.

Step 3 **How To Figure the Credit**

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

Definitions and Special Rules

(listed in alphabetical order)

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 each can make your own election.

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

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 do not file Form 8862 if either of the following applies.

1. 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.
2. 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 claim was 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 claim was due to fraud.

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 ex-

Earned Income Credit (EIC) Worksheet— Lines 8a and 8b

Keep for Your Records 

1. Enter your earned income from Step 2 on page 13	1. <input style="width: 100%;" type="text"/>
2. Look up the amount on line 1 above in the EIC Table on page 16 to find the credit. Be sure you use the correct column for your filing status (Single or Married filing jointly). Enter the credit here	2. <input style="width: 100%;" type="text"/>
If line 2 is zero,  You cannot take the credit. Enter "No" in the space to the left of line 8a.	
3. Enter the amount from Form 1040EZ, line 4	3. <input style="width: 100%;" type="text"/>
4. Are the amounts on lines 3 and 1 the same? <input type="checkbox"/> Yes. Skip line 5; enter the amount from line 2 on line 6. <input type="checkbox"/> No. Go to line 5.	
5. Is the amount on line 3 less than \$7,200 (\$10,200 if married filing jointly)? <input type="checkbox"/> Yes. Leave line 5 blank; enter the amount from line 2 on line 6. <input type="checkbox"/> No. Look up the amount on line 3 in the EIC Table on page 16 to find the credit. Be sure you use the correct column for your filing status (Single or Married filing jointly). Enter the credit here	5. <input style="width: 100%;" type="text"/>
Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.	
6. Earned income credit. Enter this amount on Form 1040EZ, line 8a	6. <input style="width: 100%;" type="text"/>



If your EIC for a year after 1996 was reduced or disallowed, see above to find out if you must file Form 8862 to take the credit for 2008.

tended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2008, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

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 9. If you will not have an SSN by the date your return is due, see *What if You Cannot File on Time?* on page 22.

Student. A student is a child who during any part of 5 calendar months of 2008 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 a school offering courses only through the Internet.

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.

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

But if the refund you receive because of the EIC is not spent within a certain period of time, it can count as an asset (or resource) and affect your eligibility.

9

Line 9, Recovery Rebate Credit

This credit is figured in the same manner as the economic stimulus payment you may have received in 2008 except that your 2008 tax information is used to figure this credit. Your 2007 tax information was used to figure your economic stimulus payment.

You may be able to take this credit only if:

- You did not get an economic stimulus payment, or
- Your economic stimulus payment was less than \$600 (\$1,200 if married filing jointly for 2007).

However, you do not qualify for this credit if all of the following apply.

- You received an economic stimulus payment of \$300 (\$600 if married filing jointly for 2007) before any offset (see *Refund Offset* on page 18),
- Your 2008 tax on Form 1040EZ, line 11, is \$300 or less (\$600 or less if married filing jointly for 2008), and
- Your 2008 filing status is the same as your 2007 filing status.

Use the worksheet that begins below to figure the credit you can take, if any. Or you can use the recovery rebate credit calculator on www.irs.gov.

Recovery Rebate Credit Worksheet—Line 9

Keep for Your Records



Before you begin: See the instructions for line 9 above to find out if you can take this credit.

TIP If you received Notice 1378, have it available. The notice shows the amount of your economic stimulus payment, which you will need to fill in line 24 on page 18. If you do not have Notice 1378, you can find the amount of your economic stimulus payment on www.irs.gov.

1. Can you, or your spouse if filing a joint return, be claimed as a dependent on another person's return?
 - No.** Go to line 2.
 - Yes.** You cannot take the credit. **Stop** here.
2. Does your tax return include a valid social security number for you and, if filing a joint return, your spouse?
 - Yes.** Skip lines 3 and 4 and go to line 5.
 - No.** Go to line 3.
3. Are you filing a joint return for 2008?
 - Yes.** Go to line 4.
 - No.** You cannot take the credit. **Stop** here.
4. Were either you or your spouse a member of the U.S. Armed Forces at any time during 2008?
 - Yes.** Go to line 5.
 - No.** You cannot take the credit. **Stop** here.
5. Enter the amount from Form 1040EZ, line 11 **5.**
6. Enter \$600 (\$1,200 if married filing jointly) **6.**
7. Enter the smaller of line 5 or line 6 **7.**
8. Is the amount on line 7 at least \$300 (\$600 if married filing jointly)?
 - Yes.** Skip lines 9 through 17 and enter the amount from line 7 on line 18.
 - No.** If line 5 is more than zero, go to line 9. Otherwise, skip lines 9 through 11 and go to line 12.
9. Enter the amount from Form 1040EZ, line 4 **9.**
10. Enter the amount shown below for your filing status.
 - Single – \$8,950
 - Married filing jointly – \$17,900 **10.**
11. Is the amount on line 9 more than the amount on line 10?
 - No.** Go to line 12.
 - Yes.** If line 5 is more than zero, skip lines 12 through 16 and go to line 17. Otherwise, go to line 12.
12. Enter the amount of any social security benefits you received in 2008 **12.**
13. Enter the amount of any nontaxable veterans' disability or death benefits you received in 2008 **13.**
14. **Earned income.** Complete Step 2— Earned Income on page 13. Enter the amount from Step 2. (If you (or your spouse, if filing jointly) had nontaxable combat pay and did not enter an amount on line 8b, add your (and your spouse's) nontaxable combat pay to the amount on this line.) **14.**
15. **Qualifying income.** Add lines 12 through 14 **15.**
16. Is line 15 at least \$3,000?
 - No.** Skip line 17 and enter the amount from line 7 on line 18.
 - Yes.** Go to line 17.
17. Enter \$300 (\$600 if married filing jointly) **17.**
18. Enter the larger of line 7 or line 17 **18.**

(Continued on next page.)



Recovery Rebate Credit— Line 9 (continued)

19. Enter the amount from Form 1040EZ, line 4	19.	
20. Is your filing status single?		
<input type="checkbox"/> No. Skip lines 21 and 22 and enter the amount from line 18 on line 23.		
<input type="checkbox"/> Yes. Enter \$75,000	20.	
21. Is the amount on line 19 more than the amount on line 20?		
<input type="checkbox"/> No. Skip line 22. Enter the amount from line 18 on line 23 below.		
<input type="checkbox"/> Yes. Subtract line 20 from line 19	21 .	
22. Multiply line 21 by 5% (.05)	22.	
23. Subtract line 22 from line 18. If zero or less, enter -0-.	23.	
24. Enter the amount, if any, of the economic stimulus payment you received (before offset) as shown on Notice 1378 or <i>www.irs.gov</i> . If you received more than one payment, enter the total of all payments you received as shown on all Notices 1378 or on <i>www.irs.gov</i> . If filing a joint return, include your spouse's payment as shown on your spouse's Notice 1378 or on <i>www.irs.gov</i> . If you filed a joint return for 2007 and received an economic stimulus payment, you and your spouse are each treated as having received half of the payment	24.	
25. Recovery rebate credit. Subtract line 24 from line 23. If zero or less, enter -0-. Enter the result here and, if more than zero, on Form 1040EZ, line 9. If you entered an amount on line 13 on page 17, enter "VA" in the space to the left of Form 1040EZ, line 9. If you (or your spouse if filing jointly) had nontaxable combat pay and did not enter an amount on line 8b, enter "NCP" in the space to the left of Form 1040EZ, line 9. If line 24 is more than line 23, you do not have to pay back the difference	25.	

Credit figured by the IRS. If you want us to figure the credit for you, enter "RRC" in the space to the left of line 9. If you (or your spouse, if filing jointly) received any nontaxable veterans' disability or death benefits, also enter "VA" in the space to the left of line 9. If you (or your spouse, if filing jointly) had nontaxable combat pay and did not enter an amount on line 8b, also enter "NCP" in the space to the left of line 9.



If your refund 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 2009 on page 23.

Line 10

Add lines 7, 8a, and 9. Enter the total on line 10.

Amount paid with request for extension of time to file. If you filed Form 4868 to get an automatic extension of time to file, include in the total on line 10 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 10 the convenience fee you were charged. To the left of line 10, enter "Form 4868" and show the amount paid.

11 Line 11, Tax

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

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table that starts on page 28.

Refund

If line 12a is under \$1, we will send the refund only on written request.

If you want to check the status of your refund, please wait at least 72 hours after the IRS acknowledges receipt of your e-filed return (3 to 4 weeks after you mail a paper return) to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 26 for details.

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 refund on line 12a 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(ies) you owe the debt to.

Injured spouse. 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 refund on line 12a may be used (offset) to pay the past-due amount. But your part of the refund may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 27) or see Form 8379.

Lines 12a Through 12d



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, including an individual retirement arrangement (IRA).

Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check to get lost.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.

- It saves tax dollars. It costs the government less to refund by direct deposit.

If you want us to directly deposit the amount shown on line 12a into your checking or savings account, including an IRA, 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 12a and attach Form 8888 if you want to split the direct deposit of your refund among two or three accounts, or
- Complete lines 12b through 12d if you want your refund deposited to only one account.

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 12a. Draw a line through the boxes on lines 12b and 12d.



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

If you file a joint return and check the box on line 12a and attach Form 8888 or fill in lines 12b through 12d, your spouse may get at least part of the refund.

If the direct deposit to your account is different from the amount you expected, you will receive an explanation in the mail about 2 weeks after your refund is deposited.

TreasuryDirect. You can request a deposit of your refund to a TreasuryDirect online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to www.treasurydirect.gov.

Line 12a. You cannot file Form 8888 and split your refund among two or three accounts if Form 8379 is filed with your return.

Line 12b. 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 below, the routing number is 250250025. William and Doris Maple would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 12b if:

- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 12c. Check the appropriate box for the type of account. Do not check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage

Sample Check— Lines 12b Through 12d

William Maple
Doris Maple
1234 Redwood Circle
Anytown, MD 20000

PAY TO THE ORDER OF

ANYTOWN BANK
Anytown, MD 20000

For

1 : 250250025 : 02020-86-1234

1234
0000/0000

Do not include the check number.

account, or other similar account, ask your financial institution whether you should check the “Checking” or “Savings” box. You must check the correct box to ensure your deposit is accepted. For a TreasuryDirect online account, check the “Savings” box.

Line 12d. 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 this page, the account number is 20202086. Do not include the check number.

You cannot request a deposit of your refund to an account that is not in your name (such as your tax preparer’s own account).



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.

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

Amount You Owe



IRS e-file offers you the electronic payment option of electronic funds withdrawal (EFW). EFW can be used to pay your current year balance due and can be used to make up to four estimated tax payments. If you are filing early, you can schedule your payment for withdrawal from your account on a future date, up to and including April 15, 2009. If you file your return after April 15, 2009, you now can include interest and penalty in your payment. Visit www.irs.gov and enter “e-pay” in the search box for details.

You also can pay using the electronic federal tax payment system (EFTPS), a free tax payment system that allows you to make payments online or by phone. For more information or details on enrolling, visit www.eftps.gov or call Customer Service at 1-800-316-6541. TTY/TDD help is available by calling 1-800-733-4829.

Line 13, Amount You Owe



To save interest and penalties, pay your taxes in full by April 15, 2009. You do not have to pay if line 13 is under \$1.

If you are not using EFW or EFTPS, you have three other ways to pay.

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 when you file. Do not attach the payment to your return. Do not send cash. Write “2008 Form 1040EZ” 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 return.

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

Pay by credit card. You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll-free or visit the website of either service provider listed on the next page 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 also can 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.

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

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



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4V, or (c) make estimated tax payments for 2009. See Income tax withholding and estimated tax payments for 2009 on page 23.

What if You Cannot Pay?

Installment payments. If you cannot pay the full amount shown on line 13 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, even if your request to pay in installments is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2009. You also must 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, you can apply online or use Form 9465. To apply online, go to www.irs.gov, use the pull-down menu under "I need to ..." and select "Set Up a Payment Plan." If you 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.

Penalty for Not Paying Enough Tax During the Year

You may have to pay a penalty if line 13 is at least \$1,000 and it is more than 10% of the tax shown on your return. The "tax shown on your return" is the amount on line 11 minus the amounts on lines 8a and 9. You may choose to have the IRS figure the penalty for you. If you owe a penalty, the IRS will send you a bill. However, if you want to figure the penalty yourself on Form 2210, you must file Form 1040A or 1040 to do so.

The penalty may be waived under certain conditions. See Pub. 505 for details.

Exceptions to the penalty. You will not owe the penalty if your 2007 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 2007 return and you were a U.S. citizen or resident for all of 2007, or
2. Line 7 on your 2008 return is at least as much as the tax shown on your 2007 return.

Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2008 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 also are 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 2009 tax return. This is April 15, 2010, for most people. If you want to revoke the authorization before it ends, see Pub. 947.

Signing Your Return

Form 1040EZ is not considered a valid return unless you sign it. If you are filing a joint return, your spouse also must 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* beginning on page 4.

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 can have questions about items on your return, such as the earned income credit. If you answer 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 can enter either your or your spouse's daytime phone number.

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



Electronic return signatures!

To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse each will 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.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2007 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS. AGI is the amount shown on your 2007 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2007 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2007 return.) You also will 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 use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2008.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you are attaching or filing Form 2848 (for an electronic return signed by an agent).

For more details, visit www.irs.gov/efile and click on "Individual Taxpayers."

Section 4—After You Have Finished

Return Checklist

This checklist can help you file a correct return. Mistakes can delay your refund or result in notices being sent to you.

Did you:

- Enter the correct social security number for you and your spouse if married in the space provided on Form 1040EZ? Check that your name and SSN agree with your social security card.
- Use the amount from line 6, and the proper filing status, to find your tax in the Tax Table? Be sure you entered the correct tax on line 11.
- Go through the three steps on pages 12 through 14, if you thought you could take the EIC? If you could take the EIC, did you take special care to use the proper filing status column in the EIC Table?
- Check your math, especially when figuring your taxable income, federal income tax withheld, earned income credit, total payments, and your refund or amount you owe?
- Check one or both boxes on line 5 if you (or your spouse) can be claimed as a dependent on someone's (such as your parents') 2008 return? Did you check the box even if that person chooses not to claim you (or your spouse)? Did you leave the boxes blank if no one can claim you (or your spouse) as a dependent?
- Enter an amount on line 5? If you checked any of the boxes, did you use the worksheet on the back of Form 1040EZ to figure the amount to enter? If you did not check any of the boxes, did you enter \$8,950 if single; \$17,900 if married filing jointly?
- Sign and date Form 1040EZ and enter your occupation(s)?
- Use your peel-off label (if you got one)? If it did not show your correct name(s) and address, did you enter the right information? If you did not get a label, did you enter your name and address in the spaces provided on Form 1040EZ?
- Include your apartment number in your address if you live in an apartment?
- Attach your Form(s) W-2 to the left margin of Form 1040EZ?
- Include all the required information on your payment if you owe tax and are paying by check or money order? See the instructions for line 13 beginning on page 19 for details.
- File only one original return for the same year, even if you have not gotten your refund or have not heard from the IRS since you filed? Filing more than one original return for the same year or sending in more than one copy of the same return (unless we ask you to do so) could delay your refund.

Filing the Return

Due Date

File Form 1040EZ by *April 15, 2009*. If you file after this date, you may have to pay interest and penalties, discussed later on this page.

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, you can file later. See Pub. 3 for details.

What if You Cannot File on Time?

If you cannot file on time, you can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868.

However, even if you get an extension, the tax you owe is still due April 15, 2009. If you make a payment with your extension request, see the instructions for line 11 on page 18.

What if You File or Pay Late?

We can charge you interest and penalties on the amount you owe.

Late filing. 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% of the tax due. The penalty is 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 \$135 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return.

Frivolous return. In addition to any other penalties, there is a penalty of \$5,000 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. For a list of positions identified as frivolous, see Notice 2008-14, 2008-4 I.R.B. 310, available at www.irs.gov/irb/2008-04_IRB/ar12.html.

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

Where Do You File?

See the back cover.

Private delivery services. You can use only the IRS-designated private delivery services below to meet the "timely mailing as timely filing/paying" rule for tax returns and payments.

- 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.

Section 5—General Information

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.

Income tax withholding and estimated tax payments for 2009. If the amount you owe or your refund 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 2009 pay. For details on how to complete Form W-4, see Pub. 919. If you receive certain government payments (such as unemployment compensation or social security benefits), you can have tax withheld from those payments by giving the payer Form W-4V. In general, you do not have to make estimated tax payments if you expect that your 2009 tax return will show a tax refund or a tax balance due of less than \$1,000. See Pub. 505 for more details.

Secure your records from identity theft. Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, etc., contact the IRS Identity Theft Hotline at 1-800-908-4490.

For more information, see Pub. 4535.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common form is the act of sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll-free at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

How long should you keep your tax return? 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. See Pub. 552 for details.

How do you amend your tax return? Use 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 federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

How do you get a copy of your tax return? If you need a copy of your tax return, use Form 4506. There is a \$57 fee (subject to change) for each return requested. If your main home, principal place of business, or tax records are located in a federally 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 25 for the number.

Past due returns. The integrity of our tax system and well-being of our country depend, to a large degree, on the timely filing and payment of taxes by each individual, family, and business in this country. Those choosing not to file and pay their fair share increase the burden on the rest of us to support our schools, maintain and repair roadways, and the many other ways our tax dollars help to make life easier for all citizens.

Some people don't know they should file a tax return; some don't file because they expect a refund; and some don't file because they owe taxes. Encourage your family, neighbors, friends, and coworkers to do their fair share by filing their federal tax returns and paying any tax due on time.

If you or someone you know needs to file past due tax returns, use TeleTax topic 153 (see page 27) or visit www.irs.gov and click on "Individuals" for help in filing those returns. Send the returns to the address that applies to you in the latest Form 1040EZ instruction booklet. For example, if you are filing a 2005 return in 2009, use the address in this booklet. However, if you got an IRS notice, mail the return to the address in the notice.

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. You also may qualify for relief if you were a married resident of a community property state but did not file a joint return and are now liable for an underpaid or understated tax. To request relief, you generally 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 or you can call the Innocent Spouse office toll-free at 1-866-897-4270.

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.



You may be able to deduct this gift on your 2009 tax return.

Internal Revenue Service 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.

For information about our standards and a report of our accomplishments, see Publication 2183.

Help With Unresolved Tax Issues (Taxpayer Advocate Service)

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving tax problems that have not been resolved through normal channels, or who believe that an IRS system or procedure is not working as it should. You may be eligible for assistance if:

- You are experiencing economic harm or significant cost (including fees for professional representation),
- You have experienced a delay of more than 30 days to resolve your tax issue, or
- You have not received a response or resolution to the problem by the date promised by the IRS.

The service is free, confidential, tailored to meet your needs, and available for businesses as well as individuals. There is at

least one local taxpayer advocate in each state, the District of Columbia, and Puerto Rico. Because advocates are part of the IRS, they know the tax system and how to navigate it. If you qualify for assistance, you will receive personalized service from a knowledgeable advocate who will:

- Listen to your problem,
- Help you understand what needs to be done to resolve it, and
- Stay with you every step of the way until your problem is resolved.

You can contact the Taxpayer Advocate Service by:

- Calling the TAS toll-free case intake line at 1-877-777-4778 (TTY/TDD 1-800-829-4059),
- Calling or writing your local taxpayer advocate, whose address and phone number are listed in the government listings in your local telephone directory and in Pub. 1546, Taxpayer Advocate Service—Your Voice at the IRS,
- Filing Form 911, Request for Taxpayer Advocate Service Assistance (and Application for Taxpayer Assistance Order), with the Taxpayer Advocate Service, or
- Asking an IRS employee to complete Form 911 on your behalf.

To get a copy of Form 911 or learn more about the Taxpayer Advocate Service, go to www.irs.gov/advocate.

Low Income Tax Clinics (LITCs)

LITCs are independent organizations that provide low income taxpayers with representation in federal tax controversies with the IRS for free or for a nominal charge. The clinics also provide tax education and outreach for taxpayers who speak English as a second language. Pub. 4134, Low Income Taxpayer Clinic List, provides information on clinics in your area. It is available at www.irs.gov or your local IRS office.

Section 6—Getting Tax Help

The Internet and the phone are the two easiest ways to get the help you need.




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



Internet

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

Online services and help. Here are just a few of the many things you can do at www.irs.gov :

-  Access Free File, a free commercial income tax preparation and electronic filing service available to eligible taxpayers (see page 39).
- Check the status of your 2008 refund.
- See “Frequently Asked Questions.”
- Get TeleTax topics (see page 27).
- Use our Withholding Calculator at www.irs.gov/individuals.
- Find an authorized *e-file* Provider.
- View information on accessible IRS tax products. Click on “Accessibility.”
- View and download products. Click on “More Forms and Publications.”
- Order tax products online. Go to www.irs.gov/formspubs to order tax products delivered by mail.

If you do not see the link you need, use the search box.



Phone

If you cannot find the answer to your questions in this booklet or online, please call us for assistance. See “Calling Us” next.

Calling Us

There is live and recorded tax help available. You will not be charged for the call unless your phone company charges you for toll-free calls. Live tax help is available Monday through Friday from 7:00 a.m. to 10:00 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. Recorded tax help is available anytime.



If you want to check the status of your 2008 refund, see Refund Information on page 26.

Live Tax Help

Making the call. Call **1-800-829-1040 (TTY/TDD 1-800-829-4059)**. Our menu allows you to speak your responses or use your keypad to select a menu option. Follow the voice prompts.

Information we may need. We 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 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: (a) your social security number, date of birth, or personal identification number (PIN) if you have one, and (b) the amount of refund shown on your tax return, your filing status, the “Caller ID Number” shown at the top of any

notice you received, the numbers in your street address, or 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. We use several methods to evaluate our telephone service. For quality assurance purposes only, we may record telephone calls. A random sample of recorded calls is selected for review. We may also listen to live calls in progress. Finally, we randomly select customers for participation in a customer satisfaction survey.

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.

Ordering Tax Products

Call 1-800-TAX-FORM (1-800-829-3676). Receive your order within 10 working days.

National Taxpayer Advocate Helpline

Call 1-877-777-4778.

Other Ways To Get Help

Send us your written tax questions. For the mailing address, call us at 1-800-829-1040 (TTY/TDD 1-800-829-4059). You should get an answer in about 30 days. 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 our 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 can select your question by category or keyword.
- Tax trails. This is an interactive section which asks questions you can answer by selecting “Yes” or “No.”
- Tax topics. This is an online version of the TeleTax topics listed on page 27.

Free help with your return. Free help in preparing your return is available nationwide from IRS-sponsored volunteers. These volunteers are trained and certified to prepare federal income tax returns by passing an IRS test.

Volunteer Income Tax Assistance (VITA). The VITA program is designed to help low-income taxpayers.

Tax Counseling for the Elderly (TCE). The TCE program is designed to assist taxpayers age 60 or older with their tax return preparation.

VITA/TCE sites. VITA/TCE tax preparation sites must adhere to strict quality standards necessary to prepare accurate returns. Free electronic filing is offered by IRS-authorized *e-file* providers at many of the VITA/TCE locations nationwide. Volunteers will help you with claiming the credits and deductions you may be entitled to.

Members of the military. If you are a member of the military, you also can get assistance on military tax benefits, such as combat zone tax benefits, at an office within your installation.

Further information. For more information on these programs, go to www.irs.gov and enter keyword "VITA" in the search box. Or, call us at 1-800-829-1040. To find the nearest AARP Tax-Aide site, visit AARP's website at www.aarp.org/money/taxaide or call 1-888-227-7669.

When you go for help, take proof of identity and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Also take a copy of your 2007 tax return (if available), all your Forms W-2, 1099, and 1098 for 2008, and any other information about your 2008 income and expenses. Also bring Notice 1378 if you received an economic stimulus payment during 2008.

Everyday tax solutions. You can get face-to-face help solving tax problems every business day in our Taxpayer Assistance Centers. An employee can explain our 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. The TTY/TDD number for telephone help is 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.



Walk-In

Pick up some of the most requested tax products at many IRS offices, post offices, and libraries. Also, some grocery stores, copy centers, city and county government offices, and credit unions have reproducible tax products available to photocopy or print from a DVD.



Mail

Order tax products from:

Internal Revenue Service
1201 N. Mitsubishi Motorway
Bloomington, IL 61705-6613

Receive your order within 10 working days after your request is received.



DVD

Buy IRS Publication 1796 (IRS Tax Products DVD) for \$30. Price is subject to change. There may be a handling fee. The DVD includes current-year and prior-year tax products; Internal Revenue Bulletins; and toll-free and email technical support. The DVD is released twice during the year. The first release will ship early January 2009 and the final release will ship early March 2009.

Get the DVD by Internet or phone. Buy it from:

- National Technical Information Service (NTIS) at www.irs.gov/cdorders (or 1-877-233-6767)
- Government Printing Office (GPO) at <http://bookstore.gpo.gov> (search for Pub. 1796) (or 1-866-512-1800)

Refund Information

where's my refund?

You can go online to check the status of your refund 72 hours after the IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.



Go to www.irs.gov and click on *Where's My Refund*. Have a copy of your tax return handy. You will need to provide the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.



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.

If you do not have Internet access, call:

- 1-800-829-1954 during the hours shown on page 25 under *Calling Us*, or
- 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.

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).

Refund information also is available in Spanish at www.irs.gov/espanol and the phone numbers listed above.

Recorded Tax Help (TeleTax)

TeleTax is a wide-ranging directory of recorded tax information that is available anytime. A complete list of topics is on page 27.

Select the number of the topic you want to hear. Then, call **1-800-829-4477**. Be ready to take notes.

TeleTax topics by Internet. TeleTax topics are also available at www.irs.gov.

TeleTax Topics				Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
Call 1-800-829-4477 All topics are available in Spanish.				418	Unemployment compensation	554	Self-employment tax	758	Form 941 — Employer's Quarterly Federal Tax Return and Form 944 — Employer's Annual Federal Tax Return
Topic No.	Subject	Topic No.	Subject	419	Gambling income and expenses	556	Alternative minimum tax	761	Tips — Withholding and reporting
IRS Help Available		206	Dishonored payments	420	Bartering income	557	Tax on early distributions from traditional and Roth IRAs	762	Independent contractor vs. employee
101	IRS services — Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	Alternative Filing Methods		421	Scholarship and fellowship grants			Magnetic Media Filers — 1099 Series and Related Information Returns	
102	Tax assistance for individuals with disabilities and the hearing impaired	253	Substitute tax forms	423	Social security and equivalent railroad retirement benefits	558	Tax on early distributions from retirement plans	801	Who must file magnetically
103	Tax help for small businesses and the self-employed	254	How to choose a paid tax preparer	424	401(k) plans	Tax Credits		802	Applications, forms, and information
104	Taxpayer Advocate Service — Help for problem situations	General Information		425	Passive activities — Losses and credits	601	Earned income credit (EIC)	803	Waivers and extensions
105	Armed Forces tax information	301	When, where, and how to file	427	Stock options	602	Child and dependent care credit	804	Test files and combined federal and state filing
107	Tax relief in disaster situations	303	Checklist of common errors when preparing your tax return	429	Traders in securities (information for Form 1040 filers)	607	Adoption credit	805	Electronic filing of information returns
IRS Procedures		304	Extension of time to file your tax return	430	Exchange of policyholder interest for stock	608	Excess social security and RRTA tax withheld	Tax Information for Aliens and U.S. Citizens Living Abroad	
151	Your appeal rights	305	Recordkeeping	431	Canceled debt — is it taxable or not?	610	Retirement savings contributions credit	851	Resident and nonresident aliens
152	Refund information	306	Penalty for underpayment of estimated tax	Adjustments to Income		611	First-time homebuyer credit	856	Foreign tax credit
153	What to do if you haven't filed your tax return	307	Backup withholding	451	Individual retirement arrangements (IRAs)	IRS Notices		857	Individual taxpayer identification number (ITIN) — Form W-7
154	Forms W-2 and Form 1099-R — What to do if not received	308	Amended returns	452	Alimony paid	651	Notices — What to do	858	Alien tax clearance
155	Forms and publications — How to order	309	Roth IRA contributions	453	Bad debt deduction	652	Notice of underreported income — CP 2000	Tax Information for Residents of Puerto Rico (in Spanish only)	
156	Copy of your tax return — How to get one	310	Coverdell education savings accounts	455	Moving expenses	653	IRS notices and bills, penalties, and interest charges	901	Is a person with income from Puerto Rican sources required to file a U.S. federal income tax return?
157	Change of address — How to notify IRS	311	Power of attorney information	456	Student loan interest deduction	Basis of Assets, Depreciation, and Sale of Assets		902	Credits and deductions for taxpayers with Puerto Rican source income that is exempt from U.S. tax
158	Ensuring proper credit of payments	312	Disclosure authorizations	457	Tuition and fees deduction	701	Sale of your home	903	Federal employment tax in Puerto Rico
159	Prior year(s) Form W-2 — How to get a copy of	313	Qualified tuition programs (QTPs)	458	Educator expense deduction	703	Basis of assets	904	Tax assistance for residents of Puerto Rico
160	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)	Filing Requirements, Filing Status, and Exemptions		Itemized Deductions		704	Depreciation		
		352	Which form — 1040, 1040A, or 1040EZ?	501	Should I itemize?	705	Installment sales		
		356	Decedents	502	Medical and dental expenses	Employer Tax Information			
		Types of Income		503	Deductible taxes	751	Social security and Medicare withholding rates		
		401	Wages and salaries	504	Home mortgage points	752	Form W-2 — Where, when, and how to file		
		403	Interest received	505	Interest expense	753	Form W-4 — Employee's Withholding Allowance Certificate		
		404	Dividends	506	Contributions	754	Form W-5 — Advance earned income credit		
		407	Business income	507	Casualty and theft losses	755	Employer identification number (EIN) — How to apply		
		409	Capital gains and losses	508	Miscellaneous expenses	756	Employment taxes for household employees		
		410	Pensions and annuities	509	Business use of home	757	Forms 941 and 944 — Deposit requirements		
		411	Pensions — The general rule and the simplified method	510	Business use of car				
		412	Lump-sum distributions	511	Business travel expenses				
		413	Rollovers from retirement plans	512	Business entertainment expenses				
		414	Rental income and expenses	513	Educational expenses				
		415	Renting residential and vacation property	514	Employee business expenses				
		416	Farming and fishing income	515	Casualty, disaster, and theft losses				
		417	Earnings for clergy	Tax Computation					
				551	Standard deduction				
				552	Tax and credits figured by the IRS				
				553	Tax on a child's investment income				

2008 Tax Table

Example. Mr. Brown is single. His **taxable income** on line 6 of Form 1040EZ is \$26,250. He follows two easy steps to figure his tax: **1.** He finds the \$26,250-26,300 taxable income line. **2.** He finds the Single filing status column and reads down the column. The **tax** amount shown where the taxable income line and the filing status line meet is \$3,540. He enters this amount on line 11 of Form 1040EZ.

At least	But less than	Single	Married filing jointly
26,200	26,250	3,533	3,131
26,250	26,300	3,540	3,139
26,300	26,350	3,548	3,146
26,350	26,400	3,555	3,154

If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is -		Your tax is -		Your tax is -		Your tax is -		Your tax is -		Your tax is -	
0	5	0	0	1,500	1,525	151	151	3,000		6,000	
5	15	1	1	1,525	1,550	154	154	3,050	3,100	6,050	6,100
15	25	2	2	1,550	1,575	156	156	3,100	3,150	6,100	6,150
25	50	4	4	1,575	1,600	159	159	3,150	3,200	6,150	6,200
50	75	6	6	1,600	1,625	161	161	3,200	3,250	6,200	6,250
75	100	9	9	1,625	1,650	164	164	3,250	3,300	6,250	6,300
100	125	11	11	1,650	1,675	166	166	3,300	3,350	6,300	6,350
125	150	14	14	1,675	1,700	169	169	3,350	3,400	6,350	6,400
150	175	16	16	1,700	1,725	171	171	3,400	3,450	6,400	6,450
175	200	19	19	1,725	1,750	174	174	3,450	3,500	6,450	6,500
200	225	21	21	1,750	1,775	176	176	3,500	3,550	6,500	6,550
225	250	24	24	1,775	1,800	179	179	3,550	3,600	6,550	6,600
250	275	26	26	1,800	1,825	181	181	3,600	3,650	6,600	6,650
275	300	29	29	1,825	1,850	184	184	3,650	3,700	6,650	6,700
300	325	31	31	1,850	1,875	186	186	3,700	3,750	6,700	6,750
325	350	34	34	1,875	1,900	189	189	3,750	3,800	6,750	6,800
350	375	36	36	1,900	1,925	191	191	3,800	3,850	6,800	6,850
375	400	39	39	1,925	1,950	194	194	3,850	3,900	6,850	6,900
400	425	41	41	1,950	1,975	196	196	3,900	3,950	6,900	6,950
425	450	44	44	1,975	2,000	199	199	3,950	4,000	6,950	7,000
450	475	46	46	2,000				4,000		7,000	
475	500	49	49	2,000	2,025	201	201	4,050	4,100	7,050	7,100
500	525	51	51	2,025	2,050	204	204	4,100	4,150	7,100	7,150
525	550	54	54	2,050	2,075	206	206	4,150	4,200	7,150	7,200
550	575	56	56	2,075	2,100	209	209	4,200	4,250	7,200	7,250
575	600	59	59	2,100	2,125	211	211	4,250	4,300	7,250	7,300
600	625	61	61	2,125	2,150	214	214	4,300	4,350	7,300	7,350
625	650	64	64	2,150	2,175	216	216	4,350	4,400	7,350	7,400
650	675	66	66	2,175	2,200	219	219	4,400	4,450	7,400	7,450
675	700	69	69	2,200	2,225	221	221	4,450	4,500	7,450	7,500
700	725	71	71	2,225	2,250	224	224	4,500	4,550	7,500	7,550
725	750	74	74	2,250	2,275	226	226	4,550	4,600	7,550	7,600
750	775	76	76	2,275	2,300	229	229	4,600	4,650	7,600	7,650
775	800	79	79	2,300	2,325	231	231	4,650	4,700	7,650	7,700
800	825	81	81	2,325	2,350	234	234	4,700	4,750	7,700	7,750
825	850	84	84	2,350	2,375	236	236	4,750	4,800	7,750	7,800
850	875	86	86	2,375	2,400	239	239	4,800	4,850	7,800	7,850
875	900	89	89	2,400	2,425	241	241	4,850	4,900	7,850	7,900
900	925	91	91	2,425	2,450	244	244	4,900	4,950	7,900	7,950
925	950	94	94	2,450	2,475	246	246	4,950	5,000	7,950	8,000
950	975	96	96	2,475	2,500	249	249	5,000		8,000	
975	1,000	99	99	2,500	2,525	251	251	5,050	5,100	8,050	8,100
1,000				2,525	2,550	254	254	5,100	5,150	8,100	8,150
1,000	1,025	101	101	2,550	2,575	256	256	5,150	5,200	8,150	8,200
1,025	1,050	104	104	2,575	2,600	259	259	5,200	5,250	8,200	8,250
1,050	1,075	106	106	2,600	2,625	261	261	5,250	5,300	8,250	8,300
1,075	1,100	109	109	2,625	2,650	264	264	5,300	5,350	8,300	8,350
1,100	1,125	111	111	2,650	2,675	266	266	5,350	5,400	8,350	8,400
1,125	1,150	114	114	2,675	2,700	269	269	5,400	5,450	8,400	8,450
1,150	1,175	116	116	2,700	2,725	271	271	5,450	5,500	8,450	8,500
1,175	1,200	119	119	2,725	2,750	274	274	5,500	5,550	8,500	8,550
1,200	1,225	121	121	2,750	2,775	276	276	5,550	5,600	8,550	8,600
1,225	1,250	124	124	2,775	2,800	279	279	5,600	5,650	8,600	8,650
1,250	1,275	126	126	2,800	2,825	281	281	5,650	5,700	8,650	8,700
1,275	1,300	129	129	2,825	2,850	284	284	5,700	5,750	8,700	8,750
1,300	1,325	131	131	2,850	2,875	286	286	5,750	5,800	8,750	8,800
1,325	1,350	134	134	2,875	2,900	289	289	5,800	5,850	8,800	8,850
1,350	1,375	136	136	2,900	2,925	291	291	5,850	5,900	8,850	8,900
1,375	1,400	139	139	2,925	2,950	294	294	5,900	5,950	8,900	8,950
1,400	1,425	141	141	2,950	2,975	296	296	5,950	6,000	8,950	9,000
1,425	1,450	144	144	2,975	3,000	299	299	6,000		9,000	
1,450	1,475	146	146								
1,475	1,500	149	149								

(Continued on page 29)

2008 Tax Table - Continued

If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is -				Your tax is -				Your tax is -				Your tax is -			
57,000				60,000				63,000				66,000			
57,000	57,050	10,600	7,751	60,000	60,050	11,350	8,201	63,000	63,050	12,100	8,651	66,000	66,050	12,850	9,194
57,050	57,100	10,613	7,759	60,050	60,100	11,363	8,209	63,050	63,100	12,113	8,659	66,050	66,100	12,863	9,206
57,100	57,150	10,625	7,766	60,100	60,150	11,375	8,216	63,100	63,150	12,125	8,666	66,100	66,150	12,875	9,219
57,150	57,200	10,638	7,774	60,150	60,200	11,388	8,224	63,150	63,200	12,138	8,674	66,150	66,200	12,888	9,231
57,200	57,250	10,650	7,781	60,200	60,250	11,400	8,231	63,200	63,250	12,150	8,681	66,200	66,250	12,900	9,244
57,250	57,300	10,663	7,789	60,250	60,300	11,413	8,239	63,250	63,300	12,163	8,689	66,250	66,300	12,913	9,256
57,300	57,350	10,675	7,796	60,300	60,350	11,425	8,246	63,300	63,350	12,175	8,696	66,300	66,350	12,925	9,269
57,350	57,400	10,688	7,804	60,350	60,400	11,438	8,254	63,350	63,400	12,188	8,704	66,350	66,400	12,938	9,281
57,400	57,450	10,700	7,811	60,400	60,450	11,450	8,261	63,400	63,450	12,200	8,711	66,400	66,450	12,950	9,294
57,450	57,500	10,713	7,819	60,450	60,500	11,463	8,269	63,450	63,500	12,213	8,719	66,450	66,500	12,963	9,306
57,500	57,550	10,725	7,826	60,500	60,550	11,475	8,276	63,500	63,550	12,225	8,726	66,500	66,550	12,975	9,319
57,550	57,600	10,738	7,834	60,550	60,600	11,488	8,284	63,550	63,600	12,238	8,734	66,550	66,600	12,988	9,331
57,600	57,650	10,750	7,841	60,600	60,650	11,500	8,291	63,600	63,650	12,250	8,741	66,600	66,650	13,000	9,344
57,650	57,700	10,763	7,849	60,650	60,700	11,513	8,299	63,650	63,700	12,263	8,749	66,650	66,700	13,013	9,356
57,700	57,750	10,775	7,856	60,700	60,750	11,525	8,306	63,700	63,750	12,275	8,756	66,700	66,750	13,025	9,369
57,750	57,800	10,788	7,864	60,750	60,800	11,538	8,314	63,750	63,800	12,288	8,764	66,750	66,800	13,038	9,381
57,800	57,850	10,800	7,871	60,800	60,850	11,550	8,321	63,800	63,850	12,300	8,771	66,800	66,850	13,050	9,394
57,850	57,900	10,813	7,879	60,850	60,900	11,563	8,329	63,850	63,900	12,313	8,779	66,850	66,900	13,063	9,406
57,900	57,950	10,825	7,886	60,900	60,950	11,575	8,336	63,900	63,950	12,325	8,786	66,900	66,950	13,075	9,419
57,950	58,000	10,838	7,894	60,950	61,000	11,588	8,344	63,950	64,000	12,338	8,794	66,950	67,000	13,088	9,431
58,000				61,000				64,000				67,000			
58,000	58,050	10,850	7,901	61,000	61,050	11,600	8,351	64,000	64,050	12,350	8,801	67,000	67,050	13,100	9,444
58,050	58,100	10,863	7,909	61,050	61,100	11,613	8,359	64,050	64,100	12,363	8,809	67,050	67,100	13,113	9,456
58,100	58,150	10,875	7,916	61,100	61,150	11,625	8,366	64,100	64,150	12,375	8,816	67,100	67,150	13,125	9,469
58,150	58,200	10,888	7,924	61,150	61,200	11,638	8,374	64,150	64,200	12,388	8,824	67,150	67,200	13,138	9,481
58,200	58,250	10,900	7,931	61,200	61,250	11,650	8,381	64,200	64,250	12,400	8,831	67,200	67,250	13,150	9,494
58,250	58,300	10,913	7,939	61,250	61,300	11,663	8,389	64,250	64,300	12,413	8,839	67,250	67,300	13,163	9,506
58,300	58,350	10,925	7,946	61,300	61,350	11,675	8,396	64,300	64,350	12,425	8,846	67,300	67,350	13,175	9,519
58,350	58,400	10,938	7,954	61,350	61,400	11,688	8,404	64,350	64,400	12,438	8,854	67,350	67,400	13,188	9,531
58,400	58,450	10,950	7,961	61,400	61,450	11,700	8,411	64,400	64,450	12,450	8,861	67,400	67,450	13,200	9,544
58,450	58,500	10,963	7,969	61,450	61,500	11,713	8,419	64,450	64,500	12,463	8,869	67,450	67,500	13,213	9,556
58,500	58,550	10,975	7,976	61,500	61,550	11,725	8,426	64,500	64,550	12,475	8,876	67,500	67,550	13,225	9,569
58,550	58,600	10,988	7,984	61,550	61,600	11,738	8,434	64,550	64,600	12,488	8,884	67,550	67,600	13,238	9,581
58,600	58,650	11,000	7,991	61,600	61,650	11,750	8,441	64,600	64,650	12,500	8,891	67,600	67,650	13,250	9,594
58,650	58,700	11,013	7,999	61,650	61,700	11,763	8,449	64,650	64,700	12,513	8,899	67,650	67,700	13,263	9,606
58,700	58,750	11,025	8,006	61,700	61,750	11,775	8,456	64,700	64,750	12,525	8,906	67,700	67,750	13,275	9,619
58,750	58,800	11,038	8,014	61,750	61,800	11,788	8,464	64,750	64,800	12,538	8,914	67,750	67,800	13,288	9,631
58,800	58,850	11,050	8,021	61,800	61,850	11,800	8,471	64,800	64,850	12,550	8,921	67,800	67,850	13,300	9,644
58,850	58,900	11,063	8,029	61,850	61,900	11,813	8,479	64,850	64,900	12,563	8,929	67,850	67,900	13,313	9,656
58,900	58,950	11,075	8,036	61,900	61,950	11,825	8,486	64,900	64,950	12,575	8,936	67,900	67,950	13,325	9,669
58,950	59,000	11,088	8,044	61,950	62,000	11,838	8,494	64,950	65,000	12,588	8,944	67,950	68,000	13,338	9,681
59,000				62,000				65,000				68,000			
59,000	59,050	11,100	8,051	62,000	62,050	11,850	8,501	65,000	65,050	12,600	8,951	68,000	68,050	13,350	9,694
59,050	59,100	11,113	8,059	62,050	62,100	11,863	8,509	65,050	65,100	12,613	8,959	68,050	68,100	13,363	9,706
59,100	59,150	11,125	8,066	62,100	62,150	11,875	8,516	65,100	65,150	12,625	8,966	68,100	68,150	13,375	9,719
59,150	59,200	11,138	8,074	62,150	62,200	11,888	8,524	65,150	65,200	12,638	8,981	68,150	68,200	13,388	9,731
59,200	59,250	11,150	8,081	62,200	62,250	11,900	8,531	65,200	65,250	12,650	8,994	68,200	68,250	13,400	9,744
59,250	59,300	11,163	8,089	62,250	62,300	11,913	8,539	65,250	65,300	12,663	9,006	68,250	68,300	13,413	9,756
59,300	59,350	11,175	8,096	62,300	62,350	11,925	8,546	65,300	65,350	12,675	9,019	68,300	68,350	13,425	9,769
59,350	59,400	11,188	8,104	62,350	62,400	11,938	8,554	65,350	65,400	12,688	9,031	68,350	68,400	13,438	9,781
59,400	59,450	11,200	8,111	62,400	62,450	11,950	8,561	65,400	65,450	12,700	9,044	68,400	68,450	13,450	9,794
59,450	59,500	11,213	8,119	62,450	62,500	11,963	8,569	65,450	65,500	12,713	9,056	68,450	68,500	13,463	9,806
59,500	59,550	11,225	8,126	62,500	62,550	11,975	8,576	65,500	65,550	12,725	9,069	68,500	68,550	13,475	9,819
59,550	59,600	11,238	8,134	62,550	62,600	11,988	8,584	65,550	65,600	12,738	9,081	68,550	68,600	13,488	9,831
59,600	59,650	11,250	8,141	62,600	62,650	12,000	8,591	65,600	65,650	12,750	9,094	68,600	68,650	13,500	9,844
59,650	59,700	11,263	8,149	62,650	62,700	12,013	8,599	65,650	65,700	12,763	9,106	68,650	68,700	13,513	9,856
59,700	59,750	11,275	8,156	62,700	62,750	12,025	8,606	65,700	65,750	12,775	9,119	68,700	68,750	13,525	9,869
59,750	59,800	11,288	8,164	62,750	62,800	12,038	8,614	65,750	65,800	12,788	9,131	68,750	68,800	13,538	9,881
59,800	59,850	11,300	8,171	62,800	62,850	12,050	8,621	65,800	65,850	12,800	9,144	68,800	68,850	13,550	9,894
59,850	59,900	11,313	8,179	62,850	62,900	12,063	8,629	65,850	65,900	12,813	9,156	68,850	68,900	13,563	9,906
59,900	59,950	11,325	8,186	62,900	62,950	12,075	8,636	65,900	65,950	12,825	9,169	68,900	68,950	13,575	9,919
59,950	60,000	11,338	8,194	62,950	63,000	12,088	8,644	65,950	66,000	12,838	9,181	68,950	69,000	13,588	9,931

(Continued on page 34)

2008 Tax Table - Continued

If Form 1040EZ, line 6, is -		And you are -		Your tax is -		If Form 1040EZ, line 6, is -		And you are -		Your tax is -		If Form 1040EZ, line 6, is -		And you are -		Your tax is -		If Form 1040EZ, line 6, is -		And you are -		Your tax is -	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
69,000				72,000				75,000				78,000											
69,000	69,050	13,600	9,944	72,000	72,050	14,350	10,694	75,000	75,050	15,100	11,444	78,000	78,050	15,850	12,194								
69,050	69,100	13,613	9,956	72,050	72,100	14,363	10,706	75,050	75,100	15,113	11,456	78,050	78,100	15,863	12,206								
69,100	69,150	13,625	9,969	72,100	72,150	14,375	10,719	75,100	75,150	15,125	11,469	78,100	78,150	15,875	12,219								
69,150	69,200	13,638	9,981	72,150	72,200	14,388	10,731	75,150	75,200	15,138	11,481	78,150	78,200	15,888	12,231								
69,200	69,250	13,650	9,994	72,200	72,250	14,400	10,744	75,200	75,250	15,150	11,494	78,200	78,250	15,900	12,244								
69,250	69,300	13,663	10,006	72,250	72,300	14,413	10,756	75,250	75,300	15,163	11,506	78,250	78,300	15,913	12,256								
69,300	69,350	13,675	10,019	72,300	72,350	14,425	10,769	75,300	75,350	15,175	11,519	78,300	78,350	15,925	12,269								
69,350	69,400	13,688	10,031	72,350	72,400	14,438	10,781	75,350	75,400	15,188	11,531	78,350	78,400	15,938	12,281								
69,400	69,450	13,700	10,044	72,400	72,450	14,450	10,794	75,400	75,450	15,200	11,544	78,400	78,450	15,950	12,294								
69,450	69,500	13,713	10,056	72,450	72,500	14,463	10,806	75,450	75,500	15,213	11,556	78,450	78,500	15,963	12,306								
69,500	69,550	13,725	10,069	72,500	72,550	14,475	10,819	75,500	75,550	15,225	11,569	78,500	78,550	15,975	12,319								
69,550	69,600	13,738	10,081	72,550	72,600	14,488	10,831	75,550	75,600	15,238	11,581	78,550	78,600	15,988	12,331								
69,600	69,650	13,750	10,094	72,600	72,650	14,500	10,844	75,600	75,650	15,250	11,594	78,600	78,650	16,000	12,344								
69,650	69,700	13,763	10,106	72,650	72,700	14,513	10,856	75,650	75,700	15,263	11,606	78,650	78,700	16,013	12,356								
69,700	69,750	13,775	10,119	72,700	72,750	14,525	10,869	75,700	75,750	15,275	11,619	78,700	78,750	16,025	12,369								
69,750	69,800	13,788	10,131	72,750	72,800	14,538	10,881	75,750	75,800	15,288	11,631	78,750	78,800	16,038	12,381								
69,800	69,850	13,800	10,144	72,800	72,850	14,550	10,894	75,800	75,850	15,300	11,644	78,800	78,850	16,050	12,394								
69,850	69,900	13,813	10,156	72,850	72,900	14,563	10,906	75,850	75,900	15,313	11,656	78,850	78,900	16,063	12,406								
69,900	69,950	13,825	10,169	72,900	72,950	14,575	10,919	75,900	75,950	15,325	11,669	78,900	78,950	16,075	12,419								
69,950	70,000	13,838	10,181	72,950	73,000	14,588	10,931	75,950	76,000	15,338	11,681	78,950	79,000	16,091	12,431								
70,000				73,000				76,000				79,000											
70,000	70,050	13,850	10,194	73,000	73,050	14,600	10,944	76,000	76,050	15,350	11,694	79,000	79,050	16,105	12,444								
70,050	70,100	13,863	10,206	73,050	73,100	14,613	10,956	76,050	76,100	15,363	11,706	79,050	79,100	16,119	12,456								
70,100	70,150	13,875	10,219	73,100	73,150	14,625	10,969	76,100	76,150	15,375	11,719	79,100	79,150	16,133	12,469								
70,150	70,200	13,888	10,231	73,150	73,200	14,638	10,981	76,150	76,200	15,388	11,731	79,150	79,200	16,147	12,481								
70,200	70,250	13,900	10,244	73,200	73,250	14,650	10,994	76,200	76,250	15,400	11,744	79,200	79,250	16,161	12,494								
70,250	70,300	13,913	10,256	73,250	73,300	14,663	11,006	76,250	76,300	15,413	11,756	79,250	79,300	16,175	12,506								
70,300	70,350	13,925	10,269	73,300	73,350	14,675	11,019	76,300	76,350	15,425	11,769	79,300	79,350	16,189	12,519								
70,350	70,400	13,938	10,281	73,350	73,400	14,688	11,031	76,350	76,400	15,438	11,781	79,350	79,400	16,203	12,531								
70,400	70,450	13,950	10,294	73,400	73,450	14,700	11,044	76,400	76,450	15,450	11,794	79,400	79,450	16,217	12,544								
70,450	70,500	13,963	10,306	73,450	73,500	14,713	11,056	76,450	76,500	15,463	11,806	79,450	79,500	16,231	12,556								
70,500	70,550	13,975	10,319	73,500	73,550	14,725	11,069	76,500	76,550	15,475	11,819	79,500	79,550	16,245	12,569								
70,550	70,600	13,988	10,331	73,550	73,600	14,738	11,081	76,550	76,600	15,488	11,831	79,550	79,600	16,259	12,581								
70,600	70,650	14,000	10,344	73,600	73,650	14,750	11,094	76,600	76,650	15,500	11,844	79,600	79,650	16,273	12,594								
70,650	70,700	14,013	10,356	73,650	73,700	14,763	11,106	76,650	76,700	15,513	11,856	79,650	79,700	16,287	12,606								
70,700	70,750	14,025	10,369	73,700	73,750	14,775	11,119	76,700	76,750	15,525	11,869	79,700	79,750	16,301	12,619								
70,750	70,800	14,038	10,381	73,750	73,800	14,788	11,131	76,750	76,800	15,538	11,881	79,750	79,800	16,315	12,631								
70,800	70,850	14,050	10,394	73,800	73,850	14,800	11,144	76,800	76,850	15,550	11,894	79,800	79,850	16,329	12,644								
70,850	70,900	14,063	10,406	73,850	73,900	14,813	11,156	76,850	76,900	15,563	11,906	79,850	79,900	16,343	12,656								
70,900	70,950	14,075	10,419	73,900	73,950	14,825	11,169	76,900	76,950	15,575	11,919	79,900	79,950	16,357	12,669								
70,950	71,000	14,088	10,431	73,950	74,000	14,838	11,181	76,950	77,000	15,588	11,931	79,950	80,000	16,371	12,681								
71,000				74,000				77,000				80,000											
71,000	71,050	14,100	10,444	74,000	74,050	14,850	11,194	77,000	77,050	15,600	11,944	80,000	80,050	16,385	12,694								
71,050	71,100	14,113	10,456	74,050	74,100	14,863	11,206	77,050	77,100	15,613	11,956	80,050	80,100	16,399	12,706								
71,100	71,150	14,125	10,469	74,100	74,150	14,875	11,219	77,100	77,150	15,625	11,969	80,100	80,150	16,413	12,719								
71,150	71,200	14,138	10,481	74,150	74,200	14,888	11,231	77,150	77,200	15,638	11,981	80,150	80,200	16,427	12,731								
71,200	71,250	14,150	10,494	74,200	74,250	14,900	11,244	77,200	77,250	15,650	11,994	80,200	80,250	16,441	12,744								
71,250	71,300	14,163	10,506	74,250	74,300	14,913	11,256	77,250	77,300	15,663	12,006	80,250	80,300	16,455	12,756								
71,300	71,350	14,175	10,519	74,300	74,350	14,925	11,269	77,300	77,350	15,675	12,019	80,300	80,350	16,469	12,769								
71,350	71,400	14,188	10,531	74,350	74,400	14,938	11,281	77,350	77,400	15,688	12,031	80,350	80,400	16,483	12,781								
71,400	71,450	14,200	10,544	74,400	74,450	14,950	11,294	77,400	77,450	15,700	12,044	80,400	80,450	16,497	12,794								
71,450	71,500	14,213	10,556	74,450	74,500	14,963	11,306	77,450	77,500	15,713	12,056	80,450	80,500	16,511	12,806								
71,500	71,550	14,225	10,569	74,500	74,550	14,975	11,319	77,500	77,550	15,725	12,069	80,500	80,550	16,525	12,819								
71,550	71,600	14,238	10,581	74,550	74,600	14,988	11,331	77,550	77,600	15,738	12,081	80,550	80,600	16,539	12,831								
71,600	71,650	14,250	10,594	74,600	74,650	15,000	11,344	77,600	77,650	15,750	12,094	80,600	80,650	16,553	12,844								
71,650	71,700	14,263	10,606	74,650	74,700	15,013	11,356	77,650	77,700	15,763	12,106	80,650	80,700	16,567	12,856								
71,700	71,750	14,275	10,619	74,700	74,750	15,025	11,369	77,700	77,750	15,775	12,119	80,700	80,750	16,581	12,869								
71,750	71,800	14,288	10,631	74,750	74,800	15,038	11,381	77,750	77,800	15,788	12,131	80,750	80,800	16,595	12,881								
71,800	71,850	14,300	10,644	74,800	74,850	15,050	11,394	77,800	77,850	15,800	12,144	80,800	80,850	16,609	12,894								
71,850	71,900	14,313	10,656	74,850	74,900	15,063	11,406	77,850	77,900	15,813	12,156	80,850	80,900	16,623	12,906								
71,900	71,950	14,325	10,669	74,900	74,950	15,075	11,419	77,900	77,950	15,825	12,169	80,900	80,950	16,637	12,919								
71,950	72,000	14,338	10,681	74,950	75,000	15,088	11,431	77,950	78,000	15,838	12,181	80,950	81,000	16,651	12,931								

(Continued on page 35)

2008 Tax Table - Continued

If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is -				Your tax is -				Your tax is -				Your tax is -			
81,000				84,000				87,000				90,000			
81,000	81,050	16,665	12,944	84,000	84,050	17,505	13,694	87,000	87,050	18,345	14,444	90,000	90,050	19,185	15,194
81,050	81,100	16,679	12,956	84,050	84,100	17,519	13,706	87,050	87,100	18,359	14,456	90,050	90,100	19,199	15,206
81,100	81,150	16,693	12,969	84,100	84,150	17,533	13,719	87,100	87,150	18,373	14,469	90,100	90,150	19,213	15,219
81,150	81,200	16,707	12,981	84,150	84,200	17,547	13,731	87,150	87,200	18,387	14,481	90,150	90,200	19,227	15,231
81,200	81,250	16,721	12,994	84,200	84,250	17,561	13,744	87,200	87,250	18,401	14,494	90,200	90,250	19,241	15,244
81,250	81,300	16,735	13,006	84,250	84,300	17,575	13,756	87,250	87,300	18,415	14,506	90,250	90,300	19,255	15,256
81,300	81,350	16,749	13,019	84,300	84,350	17,589	13,769	87,300	87,350	18,429	14,519	90,300	90,350	19,269	15,269
81,350	81,400	16,763	13,031	84,350	84,400	17,603	13,781	87,350	87,400	18,443	14,531	90,350	90,400	19,283	15,281
81,400	81,450	16,777	13,044	84,400	84,450	17,617	13,794	87,400	87,450	18,457	14,544	90,400	90,450	19,297	15,294
81,450	81,500	16,791	13,056	84,450	84,500	17,631	13,806	87,450	87,500	18,471	14,556	90,450	90,500	19,311	15,306
81,500	81,550	16,805	13,069	84,500	84,550	17,645	13,819	87,500	87,550	18,485	14,569	90,500	90,550	19,325	15,319
81,550	81,600	16,819	13,081	84,550	84,600	17,659	13,831	87,550	87,600	18,499	14,581	90,550	90,600	19,339	15,331
81,600	81,650	16,833	13,094	84,600	84,650	17,673	13,844	87,600	87,650	18,513	14,594	90,600	90,650	19,353	15,344
81,650	81,700	16,847	13,106	84,650	84,700	17,687	13,856	87,650	87,700	18,527	14,606	90,650	90,700	19,367	15,356
81,700	81,750	16,861	13,119	84,700	84,750	17,701	13,869	87,700	87,750	18,541	14,619	90,700	90,750	19,381	15,369
81,750	81,800	16,875	13,131	84,750	84,800	17,715	13,881	87,750	87,800	18,555	14,631	90,750	90,800	19,395	15,381
81,800	81,850	16,889	13,144	84,800	84,850	17,729	13,894	87,800	87,850	18,569	14,644	90,800	90,850	19,409	15,394
81,850	81,900	16,903	13,156	84,850	84,900	17,743	13,906	87,850	87,900	18,583	14,656	90,850	90,900	19,423	15,406
81,900	81,950	16,917	13,169	84,900	84,950	17,757	13,919	87,900	87,950	18,597	14,669	90,900	90,950	19,437	15,419
81,950	82,000	16,931	13,181	84,950	85,000	17,771	13,931	87,950	88,000	18,611	14,681	90,950	91,000	19,451	15,431
82,000				85,000				88,000				91,000			
82,000	82,050	16,945	13,194	85,000	85,050	17,785	13,944	88,000	88,050	18,625	14,694	91,000	91,050	19,465	15,444
82,050	82,100	16,959	13,206	85,050	85,100	17,799	13,956	88,050	88,100	18,639	14,706	91,050	91,100	19,479	15,456
82,100	82,150	16,973	13,219	85,100	85,150	17,813	13,969	88,100	88,150	18,653	14,719	91,100	91,150	19,493	15,469
82,150	82,200	16,987	13,231	85,150	85,200	17,827	13,981	88,150	88,200	18,667	14,731	91,150	91,200	19,507	15,481
82,200	82,250	17,001	13,244	85,200	85,250	17,841	13,994	88,200	88,250	18,681	14,744	91,200	91,250	19,521	15,494
82,250	82,300	17,015	13,256	85,250	85,300	17,855	14,006	88,250	88,300	18,695	14,756	91,250	91,300	19,535	15,506
82,300	82,350	17,029	13,269	85,300	85,350	17,869	14,019	88,300	88,350	18,709	14,769	91,300	91,350	19,549	15,519
82,350	82,400	17,043	13,281	85,350	85,400	17,883	14,031	88,350	88,400	18,723	14,781	91,350	91,400	19,563	15,531
82,400	82,450	17,057	13,294	85,400	85,450	17,897	14,044	88,400	88,450	18,737	14,794	91,400	91,450	19,577	15,544
82,450	82,500	17,071	13,306	85,450	85,500	17,911	14,056	88,450	88,500	18,751	14,806	91,450	91,500	19,591	15,556
82,500	82,550	17,085	13,319	85,500	85,550	17,925	14,069	88,500	88,550	18,765	14,819	91,500	91,550	19,605	15,569
82,550	82,600	17,099	13,331	85,550	85,600	17,939	14,081	88,550	88,600	18,779	14,831	91,550	91,600	19,619	15,581
82,600	82,650	17,113	13,344	85,600	85,650	17,953	14,094	88,600	88,650	18,793	14,844	91,600	91,650	19,633	15,594
82,650	82,700	17,127	13,356	85,650	85,700	17,967	14,106	88,650	88,700	18,807	14,856	91,650	91,700	19,647	15,606
82,700	82,750	17,141	13,369	85,700	85,750	17,981	14,119	88,700	88,750	18,821	14,869	91,700	91,750	19,661	15,619
82,750	82,800	17,155	13,381	85,750	85,800	17,995	14,131	88,750	88,800	18,835	14,881	91,750	91,800	19,675	15,631
82,800	82,850	17,169	13,394	85,800	85,850	18,009	14,144	88,800	88,850	18,849	14,894	91,800	91,850	19,689	15,644
82,850	82,900	17,183	13,406	85,850	85,900	18,023	14,156	88,850	88,900	18,863	14,906	91,850	91,900	19,703	15,656
82,900	82,950	17,197	13,419	85,900	85,950	18,037	14,169	88,900	88,950	18,877	14,919	91,900	91,950	19,717	15,669
82,950	83,000	17,211	13,431	85,950	86,000	18,051	14,181	88,950	89,000	18,891	14,931	91,950	92,000	19,731	15,681
83,000				86,000				89,000				92,000			
83,000	83,050	17,225	13,444	86,000	86,050	18,065	14,194	89,000	89,050	18,905	14,944	92,000	92,050	19,745	15,694
83,050	83,100	17,239	13,456	86,050	86,100	18,079	14,206	89,050	89,100	18,919	14,956	92,050	92,100	19,759	15,706
83,100	83,150	17,253	13,469	86,100	86,150	18,093	14,219	89,100	89,150	18,933	14,969	92,100	92,150	19,773	15,719
83,150	83,200	17,267	13,481	86,150	86,200	18,107	14,231	89,150	89,200	18,947	14,981	92,150	92,200	19,787	15,731
83,200	83,250	17,281	13,494	86,200	86,250	18,121	14,244	89,200	89,250	18,961	14,994	92,200	92,250	19,801	15,744
83,250	83,300	17,295	13,506	86,250	86,300	18,135	14,256	89,250	89,300	18,975	15,006	92,250	92,300	19,815	15,756
83,300	83,350	17,309	13,519	86,300	86,350	18,149	14,269	89,300	89,350	18,989	15,019	92,300	92,350	19,829	15,769
83,350	83,400	17,323	13,531	86,350	86,400	18,163	14,281	89,350	89,400	19,003	15,031	92,350	92,400	19,843	15,781
83,400	83,450	17,337	13,544	86,400	86,450	18,177	14,294	89,400	89,450	19,017	15,044	92,400	92,450	19,857	15,794
83,450	83,500	17,351	13,556	86,450	86,500	18,191	14,306	89,450	89,500	19,031	15,056	92,450	92,500	19,871	15,806
83,500	83,550	17,365	13,569	86,500	86,550	18,205	14,319	89,500	89,550	19,045	15,069	92,500	92,550	19,885	15,819
83,550	83,600	17,379	13,581	86,550	86,600	18,219	14,331	89,550	89,600	19,059	15,081	92,550	92,600	19,899	15,831
83,600	83,650	17,393	13,594	86,600	86,650	18,233	14,344	89,600	89,650	19,073	15,094	92,600	92,650	19,913	15,844
83,650	83,700	17,407	13,606	86,650	86,700	18,247	14,356	89,650	89,700	19,087	15,106	92,650	92,700	19,927	15,856
83,700	83,750	17,421	13,619	86,700	86,750	18,261	14,369	89,700	89,750	19,101	15,119	92,700	92,750	19,941	15,869
83,750	83,800	17,435	13,631	86,750	86,800	18,275	14,381	89,750	89,800	19,115	15,131	92,750	92,800	19,955	15,881
83,800	83,850	17,449	13,644	86,800	86,850	18,289	14,394	89,800	89,850	19,129	15,144	92,800	92,850	19,969	15,894
83,850	83,900	17,463	13,656	86,850	86,900	18,303	14,406	89,850	89,900	19,143	15,156	92,850	92,900	19,983	15,906
83,900	83,950	17,477	13,669	86,900	86,950	18,317	14,419	89,900	89,950	19,157	15,169	92,900	92,950	19,997	15,919
83,950	84,000	17,491	13,681	86,950	87,000	18,331	14,431	89,950	90,000	19,171	15,181	92,950	93,000	20,011	15,931

(Continued on page 36)

2008 Tax Table - Continued

If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -		If Form 1040EZ, line 6, is -		And you are -	
At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly	At least	But less than	Single	Married filing jointly
Your tax is -				Your tax is -				Your tax is -				Your tax is -			
93,000				95,000				97,000				99,000			
93,000	93,050	20,025	15,944	95,000	95,050	20,585	16,444	97,000	97,050	21,145	16,944	99,000	99,050	21,705	17,444
93,050	93,100	20,039	15,956	95,050	95,100	20,599	16,456	97,050	97,100	21,159	16,956	99,050	99,100	21,719	17,456
93,100	93,150	20,053	15,969	95,100	95,150	20,613	16,469	97,100	97,150	21,173	16,969	99,100	99,150	21,733	17,469
93,150	93,200	20,067	15,981	95,150	95,200	20,627	16,481	97,150	97,200	21,187	16,981	99,150	99,200	21,747	17,481
93,200	93,250	20,081	15,994	95,200	95,250	20,641	16,494	97,200	97,250	21,201	16,994	99,200	99,250	21,761	17,494
93,250	93,300	20,095	16,006	95,250	95,300	20,655	16,506	97,250	97,300	21,215	17,006	99,250	99,300	21,775	17,506
93,300	93,350	20,109	16,019	95,300	95,350	20,669	16,519	97,300	97,350	21,229	17,019	99,300	99,350	21,789	17,519
93,350	93,400	20,123	16,031	95,350	95,400	20,683	16,531	97,350	97,400	21,243	17,031	99,350	99,400	21,803	17,531
93,400	93,450	20,137	16,044	95,400	95,450	20,697	16,544	97,400	97,450	21,257	17,044	99,400	99,450	21,817	17,544
93,450	93,500	20,151	16,056	95,450	95,500	20,711	16,556	97,450	97,500	21,271	17,056	99,450	99,500	21,831	17,556
93,500	93,550	20,165	16,069	95,500	95,550	20,725	16,569	97,500	97,550	21,285	17,069	99,500	99,550	21,845	17,569
93,550	93,600	20,179	16,081	95,550	95,600	20,739	16,581	97,550	97,600	21,299	17,081	99,550	99,600	21,859	17,581
93,600	93,650	20,193	16,094	95,600	95,650	20,753	16,594	97,600	97,650	21,313	17,094	99,600	99,650	21,873	17,594
93,650	93,700	20,207	16,106	95,650	95,700	20,767	16,606	97,650	97,700	21,327	17,106	99,650	99,700	21,887	17,606
93,700	93,750	20,221	16,119	95,700	95,750	20,781	16,619	97,700	97,750	21,341	17,119	99,700	99,750	21,901	17,619
93,750	93,800	20,235	16,131	95,750	95,800	20,795	16,631	97,750	97,800	21,355	17,131	99,750	99,800	21,915	17,631
93,800	93,850	20,249	16,144	95,800	95,850	20,809	16,644	97,800	97,850	21,369	17,144	99,800	99,850	21,929	17,644
93,850	93,900	20,263	16,156	95,850	95,900	20,823	16,656	97,850	97,900	21,383	17,156	99,850	99,900	21,943	17,656
93,900	93,950	20,277	16,169	95,900	95,950	20,837	16,669	97,900	97,950	21,397	17,169	99,900	99,950	21,957	17,669
93,950	94,000	20,291	16,181	95,950	96,000	20,851	16,681	97,950	98,000	21,411	17,181	99,950	100,000	21,971	17,681
94,000				96,000				98,000				<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> \$100,000 or over — use Form 1040 </div>			
94,000	94,050	20,305	16,194	96,000	96,050	20,865	16,694	98,000	98,050	21,425	17,194				
94,050	94,100	20,319	16,206	96,050	96,100	20,879	16,706	98,050	98,100	21,439	17,206				
94,100	94,150	20,333	16,219	96,100	96,150	20,893	16,719	98,100	98,150	21,453	17,219				
94,150	94,200	20,347	16,231	96,150	96,200	20,907	16,731	98,150	98,200	21,467	17,231				
94,200	94,250	20,361	16,244	96,200	96,250	20,921	16,744	98,200	98,250	21,481	17,244				
94,250	94,300	20,375	16,256	96,250	96,300	20,935	16,756	98,250	98,300	21,495	17,256				
94,300	94,350	20,389	16,269	96,300	96,350	20,949	16,769	98,300	98,350	21,509	17,269				
94,350	94,400	20,403	16,281	96,350	96,400	20,963	16,781	98,350	98,400	21,523	17,281				
94,400	94,450	20,417	16,294	96,400	96,450	20,977	16,794	98,400	98,450	21,537	17,294				
94,450	94,500	20,431	16,306	96,450	96,500	20,991	16,806	98,450	98,500	21,551	17,306				
94,500	94,550	20,445	16,319	96,500	96,550	21,005	16,819	98,500	98,550	21,565	17,319				
94,550	94,600	20,459	16,331	96,550	96,600	21,019	16,831	98,550	98,600	21,579	17,331				
94,600	94,650	20,473	16,344	96,600	96,650	21,033	16,844	98,600	98,650	21,593	17,344				
94,650	94,700	20,487	16,356	96,650	96,700	21,047	16,856	98,650	98,700	21,607	17,356				
94,700	94,750	20,501	16,369	96,700	96,750	21,061	16,869	98,700	98,750	21,621	17,369				
94,750	94,800	20,515	16,381	96,750	96,800	21,075	16,881	98,750	98,800	21,635	17,381				
94,800	94,850	20,529	16,394	96,800	96,850	21,089	16,894	98,800	98,850	21,649	17,394				
94,850	94,900	20,543	16,406	96,850	96,900	21,103	16,906	98,850	98,900	21,663	17,406				
94,900	94,950	20,557	16,419	96,900	96,950	21,117	16,919	98,900	98,950	21,677	17,419				
94,950	95,000	20,571	16,431	96,950	97,000	21,131	16,931	98,950	99,000	21,691	17,431				

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 you to provide your social security number or other identifying number. 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. But 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 give false information, you may be charged penalties and be subject to criminal prosecution. We also may have to disallow the exemptions, credits, or deductions shown on your tax return. This could make the tax higher or delay any refund. Interest also may 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 also may 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 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 this form 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.) Enter "Forms Comment" on the subject line. Or you can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see *Where Do You File?* on the back cover.

Estimates of Taxpayer Burden

The table below shows burden estimates by form type and type of taxpayer. Time burden is further broken out by taxpayer activity. The largest component of time burden for all taxpayers is recordkeeping, as opposed to form completion and submission. In addition, the time burden associated with form completion and submission activities is closely tied to preparation method (self-prepared without software, self-prepared with software, and prepared by paid preparer).

Time spent and out-of-pocket costs are estimated separately. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples of out-of-pocket costs include tax return preparation and submission fees, postage, tax preparation software costs, photocopying costs, and phone calls (if not toll-free).

Both time and cost burdens are national averages and do not necessarily reflect a "typical" case. For instance, the average time burden for all taxpayers filing a 1040, 1040A, or 1040EZ was 26.4 hours, with an average cost of \$209 per return. This average includes all associated forms and schedules, across all preparation methods and all taxpayer activities. Taxpayers filing Form 1040 had an average burden of about 33 hours, and taxpayers filing Form 1040A and Form 1040EZ averaged about 11 hours. However, within each of these estimates, there is significant variation in taxpayer activity. Similarly, tax preparation fees vary extensively depending on the taxpayer's tax situation and issues, the type of professional preparer, and the geographic area.

The data shown are the best forward-looking estimates available as of November 4, 2008, for income tax returns filed for 2008. The method used to estimate taxpayer burden incorporates results from a taxpayer burden survey conducted in 2000 and 2001. The estimates are subject to change as new data becomes available. The estimates do not include burden associated with post-filing activities. However, operational IRS data indicates that electronically prepared and e-filed returns have fewer errors, implying a lower overall post-filing burden.

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

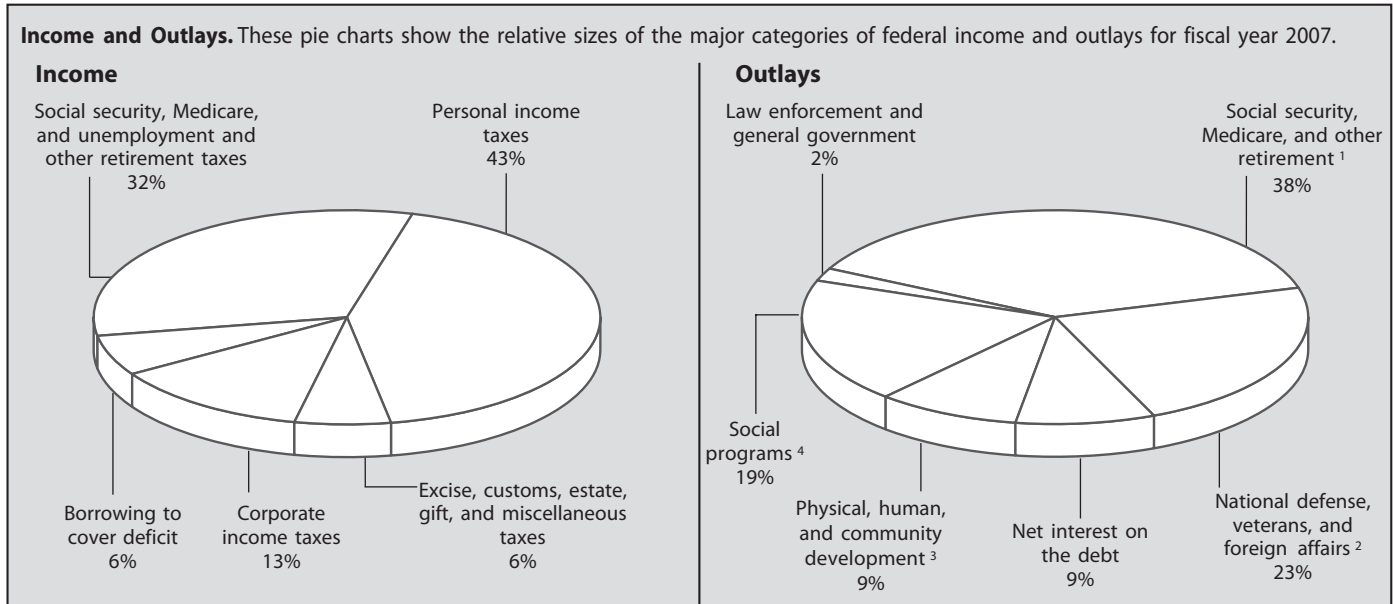
Estimated Average Taxpayer Burden for Individuals by Activity

The average time and costs required to complete and file Form 1040, Form 1040A, Form 1040EZ, their schedules, and accompanying forms will vary depending on individual circumstances. The estimated averages are:

Major Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)						Average Cost (Dollars)
		Total Time	Record Keeping	Tax Planning	Form Completion	Form Submission	All Other	
All taxpayers	100	26.4	15.1	4.6	3.4	0.6	2.8	\$209
Major forms filed								
1040	71	32.7	19.3	5.7	3.7	0.6	3.4	264
1040A & 1040EZ	29	10.6	4.5	1.8	2.6	0.5	1.4	73
Type of taxpayer								
Nonbusiness*	72	14.2	5.8	3.3	3.0	0.5	1.7	114
Business*	28	57.1	38.5	8.0	4.2	0.7	5.7	447

* You are a "business" filer if you file one or more of the following with Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with Form 1040.

Major Categories of Federal Income and Outlays for Fiscal Year 2007



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 2007 (which began on October 1, 2006, and ended on September 30, 2007), federal income was \$2.568 trillion and outlays were \$2.730 trillion, leaving a deficit of \$0.162 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.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$68 billion in fiscal year 2007. 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. 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 13% 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.

e-file! A fast alternative to filing paper returns.

Why do more than 88 million taxpayers file their returns electronically?
It's faster, easier, accurate, and more convenient than paper filing.



With e-file, taxpayers receive these benefits:

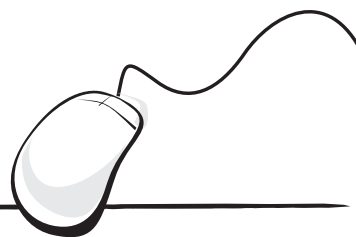
- Faster refunds...in as little as 10 days with Direct Deposit.
- Greater accuracy...a 1% or less error rate.
- Secure and confidential submission.
- Quick notification of receipt of return.
- No paper return to mail.
- File now, pay later.

More than half a billion federal tax returns have been e-filed! e-file helps the environment, uses less paper, and saves taxpayer money—it costs less to process an e-filed return than a paper return.

Totally Safe and Secure

The IRS uses the most secure technology available to safeguard your personal information. Rest assured that when you e-file, your information will be safe.

Visit: www.irs.gov/efile for the latest information.



Make Under \$56,000? e-file For Free!

If your 2008 adjusted gross income was \$56,000 or less, you can electronically file for FREE by using Free File at www.irs.gov!

Use Free File and get these benefits:

- Easy to use, safe, and accurate.
- File your taxes online 24 hours a day, 7 days a week (must access Free File through www.irs.gov).
- Receive your refund in as little as 10 days with Direct Deposit.
- Available in English and Spanish.
- Save paper—help the environment.

Made more than \$56,000? You can still file your taxes online with e-file. Check out the IRS e-file for Individuals page on www.irs.gov for low-cost e-filing options.

Use IRS e-file if you don't qualify for Free File. There are three ways:

→ Use a tax professional.

Many taxpayers rely on tax professionals to handle their returns and most tax professionals can e-file your return—you just have to be sure to ask. Also, tax professionals can charge a fee for IRS e-file. Fees can vary depending on the professional and specific services rendered, so be sure to discuss this up front.

→ Use a computer.

You can easily electronically prepare and e-file your own tax return. To do so, you'll need:

- A computer with Internet access, and
- IRS-approved tax preparation software available via the Internet for online use, for download from the Internet, and in retail stores for offline use. Visit www.irs.gov/efile for details.

→ Use a volunteer.

The VITA Program offers free tax help for low to moderate income (under \$35,000) taxpayers who cannot prepare their own tax returns. The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older.

e-IRS

You can accomplish many things electronically within www.irs.gov. The e-IRS is a gateway to the many IRS electronic options and it's available 24 hours a day, 7 days a week. Should you choose to file a paper return, you'll find information, resources, and all of the forms ready to download.

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Where Do You File?

If an envelope 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 address shown below that applies

to you. If you want to use a private delivery service, see page 22. Envelopes without enough postage will be returned to you by the post office. Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0014	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0114
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, Vermont	Department of the Treasury Internal Revenue Service Center Andover, MA 05501-0014	Department of the Treasury Internal Revenue Service Center Andover, MA 05501-0114
Arkansas, Connecticut, Delaware, Indiana, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, West Virginia	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0014	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0114
Kentucky, Louisiana, Mississippi, Tennessee, Texas	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0014	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0114
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0014	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0114
A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code section 933), or use an APO or FPO address, or file form 2555, 2555-EZ, or 4563, or are a dual-status alien or nonpermanent resident of Guam or the Virgin Islands*	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA

* 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 U.S. Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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