

1040A

NOTE: THIS BOOKLET DOES NOT CONTAIN TAX FORMS

INSTRUCTIONS 2010



makes doing your taxes faster and easier.



is the fast, safe, and free way to prepare and e-file your taxes. See www.irs.gov/freefile.

Get a faster refund, reduce errors, and save paper. For more information on **IRS e-file** and Free File, see **page 5** or click on **IRS e-file** at IRS.gov.

LIMITS ON PERSONAL EXEMPTIONS ENDED

For 2010, you will no longer lose part of your deduction for personal exemptions regardless of the amount of your adjusted gross income.

MAKING WORK PAY CREDIT

It pays to work. You may be able to take this credit if you have earned income from work.



Department of the Treasury Internal Revenue Service IRS.gov

For details on these and other changes, see **page 6**.

Cat. No. 12088U

A Message From the Commissioner

Dear Taxpayer,

Every year, the IRS works hard to make the process of filing your taxes as quick and easy as possible. Providing quality service is one of our top priorities. It not only reduces the burden on you, but also helps you file an accurate return right from the start.

The best place to get information from the IRS is our website, IRS.gov. In addition to getting your tax questions answered, there's also a very popular feature, "Where's My Refund?" to track the progress of your refund. You can also find informative videos to help you understand your tax obligations on YouTube, at www.youtube.com/irsvideos.

I would like to bring to your attention a couple of items that could be of help as you file and pay your taxes this year. A number of federal tax incentives that were enacted in 2009 as part of the American Recovery and Reinvestment Act are still in effect for 2010. These include the American Opportunity Credit and the expanded Earned Income Tax Credit. Make sure you check to see if you qualify for these and other important deductions and credits.

Remember that the fastest and easiest way to get your refund is to *e-file* and use direct deposit. You could receive your refund in as little as 10 days after filing, which can help you pay bills, make some important purchases, and maybe put some money aside for savings.

E-file has become so popular that seven out of 10 individual taxpayers now *e-file* their return. It's the first choice for about 100 million taxpayers because it's fast, safe, and accurate.

Taxpayers below a certain income level can qualify to use free tax preparation software through the Free File program. Plus, everyone can *e-file* for free using fillable forms available at IRS.gov. So, isn't it time you made the switch to *e-file*?

If you need any more information or have questions about taxes or tax credits, please visit us at IRS.gov or call our toll-free number at 1-800-829-1040. We are here to help you.

Sincerely,



Douglas H. Shulman

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.



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The Taxpayer Advocate Service Is Here To Help

The Taxpayer Advocate Service (TAS) is your voice at the IRS. Our job is to ensure that every taxpayer is treated equally and fairly, and that you know and understand your rights. We offer free help to guide you through the often confusing process of resolving tax problems that you have not been able to solve on your own. The worst thing you can do is nothing at all!

First, try to resolve your problem on your own. But, if you cannot do so, then come to us. TAS can help if:

- Your problem with the IRS is causing financial difficulties or hardship for you or your family.
- You have tried repeatedly to contact the IRS, but no one has responded.
- The IRS has not responded to you by the date promised.

When you come to the TAS for help, you will be assigned to one advocate who will be with you at every turn. Your advocate will listen to you, help you understand what needs to be done, and stay with you until your problem is resolved. We have offices in every state, and our advocates are all experienced with the IRS, so we know how to cut through the red tape. TAS can help you work out an alternative payment plan. We'll make sure the right people hear your case, and that they act upon it.

As a taxpayer, you have rights that the IRS must abide by in its dealings with you. Our tax toolkit at www.taxtoolkit.irs.gov is a first step toward understanding what your rights are. You can get updates on hot tax topics by visiting our YouTube channel at www.youtube.com/tasnta and our Facebook page at www.facebook.com/YourVoiceAtIRS, or by following our tweets at www.twitter.com/YourVoiceAtIRS.

If you think TAS might be able to help you, you can call your local advocate, whose number is in your phone book; in Pub. 1546, Taxpayer Advocate Service—Your Voice at the IRS; and on our website at www.irs.gov/advocate. You can also call our toll-free number at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Low Income Taxpayer Clinics (LITCs)

The Low Income Taxpayer Clinic program serves individuals who have a problem with the IRS and whose income is below a certain level. LITCs are independent from the IRS. Most LITCs can provide representation before the IRS or in court on audits, tax collection disputes, and other issues for free or for a small fee. If an individual's native language is not English, some clinics can provide information in certain other languages about taxpayer rights and responsibilities. For more information, see Pub. 4134, Low Income Taxpayer Clinic List. This publication is available at IRS.gov, by calling 1-800-TAX-FORM (1-800-829-3676), or at your local IRS office.

Suggestions for Improving the IRS

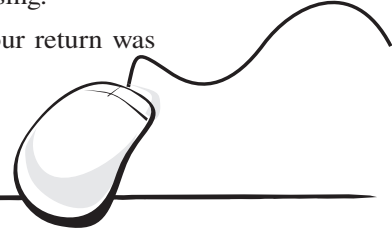
Taxpayer Advocacy Panel

Have a suggestion for improving the IRS and do not know who to contact? The Taxpayer Advocacy Panel (TAP) is a diverse group of citizen volunteers who listen to taxpayers, identify taxpayers' issues, and make suggestions for improving IRS service and customer satisfaction. The panel is demographically and geographically diverse, with at least one member from each state, the District of Columbia, and Puerto Rico. Contact TAP at www.improveirs.org or 1-888-912-1227 (toll-free).

Options for e-filing your returns—safely, quickly, and easily.

Seven reasons 70% of Americans file their taxes electronically.

- *Security*—The IRS uses the latest encryption technology to safeguard your information.
- *Faster Refunds*—Get your refund in as few as 10 days with direct deposit.
- *Flexible Payments*—File early; pay by April 18.
- *Greater Accuracy*—Fewer errors mean faster processing.
- *Quick Receipt*—Receive an acknowledgment that your return was accepted.
- *Go Green*—Reduce the amount of paper used.
- *It's Free*—through Free File.



IRS e-file: It's Safe. It's Easy. It's Time.

Joining the 95 million Americans who already are using *e-file* is easy. Just ask your paid or volunteer tax preparer, use commercial software, or use Free File. IRS *e-file* is the safest, most secure way to transmit your tax return to the IRS. Since 1990, the IRS has processed nearly 900 million *e-filed* tax returns safely and securely. There's no paper return to be lost or stolen.

If you have not *e-filed* before, it's time. Ask your tax preparer, or do it yourself. Most states also use electronic filing. IRS *e-file* is now the norm, not the exception.

Free e-file Help Available Nationwide

The VITA program offers free tax help for low to moderate income (under \$49,000 in adjusted gross income) taxpayers who need help preparing their tax returns. The Tax Counseling for the Elderly (TCE) program provides free tax help to people age 60 and older. There are 12,000 VITA and TCE sites nationwide.



Everyone Can Free File

If your adjusted gross income was \$58,000 or less in 2010, you can use free tax software to prepare and *e-file* your tax return. Earned more? Use Free File Fillable Forms.

Free File. This public-private partnership, between the IRS and tax software providers, makes approximately 20 popular commercial software products and *e-file* available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit www.irs.gov/freefile for details. Free File combines all the benefits of *e-file* and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each provider's eligibility rules or use an online tool to find those software products that match your situation. Some providers offer state tax return preparation either for a fee or for free. Free File also is available in English and Spanish.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that also can be *e-filed* for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms if you should choose to file a paper return.

What's New

If there are additional changes to the 2010 tax law, you can find them at www.irs.gov/form1040a.

Due date of return. File Form 1040A by April 18, 2011. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you do not live in the District of Columbia.

Limit on personal exemption ended. For 2010, you will no longer lose part of your deduction for personal exemptions, regardless of the amount of your adjusted gross income (AGI).

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount has increased to \$47,450 (\$72,450 if married filing jointly or a qualifying widow(er); \$36,225 if married filing separately).

Repayment of first-time homebuyer credit. If you claimed the first-time homebuyer credit for a home you bought in 2008, you generally must begin repaying it on your 2010 return. In addition, you generally must repay any credit you claimed for 2008 or 2009 if you sold your home in 2010 or the home stopped being your main home in 2010. If you must repay the credit, you must file Form 1040.

Roth IRAs and designated Roth accounts. Half of any income that results from a rollover or conversion to a Roth IRA from another retirement plan in 2010 is included in income in 2011, and the other half in 2012, unless you elect to include all of it in 2010. The same rule applies to a rollover after September 27, 2010, to a designated Roth account in the same plan. See Form 8606.

You now can make a qualified rollover contribution to a Roth IRA regardless of the amount of your modified AGI.

Divorced or separated parents. A custodial parent who has revoked his or her previous release of a claim to a child's exemption must include a copy of the revocation with his or her return. See page 17.

Decedents who died in 2010. For special rules that may apply to decedents who died in 2010, including rules for property acquired from a decedent who died in 2010, see new Pub. 4895.

Expired tax benefits. The following tax benefits have expired and are not available for 2010.

- Increased standard deduction for real estate taxes or net disaster loss from a disaster occurring after 2009.
- Increased standard deduction for state or local sales or excise taxes on the purchase of a new motor vehicle (unless you bought the vehicle in 2009 after February 16 and paid the tax in 2010).
- The exclusion from income of up to \$2,400 in unemployment compensation. All unemployment compensation you received in 2010 generally is taxable.
- Government retiree credit.
- Extra \$3,000 IRA deduction for employees of bankrupt companies.
- Certain tax benefits for Midwestern disaster areas, including the additional exemption amount if you provided housing for a person displaced by the Midwestern storms, tornadoes, or flooding.

Mailing your return. If you are filing a paper return, you may be mailing it to a different address this year because the IRS has changed the filing location for several areas. See *Where Do You File?* on the last page of these instructions.

Disclosure of information by paid preparers. If you use a paid preparer to file your return, the preparer is allowed, in some cases, to disclose certain information from your return, such as your name and address, to certain other parties, such as the preparer's professional liability insurance company or the publisher of a tax newsletter. For details, see Revenue Rulings 2010-4 and 2010-5. You can find Revenue Ruling 2010-4 on page 309 of Internal Revenue Bulletin 2010-4 at www.irs.gov/irb/2010-04_IRB/ar08.html. You can find Revenue Ruling 2010-5 on page 312 of Internal Revenue Bulletin 2010-4 at www.irs.gov/irb/2010-04_IRB/ar09.html.

Preparer e-file mandate. A new law requires some paid preparers to e-file returns they prepare and file. Your preparer may make you aware of this requirement and the options available to you.

Filing Requirements

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



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

Do You Have To File?

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



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

- Making work pay credit.
- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- First-time homebuyer credit (must file Form 1040).
- Credit for federal tax on fuels (must file Form 1040).
- Adoption credit (must file Form 1040).
- Refundable credit for prior year minimum tax (must file Form 1040).
- Health coverage tax credit (must file Form 1040).

Exception 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 2010 or was a full-time student under age 24 at the end of 2010. To do so, use Form 1040 and Form 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 79) or see Form 8814.

A child born on January 1, 1987, is considered to be age 24 at the end of 2010. Do not use Form 8814 for such a child.

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

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

- You were married to a U.S. citizen or resident alien at the end of 2010.
- 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 a 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 and Where Should You File?

File Form 1040A by **April 18, 2011**. (The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you do not live in the District of Columbia.) If you file after this date, you may have to pay interest and penalties. See page 77.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you can file later. See Pub. 3 for details.

See the last page of these instructions for filing instructions and addresses.

What If You Cannot File on Time?

You can get an automatic 6-month extension (to October 17, 2011) if, no later than the date your return is due, you file Form 4868. For details, see Form 4868.



An automatic 6-month extension to file does not extend the time to pay your tax. You will owe interest on any tax not paid by the original due date of your return and may owe penalties. See Form 4868.

If you are a U.S. citizen or resident alien, you may qualify for an automatic extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.
- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2011, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

Private Delivery Services

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

- DHL Express (DHL): DHL Same Day Service.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2Day, FedEx International Priority, and FedEx International First.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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



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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2010 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$9,350 10,750
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$18,700 19,800 20,900
Married filing separately (see page 14)	any age	\$3,650
Head of household (see page 14)	under 65 65 or older	\$12,050 13,450
Qualifying widow(er) with dependent child (see page 14)	under 65 65 or older	\$15,050 16,150

* If you were born on January 1, 1946, you are considered to be age 65 at the end of 2010.

** **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 or from the sale of your main home (even if you can exclude part or all of it). **Do not** include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2010 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 14a and 14b on page 26 to figure the taxable part of social security benefits you must include in gross income.

*** If you did not live with your spouse at the end of 2010 (or on the date your spouse died) and your gross income was at least \$3,650, you must file a return regardless of your age.

Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 16 to find out if someone can claim you as a dependent.

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

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

- No.** You must file a return if **any** of the following apply.
- Your **unearned income** was over \$950.
 - Your **earned income** was over \$5,700.
 - Your **gross income** was more than the **larger** of—
 - \$950, or
 - Your earned income (up to \$5,400) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,350 (\$3,750 if 65 or older **and** blind).
 - Your earned income was over \$7,100 (\$8,500 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$2,350 (\$3,750 if 65 or older **and** blind), or
 - Your earned income (up to \$5,400) plus \$1,700 (\$3,100 if 65 or older **and** blind).

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$950.
 - Your earned income was over \$5,700.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$950, or
 - Your earned income (up to \$5,400) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,050 (\$3,150 if 65 or older **and** blind).
 - Your earned income was over \$6,800 (\$7,900 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$2,050 (\$3,150 if 65 or older **and** blind), or
 - Your earned income (up to \$5,400) plus \$1,400 (\$2,500 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2010.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 28 that begin on page 30.

You must file a return using Form 1040 if **any** of the following apply for 2010.

- 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 write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance, or additional tax on a health savings account.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
- You owe household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H (Form 1040)** by itself.
- You owe any recapture taxes, including repayment of the first-time homebuyer credit.

Would It Help You To Itemize Deductions on Form 1040?

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

Your filing status is:	AND	Your itemized deductions are more than:*
Single		
• Under 65		• \$5,700
• 65 or older or blind		• 7,100
• 65 or older and blind		• 8,500
Married filing jointly		
• Under 65 (both spouses)		• \$11,400
• 65 or older or blind (one spouse)		• 12,500
• 65 or older or blind (both spouses)		• 13,600
• 65 or older and blind (one spouse)		• 13,600
• 65 or older or blind (one spouse) and 65 or older and blind (other spouse)		• 14,700
• 65 or older and blind (both spouses)		• 15,800
Married filing separately**		
• Your spouse itemizes deductions		• \$0
• Under 65		• 5,700
• 65 or older or blind		• 6,800
• 65 or older and blind		• 7,900
Head of household		
• Under 65		• \$8,400
• 65 or older or blind		• 9,800
• 65 or older and blind		• 11,200
Qualifying widow(er) with dependent child		
• Under 65		• \$11,400
• 65 or older or blind		• 12,500
• 65 or older and blind		• 13,600

* You should use Schedule L to determine if itemizing is to your benefit, if you:

- Purchased a new motor vehicle after February 16, 2009, and before January 1, 2010, and paid state or local sales or excise taxes (or certain other taxes or fees in a state without a sales tax) in 2010, or
- Had a loss from a disaster that was declared a federal disaster in tax years beginning after 2007 and that occurred before 2010 but which you could not deduct until 2010 (if you claim a net disaster loss, you must file Form 1040).

** If you can take an exemption for your spouse, complete the Standard Deduction Worksheet on page 30 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize if your itemized deductions total more than your standard deduction figured on the Standard Deduction Worksheet on page 30 or on Schedule L.



Where To Report Certain Items From 2010 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/efile for details.

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

Form	Item and Box in Which It Should Appear	Where To Report
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W)	Form 1040A, line 7 See <i>Tip income</i> on page 20 Form 1040A, line 36 Form 2441, Part III Must file Form 1040 Must file Form 1040 Must file Form 1040 if required to file Form 8889 (see instructions for Form 8889)
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3) Mortgage insurance premiums (box 4)	} Must file Form 1040 to deduct See the instructions on Form 1098 Must file Form 1040 to deduct
1098-C	Contributions of motor vehicles, boats, and airplanes	Must file Form 1040 to deduct
1098-E	Student loan interest (box 1)	See the instructions for Form 1040A, line 18, on page 29
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040A, line 19, on page 29, or line 31, on page 33, but first see the instructions on Form 1098-T
1099-A	Acquisition or abandonment of secured property	See Pub. 4681
1099-B	Broker and barter exchange transactions	Must file Form 1040
1099-C	Canceled debt (box 2)	Generally must file Form 1040 (see Pub. 4681)
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Amount reported in box 2b, 2c, or 2d Nondividend distributions (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	Form 1040A, line 9a See the instructions for Form 1040A, line 9b, on page 21 See the instructions for Form 1040A, line 10, on page 21 Must file Form 1040 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2) Amount reported in box 5, 6, 7, or 9	See the instructions for Form 1040A, line 13, on page 24 See the instructions on page 20 Must file Form 1040
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6) Tax-exempt interest (box 8) Specified private activity bond interest (box 9)	See the instructions for Form 1040A, line 8a, on page 20 Must file Form 1040 to deduct See the instructions for Form 1040A, line 8a, on page 20 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax Form 1040A, line 8b Must file Form 1040
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3) Original issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	} See the instructions on Form 1099-OID Must file Form 1040 to deduct See the instructions on Form 1099-OID Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Amount reported in box 7, 8, 9, or 10	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR) Must file Form 1040 to deduct Must file Form 1040
1099-Q	Qualified education program payments	Must file Form 1040

Form	Item and Box in Which It Should Appear	Where To Report
1099-R	Distributions from IRAs* Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for Form 1040A, lines 11a and 11b, that begin on page 21 See the instructions for Form 1040A, lines 12a and 12b, that begin on page 22 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) Must file Form 1040
1099-SA	Distributions from HSAs and MSAs**	Must file Form 1040

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

Who Can Use Form 1040A?

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

1. You only had income from the following sources:
 - a. Wages, salaries, tips.
 - b. Interest and ordinary dividends.
 - c. Capital gain distributions.
 - d. Taxable scholarship and fellowship grants.
 - e. Pensions, annuities, and IRAs.
 - f. Unemployment compensation.
 - g. Taxable social security and railroad retirement benefits.
 - h. Alaska Permanent Fund dividends.
2. The only adjustments to income you can claim are:
 - a. Educator expenses.
 - b. IRA deduction.
 - c. Student loan interest deduction.
 - d. Tuition and fees deduction.
3. You do not itemize deductions.

4. Your taxable income (line 27) is less than \$100,000.
5. The only tax credits you can claim are:
 - a. Child tax credit.
 - b. Additional child tax credit.
 - c. Education credits.
 - d. Earned income credit.
 - e. Credit for child and dependent care expenses.
 - f. Credit for the elderly or the disabled.
 - g. Retirement savings contributions credit.
 - h. Making work pay credit.
6. You did not have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

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

When Must You Use Form 1040?

Check *Where To Report Certain Items From 2010 Forms W-2, 1098, and 1099* beginning on page 11 to see if you must use Form 1040. You must also use Form 1040 if any of the following apply.

1. You received any of the following types of income:
 - a. Income from self-employment (business or farm income).
 - b. Certain tips you did not report to your employer. See the instructions for Form 1040A, line 7, on page 20.
 - c. Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
 - d. Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
2. You can exclude any of the following types of income:
 - a. Foreign earned income you received as a U.S. citizen or resident alien.
 - b. Certain income received from sources in Puerto Rico if you were a bona fide resident of Puerto Rico.
 - c. Certain income received from sources in American Samoa if you were a bona fide resident of American Samoa for all of 2010.
3. You have an alternative minimum tax adjustment on stock you acquired from the exercise of an incentive stock option (see Pub. 525).

4. You received a distribution from a foreign trust.
5. You owe the excise tax on insider stock compensation from an expatriated corporation.
6. You owe household employment taxes. See Schedule H (Form 1040) and its instructions to find out if you owe these taxes.
7. You are eligible for the health coverage tax credit. See Form 8885 for details.
8. You are claiming the adoption credit or received employer-provided adoption benefits. See Form 8839 for details.
9. You are an employee and your employer did not withhold social security and Medicare tax. See Form 8919 for details.
10. You had a qualified health savings account funding distribution from your IRA.
11. You are a debtor in a bankruptcy case filed after October 16, 2005.
12. You have a net disaster loss attributable to a federally declared disaster. See Form 4684 for details. You must file Form 1040 even if you are claiming the standard deduction.
13. You are eligible for the first-time homebuyer credit or must repay the first-time homebuyer credit. See Form 5405 for details.

Line Instructions for Form 1040A



www.irs.gov/efile

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/efile for details.

Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name on line 3 instead of below your name.



If you filed a joint return for 2009 and you are filing a joint return for 2010 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2009 return.

Address change

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 (SSA) 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 *Social Security Number (SSN)* below for how to contact the SSA. Also see page 75 for more details.

P.O. box

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

Foreign address

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

Death of a taxpayer

See page 76.

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay 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 75 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 takes 6 to 10 weeks to get an ITIN.

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

Note. 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 if:

- You file a joint return,
- You file a separate return and claim an exemption for your spouse, or
- Your spouse is filing a separate return.

Presidential Election Campaign Fund

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

Filing Status

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

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



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

Line 1

Single

You can check the box on line 1 if any of the following was true on December 31, 2010.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2010, your divorce was not final (an interlocutory decree), you are considered married and cannot check the box on line 1.
- You were widowed before January 1, 2010, and did not remarry before the end of 2010. But, if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 that begin on page 14.

Line 2

Married Filing Jointly

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

- You were married at the end of 2010, even if you did not live with your spouse at the end of 2010.
- Your spouse died in 2010 and you did not remarry in 2010.
- You were married at the end of 2010, and your spouse died in 2011 before filing a 2010 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. They 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 75.

Nonresident aliens and dual-status aliens. Generally, a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2010, you may elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Line 3

Married Filing Separately

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

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 20.

Be sure to enter your spouse's SSN or ITIN on Form 1040A unless your spouse does not have and is not required to have an SSN or ITIN.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2010. See Married persons who live apart on this page.

Line 4

Head of Household

This filing status is for unmarried individuals who provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2010. But, if at the end of 2010, your divorce was not final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2010 and you meet the other rules under *Married persons who live apart* on this page.
- You are married to a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien.

Check the box on line 4 only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

Test 1. You paid over half the cost of keeping up a home that was the main home for all of 2010 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 18). Your parent did not have to live with you.

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

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

a. Your qualifying child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* that begins on page 17,

b. Any person who is your dependent only because he or she lived with you for all of 2010, or

c. Any person you claimed as a dependent under a multiple support agreement. See page 18.

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

3. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2010 return.

4. Your child who, even though you are the custodial parent, is neither your dependent nor your qualifying child because of the rule for *Children of divorced or separated parents* that begins on page 17.

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

Qualifying child. To find out if someone is your qualifying child, see Step 1 on page 16.

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 16.

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 18, if applicable.

If the person for whom you kept up a home was born or died in 2010, you can still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

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

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

Married persons who live apart. Even if you were not divorced or legally separated at the end of 2010, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2010. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2010.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2010 (if half or less, see *Exception to time lived with you* above).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents* that begins on page 17.

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

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

Line 5

Qualifying Widow(er) With Dependent Child

You can check the box on line 5 and use joint return tax rates for 2010 if all of the following apply.

- Your spouse died in 2008 or 2009 and you did not remarry before the end of 2010.

- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.

- This child lived in your home for all of 2010. If the child did not live with you for the required time, see *Exception to time lived with you* below.

- You paid over half the cost of keeping up your home.
- You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2010, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 that begin on page 13.

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c that begin on page 16.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 18, if applicable.

A child is considered to have lived with you for all of 2010 if the child was born or died in 2010 and your home was the child's home for the entire time he or she was alive.

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

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

Exemptions

You can deduct \$3,650 on line 26 for each exemption you can take.

Line 6b

Spouse

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

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.

2. You were married at the end of 2010, your filing status is married filing separately or head of household, and both of the following apply.
 - a. Your spouse had no income and is not filing a return.
 - b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return. If you were divorced or legally separated at the end of 2010, you cannot take an exemption for your former spouse.

Death of your spouse. If your spouse died in 2010 and you did not remarry by the end of 2010, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see *Death of a taxpayer* on page 76.

Line 6c—Dependents

Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than six dependents, include a statement showing the information required in columns (1) through (4).

Step 1 Do You Have a Qualifying Child?

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

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

AND

was ...

Under age 19 at the end of 2010 and younger than you (or your spouse, if filing jointly)

or

Under age 24 at the end of 2010, a student (see page 19), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (see page 18)

AND

Who did not provide over half of his or her own support for 2010 (see Pub. 501)

AND

Who is not filing a joint return for 2010 or is filing a joint return for 2010 only as a claim for refund (see page 18)

AND

Who lived with you for more than half of 2010. If the child did not live with you for the required time, see *Exception to time lived with you* on page 18.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2010, see *Qualifying child of more than one person that begins* on page 18.

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

Yes. Go to Step 2. **No.** Go to Step 4.


Step 2 Is Your Qualifying Child Your Dependent?

- Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test* on page 18.)

Yes. Continue  **No.** 

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

- Was the child married?

Yes. See *Married person* on page 18. **No.** Continue 

- Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2010 tax return? See Steps 1, 2, and 4.

Yes. You cannot claim any dependents. Go to Form 1040A, line 7. **No.** You can claim this child as a dependent. Complete Form 1040A, line 6c, columns (1) through (3) for this child. Then, go to Step 3.


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

- Was the child under age 17 at the end of 2010?

Yes. Continue  **No.** 

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

- Was the child a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test* on page 18.)

Yes. This child is a qualifying child for the child tax credit. Check the box on Form 1040A, line 6c, column (4). **No.**  This child is not a qualifying child for the child tax credit. Go to Form 1040A, line 7.

Step 4 Is Your Qualifying Relative Your Dependent?

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

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

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship did not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 18.

AND

who was not...

A qualifying child (see Step 1) of any taxpayer for 2010. For this purpose, a person is not a taxpayer if he or she is not required to file a U.S. income tax return **and** either does not file such a return or files only to get a refund of withheld income tax or estimated tax paid.

AND







who...

Had gross income of less than \$3,650 in 2010. If the person was permanently and totally disabled, see *Exception to gross income test* on page 18.

AND

For whom you provided...

Over half of his or her support in 2010. But see the special rule for *Children of divorced or separated parents* that begins on this page, *Multiple support agreements* on page 18, and *Kidnapped child* on page 18.

- Does any person meet the conditions to be your qualifying relative?
 - Yes.** Continue 
 - No.**  Go to Form 1040A, line 7.
- Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test* on page 18.)
 - Yes.** Continue 
 - No.**  You cannot claim this person as a dependent. Go to Form 1040A, line 7.
- Was your qualifying relative married?
 - Yes.** See *Married person* on page 18.
 - No.** Continue 
- Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2010 tax return? See Steps 1, 2, and 4.
 - Yes.**  You cannot claim any dependents. Go to Form 1040A, line 7.
 - No.** You can claim this person as a dependent. Complete Form 1040A, line 6c, columns (1) through (3). Do not check the box on Form 1040A, line 6c, column (4).

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. (If the dependant is not a U.S. citizen or resident alien, apply for an ITIN instead, using Form W-7. See page 13.)

Children of divorced or separated parents. A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (defined on page 18) if all of the following conditions apply.

- The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2010 (whether or not they are or were married).
- The child received over half of his or her support for 2010 from the parents (and the rules on *Multiple support agreements* on page 18 do not apply). Support of a child received from a parent's spouse is treated as provided by the parent.
- The child is in custody of one or both of the parents for more than half of 2010.
- Either of the following applies.
 - The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2010, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to attach certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement* on page 18.
 - A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a depen-

dent, and the noncustodial parent provides at least \$600 for support of the child during 2010.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 33 and 42). However, this special rule does not apply to head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. See Pub. 501 for details.

Custodial and noncustodial parents. The custodial parent is the parent with whom the child lived for the greater number of nights in 2010. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

Post-1984 and pre-2009 decree or agreement. The decree or agreement must state all three of the following.

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

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

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



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

Post-2008 decree or agreement. If the divorce decree or separation agreement went into effect after 2008, the noncustodial parent cannot include pages from the decree or agreement instead of Form 8332. The custodial parent must sign either Form 8332 or a substantially similar statement the only purpose of which is to release the custodial parent's claim to an exemption for a child, and the noncustodial parent must include a copy with his or her return. The form or statement must release the custodial parent's claim to the child without any conditions. For example, the release must not depend on the noncustodial parent paying support.

Release of exemption revoked. A custodial parent who has revoked his or her previous release of a claim to exemption for a child must include a copy of the revocation with his or her return. For details, see Form 8332.

Claim for refund. A claim for refund is a return filed only to get a refund of withheld income tax or estimated tax paid. A return is not a claim for refund if the making work pay credit, earned income credit, or any other similar refundable credit is claimed on it.

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

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

Exception to time lived with you. Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents* that begins on page 17 or *Kidnapped child* on this page.

A person is considered to have lived with you for all of 2010 if the person was born or died in 2010 and your home was this person's home for the entire time he or she was alive in 2010.

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

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

Married person. If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund (defined on this page) and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 16 (for a qualifying child) or Step 4, question 4, on page 17 (for a qualifying relative). If the person does not meet this exception, you cannot claim this person as a dependent. Go to Form 1040A, line 7.

Multiple support agreements. If no one person contributed over half of the support of your relative (or a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's support, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2010, 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.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* that begins on page 17 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 41a and 41b).

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

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2010. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2010.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2010.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2010, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be a qualifying child of any other person, includ-

ing her other parent. Under the preceding rules, you can claim your daughter as a qualifying child for all of the six tax benefits listed earlier for which you otherwise qualify. Your mother cannot claim any of those six tax benefits unless she has a different qualifying child. However, if your mother's AGI is higher than yours and the other parent's and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2 on page 16. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040A, line 7.

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the

dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 13. If your dependent will not have a number by the date your return is due, see *What If You Cannot File on Time?* on page 7.

If your dependent child was born and died in 2010 and you do not have an SSN for the child, enter "Died" in column (2) and attach a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

Student. A student is a child who during any part of 5 calendar months of 2010 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 school offering courses only through the Internet.

Income

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States unless exempt by law or a tax treaty. You must also report earned income, such as wages and tips, from sources outside the United States.

If you worked abroad, you may be able to exclude part or all of your foreign earned income if you file Form 1040. For details, see Pub. 54 and Form 2555 or 2555-EZ.

Foreign retirement plans. If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income. If you elect to defer tax, you must file Form 1040.

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

Foreign accounts and trusts. You must complete Part III of Schedule B if you:

- Had a foreign account, or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

Rounding Off to Whole Dollars

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

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

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

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2010, you may receive a Form 1099-G.

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

- No.** None of your refund is taxable.
- Yes.** You may have to report part or all of the refund as income on Form 1040 for 2010. See Pub. 525 for details.

Community Property States

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

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California (or a person in California who is married to a person of the same sex) generally must report half the combined community income earned by the individual and his or her domestic partner (or same sex spouse). See Pub. 555.

Need more information or forms? See page 81.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their Form(s) W-2. But the following types of income must also be included in the total on line 7.

Wages received as a household employee. Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,700 in 2010. Also, enter "HSH" and the amount not reported on a Form W-2 in the space to the left of line 7.

Tip income. Tip income you did not report to your employer. But you must use Form 1040 and Form 4137 if you received tips of \$20 or more in any month and did not report the full amount to your employer, or your Form(s) W-2 shows allocated tips that you must report as income. You must report the allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in box 8 of your Form(s) W-2. They are not included as income in box 1. See Pub. 531 for more details.

Dependent care benefits. Dependent care benefits, which should be shown in box 10 of your Form(s) W-2. But first complete Form 2441 to see if you can exclude part or all of the benefits.

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

Disability pensions. Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. But see *Insurance premiums for retired public safety officers* on page 23. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA*) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

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

Missing or incorrect Form W-2? Your employer is required to provide or send Form W-2 to you no later than January 31, 2011. If you do not receive it by early February, use TeleTax topic 154 (see page 78) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

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

Interest credited in 2010 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2010 income. For details, see Pub. 550.



If you get a 2010 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2010, see Pub. 550.

Line 8b**Tax-Exempt Interest**

If you received any tax-exempt interest, such as from municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest, including any exempt-interest dividends from a mutual fund or other regulated investment company, should be included in box 8 of Form 1099-INT. Enter the total on line 8b. Do not include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

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

Line 9a**Ordinary Dividends**

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in box 1a of Form(s) 1099-DIV.

You must fill in and attach Schedule B if the total is over \$1,500 or you received, as a nominee, ordinary dividends that actually belong to someone else.

You must use Form 1040 if you received nondividend distributions (box 3 of Form 1099-DIV) required to be reported as capital gains.

For more details, see Pub. 550.

Line 9b**Qualified Dividends**

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

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

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

- Payments in lieu of dividends, but only if you know or have reason to know that the payments are not qualified dividends.

Example 1. You bought 5,000 shares of XYZ Corp. common stock on November 26, 2010. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was December 2, 2010. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on January 5, 2011. You held your shares of XYZ Corp. for only 40 days (from November 27, 2010, through January 5, 2011) of the 121-day period. The 121-day period began on October 3, 2010 (60 days before the ex-dividend date) and ended on January 31, 2011. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. Assume the same facts as in Example 1 except that you bought the stock on December 1, 2010 (the day before the ex-dividend date), and you sold the stock on February 4, 2011. You held the stock for 65 days (from December 2, 2010, through February 4, 2011). The \$500 of qualified dividends shown in box 1b of your Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from October 3, 2010, through January 31, 2011).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on November 26, 2010. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was December 3, 2010. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000, and qualified dividends of \$200. However, you sold the 10,000 shares on January 5, 2011. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 31 to figure your tax.

Line 10**Capital Gain Distributions**

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

- Yes.** You **must** use Form 1040.
- No.** You can use Form 1040A. Enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 10. Also, be sure you use the Qualified Dividends and Capital Gain Tax Worksheet on page 31 to figure your tax.

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

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

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax and other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan

for employees (SIMPLE) IRA. Except as provided below, leave line 11a blank and enter the total distribution (from Form 1099-R, box 1) on line 11b.

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

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

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

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2011, include a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2010 or an earlier year. If you made nondeductible contributions to these IRAs for 2010, also see Pub. 590.

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

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2005 or an earlier year.

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

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2010.

4. You had a 2009 or 2010 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2010.

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

Exception 3. If the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 11a. If the total amount distributed is a QCD, enter -0- on line 11b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 11b unless *Exception 2* applies to that part. Enter “QCD” next to line 11b.

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70½ when the distribution was made. Your total QCDs for the year cannot be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590 for details.



You cannot claim a charitable contribution deduction for any QCD not included in your income.



If a QCD is made in January 2011, you can elect to treat it as made in 2010. See Pub. 590.

Exception 4. If the distribution is a qualified health savings account (HSA) funding distribution (HFD), you must file Form 1040. See *Exception 4* in the instructions for Form 1040, lines 15a and 15b. An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. See Pub. 590 for details.

More than one exception applies. If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 11b.

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



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over or (b) you were born before July 1, 1939, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. If you do owe this tax, you must use Form 1040.

Lines 12a and 12b

Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax and other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. See page 23 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 12a and 12b. Instead, report them on line 7.

- Disability pensions received before you reach the minimum retirement age set by your employer.

- Corrective distributions (including any earnings) of excess salary deferrals or excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.



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

Fully taxable pensions and annuities. Your payments are fully taxable if (a) you did not contribute to the cost (see page 23) of your pension or annuity, or (b) you got back your entire cost tax free before 2010. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 12b; do not make an entry on line 12a. But see *Insurance premiums for retired public safety officers* on page 23.

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

Partially taxable pensions and annuities. Enter the total pension or annuity payments (from Form 1099-R, box 1) on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined on page 23) was after July 1, 1986, see *Simplified Method* on page 23 to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$1,000 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 12b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

Insurance premiums for retired public safety officers. If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3,000. You can only make this election for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is:

- a qualified trust,
- a section 403(a) plan,
- a section 403(b) plan, or
- a section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 12a and the taxable amount on line 12b. Enter "PSO" next to line 12b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter "PSO" and the amount excluded in the space to the left of line 7.

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

1. Your annuity starting date (defined later) was after July 1, 1986, and you used this method last year to figure the taxable part.
2. Your annuity starting date was after November 18, 1996, and both of the following apply.
 - a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
 - b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the worksheet on page 24 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or Pub. 721 for U.S. Civil Service retirement benefits.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet on page 24.

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

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

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

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

Rollovers. Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a qualified rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 12a and 12b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 12a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 12b. Also, enter "Rollover" next to line 12b.

See Pub. 575 for more details on rollovers, including special rules that apply to rollovers from designated Roth accounts, partial rollovers of property, and distributions under qualified domestic relations orders.

Rollover to a Roth IRA or a designated Roth account (other than from a designated Roth account). Enter on line 12a the distribution from Form 1099-R, box 1. See Form 8606 and its instructions to figure the amount to enter on line 12b.

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

Enter the total distribution on line 12a and the taxable part on line 12b. For details, see Pub. 575.



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

Simplified Method Worksheet—Lines 12a and 12b

Before you begin: ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.
Note. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2010 on Form 1040A, line 12a.


1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040A, line 12a 1.
2. Enter your cost in the plan at the annuity starting date 2.
Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.
3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below 3.
4. Divide line 2 by the number on line 3 4.
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 5.
6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet 6.
7. Subtract line 6 from line 2 7.
8. Enter the **smaller** of line 5 or line 7 8.
9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance premiums for retired public safety officers* on page 23 before entering an amount on line 12b 9.
10. Was your annuity starting date before 1987?
 Yes.  Leave line 10 blank.
 No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2010. You will need this number when you fill out this worksheet next year. 10.

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 23) was . . .	AND your annuity starting date was—	
	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 23) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Line 13

Unemployment Compensation 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 2010. Report this amount on line 13. However, if you made contributions to a governmental unemployment compensation program, reduce the amount you report on line 13 by those contributions.

If you received an overpayment of unemployment compensation in 2010 and you repaid any of it in 2010, subtract the amount you repaid from the total amount you received. Enter the result on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If, in 2010, 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 13.

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records



- Before you begin:**
- ✓ Complete Form 1040A, lines 16 and 17, if they apply to you.
 - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2010, enter “D” to the right of the word “benefits” on line 14a. If you do not, you may get a math error notice from the IRS.
 - ✓ Be sure you have read the **Exception** on page 26 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p>1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099. Also, enter this amount on Form 1040A, line 14a</p>	1.		
2. Enter one-half of line 1	2.		
3. Enter the total of the amounts from Form 1040A, lines 7, 8a, 9a, 10, 11b, 12b, and 13	3.		
4. Enter the amount, if any, from Form 1040A, line 8b	4.		
5. Add lines 2, 3, and 4	5.		
6. Enter the total of the amounts from Form 1040A, lines 16 and 17	6.		
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. Enter -0- on Form 1040A, line 14b.			
<input type="checkbox"/> Yes. Subtract line 6 from line 5			
7.			
8. If you are:			
<ul style="list-style-type: none"> • Married filing jointly, enter \$32,000. • Single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2010, enter \$25,000. • Married filing separately and you lived with your spouse at any time in 2010, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17. 			
}			
8.			
9. Is the amount on line 8 less than the amount on line 7?			
<input type="checkbox"/> No. None of your social security benefits are taxable. Enter -0- on Form 1040A, line 14b. If you are married filing separately and you lived apart from your spouse for all of 2010, be sure you entered “D” to the right of the word “benefits” on line 14a.			
<input type="checkbox"/> Yes. Subtract line 8 from line 7			
9.			
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you lived apart from your spouse for all of 2010			
10.			
11. Subtract line 10 from line 9. If zero or less, enter -0-			
11.			
12. Enter the smaller of line 9 or line 10			
12.			
13. Enter one-half of line 12			
13.			
14. Enter the smaller of line 2 or line 13			
14.			
15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0-			
15.			
16. Add lines 14 and 15			
16.			
17. Multiply line 1 by 85% (.85)			
17.			
18. Taxable social security benefits. Enter the smaller of line 16 or line 17. Also enter this amount on Form 1040A, line 14b.			
18.			



If any of your benefits are taxable for 2010 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

Lines 14a and 14b

Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2010. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 25 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 25 if any of the following applies.

- You made contributions to a traditional IRA for 2010 and you or your spouse were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2010 and your total repayments (box 4) were more than your total benefits for 2010 (box 3). None of your benefits are taxable for 2010. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. For more details, see Pub. 915.
- You file Form 8815. Instead, use the worksheet in Pub. 915.

Adjusted Gross Income

Line 16

Educator Expenses

If you were an eligible educator in 2010, you can deduct on line 16 up to \$250 of qualified expenses you paid in 2010. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 16. You may be able to deduct expenses that are more than the \$250 (or \$500) limit on Schedule A, line 21, but you must use Form 1040. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

Qualified expenses do not include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that were not reported to you in box 1 of your Form W-2.

For more details, use TeleTax topic 458 (see page 79) or see Pub. 529.

Line 17

IRA Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2010, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2010, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. A statement should be sent to you by May 31, 2011, that shows all contributions to your traditional IRA for 2010.

Use the worksheet that begins on page 27 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2010, you cannot deduct any contributions made to your traditional IRA for 2010 or treat them as nondeductible contributions.
2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for line 32 on page 33.



If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2010, do not use the worksheet that

begins on page 27. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.

3. You cannot deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 33.

4. If you made contributions to your IRA in 2010 that you deducted for 2009, do not include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, do not include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2 or (b) box 12 of your Form W-2 with code Z. If it is not, contact your employer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 17.

7. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 21.

8. Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.

9. Do not include any repayments of qualified reservist distributions. You cannot deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590.

10. If the total of your IRA deduction on line 17 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2010, see Pub. 590 for special rules.



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


IRA Deduction Worksheet—Line 17

Keep for Your Records 




If you were age 70½ or older at the end of 2010, you cannot deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. **Do not** complete this worksheet for anyone age 70½ or older at the end of 2010. If you are married filing jointly and only one spouse was under age 70½ at the end of 2010, complete this worksheet only for that spouse.

Before you begin: ✓ Be sure you have read the list for line 17 on page 26. You may not be able to use this worksheet.
 ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2010, enter “D” in the space to the left of line 17. If you do not, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see page 28)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
1b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Next. If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$5,000, if under age 50 at the end of 2010. • \$6,000, if age 50 or older but under age 70½ at the end of 2010. <p>Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.		
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2010, enter \$66,000 • Qualifying widow(er), enter \$109,000 • Married filing jointly, enter \$109,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$177,000 for the person who was not covered by a plan • Married filing separately and you lived with your spouse at any time in 2010, enter \$10,000 	} 2a. <input style="width: 100px;" type="text"/>	} 2b. <input style="width: 100px;" type="text"/>
3. Enter the amount from Form 1040A, line 15	3. <input style="width: 100px;" type="text"/>	
4. Enter the amount, if any, from Form 1040A, line 16	4. <input style="width: 100px;" type="text"/>	
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. <input style="width: 100px;" type="text"/>	5b. <input style="width: 100px;" type="text"/>
6. Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> No.  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.		
<ul style="list-style-type: none"> • If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,000, if under age 50 at the end of 2010. ii. \$6,000, if age 50 or older but under age 70½ at the end of 2010. Otherwise, go to line 7. • If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$5,000, if under age 50 at the end of 2010. ii. \$6,000, if age 50 or older but under age 70½ at the end of 2010. Otherwise, go to line 7. 	} 6a. <input style="width: 100px; height: 100px;" type="text"/>	} 6b. <input style="width: 100px; height: 100px;" type="text"/>

IRA Deduction Worksheet—Line 17 (continued)


	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> • Single, head of household, or married filing separately, multiply by 50% (.50) (or by 60% (.60) in the column for the IRA of a person who is age 50 or older at the end of 2010) • Married filing jointly or qualifying widow(er), multiply by 25% (.25) (or by 30% (.30) in the column for the IRA of a person who is age 50 or older at the end of 2010). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 50% (.50) (or by 60% (.60) if age 50 or older at the end of 2010) 	7a.	7b.
<p>8. Enter the amount from Form 1040A, line 7. Include any nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q 8.</p>		
<p> CAUTION If married filing jointly and line 8 is less than \$10,000 (\$11,000 if one spouse is age 50 or older at the end of 2010; \$12,000 if both spouses are age 50 or older at the end of 2010), stop here and see Pub. 590 to figure your IRA deduction.</p>		
<p>9. Enter traditional IRA contributions made, or that will be made by April 18, 2011, for 2010 to your IRA on line 9a and to your spouse's IRA on line 9b</p>	9a.	9b.
<p>10. On line 10a, enter the smallest of line 7a, 8, or 9a. On line 10b, enter the smallest of line 7b, 8, or 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040A, line 17. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)</p>	10a.	10b.

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

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

If you were covered by a retirement plan and you file Form 8815, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2010.

 **TIP** You may be able to take the retirement savings contributions credit. See the instructions for line 32 on page 33.

Student Loan Interest Deduction Worksheet—Line 18

Keep for Your Records



Before you begin: ✓ See the instructions for line 18 below.

1.	Enter the total interest you paid in 2010 on qualified student loans (see below). Do not enter more than \$2,500	1.	<input type="text"/>
2.	Enter the amount from Form 1040A, line 15	2.	<input type="text"/>
3.	Enter the total of the amounts from Form 1040A, lines 16 and 17	3.	<input type="text"/>
4.	Subtract line 3 from line 2	4.	<input type="text"/>
5.	Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single, head of household, or qualifying widow(er)—\$60,000 • Married filing jointly—\$120,000 	5.	<input type="text"/>
6.	Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> Yes. Subtract line 5 from line 4	6.	<input type="text"/>
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7.	<input type="text"/>
8.	Multiply line 1 by line 7	8.	<input type="text"/>
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Form 1040A, line 18	9.	<input type="text"/>

Line 18

Student Loan Interest Deduction

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

- You paid interest in 2010 on a qualified student loan (defined below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$75,000 if single, head of household, or qualifying widow(er); \$150,000 if married filing jointly. Use lines 2 through 4 of the worksheet above to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2010 tax return.

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

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

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
 - a. The person filed a joint return,
 - b. The person had gross income that was equal to or more than the exemption amount for that year (\$3,650 for 2010), or
 - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

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

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

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

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

Eligible student. An eligible student is a person who:

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

Line 19

Tuition and Fees

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction. See Form 8917.



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 31 on page 33 for details.

Tax, Credits, and Payments

Line 23a

If you were born before January 2, 1946, or were blind at the end of 2010, check the appropriate boxes on line 23a. If you were married and checked the box on Form 1040A, line 6b, and your spouse was born before January 2, 1946, or was blind at the end of 2010, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked.

Blindness. If you were partially blind as of December 31, 2010, you must get a statement certified by your eye doctor or registered optometrist that:

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

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

You must keep the statement for your records.

Line 23b

If your filing status is married filing a separate return (box 3 is checked) and your spouse itemizes deductions on Form 1040, check the box on line 23b. You cannot take the standard deduction even if you were born before January 2, 1946, were blind, or paid sales or excise taxes on a new motor vehicle. Enter -0- on line 24 and go to line 25.



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

Line 24

Standard Deduction

Generally, your standard deduction is:

- \$5,700 if single or married filing separately,
- \$11,400 if married filing jointly or qualifying widow(er), or
- \$8,400 if head of household.

Exception 1. Use the worksheet below to figure your standard deduction if:

- You, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2010 return, or
- You checked any box on line 23a.

Exception 2. Your standard deduction may be higher if you purchased a new motor vehicle after February 16, 2009, and before January 1, 2010, and paid the sales or excise taxes in 2010. If this applies to you, use Schedule L to figure your standard deduction. You must attach Schedule L to your return.

Line 28

Tax

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

- Yes.** See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.
- No.** Use the Tax Table on pages 63-74 to figure your tax unless you are required to use Form 8615 (see page 31) or the Qualified Dividends and Capital Gain Tax Worksheet (see page 31). Also include in the total on line 28 any of the following taxes.

Tax from recapture of education credits. You may owe this tax if (a) you claimed an education credit in an earlier year, and (b) either tax-free educational assistance or a refund of qualified expenses was received in 2010 for the student. See the Instructions for Form

Standard Deduction Worksheet—Line 24

Keep for Your Records

	Do not complete this worksheet if you checked the box on line 23b; your standard deduction is zero. Also, do not complete this worksheet if you must use Schedule L to figure your standard deduction (see <i>Exception 2</i> above).		
1.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> • Single or married filing separately—\$5,700 • Married filing jointly or Qualifying widow(er)—\$11,400 • Head of household—\$8,400 	} 1. <input style="width: 100px; height: 20px;" type="text"/>
2.	Can you (or your spouse if filing jointly) be claimed as a dependent on someone else's return?		
	<input type="checkbox"/> No. Enter the amount from line 1 on line 4, skip line 3, and go to line 5.		
	<input type="checkbox"/> Yes. Go to line 3.		
3.	Is your earned income * more than \$650?		
	<input type="checkbox"/> Yes. Add \$300 to your earned income. Enter the total	} 3. <input style="width: 100px; height: 20px;" type="text"/>
	<input type="checkbox"/> No. Enter \$950		
4.	Enter the smaller of line 1 or line 3.		4. <input style="width: 100px; height: 20px;" type="text"/>
5.	If born before January 2, 1946, or blind, multiply the number on Form 1040A, line 23a, by \$1,100 (\$1,400 if single or head of household). Otherwise, enter -0-.		5. <input style="width: 100px; height: 20px;" type="text"/>
6.	Add line 4 and line 5. Enter the total here and on Form 1040A, line 24.		6. <input style="width: 100px; height: 20px;" type="text"/>
* Earned income includes wages, salaries, and tips. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the amount you reported on Form 1040A, line 7.			

8863 for more details. If you owe this tax, enter the amount and “ECR” to the left of the entry space for line 28.

Alternative minimum tax. If both 1 and 2 next apply to you, use the worksheet on page 32 to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 26, is: \$21,900 or more if single; \$25,550 or more if married filing jointly, \$29,200 or more if a qualifying widow(er), or \$14,600 or more if head of household or married filing separately.

2. The amount on Form 1040A, line 22, is more than: \$47,450 if single or head of household; \$72,450 if married filing jointly or qualifying widow(er); \$36,225 if married filing separately.



If filing for a child who must use Form 8615 to figure the tax (see below), and the amount on Form 1040A, line 22, is more than the total of \$6,700 plus the amount on Form 1040A, line 7, do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.

Form 8615

Form 8615 generally must be used to figure the tax for any child who had more than \$1,900 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions, and who either:

1. Was under age 18 at the end of 2010,
2. Was age 18 at the end of 2010 and did not have earned income that was more than half of the child’s support, or
3. Was a full-time student over age 18 and under age 24 at the end of 2010 and did not have earned income that was more than half of the child’s support.

But if the child files a joint return for 2010 or if neither of the child’s parents was alive at the end of 2010, do not use Form 8615 to figure the child’s tax.

A child born on January 1, 1993, is considered to be age 18 at the end of 2010; a child born on January 1, 1992, is considered to be age 19 at the end of 2010; a child born on January 1, 1987, is considered to be age 24 at the end of 2010.

Qualified Dividends and Capital Gain Tax Worksheet

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

Line 29

Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for any of the following persons.

1. Your qualifying child under age 13 whom you claim as your dependent.
2. Your disabled spouse who could not care for himself or herself, and who lived with you for more than half the year.
3. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you claim as a dependent.
4. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you could have claimed as a dependent except that:
 - a. The person filed a joint return,
 - b. The person had \$3,650 or more of gross income, or
 - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else’s 2010 return.

Qualified Dividends and Capital Gain Tax Worksheet—Line 28

Keep for Your Records

Before you begin: ✓ Be sure you do not have to file Form 1040 (see the Instructions for Form 1040A, line 10, on page 21).	
1. Enter the amount from Form 1040A, line 27	1. <input style="width: 100px;" type="text"/>
2. Enter the amount from Form 1040A, line 9b	2. <input style="width: 100px;" type="text"/>
3. Enter the amount from Form 1040A, line 10	3. <input style="width: 100px;" type="text"/>
4. Add lines 2 and 3	4. <input style="width: 100px;" type="text"/>
5. Subtract line 4 from line 1. If zero or less, enter -0-	5. <input style="width: 100px;" type="text"/>
6. Enter the smaller of: <ul style="list-style-type: none"> • The amount on line 1, or • \$34,000 if single or married filing separately, \$68,000 if married filing jointly or qualifying widow(er), or \$45,550 if head of household. 	} 6. <input style="width: 100px;" type="text"/>
7. Enter the smaller of line 5 or line 6.	7. <input style="width: 100px;" type="text"/>
8. Subtract line 7 from line 6. This amount is taxed at 0%	8. <input style="width: 100px;" type="text"/>
9. Enter the smaller of line 1 or line 4.	9. <input style="width: 100px;" type="text"/>
10. Enter the amount from line 8.	10. <input style="width: 100px;" type="text"/>
11. Subtract line 10 from line 9.	11. <input style="width: 100px;" type="text"/>
12. Multiply line 11 by 15% (.15)	12. <input style="width: 100px;" type="text"/>
13. Figure the tax on the amount on line 5. Use the Tax Table on pages 63–74. Enter the tax here . . .	13. <input style="width: 100px;" type="text"/>
14. Add lines 12 and 13	14. <input style="width: 100px;" type="text"/>
15. Figure the tax on the amount on line 1. Use the Tax Table on pages 63–74. Enter the tax here . . .	15. <input style="width: 100px;" type="text"/>
16. Tax on all taxable income. Enter the smaller of line 14 or line 15 here and on Form 1040A, line 28	16. <input style="width: 100px;" type="text"/>

5. Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 17.

You must include Form 2441 with your return to claim this credit.

For details, use TeleTax topic 602 (see page 79) or see the Instructions for Form 2441.

Line 30

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2010 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you cannot take the credit if:

- 1. The amount on Form 1040A, line 22, is \$17,500 or more (\$20,000 or more if married filing jointly and only one spouse is



Alternative Minimum Tax Worksheet—Line 28

Keep for Your Records

Before you begin: ✓ Figure the tax you would enter on Form 1040A, line 28, if you do not owe this tax.

1. Enter the amount from Form 1040A, line 22	1.	_____
2. Enter any amount from Schedule L, line 17	2.	_____
3. Subtract line 2 from line 1	3.	_____
4. Enter the amount shown below for your filing status		
• Single or head of household—\$47,450	}	_____
• Married filing jointly or qualifying widow(er)—\$72,450		
• Married filing separately—\$36,225		
5. Subtract line 4 from line 3. If zero or less, stop here ; you do not owe this tax	5.	_____
6. Enter the amount shown below for your filing status		
• Single or head of household—\$112,500	}	_____
• Married filing jointly or qualifying widow(er)—\$150,000		
• Married filing separately—\$75,000		
7. Subtract line 6 from line 3. If zero or less, enter -0- here and on line 8, and go to line 9	7.	_____
8. Multiply line 7 by 25% (.25)	8.	_____
9. Add lines 5 and 8	9.	_____
10. If line 9 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 9 by 26% (.26). Otherwise, multiply line 9 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	10.	_____
11. Did you use the Qualified Dividends and Capital Gain Tax Worksheet on page 31 to figure the tax on the amount on Form 1040A, line 27?		
<input type="checkbox"/> No. Skip lines 11 through 21; enter the amount from line 10 on line 22 and go to line 23.		
<input type="checkbox"/> Yes. Enter the amount from line 4 of that worksheet	11.	_____
12. Enter the smaller of line 9 or line 11	12.	_____
13. Subtract line 12 from line 9	13.	_____
14. If line 13 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 13 by 26% (.26). Otherwise, multiply line 13 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	14.	_____
15. Enter the amount shown below for your filing status:		
• Single or married filing separately— \$34,000	}	_____
• Married filing jointly or Qualifying widow(er)— \$68,000		
• Head of household—\$45,550		
16. Enter the amount from line 5 of the Qualified Dividends and Capital Gain Tax Worksheet on page 31	16.	_____
17. Subtract line 16 from line 15. If zero or less, enter -0-	17.	_____
18. Enter the smaller of line 12 or line 17	18.	_____
19. Subtract line 18 from line 12	19.	_____
20. Multiply line 19 by 15% (.15)	20.	_____
21. Add lines 14 and 20	21.	_____
22. Enter the smaller of line 10 or line 21	22.	_____
23. Enter the amount you would enter on Form 1040A, line 28, if you do not owe this tax	23.	_____
24. Alternative minimum tax. Is the amount on line 22 more than the amount on line 23?		
<input type="checkbox"/> No. You do not owe this tax.		
<input type="checkbox"/> Yes. Subtract line 23 from line 22. Also include this amount in the total on Form 1040A, line 28. Enter "AMT" and show the amount in the space to the left of line 28	24.	_____

eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately), or

2. You received one or more of the following benefits totaling \$5,000 or more (\$7,500 or more if married filing jointly and both spouses are eligible for the credit; \$3,750 or more if married filing separately and you lived apart from your spouse all year).

- a. Nontaxable part of social security benefits.
- b. Nontaxable part of tier 1 railroad retirement benefits treated as social security.
- c. Nontaxable veterans' pensions (excluding military disability pensions).
- d. Any other nontaxable pensions, annuities, or disability income excluded from income under any provision of law other than the Internal Revenue Code.

For this purpose, do not include amounts treated as a return of your cost of a pension or annuity. Also, do not include a disability annuity payable under section 808 of the Foreign Service Act of 1980 or any pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country, the National Oceanic and Atmospheric Administration, or the Public Health Service.

You must include Schedule R with your return to claim this credit.

See Schedule R and its instructions for details.

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

Line 31

Education Credits

If you (or your dependent) paid qualified expenses in 2010 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit.

However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2010 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 22, is \$90,000 or more (\$180,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040A, line 19, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2010 unless your filing status is married filing jointly.

You must include Form 8863 with your return to claim this credit.

See Form 8863 and its instructions for details.

Line 32

Retirement Savings Contributions Credit (Saver's Credit)

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

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

1. The amount on Form 1040A, line 22, is more than \$27,750 (\$41,625 if head of household; \$55,500 if married filing jointly).
2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1993, (b) is claimed as a dependent on someone else's 2010 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2010 you:

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

A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

You must include Form 8880 with your return to claim this credit.

For more details, use TeleTax topic 610 (see page 79) or see Form 8880.

Line 33

Child Tax Credit

Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit. Follow Steps 1 through 3 in the instructions for line 6c beginning on page 16.
- Step 2.** Make sure you checked the box on Form 1040A, line 6c, column (4), for each qualifying child.

Child Tax Credit Worksheet—Line 33

Keep for Your Records



To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2010, and meet all the conditions in Steps 1 through 3 on page 16.

Part 1

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

2. Enter the amount from Form 1040A, line 22. 2

3. Enter the amount shown below for your filing status.

- Married filing jointly — \$110,000
- Single, head of household, or qualifying widow(er) — \$75,000
- Married filing separately — \$55,000

} 3

4. Is the amount on line 2 more than the amount on line 3?

No. Leave line 4 blank. Enter -0- on line 5, and go to line 6. 4

Yes. Subtract line 3 from line 2.
If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000.
For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.

5. Multiply the amount on line 4 by 5% (.05). Enter the result. 5

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

No. You cannot take the child tax credit on Form 1040A, line 33. You also cannot take the additional child tax credit on Form 1040A, line 42. Complete the rest of your Form 1040A. 6

Yes. Subtract line 5 from line 1. Enter the result.
Go to Part 2 on the next page.

Child Tax Credit Worksheet—Line 33 (continued)

Keep for Your Records



Part 2

7. Enter the amount from Form 1040A, line 28. 7

8. Add the amounts from Form 1040A:

Line 29 _____

Line 30 + _____

Line 31 + _____

Line 32 + _____ Enter the total. 8

9. Are the amounts on lines 7 and 8 the same?

Yes.

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

No. Subtract line 8 from line 7. 9

10. Is the amount on line 6 more than the amount on line 9?

Yes. Enter the amount from line 9. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

This is your child tax credit.

No. Enter the amount from line 6. 10

Enter this amount on Form 1040A, line 33.



You may be able to take the **additional child tax credit** on Form 1040A, line 42, if you answered “Yes” on line 9 or line 10 above.

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



Line 38

Federal Income Tax Withheld

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

If you received a 2010 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 38. This should be shown in box 4 of Form 1099, or box 6 of Form SSA-1099. If federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 38.

Line 39

2010 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2010. Include any overpayment that you applied to your 2010 estimated tax from:

- Your 2009 return, or
- An amended return (Form 1040X).

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2010. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2010 or in 2011 before filing a 2010 return. Also, see Pub. 505 if either of the following applies.

- You got divorced in 2010 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

Line 40

Making Work Pay Credit

You may be able to take this credit if you have earned income from work. However, you cannot take the credit if:

- Your modified adjusted gross income (AGI) is \$95,000 (\$190,000 if married filing jointly) or more, or
- You can be claimed as a dependent on someone else's return. (If you are married and claim the making work pay credit on a 2010 joint return, neither you nor your spouse can be claimed as a dependent on anyone else's 2010 return.)

The credit is reduced if:

- You received a \$250 economic recovery payment in 2010. You may have received this payment in 2010 if you did not receive an economic recovery payment in 2009 but you were a recipient of social security benefits, supplemental security income, railroad retirement benefits, or certain veterans disability compensation or pension benefits in November 2008, December 2008, or January 2009, or
- Your modified AGI is more than \$75,000 (\$150,000 if married filing jointly).

Complete Schedule M if you can take this credit.

Social security number. To take the credit, you must include your social security number (if filing a joint return, the number of either you or your spouse) on your return. A social security number does not include an identification number issued by the IRS. Only the Social Security Administration issues social security numbers.

Lines 41a and 41b—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.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet on page 41 or let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

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



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, on page 39. You may also have to pay penalties.

Step 1 All Filers

- If, in 2010:
 - 3 or more children lived with you, is the amount on Form 1040A, line 22, less than \$43,352 (\$48,362 if married filing jointly)?
 - 2 children lived with you, is the amount on Form 1040A, line 22, less than \$40,363 (\$45,373 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040A, line 22, less than \$35,535 (\$40,545 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040A, line 22, less than \$13,460 (\$18,470 if married filing jointly)?

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

- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 40)?

Yes. Continue **No.** You cannot take the credit. Enter “No” to the left of the entry space for line 41a.

- Is your filing status married filing separately?

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

- Were you or your spouse a nonresident alien for any part of 2010?

Yes. See *Nonresident aliens* on page 40. **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040A:

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

Investment Income =

- Is your investment income more than \$3,100?

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

Step 3 Qualifying Child

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

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

AND

was ...

Under age 19 at the end of 2010 and younger than you (or your spouse, if filing jointly)

or

Under age 24 at the end of 2010, a student (see page 40), and younger than you (or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (see page 40)

AND

Who is not filing a joint return for 2010 or is filing a joint return for 2010 only as a claim for refund (see page 39)

AND

Who lived with you in the United States for more than half of 2010.

If the child did not live with you for the required time, see *Exception to time lived with you* on page 39.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2010, or the child was married, see page 40.

- Do you have at least one child who meets the conditions to be your qualifying child?
 - Yes.** The child must have a valid social security number (SSN) as defined on page 40 unless the child was born and died in 2010. If at least one qualifying child has a valid SSN (or was born or died in 2010), go to question 2. Otherwise, you cannot take the credit.
 - No.** Skip question 2; go to Step 4.

- Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2010?
 - Yes.** You cannot take the credit. Enter "No" to the left of the entry space for line 41a.
 - No.** Skip Step 4; go to Step 5 on page 39.

Step 4 Filers Without a Qualifying Child

- Is the amount on Form 1040A, line 22, less than \$13,460 (\$18,470 if married filing jointly)?
 - Yes.** Continue
 - No.** You cannot take the credit.
- Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2010?
 - Yes.** You cannot take the credit. Enter "No" to the left of the entry space for line 41a.
 - No.** Continue
- Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2010? If your spouse died in 2010, see Pub. 596 before you answer.
 - Yes.** Continue
 - No.** You cannot take the credit.
- Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2010? Members of the military stationed outside the United States, see page 40 before you answer.
 - Yes.** Continue
 - No.** You cannot take the credit. Enter "No" to the left of the entry space for line 41a.
- Are you filing a joint return?
 - Yes.** Skip question 6; go to Step 5 on page 39.
 - No.** Continue
- Can you be claimed as a dependent on someone else's 2010 tax return?
 - Yes.** You cannot take the credit.
 - No.** Go to Step 5 on page 39.

Step 5 Earned Income

1. Figure earned income:

Form 1040A, line 7 _____

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a Form W-2.
- Amount received for work performed while an inmate in a penal institution (enter "PRI" and the amount subtracted to the left of the entry space for Form 1040A, line 7).
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted to the left of the entry space for Form 1040A, line 7). This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.

Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040A, line 41b. See *Combat pay, nontaxable* on this page.

+ _____



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

Earned Income =

2. If you have:

- 3 or more qualifying children, is your earned income less than \$43,352 (\$48,362 if married filing jointly)?
- 2 qualifying children, is your earned income less than \$40,363 (\$45,373 if married filing jointly)?
- 1 qualifying child, is your earned income less than \$35,535 (\$40,545 if married filing jointly)?
- No qualifying children, is your earned income less than \$13,460 (\$18,470 if married filing jointly)?

Yes. Go to Step 6. **No.**

You cannot take the credit.

Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

Yes. See *Credit figured by the IRS* later. **No.** Go to the worksheet on page 41.

Definitions and Special Rules

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

Claim for refund. A claim for refund is a return filed only to get a refund of withheld income tax or estimated tax paid. A return is not a claim for refund if the making work pay credit, earned income credit, or any similar refundable credit is claimed on it.

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

Credit figured by the IRS. To have the IRS figure your EIC:

1. Enter "EIC" to the left of the entry space for Form 1040A, line 41a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040A, line 41b. See *Combat pay, nontaxable* above.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file later*.

Exception to time lived with you. Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* on page 18 or *Members of the military* on page 40. A child is considered to have lived with you for all of 2010 if the child was born or died in 2010 and your home was this child's home for the entire time he or she was alive in 2010.

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.

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

- 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.

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

Married child. A child who was married at the end of 2010 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) you could have claimed him or her as your dependent except for the special rule under *Children of divorced or separated parents* that begins on page 17.

Members of the military. If you were on extended active duty outside the United States, your main home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2 on page 37. Otherwise, stop; you cannot take the EIC. Enter “No” to the left of the entry space for line 41a.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2010, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

Qualifying child of more than one person. Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* that begins on page 17 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 33 and 42).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 29).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 41a and 41b).

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

- If only one of the persons is the child’s parent, the child is treated as the qualifying child of the parent.
- If the parents do not file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2010. If the child lived with each parent for the same amount of time, the IRS will

treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2010.

- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2010.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2010, but only if that person’s AGI is higher than the highest AGI of any parent of the child who can claim the child.

Example. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter does not meet the conditions to be the qualifying child of any other person, including her other parent. Under the rules above, you can claim your daughter as a qualifying child for all of the six tax benefits previously listed for which you otherwise qualify. Your mother cannot claim any of those six tax benefits unless she has a different qualifying child. However, if your mother’s AGI is higher than yours and the other parent’s and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 596.

If you will not be taking the EIC with a qualifying child, enter “No” to the left of the entry space for line 41a. Otherwise, go to Step 3, question 1, on page 38.

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 19. If you will not have an SSN by the date your return is due, see *What If You Cannot File on Time?* on page 7.

Student. A student is a child who during any part of 5 calendar months of 2010 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 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. 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.


- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Supplemental Nutrition Assistance Program (food stamps) and low-income housing.

Part 1

All Filers

1. Enter your earned income from Step 5 on page 39. 1

2. Look up the amount on line 1 in the EIC Table on pages 42–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero,  You cannot take the credit. Enter “No” to the left of the entry space for line 41a.

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

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

Part 2

Filers Who Answered “No” on Line 4

5. If you have:
 • No qualifying children, is the amount on line 3 less than \$7,500 (\$12,500 if married filing jointly)?
 • 1 or more qualifying children, is the amount on line 3 less than \$16,450 (\$21,500 if married filing jointly)?
 Yes. Leave line 5 blank; enter the amount from line 2 on line 6.
 No. Look up the amount on line 3 in the EIC Table on pages 42–58 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.

5

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

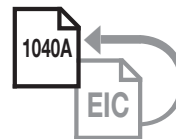
Part 3

Your Earned Income Credit

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

Enter this amount on Form 1040A, line 41a.

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



If your EIC for a year after 1996 was reduced or disallowed, see page 39 to find out if you must file Form 8862 to take the credit for 2010.

2010 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

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

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

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

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
\$1	\$50	\$2	\$9	\$10	\$11	\$2	\$9	\$10	\$11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114

(Continued on next page)

2010 Earned Income Credit (EIC) Table--Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and you have--				Married filing jointly and you have--			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is--				Your credit is--			
17,500	17,550	0	2,878	4,810	5,439	72	3,050	5,036	5,666
17,550	17,600	0	2,870	4,799	5,429	68	3,050	5,036	5,666
17,600	17,650	0	2,862	4,789	5,418	65	3,050	5,036	5,666
17,650	17,700	0	2,854	4,778	5,408	61	3,050	5,036	5,666
17,700	17,750	0	2,846	4,767	5,397	57	3,050	5,036	5,666
17,750	17,800	0	2,838	4,757	5,386	53	3,050	5,036	5,666
17,800	17,850	0	2,830	4,746	5,376	49	3,050	5,036	5,666
17,850	17,900	0	2,822	4,736	5,365	46	3,050	5,036	5,666
17,900	17,950	0	2,814	4,725	5,355	42	3,050	5,036	5,666
17,950	18,000	0	2,806	4,715	5,344	38	3,050	5,036	5,666
18,000	18,050	0	2,798	4,704	5,334	34	3,050	5,036	5,666
18,050	18,100	0	2,790	4,694	5,323	30	3,050	5,036	5,666
18,100	18,150	0	2,782	4,683	5,313	26	3,050	5,036	5,666
18,150	18,200	0	2,774	4,673	5,302	23	3,050	5,036	5,666
18,200	18,250	0	2,766	4,662	5,292	19	3,050	5,036	5,666
18,250	18,300	0	2,758	4,652	5,281	15	3,050	5,036	5,666
18,300	18,350	0	2,750	4,641	5,271	11	3,050	5,036	5,666
18,350	18,400	0	2,742	4,631	5,260	7	3,050	5,036	5,666
18,400	18,450	0	2,734	4,620	5,250	3	3,050	5,036	5,666
18,450	18,500	0	2,726	4,610	5,239	*	3,050	5,036	5,666
18,500	18,550	0	2,718	4,599	5,229	0	3,050	5,036	5,666
18,550	18,600	0	2,710	4,588	5,218	0	3,050	5,036	5,666
18,600	18,650	0	2,702	4,578	5,207	0	3,050	5,036	5,666
18,650	18,700	0	2,694	4,567	5,197	0	3,050	5,036	5,666
18,700	18,750	0	2,686	4,557	5,186	0	3,050	5,036	5,666
18,750	18,800	0	2,678	4,546	5,176	0	3,050	5,036	5,666
18,800	18,850	0	2,670	4,536	5,165	0	3,050	5,036	5,666
18,850	18,900	0	2,662	4,525	5,155	0	3,050	5,036	5,666
18,900	18,950	0	2,654	4,515	5,144	0	3,050	5,036	5,666
18,950	19,000	0	2,646	4,504	5,134	0	3,050	5,036	5,666
19,000	19,050	0	2,638	4,494	5,123	0	3,050	5,036	5,666
19,050	19,100	0	2,630	4,483	5,113	0	3,050	5,036	5,666
19,100	19,150	0	2,622	4,473	5,102	0	3,050	5,036	5,666
19,150	19,200	0	2,614	4,462	5,092	0	3,050	5,036	5,666
19,200	19,250	0	2,606	4,452	5,081	0	3,050	5,036	5,666
19,250	19,300	0	2,598	4,441	5,071	0	3,050	5,036	5,666
19,300	19,350	0	2,590	4,431	5,060	0	3,050	5,036	5,666
19,350	19,400	0	2,582	4,420	5,049	0	3,050	5,036	5,666
19,400	19,450	0	2,574	4,409	5,039	0	3,050	5,036	5,666
19,450	19,500	0	2,566	4,399	5,028	0	3,050	5,036	5,666
19,500	19,550	0	2,558	4,388	5,018	0	3,050	5,036	5,666
19,550	19,600	0	2,550	4,378	5,007	0	3,050	5,036	5,666
19,600	19,650	0	2,542	4,367	4,997	0	3,050	5,036	5,666
19,650	19,700	0	2,534	4,357	4,986	0	3,050	5,036	5,666
19,700	19,750	0	2,526	4,346	4,976	0	3,050	5,036	5,666
19,750	19,800	0	2,518	4,336	4,965	0	3,050	5,036	5,666
19,800	19,850	0	2,510	4,325	4,955	0	3,050	5,036	5,666
19,850	19,900	0	2,502	4,315	4,944	0	3,050	5,036	5,666
19,900	19,950	0	2,494	4,304	4,934	0	3,050	5,036	5,666
19,950	20,000	0	2,487	4,294	4,923	0	3,050	5,036	5,666
20,000	20,050	0	2,479	4,283	4,913	0	3,050	5,036	5,666
20,050	20,100	0	2,471	4,273	4,902	0	3,050	5,036	5,666
20,100	20,150	0	2,463	4,262	4,892	0	3,050	5,036	5,666
20,150	20,200	0	2,455	4,252	4,881	0	3,050	5,036	5,666
20,200	20,250	0	2,447	4,241	4,870	0	3,050	5,036	5,666

* If the amount you are looking up from the worksheet is at least \$18,450 but less than \$18,470, your credit is \$1. Otherwise, you cannot take the credit.

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
20,250	20,300	0	2,439	4,230	4,860	0	3,050	5,036	5,666
20,300	20,350	0	2,431	4,220	4,849	0	3,050	5,036	5,666
20,350	20,400	0	2,423	4,209	4,839	0	3,050	5,036	5,666
20,400	20,450	0	2,415	4,199	4,828	0	3,050	5,036	5,666
20,450	20,500	0	2,407	4,188	4,818	0	3,050	5,036	5,666
20,500	20,550	0	2,399	4,178	4,807	0	3,050	5,036	5,666
20,550	20,600	0	2,391	4,167	4,797	0	3,050	5,036	5,666
20,600	20,650	0	2,383	4,157	4,786	0	3,050	5,036	5,666
20,650	20,700	0	2,375	4,146	4,776	0	3,050	5,036	5,666
20,700	20,750	0	2,367	4,136	4,765	0	3,050	5,036	5,666
20,750	20,800	0	2,359	4,125	4,755	0	3,050	5,036	5,666
20,800	20,850	0	2,351	4,115	4,744	0	3,050	5,036	5,666
20,850	20,900	0	2,343	4,104	4,734	0	3,050	5,036	5,666
20,900	20,950	0	2,335	4,094	4,723	0	3,050	5,036	5,666
20,950	21,000	0	2,327	4,083	4,713	0	3,050	5,036	5,666
21,000	21,050	0	2,319	4,073	4,702	0	3,050	5,036	5,666
21,050	21,100	0	2,311	4,062	4,691	0	3,050	5,036	5,666
21,100	21,150	0	2,303	4,051	4,681	0	3,050	5,036	5,666
21,150	21,200	0	2,295	4,041	4,670	0	3,050	5,036	5,666
21,200	21,250	0	2,287	4,030	4,660	0	3,050	5,036	5,666
21,250	21,300	0	2,279	4,020	4,649	0	3,050	5,036	5,666
21,300	21,350	0	2,271	4,009	4,639	0	3,050	5,036	5,666
21,350	21,400	0	2,263	3,999	4,628	0	3,050	5,036	5,666
21,400	21,450	0	2,255	3,988	4,618	0	3,050	5,036	5,666
21,450	21,500	0	2,247	3,978	4,607	0	3,050	5,036	5,666
21,500	21,550	0	2,239	3,967	4,597	0	3,039	5,022	5,652
21,550	21,600	0	2,231	3,957	4,586	0	3,031	5,012	5,641
21,600	21,650	0	2,223	3,946	4,576	0	3,023	5,001	5,631
21,650	21,700	0	2,215	3,936	4,565	0	3,015	4,991	5,620
21,700	21,750	0	2,207	3,925	4,555	0	3,007	4,980	5,610
21,750	21,800	0	2,199	3,915	4,544	0	2,999	4,970	5,599
21,800	21,850	0	2,191	3,904	4,534	0	2,991	4,959	5,589
21,850	21,900	0	2,183	3,893	4,523	0	2,983	4,949	5,578
21,900	21,950	0	2,175	3,883	4,512	0	2,975	4,938	5,568
21,950	22,000	0	2,167	3,872	4,502	0	2,968	4,928	5,557
22,000	22,050	0	2,159	3,862	4,491	0	2,960	4,917	5,547
22,050	22,100	0	2,151	3,851	4,481	0	2,952	4,906	5,536
22,100	22,150	0	2,143	3,841	4,470	0	2,944	4,896	5,525
22,150	22,200	0	2,135	3,830	4,460	0	2,936	4,885	5,515
22,200	22,250	0	2,127	3,820	4,449	0	2,928	4,875	5,504
22,250	22,300	0	2,119	3,809	4,439	0	2,920	4,864	5,494
22,300	22,350	0	2,111	3,799	4,428	0	2,912	4,854	5,483
22,350	22,400	0	2,103	3,788	4,418	0	2,904	4,843	5,473
22,400	22,450	0	2,095	3,778	4,407	0	2,896	4,833	5,462
22,450	22,500	0	2,087	3,767	4,397	0	2,888	4,822	5,452
22,500	22,550	0	2,079	3,757	4,386	0	2,880	4,812	5,441
22,550	22,600	0	2,071	3,746	4,376	0	2,872	4,801	5,431
22,600	22,650	0	2,063	3,736	4,365	0	2,864	4,791	5,420
22,650	22,700	0	2,055	3,725	4,355	0	2,856	4,780	5,410
22,700	22,750	0	2,047	3,714	4,344	0	2,848	4,770	5,399
22,750	22,800	0	2,039	3,704	4,333	0	2,840	4,759	5,389
22,800	22,850	0	2,031	3,693	4,323	0	2,832	4,749	5,378
22,850	22,900	0	2,023	3,683	4,312	0	2,824	4,738	5,368
22,900	22,950	0	2,015	3,672	4,302	0	2,816	4,727	5,357
22,950	23,000	0	2,007	3,662	4,291	0	2,808	4,717	5,346
23,000	23,050	0	1,999	3,651	4,281	0	2,800	4,706	5,336
23,050	23,100	0	1,991	3,641	4,270	0	2,792	4,696	5,325
23,100	23,150	0	1,983	3,630	4,260	0	2,784	4,685	5,315
23,150	23,200	0	1,975	3,620	4,249	0	2,776	4,675	5,304
23,200	23,250	0	1,967	3,609	4,239	0	2,768	4,664	5,294

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
23,250	23,300	0	1,959	3,599	4,228	0	2,760	4,654	5,283
23,300	23,350	0	1,951	3,588	4,218	0	2,752	4,643	5,273
23,350	23,400	0	1,943	3,578	4,207	0	2,744	4,633	5,262
23,400	23,450	0	1,935	3,567	4,197	0	2,736	4,622	5,252
23,450	23,500	0	1,927	3,557	4,186	0	2,728	4,612	5,241
23,500	23,550	0	1,919	3,546	4,176	0	2,720	4,601	5,231
23,550	23,600	0	1,911	3,535	4,165	0	2,712	4,591	5,220
23,600	23,650	0	1,903	3,525	4,154	0	2,704	4,580	5,210
23,650	23,700	0	1,895	3,514	4,144	0	2,696	4,570	5,199
23,700	23,750	0	1,887	3,504	4,133	0	2,688	4,559	5,188
23,750	23,800	0	1,879	3,493	4,123	0	2,680	4,548	5,178
23,800	23,850	0	1,871	3,483	4,112	0	2,672	4,538	5,167
23,850	23,900	0	1,863	3,472	4,102	0	2,664	4,527	5,157
23,900	23,950	0	1,855	3,462	4,091	0	2,656	4,517	5,146
23,950	24,000	0	1,847	3,451	4,081	0	2,648	4,506	5,136
24,000	24,050	0	1,839	3,441	4,070	0	2,640	4,496	5,125
24,050	24,100	0	1,831	3,430	4,060	0	2,632	4,485	5,115
24,100	24,150	0	1,823	3,420	4,049	0	2,624	4,475	5,104
24,150	24,200	0	1,815	3,409	4,039	0	2,616	4,464	5,094
24,200	24,250	0	1,807	3,399	4,028	0	2,608	4,454	5,083
24,250	24,300	0	1,799	3,388	4,018	0	2,600	4,443	5,073
24,300	24,350	0	1,791	3,378	4,007	0	2,592	4,433	5,062
24,350	24,400	0	1,783	3,367	3,996	0	2,584	4,422	5,052
24,400	24,450	0	1,775	3,356	3,986	0	2,576	4,412	5,041
24,450	24,500	0	1,767	3,346	3,975	0	2,568	4,401	5,031
24,500	24,550	0	1,759	3,335	3,965	0	2,560	4,391	5,020
24,550	24,600	0	1,751	3,325	3,954	0	2,552	4,380	5,009
24,600	24,650	0	1,743	3,314	3,944	0	2,544	4,369	4,999
24,650	24,700	0	1,735	3,304	3,933	0	2,536	4,359	4,988
24,700	24,750	0	1,727	3,293	3,923	0	2,528	4,348	4,978
24,750	24,800	0	1,719	3,283	3,912	0	2,520	4,338	4,967
24,800	24,850	0	1,711	3,272	3,902	0	2,512	4,327	4,957
24,850	24,900	0	1,703	3,262	3,891	0	2,504	4,317	4,946
24,900	24,950	0	1,695	3,251	3,881	0	2,496	4,306	4,936
24,950	25,000	0	1,688	3,241	3,870	0	2,488	4,296	4,925
25,000	25,050	0	1,680	3,230	3,860	0	2,480	4,285	4,915
25,050	25,100	0	1,672	3,220	3,849	0	2,472	4,275	4,904
25,100	25,150	0	1,664	3,209	3,839	0	2,464	4,264	4,894
25,150	25,200	0	1,656	3,199	3,828	0	2,456	4,254	4,883
25,200	25,250	0	1,648	3,188	3,817	0	2,448	4,243	4,873
25,250	25,300	0	1,640	3,177	3,807	0	2,440	4,233	4,862
25,300	25,350	0	1,632	3,167	3,796	0	2,432	4,222	4,852
25,350	25,400	0	1,624	3,156	3,786	0	2,424	4,212	4,841
25,400	25,450	0	1,616	3,146	3,775	0	2,416	4,201	4,830
25,450	25,500	0	1,608	3,135	3,765	0	2,408	4,190	4,820
25,500	25,550	0	1,600	3,125	3,754	0	2,400	4,180	4,809
25,550	25,600	0	1,592	3,114	3,744	0	2,392	4,169	4,799
25,600	25,650	0	1,584	3,104	3,733	0	2,384	4,159	4,788
25,650	25,700	0	1,576	3,093	3,723	0	2,376	4,148	4,778
25,700	25,750	0	1,568	3,083	3,712	0	2,368	4,138	4,767
25,750	25,800	0	1,560	3,072	3,702	0	2,360	4,127	4,757
25,800	25,850	0	1,552	3,062	3,691	0	2,352	4,117	4,746
25,850	25,900	0	1,544	3,051	3,681	0	2,344	4,106	4,736
25,900	25,950	0	1,536	3,041	3,670	0	2,336	4,096	4,725
25,950	26,000	0	1,528	3,030	3,660	0	2,328	4,085	4,715
26,000	26,050	0	1,520	3,020	3,649	0	2,320	4,075	4,704
26,050	26,100	0	1,512	3,009	3,638	0	2,312	4,064	4,694
26,100	26,150	0	1,504	2,998	3,628	0	2,304	4,054	4,683
26,150	26,200	0	1,496	2,988	3,617	0	2,296	4,043	4,673
26,200	26,250	0	1,488	2,977	3,607	0	2,288	4,032	4,662

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
26,250	26,300	0	1,480	2,967	3,596	0	2,280	4,022	4,651
26,300	26,350	0	1,472	2,956	3,586	0	2,272	4,011	4,641
26,350	26,400	0	1,464	2,946	3,575	0	2,264	4,001	4,630
26,400	26,450	0	1,456	2,935	3,565	0	2,256	3,990	4,620
26,450	26,500	0	1,448	2,925	3,554	0	2,248	3,980	4,609
26,500	26,550	0	1,440	2,914	3,544	0	2,240	3,969	4,599
26,550	26,600	0	1,432	2,904	3,533	0	2,232	3,959	4,588
26,600	26,650	0	1,424	2,893	3,523	0	2,224	3,948	4,578
26,650	26,700	0	1,416	2,883	3,512	0	2,216	3,938	4,567
26,700	26,750	0	1,408	2,872	3,502	0	2,208	3,927	4,557
26,750	26,800	0	1,400	2,862	3,491	0	2,200	3,917	4,546
26,800	26,850	0	1,392	2,851	3,481	0	2,192	3,906	4,536
26,850	26,900	0	1,384	2,840	3,470	0	2,184	3,896	4,525
26,900	26,950	0	1,376	2,830	3,459	0	2,176	3,885	4,515
26,950	27,000	0	1,368	2,819	3,449	0	2,169	3,875	4,504
27,000	27,050	0	1,360	2,809	3,438	0	2,161	3,864	4,494
27,050	27,100	0	1,352	2,798	3,428	0	2,153	3,853	4,483
27,100	27,150	0	1,344	2,788	3,417	0	2,145	3,843	4,472
27,150	27,200	0	1,336	2,777	3,407	0	2,137	3,832	4,462
27,200	27,250	0	1,328	2,767	3,396	0	2,129	3,822	4,451
27,250	27,300	0	1,320	2,756	3,386	0	2,121	3,811	4,441
27,300	27,350	0	1,312	2,746	3,375	0	2,113	3,801	4,430
27,350	27,400	0	1,304	2,735	3,365	0	2,105	3,790	4,420
27,400	27,450	0	1,296	2,725	3,354	0	2,097	3,780	4,409
27,450	27,500	0	1,288	2,714	3,344	0	2,089	3,769	4,399
27,500	27,550	0	1,280	2,704	3,333	0	2,081	3,759	4,388
27,550	27,600	0	1,272	2,693	3,323	0	2,073	3,748	4,378
27,600	27,650	0	1,264	2,683	3,312	0	2,065	3,738	4,367
27,650	27,700	0	1,256	2,672	3,302	0	2,057	3,727	4,357
27,700	27,750	0	1,248	2,661	3,291	0	2,049	3,717	4,346
27,750	27,800	0	1,240	2,651	3,280	0	2,041	3,706	4,336
27,800	27,850	0	1,232	2,640	3,270	0	2,033	3,696	4,325
27,850	27,900	0	1,224	2,630	3,259	0	2,025	3,685	4,315
27,900	27,950	0	1,216	2,619	3,249	0	2,017	3,674	4,304
27,950	28,000	0	1,208	2,609	3,238	0	2,009	3,664	4,293
28,000	28,050	0	1,200	2,598	3,228	0	2,001	3,653	4,283
28,050	28,100	0	1,192	2,588	3,217	0	1,993	3,643	4,272
28,100	28,150	0	1,184	2,577	3,207	0	1,985	3,632	4,262
28,150	28,200	0	1,176	2,567	3,196	0	1,977	3,622	4,251
28,200	28,250	0	1,168	2,556	3,186	0	1,969	3,611	4,241
28,250	28,300	0	1,160	2,546	3,175	0	1,961	3,601	4,230
28,300	28,350	0	1,152	2,535	3,165	0	1,953	3,590	4,220
28,350	28,400	0	1,144	2,525	3,154	0	1,945	3,580	4,209
28,400	28,450	0	1,136	2,514	3,144	0	1,937	3,569	4,199
28,450	28,500	0	1,128	2,504	3,133	0	1,929	3,559	4,188
28,500	28,550	0	1,120	2,493	3,123	0	1,921	3,548	4,178
28,550	28,600	0	1,112	2,482	3,112	0	1,913	3,538	4,167
28,600	28,650	0	1,104	2,472	3,101	0	1,905	3,527	4,157
28,650	28,700	0	1,096	2,461	3,091	0	1,897	3,517	4,146
28,700	28,750	0	1,088	2,451	3,080	0	1,889	3,506	4,135
28,750	28,800	0	1,080	2,440	3,070	0	1,881	3,495	4,125
28,800	28,850	0	1,072	2,430	3,059	0	1,873	3,485	4,114
28,850	28,900	0	1,064	2,419	3,049	0	1,865	3,474	4,104
28,900	28,950	0	1,056	2,409	3,038	0	1,857	3,464	4,093
28,950	29,000	0	1,048	2,398	3,028	0	1,849	3,453	4,083
29,000	29,050	0	1,040	2,388	3,017	0	1,841	3,443	4,072
29,050	29,100	0	1,032	2,377	3,007	0	1,833	3,432	4,062
29,100	29,150	0	1,024	2,367	2,996	0	1,825	3,422	4,051
29,150	29,200	0	1,016	2,356	2,986	0	1,817	3,411	4,041
29,200	29,250	0	1,008	2,346	2,975	0	1,809	3,401	4,030

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
29,250	29,300	0	1,000	2,335	2,965	0	1,801	3,390	4,020
29,300	29,350	0	992	2,325	2,954	0	1,793	3,380	4,009
29,350	29,400	0	984	2,314	2,943	0	1,785	3,369	3,999
29,400	29,450	0	976	2,303	2,933	0	1,777	3,359	3,988
29,450	29,500	0	968	2,293	2,922	0	1,769	3,348	3,978
29,500	29,550	0	960	2,282	2,912	0	1,761	3,338	3,967
29,550	29,600	0	952	2,272	2,901	0	1,753	3,327	3,956
29,600	29,650	0	944	2,261	2,891	0	1,745	3,316	3,946
29,650	29,700	0	936	2,251	2,880	0	1,737	3,306	3,935
29,700	29,750	0	928	2,240	2,870	0	1,729	3,295	3,925
29,750	29,800	0	920	2,230	2,859	0	1,721	3,285	3,914
29,800	29,850	0	912	2,219	2,849	0	1,713	3,274	3,904
29,850	29,900	0	904	2,209	2,838	0	1,705	3,264	3,893
29,900	29,950	0	896	2,198	2,828	0	1,697	3,253	3,883
29,950	30,000	0	889	2,188	2,817	0	1,689	3,243	3,872
30,000	30,050	0	881	2,177	2,807	0	1,681	3,232	3,862
30,050	30,100	0	873	2,167	2,796	0	1,673	3,222	3,851
30,100	30,150	0	865	2,156	2,786	0	1,665	3,211	3,841
30,150	30,200	0	857	2,146	2,775	0	1,657	3,201	3,830
30,200	30,250	0	849	2,135	2,764	0	1,649	3,190	3,820
30,250	30,300	0	841	2,124	2,754	0	1,641	3,180	3,809
30,300	30,350	0	833	2,114	2,743	0	1,633	3,169	3,799
30,350	30,400	0	825	2,103	2,733	0	1,625	3,159	3,788
30,400	30,450	0	817	2,093	2,722	0	1,617	3,148	3,777
30,450	30,500	0	809	2,082	2,712	0	1,609	3,137	3,767
30,500	30,550	0	801	2,072	2,701	0	1,601	3,127	3,756
30,550	30,600	0	793	2,061	2,691	0	1,593	3,116	3,746
30,600	30,650	0	785	2,051	2,680	0	1,585	3,106	3,735
30,650	30,700	0	777	2,040	2,670	0	1,577	3,095	3,725
30,700	30,750	0	769	2,030	2,659	0	1,569	3,085	3,714
30,750	30,800	0	761	2,019	2,649	0	1,561	3,074	3,704
30,800	30,850	0	753	2,009	2,638	0	1,553	3,064	3,693
30,850	30,900	0	745	1,998	2,628	0	1,545	3,053	3,683
30,900	30,950	0	737	1,988	2,617	0	1,537	3,043	3,672
30,950	31,000	0	729	1,977	2,607	0	1,529	3,032	3,662
31,000	31,050	0	721	1,967	2,596	0	1,521	3,022	3,651
31,050	31,100	0	713	1,956	2,585	0	1,513	3,011	3,641
31,100	31,150	0	705	1,945	2,575	0	1,505	3,001	3,630
31,150	31,200	0	697	1,935	2,564	0	1,497	2,990	3,620
31,200	31,250	0	689	1,924	2,554	0	1,489	2,979	3,609
31,250	31,300	0	681	1,914	2,543	0	1,481	2,969	3,598
31,300	31,350	0	673	1,903	2,533	0	1,473	2,958	3,588
31,350	31,400	0	665	1,893	2,522	0	1,465	2,948	3,577
31,400	31,450	0	657	1,882	2,512	0	1,457	2,937	3,567
31,450	31,500	0	649	1,872	2,501	0	1,449	2,927	3,556
31,500	31,550	0	641	1,861	2,491	0	1,441	2,916	3,546
31,550	31,600	0	633	1,851	2,480	0	1,433	2,906	3,535
31,600	31,650	0	625	1,840	2,470	0	1,425	2,895	3,525
31,650	31,700	0	617	1,830	2,459	0	1,417	2,885	3,514
31,700	31,750	0	609	1,819	2,449	0	1,409	2,874	3,504
31,750	31,800	0	601	1,809	2,438	0	1,401	2,864	3,493
31,800	31,850	0	593	1,798	2,428	0	1,393	2,853	3,483
31,850	31,900	0	585	1,787	2,417	0	1,385	2,843	3,472
31,900	31,950	0	577	1,777	2,406	0	1,377	2,832	3,462
31,950	32,000	0	569	1,766	2,396	0	1,370	2,822	3,451
32,000	32,050	0	561	1,756	2,385	0	1,362	2,811	3,441
32,050	32,100	0	553	1,745	2,375	0	1,354	2,800	3,430
32,100	32,150	0	545	1,735	2,364	0	1,346	2,790	3,419
32,150	32,200	0	537	1,724	2,354	0	1,338	2,779	3,409
32,200	32,250	0	529	1,714	2,343	0	1,330	2,769	3,398

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
32,250	32,300	0	521	1,703	2,333	0	1,322	2,758	3,388
32,300	32,350	0	513	1,693	2,322	0	1,314	2,748	3,377
32,350	32,400	0	505	1,682	2,312	0	1,306	2,737	3,367
32,400	32,450	0	497	1,672	2,301	0	1,298	2,727	3,356
32,450	32,500	0	489	1,661	2,291	0	1,290	2,716	3,346
32,500	32,550	0	481	1,651	2,280	0	1,282	2,706	3,335
32,550	32,600	0	473	1,640	2,270	0	1,274	2,695	3,325
32,600	32,650	0	465	1,630	2,259	0	1,266	2,685	3,314
32,650	32,700	0	457	1,619	2,249	0	1,258	2,674	3,304
32,700	32,750	0	449	1,608	2,238	0	1,250	2,664	3,293
32,750	32,800	0	441	1,598	2,227	0	1,242	2,653	3,283
32,800	32,850	0	433	1,587	2,217	0	1,234	2,643	3,272
32,850	32,900	0	425	1,577	2,206	0	1,226	2,632	3,262
32,900	32,950	0	417	1,566	2,196	0	1,218	2,621	3,251
32,950	33,000	0	409	1,556	2,185	0	1,210	2,611	3,240
33,000	33,050	0	401	1,545	2,175	0	1,202	2,600	3,230
33,050	33,100	0	393	1,535	2,164	0	1,194	2,590	3,219
33,100	33,150	0	385	1,524	2,154	0	1,186	2,579	3,209
33,150	33,200	0	377	1,514	2,143	0	1,178	2,569	3,198
33,200	33,250	0	369	1,503	2,133	0	1,170	2,558	3,188
33,250	33,300	0	361	1,493	2,122	0	1,162	2,548	3,177
33,300	33,350	0	353	1,482	2,112	0	1,154	2,537	3,167
33,350	33,400	0	345	1,472	2,101	0	1,146	2,527	3,156
33,400	33,450	0	337	1,461	2,091	0	1,138	2,516	3,146
33,450	33,500	0	329	1,451	2,080	0	1,130	2,506	3,135
33,500	33,550	0	321	1,440	2,070	0	1,122	2,495	3,125
33,550	33,600	0	313	1,429	2,059	0	1,114	2,485	3,114
33,600	33,650	0	305	1,419	2,048	0	1,106	2,474	3,104
33,650	33,700	0	297	1,408	2,038	0	1,098	2,464	3,093
33,700	33,750	0	289	1,398	2,027	0	1,090	2,453	3,082
33,750	33,800	0	281	1,387	2,017	0	1,082	2,442	3,072
33,800	33,850	0	273	1,377	2,006	0	1,074	2,432	3,061
33,850	33,900	0	265	1,366	1,996	0	1,066	2,421	3,051
33,900	33,950	0	257	1,356	1,985	0	1,058	2,411	3,040
33,950	34,000	0	249	1,345	1,975	0	1,050	2,400	3,030
34,000	34,050	0	241	1,335	1,964	0	1,042	2,390	3,019
34,050	34,100	0	233	1,324	1,954	0	1,034	2,379	3,009
34,100	34,150	0	225	1,314	1,943	0	1,026	2,369	2,998
34,150	34,200	0	217	1,303	1,933	0	1,018	2,358	2,988
34,200	34,250	0	209	1,293	1,922	0	1,010	2,348	2,977
34,250	34,300	0	201	1,282	1,912	0	1,002	2,337	2,967
34,300	34,350	0	193	1,272	1,901	0	994	2,327	2,956
34,350	34,400	0	185	1,261	1,890	0	986	2,316	2,946
34,400	34,450	0	177	1,250	1,880	0	978	2,306	2,935
34,450	34,500	0	169	1,240	1,869	0	970	2,295	2,925
34,500	34,550	0	161	1,229	1,859	0	962	2,285	2,914
34,550	34,600	0	153	1,219	1,848	0	954	2,274	2,903
34,600	34,650	0	145	1,208	1,838	0	946	2,263	2,893
34,650	34,700	0	137	1,198	1,827	0	938	2,253	2,882
34,700	34,750	0	129	1,187	1,817	0	930	2,242	2,872
34,750	34,800	0	121	1,177	1,806	0	922	2,232	2,861
34,800	34,850	0	113	1,166	1,796	0	914	2,221	2,851
34,850	34,900	0	105	1,156	1,785	0	906	2,211	2,840
34,900	34,950	0	97	1,145	1,775	0	898	2,200	2,830
34,950	35,000	0	90	1,135	1,764	0	890	2,190	2,819
35,000	35,050	0	82	1,124	1,754	0	882	2,179	2,809
35,050	35,100	0	74	1,114	1,743	0	874	2,169	2,798
35,100	35,150	0	66	1,103	1,733	0	866	2,158	2,788
35,150	35,200	0	58	1,093	1,722	0	858	2,148	2,777
35,200	35,250	0	50	1,082	1,711	0	850	2,137	2,767

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2010 Earned Income Credit (EIC) Table--Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and you have--				Married filing jointly and you have--			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is--				Your credit is--			
35,250	35,300	0	42	1,071	1,701	0	842	2,127	2,756
35,300	35,350	0	34	1,061	1,690	0	834	2,116	2,746
35,350	35,400	0	26	1,050	1,680	0	826	2,106	2,735
35,400	35,450	0	18	1,040	1,669	0	818	2,095	2,724
35,450	35,500	0	10	1,029	1,659	0	810	2,084	2,714
35,500	35,550	0	*	1,019	1,648	0	802	2,074	2,703
35,550	35,600	0	0	1,008	1,638	0	794	2,063	2,693
35,600	35,650	0	0	998	1,627	0	786	2,053	2,682
35,650	35,700	0	0	987	1,617	0	778	2,042	2,672
35,700	35,750	0	0	977	1,606	0	770	2,032	2,661
35,750	35,800	0	0	966	1,596	0	762	2,021	2,651
35,800	35,850	0	0	956	1,585	0	754	2,011	2,640
35,850	35,900	0	0	945	1,575	0	746	2,000	2,630
35,900	35,950	0	0	935	1,564	0	738	1,990	2,619
35,950	36,000	0	0	924	1,554	0	730	1,979	2,609
36,000	36,050	0	0	914	1,543	0	722	1,969	2,598
36,050	36,100	0	0	903	1,532	0	714	1,958	2,588
36,100	36,150	0	0	892	1,522	0	706	1,948	2,577
36,150	36,200	0	0	882	1,511	0	698	1,937	2,567
36,200	36,250	0	0	871	1,501	0	690	1,926	2,556
36,250	36,300	0	0	861	1,490	0	682	1,916	2,545
36,300	36,350	0	0	850	1,480	0	674	1,905	2,535
36,350	36,400	0	0	840	1,469	0	666	1,895	2,524
36,400	36,450	0	0	829	1,459	0	658	1,884	2,514
36,450	36,500	0	0	819	1,448	0	650	1,874	2,503
36,500	36,550	0	0	808	1,438	0	642	1,863	2,493
36,550	36,600	0	0	798	1,427	0	634	1,853	2,482
36,600	36,650	0	0	787	1,417	0	626	1,842	2,472
36,650	36,700	0	0	777	1,406	0	618	1,832	2,461
36,700	36,750	0	0	766	1,396	0	610	1,821	2,451
36,750	36,800	0	0	756	1,385	0	602	1,811	2,440
36,800	36,850	0	0	745	1,375	0	594	1,800	2,430
36,850	36,900	0	0	734	1,364	0	586	1,790	2,419
36,900	36,950	0	0	724	1,353	0	578	1,779	2,409
36,950	37,000	0	0	713	1,343	0	571	1,769	2,398
37,000	37,050	0	0	703	1,332	0	563	1,758	2,388
37,050	37,100	0	0	692	1,322	0	555	1,747	2,377
37,100	37,150	0	0	682	1,311	0	547	1,737	2,366
37,150	37,200	0	0	671	1,301	0	539	1,726	2,356
37,200	37,250	0	0	661	1,290	0	531	1,716	2,345
37,250	37,300	0	0	650	1,280	0	523	1,705	2,335
37,300	37,350	0	0	640	1,269	0	515	1,695	2,324
37,350	37,400	0	0	629	1,259	0	507	1,684	2,314
37,400	37,450	0	0	619	1,248	0	499	1,674	2,303
37,450	37,500	0	0	608	1,238	0	491	1,663	2,293
37,500	37,550	0	0	598	1,227	0	483	1,653	2,282
37,550	37,600	0	0	587	1,217	0	475	1,642	2,272
37,600	37,650	0	0	577	1,206	0	467	1,632	2,261
37,650	37,700	0	0	566	1,196	0	459	1,621	2,251
37,700	37,750	0	0	555	1,185	0	451	1,611	2,240
37,750	37,800	0	0	545	1,174	0	443	1,600	2,230
37,800	37,850	0	0	534	1,164	0	435	1,590	2,219
37,850	37,900	0	0	524	1,153	0	427	1,579	2,209
37,900	37,950	0	0	513	1,143	0	419	1,568	2,198
37,950	38,000	0	0	503	1,132	0	411	1,558	2,187

* If the amount you are looking up from the worksheet is at least \$35,500 but less than \$35,535, and you have one qualifying child, your credit is \$3. Otherwise, you cannot take the credit.

(Continued on next page)

2010 Earned Income Credit (EIC) Table—Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er) and you have—				Married filing jointly and you have—			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is—				Your credit is—			
38,000	38,050	0	0	492	1,122	0	403	1,547	2,177
38,050	38,100	0	0	482	1,111	0	395	1,537	2,166
38,100	38,150	0	0	471	1,101	0	387	1,526	2,156
38,150	38,200	0	0	461	1,090	0	379	1,516	2,145
38,200	38,250	0	0	450	1,080	0	371	1,505	2,135
38,250	38,300	0	0	440	1,069	0	363	1,495	2,124
38,300	38,350	0	0	429	1,059	0	355	1,484	2,114
38,350	38,400	0	0	419	1,048	0	347	1,474	2,103
38,400	38,450	0	0	408	1,038	0	339	1,463	2,093
38,450	38,500	0	0	398	1,027	0	331	1,453	2,082
38,500	38,550	0	0	387	1,017	0	323	1,442	2,072
38,550	38,600	0	0	376	1,006	0	315	1,432	2,061
38,600	38,650	0	0	366	995	0	307	1,421	2,051
38,650	38,700	0	0	355	985	0	299	1,411	2,040
38,700	38,750	0	0	345	974	0	291	1,400	2,029
38,750	38,800	0	0	334	964	0	283	1,389	2,019
38,800	38,850	0	0	324	953	0	275	1,379	2,008
38,850	38,900	0	0	313	943	0	267	1,368	1,998
38,900	38,950	0	0	303	932	0	259	1,358	1,987
38,950	39,000	0	0	292	922	0	251	1,347	1,977
39,000	39,050	0	0	282	911	0	243	1,337	1,966
39,050	39,100	0	0	271	901	0	235	1,326	1,956
39,100	39,150	0	0	261	890	0	227	1,316	1,945
39,150	39,200	0	0	250	880	0	219	1,305	1,935
39,200	39,250	0	0	240	869	0	211	1,295	1,924
39,250	39,300	0	0	229	859	0	203	1,284	1,914
39,300	39,350	0	0	219	848	0	195	1,274	1,903
39,350	39,400	0	0	208	837	0	187	1,263	1,893
39,400	39,450	0	0	197	827	0	179	1,253	1,882
39,450	39,500	0	0	187	816	0	171	1,242	1,872
39,500	39,550	0	0	176	806	0	163	1,232	1,861
39,550	39,600	0	0	166	795	0	155	1,221	1,850
39,600	39,650	0	0	155	785	0	147	1,210	1,840
39,650	39,700	0	0	145	774	0	139	1,200	1,829
39,700	39,750	0	0	134	764	0	131	1,189	1,819
39,750	39,800	0	0	124	753	0	123	1,179	1,808
39,800	39,850	0	0	113	743	0	115	1,168	1,798
39,850	39,900	0	0	103	732	0	107	1,158	1,787
39,900	39,950	0	0	92	722	0	99	1,147	1,777
39,950	40,000	0	0	82	711	0	91	1,137	1,766
40,000	40,050	0	0	71	701	0	83	1,126	1,756
40,050	40,100	0	0	61	690	0	75	1,116	1,745
40,100	40,150	0	0	50	680	0	67	1,105	1,735
40,150	40,200	0	0	40	669	0	59	1,095	1,724
40,200	40,250	0	0	29	658	0	51	1,084	1,714
40,250	40,300	0	0	18	648	0	43	1,074	1,703
40,300	40,350	0	0	8	637	0	35	1,063	1,693
40,350	40,400	0	0	*	627	0	27	1,053	1,682
40,400	40,450	0	0	0	616	0	19	1,042	1,671
40,450	40,500	0	0	0	606	0	11	1,031	1,661
40,500	40,550	0	0	0	595	0	**	1,021	1,650
40,550	40,600	0	0	0	585	0	0	1,010	1,640
40,600	40,650	0	0	0	574	0	0	1,000	1,629
40,650	40,700	0	0	0	564	0	0	989	1,619
40,700	40,750	0	0	0	553	0	0	979	1,608

* If the amount you are looking up from the worksheet is at least \$40,350 but less than \$40,363, your credit is \$1. Otherwise, you cannot take the credit.

** If the amount you are looking up from the worksheet is at least \$40,500 but less than \$40,545, and you have one qualifying child, your credit is \$4. Otherwise, you cannot take the credit.

(Continued on next page)

2010 Earned Income Credit (EIC) Table--Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and you have--				Married filing jointly and you have--			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is--				Your credit is--			
40,750	40,800	0	0	0	543	0	0	968	1,598
40,800	40,850	0	0	0	532	0	0	958	1,587
40,850	40,900	0	0	0	522	0	0	947	1,577
40,900	40,950	0	0	0	511	0	0	937	1,566
40,950	41,000	0	0	0	501	0	0	926	1,556
41,000	41,050	0	0	0	490	0	0	916	1,545
41,050	41,100	0	0	0	479	0	0	905	1,535
41,100	41,150	0	0	0	469	0	0	895	1,524
41,150	41,200	0	0	0	458	0	0	884	1,514
41,200	41,250	0	0	0	448	0	0	873	1,503
41,250	41,300	0	0	0	437	0	0	863	1,492
41,300	41,350	0	0	0	427	0	0	852	1,482
41,350	41,400	0	0	0	416	0	0	842	1,471
41,400	41,450	0	0	0	406	0	0	831	1,461
41,450	41,500	0	0	0	395	0	0	821	1,450
41,500	41,550	0	0	0	385	0	0	810	1,440
41,550	41,600	0	0	0	374	0	0	800	1,429
41,600	41,650	0	0	0	364	0	0	789	1,419
41,650	41,700	0	0	0	353	0	0	779	1,408
41,700	41,750	0	0	0	343	0	0	768	1,398
41,750	41,800	0	0	0	332	0	0	758	1,387
41,800	41,850	0	0	0	322	0	0	747	1,377
41,850	41,900	0	0	0	311	0	0	737	1,366
41,900	41,950	0	0	0	300	0	0	726	1,356
41,950	42,000	0	0	0	290	0	0	716	1,345
42,000	42,050	0	0	0	279	0	0	705	1,335
42,050	42,100	0	0	0	269	0	0	694	1,324
42,100	42,150	0	0	0	258	0	0	684	1,313
42,150	42,200	0	0	0	248	0	0	673	1,303
42,200	42,250	0	0	0	237	0	0	663	1,292
42,250	42,300	0	0	0	227	0	0	652	1,282
42,300	42,350	0	0	0	216	0	0	642	1,271
42,350	42,400	0	0	0	206	0	0	631	1,261
42,400	42,450	0	0	0	195	0	0	621	1,250
42,450	42,500	0	0	0	185	0	0	610	1,240
42,500	42,550	0	0	0	174	0	0	600	1,229
42,550	42,600	0	0	0	164	0	0	589	1,219
42,600	42,650	0	0	0	153	0	0	579	1,208
42,650	42,700	0	0	0	143	0	0	568	1,198
42,700	42,750	0	0	0	132	0	0	558	1,187
42,750	42,800	0	0	0	121	0	0	547	1,177
42,800	42,850	0	0	0	111	0	0	537	1,166
42,850	42,900	0	0	0	100	0	0	526	1,156
42,900	42,950	0	0	0	90	0	0	515	1,145
42,950	43,000	0	0	0	79	0	0	505	1,134
43,000	43,050	0	0	0	69	0	0	494	1,124
43,050	43,100	0	0	0	58	0	0	484	1,113
43,100	43,150	0	0	0	48	0	0	473	1,103
43,150	43,200	0	0	0	37	0	0	463	1,092
43,200	43,250	0	0	0	27	0	0	452	1,082
43,250	43,300	0	0	0	16	0	0	442	1,071
43,300	43,350	0	0	0	6	0	0	431	1,061
43,350	43,400	0	0	0	0	0	0	421	1,050
43,400	43,450	0	0	0	0	0	0	410	1,040
43,450	43,500	0	0	0	0	0	0	400	1,029
43,500	43,550	0	0	0	0	0	0	389	1,019
43,550	43,600	0	0	0	0	0	0	379	1,008
43,600	43,650	0	0	0	0	0	0	368	998
43,650	43,700	0	0	0	0	0	0	358	987
43,700	43,750	0	0	0	0	0	0	347	976

(Continued on next page)

2010 Earned Income Credit (EIC) Table--Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and you have--				Married filing jointly and you have--			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is--				Your credit is--			
43,750	43,800	0	0	0	0	0	0	336	966
43,800	43,850	0	0	0	0	0	0	326	955
43,850	43,900	0	0	0	0	0	0	315	945
43,900	43,950	0	0	0	0	0	0	305	934
43,950	44,000	0	0	0	0	0	0	294	924
44,000	44,050	0	0	0	0	0	0	284	913
44,050	44,100	0	0	0	0	0	0	273	903
44,100	44,150	0	0	0	0	0	0	263	892
44,150	44,200	0	0	0	0	0	0	252	882
44,200	44,250	0	0	0	0	0	0	242	871
44,250	44,300	0	0	0	0	0	0	231	861
44,300	44,350	0	0	0	0	0	0	221	850
44,350	44,400	0	0	0	0	0	0	210	840
44,400	44,450	0	0	0	0	0	0	200	829
44,450	44,500	0	0	0	0	0	0	189	819
44,500	44,550	0	0	0	0	0	0	179	808
44,550	44,600	0	0	0	0	0	0	168	797
44,600	44,650	0	0	0	0	0	0	157	787
44,650	44,700	0	0	0	0	0	0	147	776
44,700	44,750	0	0	0	0	0	0	136	766
44,750	44,800	0	0	0	0	0	0	126	755
44,800	44,850	0	0	0	0	0	0	115	745
44,850	44,900	0	0	0	0	0	0	105	734
44,900	44,950	0	0	0	0	0	0	94	724
44,950	45,000	0	0	0	0	0	0	84	713
45,000	45,050	0	0	0	0	0	0	73	703
45,050	45,100	0	0	0	0	0	0	63	692
45,100	45,150	0	0	0	0	0	0	52	682
45,150	45,200	0	0	0	0	0	0	42	671
45,200	45,250	0	0	0	0	0	0	31	661
45,250	45,300	0	0	0	0	0	0	21	650
45,300	45,350	0	0	0	0	0	0	10	640
45,350	45,400	0	0	0	0	0	0	*	629
45,400	45,450	0	0	0	0	0	0	0	618
45,450	45,500	0	0	0	0	0	0	0	608
45,500	45,550	0	0	0	0	0	0	0	597
45,550	45,600	0	0	0	0	0	0	0	587
45,600	45,650	0	0	0	0	0	0	0	576
45,650	45,700	0	0	0	0	0	0	0	566
45,700	45,750	0	0	0	0	0	0	0	555
45,750	45,800	0	0	0	0	0	0	0	545
45,800	45,850	0	0	0	0	0	0	0	534
45,850	45,900	0	0	0	0	0	0	0	524
45,900	45,950	0	0	0	0	0	0	0	513
45,950	46,000	0	0	0	0	0	0	0	503
46,000	46,050	0	0	0	0	0	0	0	492
46,050	46,100	0	0	0	0	0	0	0	482
46,100	46,150	0	0	0	0	0	0	0	471
46,150	46,200	0	0	0	0	0	0	0	461
46,200	46,250	0	0	0	0	0	0	0	450
46,250	46,300	0	0	0	0	0	0	0	439
46,300	46,350	0	0	0	0	0	0	0	429
46,350	46,400	0	0	0	0	0	0	0	418
46,400	46,450	0	0	0	0	0	0	0	408
46,450	46,500	0	0	0	0	0	0	0	397

* If the amount you are looking up from the worksheet is at least \$45,350 but less than \$45,373, your credit is \$2. Otherwise, you cannot take the credit.

(Continued on next page)

2010 Earned Income Credit (EIC) Table--Continued

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is--		And your filing status is--							
		Single, head of household, or qualifying widow(er) and you have--				Married filing jointly and you have--			
		No Children	One Child	Two Children	Three Children	No Children	One Child	Two Children	Three Children
At least	But less than	Your credit is--				Your credit is--			
46,500	46,550	0	0	0	0	0	0	0	387
46,550	46,600	0	0	0	0	0	0	0	376
46,600	46,650	0	0	0	0	0	0	0	366
46,650	46,700	0	0	0	0	0	0	0	355
46,700	46,750	0	0	0	0	0	0	0	345
46,750	46,800	0	0	0	0	0	0	0	334
46,800	46,850	0	0	0	0	0	0	0	324
46,850	46,900	0	0	0	0	0	0	0	313
46,900	46,950	0	0	0	0	0	0	0	303
46,950	47,000	0	0	0	0	0	0	0	292
47,000	47,050	0	0	0	0	0	0	0	282
47,050	47,100	0	0	0	0	0	0	0	271
47,100	47,150	0	0	0	0	0	0	0	260
47,150	47,200	0	0	0	0	0	0	0	250
47,200	47,250	0	0	0	0	0	0	0	239
47,250	47,300	0	0	0	0	0	0	0	229
47,300	47,350	0	0	0	0	0	0	0	218
47,350	47,400	0	0	0	0	0	0	0	208
47,400	47,450	0	0	0	0	0	0	0	197
47,450	47,500	0	0	0	0	0	0	0	187
47,500	47,550	0	0	0	0	0	0	0	176
47,550	47,600	0	0	0	0	0	0	0	166
47,600	47,650	0	0	0	0	0	0	0	155
47,650	47,700	0	0	0	0	0	0	0	145
47,700	47,750	0	0	0	0	0	0	0	134
47,750	47,800	0	0	0	0	0	0	0	124
47,800	47,850	0	0	0	0	0	0	0	113
47,850	47,900	0	0	0	0	0	0	0	103
47,900	47,950	0	0	0	0	0	0	0	92
47,950	48,000	0	0	0	0	0	0	0	81
48,000	48,050	0	0	0	0	0	0	0	71
48,050	48,100	0	0	0	0	0	0	0	60
48,100	48,150	0	0	0	0	0	0	0	50
48,150	48,200	0	0	0	0	0	0	0	39
48,200	48,250	0	0	0	0	0	0	0	29
48,250	48,300	0	0	0	0	0	0	0	18
48,300	48,350	0	0	0	0	0	0	0	8
48,350	48,362	0	0	0	0	0	0	0	1

Line 42**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c, on page 16. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

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

Line 43**American Opportunity Credit**

If you meet the requirements to claim an education credit (see the instructions for line 31 on page 33), enter on this line the amount, if any, from Form 8863, line 14.

Line 44

If you filed Form 4868 to get an automatic extension of time to file Form 1040A, enter any amount you paid with that form or by electronic funds withdrawal or credit or debit card. If you paid by credit or debit card, do not include on line 44 the convenience fee you were charged. To the left of the entry space for line 44, enter "Form 4868" and show the amount paid.

Excess social security and tier 1 railroad retirement (RRTA) tax withheld. If you, or your spouse if filing a joint return, had more than one employer for 2010 and total wages of more than \$106,800, too much social security or tier 1 RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 44, see Pub. 505. Include the excess in the total on line 44. Write "Excess SST" and show the excess amount to the left of the line.

Refund**Line 45****Amount Overpaid**

If line 45 is under \$1, we will send a refund only on written request.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income tax withholding and estimated tax payments for 2011 on page

75.

Refund offset. If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 45 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 any questions about it, contact the agency to which you owe the debt.

Injured spouse claim. If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 45 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 78) or see Form 8379.

Lines 46a Through 46d**Amount Refunded to You**

If you want to check the status of your refund, see page 78. Before checking the status of your refund, please wait at least 72 hours after 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).

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs beginning on this page.

If you want us to directly deposit the amount shown on line 46a to 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:

- Complete lines 46b through 46d if you want your refund deposited to only one account, or
- Check the box on line 46a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you do not want your refund directly deposited to your account, do not check the box on line 46a. Draw a line through the boxes on lines 46b and 46d. We will send you a check instead.

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 that can get lost or stolen.
- 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 file a joint return and check the box on line 46a and attach Form 8888 or fill in lines 46b through 46d, your spouse may get at least part of the refund.

IRA. You can have your refund directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your ac-

count of the year to which the deposit is to be applied (unless the trustee or custodian will not accept a deposit for 2010). If you do not, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2010 return during 2011 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2011. If you designate your deposit to be for 2010, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2010. In that case, you must file an amended 2010 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



You and your spouse, if filing jointly, each may be able to contribute up to \$5,000 (\$6,000 if age 50 or older at the end of 2010) to a traditional IRA or Roth IRA for 2010. The limit for 2011 is also \$5,000 (\$6,000 if age 50 or older at the end of 2011). You may owe a penalty if your contributions exceed these limits.



For more information on IRAs, see Pub. 590.

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

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You do not need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

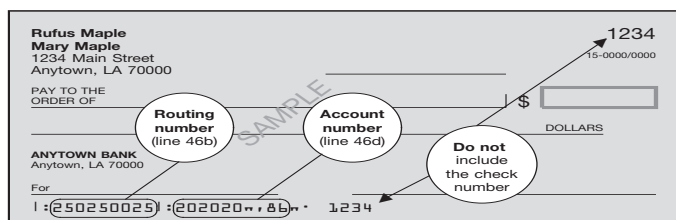
Line 46a. You cannot file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 46b. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check below, the routing number is 250250025. Rufus and Mary 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 46b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- 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.

Sample Check—Lines 46b Through 46d



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

Line 46c. 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 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 46d. 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 below, the account number is 20202086. Do not include the check number.

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

Reasons Your Direct Deposit Request May Be Rejected

If any of the following apply, your direct deposit request will be rejected and a check will be sent instead.

- Any numbers or letters on lines 74b through 74d are crossed out or whited out.
- Your financial institution(s) will not allow a joint refund to be deposited to an individual account. The IRS is not responsible if a financial institution rejects a direct deposit.
- You request a deposit of your refund to an account that is not in your name (such as your tax preparer’s own account).
- You file your 2010 return after December 31, 2011.



*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.*

Line 47

Amount Applied to Your 2011 Estimated Tax

Enter on line 47 the amount, if any, of the overpayment on line 45 you want applied to your 2011 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse’s account. Include your spouse’s social security number in the statement.



This election to apply part or all of the amount overpaid to your 2011 estimated tax cannot be changed later.

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 18, 2011. If you file your return after April 18, 2011, you can include interest and penalty in your payment. Visit www.irs.gov/e-pay for details.

You can also pay using 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.irs.gov/e-pay or www.eftps.gov or call EFTPS’ Customer Service at 1-800-316-6541. TTY/TDD help is available by calling 1-800-733-4829.

Line 48**Amount You Owe**

To save interest and penalties, pay your taxes in full by April 18, 2011. You do not have to pay if line 48 is under \$1.

Include any estimated tax penalty from line 49 in the amount you enter on line 48.

You can pay by check, money order, or credit or debit card. Do not include any estimated tax payment for 2011 in this payment. Instead, make the estimated tax payment separately.

To pay by check or money order. Make your check or money order payable to the “United States Treasury” for the full amount due. Do not send cash. Do not attach the payment to your return. Write “2010 Form 1040A” and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

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

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment. Although you do not have to use Form 1040-V, doing so allows us to process your payment more accurately and efficiently.

To pay by credit or debit card. For information on paying your taxes with a credit or debit card, go to www.irs.gov/e-pay.



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-4P or W-4V, or (c) make estimated tax payments for 2011. See Income tax withholding and estimated tax payments for 2011 on page 75.

What If You Cannot Pay?

If you cannot pay the full amount shown on line 48 when you file, you can ask for:

- An installment agreement, or
- An extension of time to pay.

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. Generally, you can 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 18, 2011. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to IRS.gov, click on “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.

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by April 18, 2011. An extension generally will not be granted for more than 6 months. If you pay after April 18, 2011, you will be charged interest on the tax not paid by April 15, 2011. You must pay the tax before the extension runs out. If you do not, penalties may be imposed.

Line 49**Estimated Tax Penalty**

You may owe this penalty if:

- Line 48 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The “tax shown on your return” is the amount on your 2010 Form 1040A, line 37, minus the total of any amounts shown on lines 40, 41a, 42, and 43.

Exception. You will not owe the penalty if your 2009 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 2009 return and you were a U.S. citizen or resident for all of 2009.

2. The total of lines 38, 39, and any excess social security and tier 1 RRTA tax included on line 44 on your 2010 return is at least 100% of the tax shown on your 2009 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income (AGI) shown on your 2009 return was more than \$150,000 (more than \$75,000 if married filing separately for 2010). Your estimated tax payments for 2010 must have been made on time and for the required amount.

The “tax shown on your 2009 return” is the amount on your 2009 Form 1040A, line 37, minus the total of any amounts shown on lines 40, 41a, 42, and 43.

Figuring the penalty. If the *Exception* above does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount.

Enter any penalty on line 49. Add the penalty to any tax due and enter the total on line 48. However, if you have an overpayment on line 45, subtract the penalty from the amount you would otherwise enter on line 46a or 47. Lines 46a, 47, and 49 must equal line 45.

If the penalty is more than the overpayment on line 45, enter -0- on lines 46a and 47. Then subtract line 45 from line 49 and enter the result on line 48.

Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, you can leave line 49 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Third Party Designee

If you want to allow your preparer, a friend, family member, or any other person you choose to discuss your 2010 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).

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

- Give the IRS any information that is missing from your return,

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

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

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2011 tax return. This is April 17, 2012, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a taxpayer* on page 76.

Child's return. If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

Daytime phone number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. 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 and include their Preparer Tax Identification Number (PTIN) 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 will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2009 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 2009 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2009 income tax return, call the IRS at 1-800-908-9946 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 2009 return.) You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2010.



If you cannot locate your prior year AGI or prior year PIN use the Electronic Filing PIN Request. This can be found at IRS.gov. Click on "Electronic Filing PIN Request" under "Online Services." Or you can call 1-866-704-7388.

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 Form 2848 (for an electronic return signed by an agent) or Form 8332 (or certain pages from a divorce decree or separation agreement that went into effect after 1984 and before 2010).

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

Attach Required Forms and Schedules

Assemble any schedules and forms behind Form 1040A in order of the "Attachment Sequence No." shown in the upper right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach Form(s) W-2 to the front of Form 1040A. If you received a Form W-2c (a corrected Form W-2), attach a copy of your original Form(s) W-2 and any Form(s) W-2c.



If you received a 2010 Form 1099-R showing federal income tax withheld, also attach the form to the front of Form 1040A.

2010 Tax Table—Continued

Table with columns: If line 27 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Contains sub-tables for 23,000, 24,000, 25,000, and 26,000.

Table with columns: If line 27 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Contains sub-tables for 26,000, 27,000, 28,000, and 29,000.

Table with columns: If line 27 (taxable income) is—, And you are— (Single, Married filing jointly, Married filing separately, Head of a household), Your tax is—. Contains sub-tables for 29,000, 30,000, 31,000, and 32,000.

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

(Continued on next page)

2010 Tax Table-Continued

Table with 7 columns: 'If line 27 (taxable income) is -', 'And you are -' (Single, Married filing jointly, Married filing separately, Head of a household), and 'Your tax is -'. Rows are organized by income brackets from 32,000 to 34,950.

Table with 7 columns: 'If line 27 (taxable income) is -', 'And you are -' (Single, Married filing jointly, Married filing separately, Head of a household), and 'Your tax is -'. Rows are organized by income brackets from 35,000 to 37,950.

Table with 7 columns: 'If line 27 (taxable income) is -', 'And you are -' (Single, Married filing jointly, Married filing separately, Head of a household), and 'Your tax is -'. Rows are organized by income brackets from 38,000 to 40,950.

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

(Continued on next page)

2010 Tax Table—Continued

If line 27 (taxable income) is—		And you are—			
		Single	Married filing jointly*	Married filing separately	Head of a household
At least	But less than	Your tax is—			
95,000					
95,000	95,050	20,316	16,119	20,729	18,604
95,050	95,100	20,330	16,131	20,743	18,616
95,100	95,150	20,344	16,144	20,757	18,629
95,150	95,200	20,358	16,156	20,771	18,641
95,200	95,250	20,372	16,169	20,785	18,654
95,250	95,300	20,386	16,181	20,799	18,666
95,300	95,350	20,400	16,194	20,813	18,679
95,350	95,400	20,414	16,206	20,827	18,691
95,400	95,450	20,428	16,219	20,841	18,704
95,450	95,500	20,442	16,231	20,855	18,716
95,500	95,550	20,456	16,244	20,869	18,729
95,550	95,600	20,470	16,256	20,883	18,741
95,600	95,650	20,484	16,269	20,897	18,754
95,650	95,700	20,498	16,281	20,911	18,766
95,700	95,750	20,512	16,294	20,925	18,779
95,750	95,800	20,526	16,306	20,939	18,791
95,800	95,850	20,540	16,319	20,953	18,804
95,850	95,900	20,554	16,331	20,967	18,816
95,900	95,950	20,568	16,344	20,981	18,829
95,950	96,000	20,582	16,356	20,995	18,841
96,000					
96,000	96,050	20,596	16,369	21,009	18,854
96,050	96,100	20,610	16,381	21,023	18,866
96,100	96,150	20,624	16,394	21,037	18,879
96,150	96,200	20,638	16,406	21,051	18,891
96,200	96,250	20,652	16,419	21,065	18,904
96,250	96,300	20,666	16,431	21,079	18,916
96,300	96,350	20,680	16,444	21,093	18,929
96,350	96,400	20,694	16,456	21,107	18,941
96,400	96,450	20,708	16,469	21,121	18,954
96,450	96,500	20,722	16,481	21,135	18,966
96,500	96,550	20,736	16,494	21,149	18,979
96,550	96,600	20,750	16,506	21,163	18,991
96,600	96,650	20,764	16,519	21,177	19,004
96,650	96,700	20,778	16,531	21,191	19,016
96,700	96,750	20,792	16,544	21,205	19,029
96,750	96,800	20,806	16,556	21,219	19,041
96,800	96,850	20,820	16,569	21,233	19,054
96,850	96,900	20,834	16,581	21,247	19,066
96,900	96,950	20,848	16,594	21,261	19,079
96,950	97,000	20,862	16,606	21,275	19,091

If line 27 (taxable income) is—		And you are—			
		Single	Married filing jointly*	Married filing separately	Head of a household
At least	But less than	Your tax is—			
97,000					
97,000	97,050	20,876	16,619	21,289	19,104
97,050	97,100	20,890	16,631	21,303	19,116
97,100	97,150	20,904	16,644	21,317	19,129
97,150	97,200	20,918	16,656	21,331	19,141
97,200	97,250	20,932	16,669	21,345	19,154
97,250	97,300	20,946	16,681	21,359	19,166
97,300	97,350	20,960	16,694	21,373	19,179
97,350	97,400	20,974	16,706	21,387	19,191
97,400	97,450	20,988	16,719	21,401	19,204
97,450	97,500	21,002	16,731	21,415	19,216
97,500	97,550	21,016	16,744	21,429	19,229
97,550	97,600	21,030	16,756	21,443	19,241
97,600	97,650	21,044	16,769	21,457	19,254
97,650	97,700	21,058	16,781	21,471	19,266
97,700	97,750	21,072	16,794	21,485	19,279
97,750	97,800	21,086	16,806	21,499	19,291
97,800	97,850	21,100	16,819	21,513	19,304
97,850	97,900	21,114	16,831	21,527	19,316
97,900	97,950	21,128	16,844	21,541	19,329
97,950	98,000	21,142	16,856	21,555	19,341
98,000					
98,000	98,050	21,156	16,869	21,569	19,354
98,050	98,100	21,170	16,881	21,583	19,366
98,100	98,150	21,184	16,894	21,597	19,379
98,150	98,200	21,198	16,906	21,611	19,391
98,200	98,250	21,212	16,919	21,625	19,404
98,250	98,300	21,226	16,931	21,639	19,416
98,300	98,350	21,240	16,944	21,653	19,429
98,350	98,400	21,254	16,956	21,667	19,441
98,400	98,450	21,268	16,969	21,681	19,454
98,450	98,500	21,282	16,981	21,695	19,466
98,500	98,550	21,296	16,994	21,709	19,479
98,550	98,600	21,310	17,006	21,723	19,491
98,600	98,650	21,324	17,019	21,737	19,504
98,650	98,700	21,338	17,031	21,751	19,516
98,700	98,750	21,352	17,044	21,765	19,529
98,750	98,800	21,366	17,056	21,779	19,541
98,800	98,850	21,380	17,069	21,793	19,554
98,850	98,900	21,394	17,081	21,807	19,566
98,900	98,950	21,408	17,094	21,821	19,579
98,950	99,000	21,422	17,106	21,835	19,591

If line 27 (taxable income) is—		And you are—			
		Single	Married filing jointly*	Married filing separately	Head of a household
At least	But less than	Your tax is—			
99,000					
99,000	99,050	21,436	17,119	21,849	19,604
99,050	99,100	21,450	17,131	21,863	19,616
99,100	99,150	21,464	17,144	21,877	19,629
99,150	99,200	21,478	17,156	21,891	19,641
99,200	99,250	21,492	17,169	21,905	19,654
99,250	99,300	21,506	17,181	21,919	19,666
99,300	99,350	21,520	17,194	21,933	19,679
99,350	99,400	21,534	17,206	21,947	19,691
99,400	99,450	21,548	17,219	21,961	19,704
99,450	99,500	21,562	17,231	21,975	19,716
99,500	99,550	21,576	17,244	21,989	19,729
99,550	99,600	21,590	17,256	22,003	19,741
99,600	99,650	21,604	17,269	22,017	19,754
99,650	99,700	21,618	17,281	22,031	19,766
99,700	99,750	21,632	17,294	22,045	19,779
99,750	99,800	21,646	17,306	22,059	19,791
99,800	99,850	21,660	17,319	22,073	19,804
99,850	99,900	21,674	17,331	22,087	19,816
99,900	99,950	21,688	17,344	22,101	19,829
99,950	100,000	21,702	17,356	22,115	19,841

\$100,000 or over — use Form 1040

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

General Information

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

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

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

- Be sure you used the correct method to figure your tax. See the instructions for line 28 beginning on page 30.

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

- Print your name and address at the top of Form 1040A. Enter your (and your spouse's) name in the same order as shown on your last return.

- If you live in an apartment, be sure to include your apartment number in your address.

- Enter your standard deduction on line 24. See page 30 to find the amount to enter on line 24.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of children you have.

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

- Attach your Form(s) W-2 and any other required forms and schedules. Put all forms and schedules in the proper order. See *Attach Required Forms and Schedules* on page 62.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 48 on page 61 for details.

- Do not file more than 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.

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.

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 may also 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. Do not file Form 8857 with your Form 1040A. 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 long should records be kept? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

Income tax withholding and estimated tax payments for 2011. If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2011 pay. For details on how to complete Form W-4, see Pub. 919. If you have pension or annuity income, use Form W-4P. 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.



You can use the IRS Withholding Calculator at www.irs.gov/individuals, instead of Pub. 919 or the worksheets included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.

In general, you do not have to make estimated tax payments if you expect that your 2011 tax return will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2011 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

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

How do you make a gift to reduce debt held by the public? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 61 for details on how to pay any tax you owe.



If you itemize your deductions for 2011, you may be able to deduct this gift.

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

Secure your tax 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 Protection Specialized Unit at 1-800-908-4490 or submit Form 14039.

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 National Taxpayer Advocate helpline 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 detailed 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 this 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 IRS.gov and enter “identity theft” in the search box to learn more about identity theft and how to reduce your risk.

Need a copy of your tax return? If you do, 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 4506T-EZ or call us at 1-800-908-9946.

Death of a taxpayer. If a taxpayer died before filing a return for 2010, the taxpayer’s spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer’s property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter “Deceased,” the deceased taxpayer’s name, and the date of death across the top of the return. If this information is not provided, it may delay the processing of the return.

If your spouse died in 2010 and you did not remarry in 2010, or if your spouse died in 2011 before filing a return for 2010, you can file a joint return. A joint return should show your spouse’s 2010 income before death and your income for all of 2010. Enter “Filing as surviving spouse” in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

Claiming a refund for a deceased taxpayer. If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representa-

tive, file the return and include 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 78) or see Pub. 559.

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 78) or visit IRS.gov and click on “Individuals” for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040A instruction booklet. For example, if you are filing a 2007 return in 2011, use the address on the last page of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

Other Ways To Get Help

Send your written tax questions to the IRS. You should get an answer in about 30 days. For the mailing address, call us at 1-800-829-1040 (hearing impaired customers with access to TTY/TDD equipment may call 1-800-829-4059). Do not send questions with your return.

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

- Frequently asked questions. This section contains an extensive list of questions and answers. You 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 pages 78 and 79.

Interactive Tax Assistant (ITA). The ITA provides answers to a limited number of tax law questions using a probe and response process. You can access ITA at www.irs.gov/ita.

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. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers. The Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return preparation. 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. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone benefits, at an office within your installation. For more information on these programs, go to IRS.gov and enter keyword “VITA” in the upper right corner. 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 2009 tax return (if available), all your Forms W-2, 1099, and 1098

for 2010, and any other information about your 2010 income and expenses.

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

IRS videos. The IRS Video portal www.IRSvideos.gov contains video and audio presentations on topics of interest to small businesses, individuals, and tax professionals. You will find video clips of tax topics, archived versions of live panel discussions and Webinars, as well as audio archives of tax practitioner phone forums.

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

Tax services in other languages. To better serve taxpayers whose native language is not English, we have products and services in various languages.

For Spanish speaking taxpayers, we have:

- Spanish Publication 17, El Impuesto Federal sobre los Ingresos, and
- www.irs.gov/espanol.

We also offer a Basic Tax Responsibilities CD/DVD in the following languages.

- Spanish.
- Chinese.
- Vietnamese.
- Korean.
- Russian.

To get a copy of this CD/DVD, call the National Distribution Center at 1-800-829-3676 and ask for Pub. 4580 in your language.



The IRS Taxpayer Assistance Centers provide over-the-phone interpreter assistance in more than 170 different languages. To find the number, see Everyday tax solutions on this page.

Interest and Penalties

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

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, include it with your return. The penalty can be as much as 25% of the tax due (15% per month up to a maximum of 75% if the failure to file is fraudulent). We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$135 or the amount of any tax you owe, whichever is smaller.

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

Are there other penalties? Yes. Other penalties can be imposed 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). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details on some of these penalties.

In addition to any other penalties, the law imposes 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 2010-33, 2010-17 I.R.B. 609, available at www.irs.gov/irb/2010-17_IRB/ar13.html.

Refund Information

where's my refund?

You can go online to check the status of your refund 72 hours after 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 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 80, 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.

What Is TeleTax?

Recorded Tax Information

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

Topics by Internet

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

TeleTax Topics

All topics are available in Spanish.

Topic No.

Subject

IRS Help Available

- | | |
|-----|--|
| 101 | IRS services— Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs |
| 102 | Tax assistance for individuals with disabilities and the hearing impaired |
| 103 | Tax help for small businesses and self-employed |
| 104 | Taxpayer Advocate Service—Help for problem situations |
| 105 | Armed Forces tax information |
| 107 | Tax relief in disaster situations |

IRS Procedures

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

Topic No.

Subject

- | | |
|-----|---|
| 160 | Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt) |
|-----|---|

Collection

- | | |
|-----|--|
| 201 | The collection process |
| 202 | Tax payment options |
| 203 | Failure to pay child support and federal nontax and state income tax obligations |
| 204 | Offers in compromise |
| 205 | Innocent spouse relief (and separation of liability and equitable relief) |
| 206 | Dishonored payments |

Alternative Filing Methods

- | | |
|-----|--|
| 253 | Substitute tax forms |
| 254 | How to choose a paid tax preparer |
| 255 | Self-select PIN signature method for online registration |

General Information

- | | |
|-----|---|
| 301 | When, where, and how to file |
| 303 | Checklist of common errors when preparing your tax return |
| 304 | Extension of time to file your tax return |
| 305 | Recordkeeping |
| 306 | Penalty for underpayment of estimated tax |
| 307 | Backup withholding |
| 308 | Amended returns |
| 309 | Roth IRA contributions |
| 310 | Coverdell education savings accounts |

Topic No.

Subject

- | | |
|-----|-----------------------------------|
| 311 | Power of attorney information |
| 312 | Disclosure authorizations |
| 313 | Qualified tuition programs (QTPs) |

Which Forms To File

- | | |
|-----|-------------------------------------|
| 352 | Which form— 1040, 1040A, or 1040EZ? |
| 356 | Decedents |

Types of Income

- | | |
|-----|---|
| 401 | Wages and salaries |
| 403 | Interest received |
| 404 | Dividends |
| 407 | Business income |
| 409 | Capital gains and losses |
| 410 | Pensions and annuities |
| 411 | Pensions—The general rule and the simplified method |
| 412 | Lump-sum distributions |
| 413 | Rollovers from retirement plans |
| 414 | Rental income and expenses |
| 415 | Renting residential and vacation property |
| 416 | Farming and fishing income |
| 417 | Earnings for clergy |
| 418 | Unemployment compensation |
| 419 | Gambling income and expenses |
| 420 | Bartering income |
| 421 | Scholarship and fellowship grants |
| 423 | Social security and equivalent railroad retirement benefits |
| 424 | 401(k) plans |
| 425 | Passive activities—Losses and credits |
| 427 | Stock options |
| 429 | Traders in securities (information for Form 1040 filers) |

TeleTax Topics*(Continued)*

Topic No.	Subject
430	Exchange of policyholder interest for stock
431	Canceled debt—Is it taxable or not?

Adjustments to Income

451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction

Itemized Deductions

501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Casualty, disaster, and theft losses

Tax Computation

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

Tax Credits

601	Earned income credit (EIC)
602	Child and dependent care credit

Topic No.	Subject
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
611	First-time homebuyer credit—Purchases made in 2008
612	First-time homebuyer credit—Purchases made in 2009 and 2010

IRS Notices

651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges

Basis of Assets, Depreciation, and Sale of Assets

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

Employer Tax Information

751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Form 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	A new tax exemption and business credit are available for qualified employers under "The HIRE Act" of 2010

Topic No.	Subject
760	FICA tax refunds for "medical residents"—Employee claims
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
763	The "Affordable Care Act" of 2010 offers employers new tax deductions and credits

Electronic Media Filers—1099 Series and Related Information Returns

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

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

851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance

Tax Information for Residents of Puerto Rico (in Spanish only)

901	Is a person with income from Puerto Rican sources required to file a U.S. federal income tax return?
902	Credits and deductions for taxpayers with Puerto Rican source income that is exempt from U.S. tax
903	Federal employment tax in Puerto Rico
904	Tax assistance for residents of Puerto Rico

Topic numbers are effective January 1, 2011.

Calling the IRS

If you cannot find the answer to your question in these instructions or online, please call us for assistance. See *Making the Call* below. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 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.



If you want to check the status of your 2010 refund, see Refund Information on page 78.

Before You Call

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

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

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

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

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

Evaluation of services provided. The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

Making the Call

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

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.

Quick and Easy Access to Tax Help and Tax Products



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



Internet

You can access IRS.gov 24 hours a day, 7 days a week.

Online services and help. Go to IRS.gov to obtain information on:

- **Free File**—Use free tax software to prepare and *e-file* your tax return at www.irs.gov/freefile.
- **Interactive Tax Assistant**—Provides answers to a limited number of tax law questions using a probe and response process.
- **Online Services**—Conduct business with the IRS electronically.
- **Taxpayer Advocate Service**—Helps taxpayers resolve problems with the IRS.
- **Where's My Refund**—Your refund status anytime from anywhere.
- **Free Tax Return Preparation**—Free tax assistance and preparation.
- **Recent Tax Changes**—Highlights on newly enacted tax law.
- **Innocent Spouses**—Tax information for innocent spouses.
- **Disaster Tax Relief**—Tax relief provisions for disaster situations.
- **Identity Theft and Your Tax Records**—Safeguard your identity and tax records.
- **Online Payment Agreement (OPA) Application**—Online agreements.
- **Applying for Offers in Compromise**—Information on offers in compromise.

View and download products. Click on “Forms and Publications” or go to www.irs.gov/formspubs to:

- View or download current and previous year tax products.
- Order current year tax products online.

The Forms and Publications page provides links to access and acquire both electronic and print media. Additionally, the “Search” function provides basic and advanced search capabilities for published products available on IRS.gov.

Online ordering of products. To order tax products delivered by mail, go to www.irs.gov/formspubs.

- For current year products, click on “Forms and publications by U.S. mail.”
- For tax products on a DVD, click on “Tax products on DVD (Pub. 1796).” See *DVD* on this page.



To get information, forms, and publications in Spanish, go to www.irs.gov/espanol.



Phone

Tax forms and publications. Call 1-800-TAX-FORM (1-800-829-3676) to order current and prior year forms, instructions, and publications. You should receive your order within 10 working days.

Tax help and questions. Call 1-800-829-1040.

Hearing Impaired TTY/TDD. Call 1-800-829-4059.

TeleTax information - 24 hour tax information. Call 1-800-829-4477. See pages 78 and 79 for topic numbers and details.

Refund hotline. Call 1-800-829-1954.

National Taxpayer Advocate helpline. Call 1-877-777-4778.



Walk-In

You can pick up some of the most requested forms, instructions, and publications 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

You can order forms, instructions, and publications by completing the order blank on page 84. You should receive your order within 10 days after we receive your request.



DVD

Buy IRS Pub. 1796, IRS Tax Products DVD, from National Technical Information Service (NTIS) at www.irs.gov/cdorders for \$30 (no handling fee) or call 1-877-233-6767 toll-free to buy the DVD for \$30 (plus a \$6 handling fee). Price and handling fee are subject to change. The first release will ship early January 2011 and the final release will ship early March 2011.

Other ways to get help. See page 76 for information.

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 identifying number on the return. 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 provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or

requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or possessions 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 needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

We welcome comments on forms. We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

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 the 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 the last page of these instructions.

Estimates of Taxpayer Burden

The table below shows burden estimates based on current statutory requirements as of November 15, 2010, for taxpayers filing a 2010 Form 1040, 1040A, or 1040EZ tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax preparation software costs. While these estimates do not include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and do not necessarily reflect a “typical” case. For instance, the estimated average time burden for all taxpayers filing a Form 1040, 1040A, or 1040EZ is 18 hours, with an average cost of \$240 per return. This average includes all associated forms and schedules, across all preparation methods and taxpayer activities. The average burden for taxpayers filing Form 1040 is about 23 hours and \$300; for

taxpayers filing Form 1040A, it is about 9 hours and \$130; and for taxpayers filing Form 1040EZ, it is about 7 hours and \$60.

Within each of these estimates there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 12 hours and \$160, while business taxpayers are expected to have an average burden of about 32 hours and \$410. Similarly, tax preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

The estimates of burden below do not reflect any future legislative changes after November 15, 2010, that may affect the 2010 tax year. Any changes to burden estimates will be included in the annual Paperwork Reduction Act submission from the IRS to the Office of Management and Budget (OMB) and will be made publicly available on www.reginfo.gov.

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* on page 82.

Estimated Average Taxpayer Burden for Individuals by Activity

Primary 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	18	8	2	4	1	3	\$240
Primary forms filed								
1040	70	23	11	3	5	1	3	300
1040A	19	9	3	1	2	1	1	130
1040EZ	11	7	2	1	2	1	1	60
Type of taxpayer								
Nonbusiness***	69	12	5	2	3	1	2	160
Business***	31	32	17	4	6	1	4	410

*Detail may not add to total time due to rounding.

**Dollars rounded to the nearest \$10.

***You are considered 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 considered a “nonbusiness” filer if you did not file any of those schedules or forms with Form 1040 or if you file Form 1040A or 1040EZ.

Order Form for Forms and Publications

The most frequently ordered forms and publications are listed on the order form below. You will receive two copies of each form, one copy of the instructions, and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.



For faster ways of getting the items you need, go to www.irs.gov/formspubs.

How To Use the Order Form

Circle the items you need on the order form below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

Print or type your name and address accurately in the space provided below to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown on this page. You should receive your order within 10 days after receipt of your request.

Do not send your tax return to the address shown on this page. Instead, see the last page.

Mail Your Order Form To:

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

▲ *Cut here* ▲

Save Money and Time by Going Online!

Download or order these and other tax products at www.irs.gov/formspubs

Order Form

Please print.

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

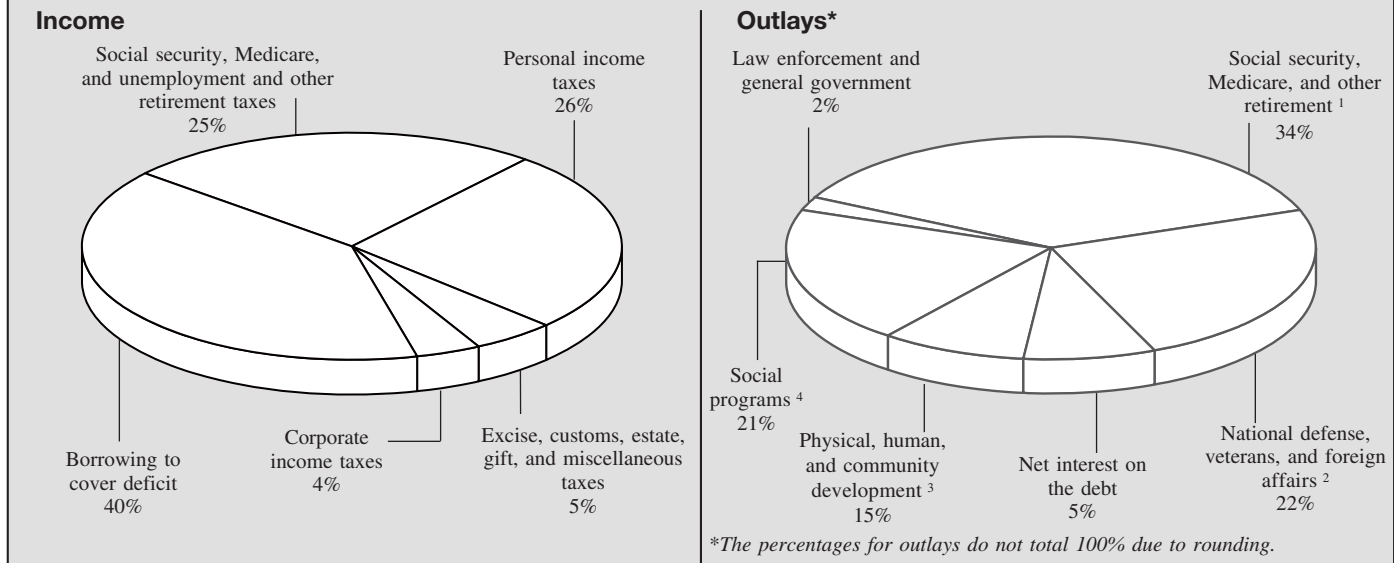
Circle the forms and publications you need. The instructions for any form you order will be included.

Use the blank spaces to order items not listed.

1040	Schedule F (1040)	1040-ES (2011)	4684	8863	Pub. 523	Pub. 554	Pub. 946
Schedule A (1040)	Schedule H (1040)	1040-V	4868	9465	Pub. 525	Pub. 575	Pub. 970
Schedule B (1040A or 1040)	Schedule J (1040)	1040X	5405	Pub. 1	Pub. 526	Pub. 583	Pub. 972
Schedule C (1040)	Schedule L (1040A or 1040)	2106	6251	Pub. 17	Pub. 527	Pub. 587	Pub. 4681
Schedule C-EZ (1040)	Schedule M (1040A or 1040)	2441	8283	Pub. 334	Pub. 529	Pub. 590	
Schedule D (1040)	Schedule R (1040A or 1040)	3903	8606	Pub. 463	Pub. 535	Pub. 596	
Schedule D-1 (1040)	Schedule SE (1040)	4506	8812	Pub. 501	Pub. 547	Pub. 910	
Schedule E (1040)	1040A	4506-T	8822	Pub. 502	Pub. 550	Pub. 915	
Schedule EIC (1040A or 1040)	1040EZ	4562	8829	Pub. 505	Pub. 551	Pub. 919	

Major Categories of Federal Income and Outlays for Fiscal Year 2009

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2009.



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 the surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2009 (which began on October 1, 2008, and ended on September 30, 2009), federal income was \$2.105 trillion and outlays were \$3.518 trillion, leaving a deficit of \$1.413 trillion.

Footnotes for Certain Federal Outlays

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

2. **National defense, veterans, and foreign affairs:** About 22% of outlays were to equip, modernize, and pay our armed forces and to fund 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.

Note. The percentages on this page exclude undistributed offsetting receipts, which were \$93 billion in fiscal year 2009. 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.

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Where Do You File?

Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see page 7.



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

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Florida* or Georgia*	Department of the Treasury Internal Revenue Service Atlanta, GA 39901-0015	Internal Revenue Service P.O. Box 105017 Atlanta, GA 30348-5017
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0015	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0015	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0015	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Delaware, District of Columbia, Maryland, Missouri, Ohio, Rhode Island, Virginia, West Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0015	Internal Revenue Service P.O. Box 970011 St. Louis, MO 63197-0011
Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, North Carolina**, Pennsylvania, South Carolina**, Vermont	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0015	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-0008
A foreign country, U.S. possession or territory***, or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215 USA	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303 USA

*If you live in Florida or Georgia, **are not enclosing a check or money order**, and are filing **after** June 30, 2011, use: Department of the Treasury, Internal Revenue Service, Kansas City, MO 64999-0015.

If you live in North Carolina or South Carolina, **are enclosing a check or money order, and are filing **after** June 30, 2011, use: Internal Revenue Service, P.O. Box 105017, Atlanta, GA 30348-5017.

***If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.