



Note: *The draft you are looking for begins on the next page.*

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms** and do **not** rely on draft forms, instructions, and publications for filing. We do **not** release draft forms until we believe we have incorporated all changes (except when explicitly stated on this coversheet). However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions generally are subject to OMB approval before they can be officially released, so we post only drafts of them until they are approved. Drafts of instructions and publications usually have some changes before their final release.

Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). All information about all forms, instructions, and pubs is at [IRS.gov/Forms](https://www.irs.gov/Forms).

Almost every form and publication has a page on IRS.gov with a friendly shortcut. For example, the Form 1040 page is at [IRS.gov/Form1040](https://www.irs.gov/Form1040); the Pub. 501 page is at [IRS.gov/Pub501](https://www.irs.gov/Pub501); the Form W-4 page is at [IRS.gov/W4](https://www.irs.gov/W4); and the Schedule A (Form 1040/SR) page is at [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA). If typing in a link above instead of clicking on it, be sure to type the link into the address bar of your browser, not a Search box.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or publications at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product.

If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).



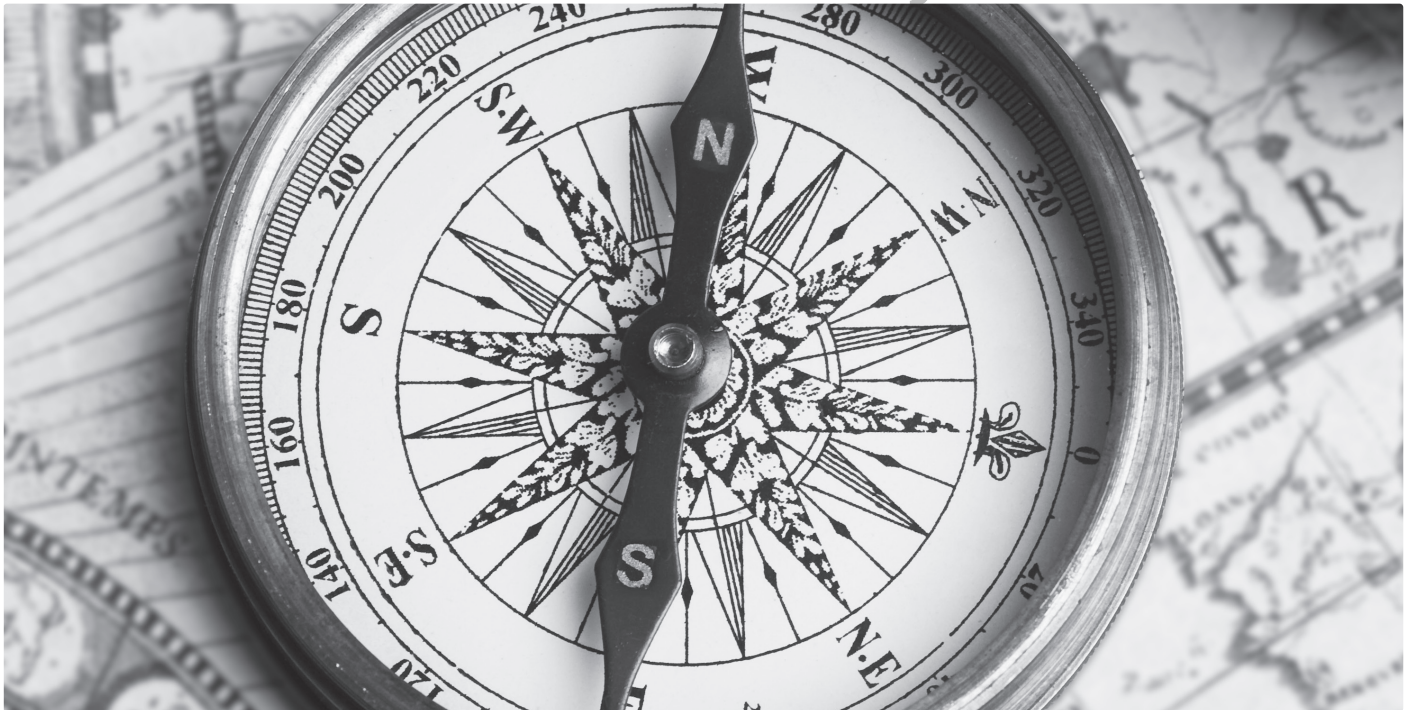
1040 (and 1040-SR)

TAX YEAR
2022

DRAFT AS OF
October 17, 2022

INSTRUCTIONS

Including the instructions for
Schedules 1 through 3



2022 Changes

- **Form 1040** has new lines.
- **Schedule 1** has new lines.

- **Filing status name** changed from Qualifying widow(er) to Qualifying surviving spouse.

For details on these and other changes, see *What's New* in these instructions.

Future Developments

See [IRS.gov](https://www.irs.gov) and [IRS.gov/Forms](https://www.irs.gov/forms), and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).



Free File is the fast, safe, and free way to prepare and e-file your taxes. See [IRS.gov/FreeFile](https://www.irs.gov/FreeFile).

Pay Online. It's fast, simple, and secure. Go to [IRS.gov/Payments](https://www.irs.gov/Payments).

Department of the Treasury **Internal Revenue Service** www.irs.gov



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DRAFT AS OF
October 17, 2022



Form 1040 and 1040-SR Helpful Hints

For 2022, you will use Form 1040 or, if you were born before January 2, 1958, you have the option to use Form 1040-SR.

You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you e-file your return, the software you use will generally determine which schedules you need.

IF YOU...	THEN USE...
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	Schedule 1, Part I
Have any deductions to claim, such as student loan interest, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe alternative minimum tax (AMT) or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit (other than the child tax credit or the credit for other dependents), such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
Can claim a refundable credit (other than the earned income credit, American opportunity credit, or additional child tax credit), such as the net premium tax credit or qualified sick and family leave credits from Schedule H. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	Schedule 3, Part II

The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an *independent* organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

What can TAS do for you?

TAS can help you if your tax problem is causing a financial difficulty, you've tried and been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure just isn't working as it should. And the service is free. If you qualify for TAS assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing a financial difficulty for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach TAS?

We have offices in [every state, the District of Columbia, and Puerto Rico](#). To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/contact-us](#);
- Download Publication 1546, Taxpayer Advocate Service - We Are Here to Help You, available at [IRS.gov/Forms-Pubs](#). If you do not have internet access, you can call the IRS toll free at 800-829-3676 and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. The TAS Tax Toolkit at [TaxpayerAdvocate.IRS.gov](#) can help you understand what these rights mean to you and how they apply. These are *your* rights. Know them.

How else does the Taxpayer Advocate Service help taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, please report it to TAS at [IRS.gov/SAMS](#). Be sure not to include any personal taxpayer information.

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the Internal Revenue Service (IRS) and the Taxpayer Advocate Service (TAS). LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, see the LTC page at [TaxpayerAdvocate.IRS.gov/LITCMap](#) or IRS [Publication 4134, Low Income Taxpayer Clinic List](#). This publication is available online at [IRS.gov/Forms-Pubs](#) or by calling the IRS toll free at 800-829-3676.

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

Taxpayers have an opportunity to provide direct feedback to the Internal Revenue Service (IRS) through the Taxpayer Advocacy Panel (TAP). The TAP is a Federal Advisory Committee comprised of an independent panel of citizen volunteers who listen to taxpayers, identify taxpayers' systemic issues, and make suggestions for improving IRS customer service. Contact TAP at [ImproveIRS.org](#).

Affordable Care Act—What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company.

If you or a family member enrolled in health insurance through the Marketplace and advance payments of the premium tax credit were made to your insurance company to reduce your monthly premium payment, you must attach **Form 8962** to your return to **reconcile** (compare) the advance payments with your premium tax credit for the year.

The Marketplace is required to send **Form 1095-A** by **January 31, 2023**, listing the advance payments and other information you need to complete **Form 8962**.

1. You will need **Form 1095-A** from the Marketplace.
2. Complete **Form 8962** to claim the credit and to reconcile your advance credit payments.
3. Include **Form 8962** with your **Form 1040**, **Form 1040-SR**, or **Form 1040-NR**. (Don't include Form 1095-A.)

Health Coverage Reporting

If you or someone in your family was an employee in 2022, the employer may be required to send you **Form 1095-C, Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by **February 2023**. This information may be relevant if you purchased health insurance coverage for 2022 through the Health Insurance Marketplace and wish to claim the premium tax credit on **Schedule 3, line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2022, you don't need the information in **Part II** of **Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

Reminder: Health care coverage. If you need health care coverage, go to www.HealthCare.gov to learn about health insurance options for you and your family, how to buy health insurance, and how you might qualify to get financial assistance to buy health insurance.

What's New

For information about any additional changes to the 2022 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

Due date of return. File Form 1040 or 1040-SR by April 18, 2023. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia—even if you don't live in the District of Columbia.

Filing status name changed to qualifying surviving spouse. The filing status qualifying widow(er) is now called qualifying surviving spouse. The rules for the filing status have not changed. The same rules that applied for qualifying widow(er) apply to qualifying surviving spouse. See *Qualifying surviving spouse*, later.

Standard deduction amount increased. For 2022, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$12,950.
- Married filing jointly or Qualifying surviving spouse—\$25,900.
- Head of household—\$19,400.

New lines 1a through 1z on Form 1040 and 1040-SR. This year line 1 is expanded and there are new lines 1a through 1z. Some amounts that in prior years were reported on Form 1040, and amounts reported on Form 1040-SR are now reported on Schedule 1.

- Scholarship and fellowship grants are now reported on Schedule 1, line 8r.
- Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan are now reported on Schedule 1, line 8t.
- Wages earned while incarcerated are now reported on Schedule 1, line 8u.

New line 6c on Form 1040 and 1040-SR. A checkbox was added on line 6c. Taxpayers who elect to use the lump-sum election method for their benefits will check this box. See *Line 6c*, later.

Nontaxable Medicaid waiver payments on Schedule 1. In 2021, the non-

taxable amount of Medicaid waiver payments were reported on Schedule 1, line 8z. In 2022, these amounts will be reported on Schedule 1, line 8s.

Nontaxable combat pay election. In 2021, the amount of your nontaxable combat pay was reported on Form 1040 or 1040-SR, line 27b. In 2022, these amounts will be reported on Form 1040 or 1040-SR, line 1i.

Student loan forgiveness not taxable. Student loan debt cancelled by the U.S. Department of Education pursuant to the one-time Student Debt Relief Plan announced on August 24, 2022, is not taxable for federal income tax purposes. The Student Debt Relief Plan provides up to \$20,000 in debt cancellation to eligible Pell Grant recipients and up to \$10,000 in debt cancellation to eligible non-Pell Grant recipients.

Digital assets. See *Digital Assets*, later, for information on transactions involving digital assets. Do not leave this field blank. The question must be answered by all taxpayers, not just taxpayers who engaged in a transaction involving digital assets.

Credits for sick and family leave for certain self-employed individuals are not available. The credit for sick and family leave for certain self-employed individuals were not extended and you can no longer claim these credits.

Health coverage tax credit is not available. The health coverage tax credit was not extended. The credit is not available after 2021.

Credit for child and dependent care expenses. The changes to the credit for child and dependent care expenses implemented by the American Rescue Plan Act of 2021 (ARP), were not extended. For 2022, the credit for the child and dependent care expenses is nonrefundable. The dollar limit on qualifying expenses is \$3,000 for one qualifying person and

\$6,000 for two or more qualifying persons. The maximum credit amount allowed is 35% of your employment-related expenses. For more information, see the Instructions for Form 2441 and Pub. 503.

Child tax credit and additional child tax credit. Many changes to the child tax credit (CTC) implemented by ARP were not extended. For 2022,

- The initial credit amount of the CTC is \$2,000 for each qualifying child.
- The amount of CTC that can be claimed as a refundable credit is limited as it was in 2020, except the maximum additional child tax credit (ACTC) amount has increased to \$1,500 for each qualifying child.
- A child must be under age 17 at the end of 2022 to be a qualifying child.
- Bona fide residents of Puerto Rico are no longer required to have three or more qualifying children to be eligible to claim the ACTC. Bona fide residents of Puerto Rico may be eligible to claim the ACTC if they have one or more qualifying children.
- For more information, see the Instructions for Schedule 8812 (Form 1040).

Changes to the earned income credit (EIC). The enhancements for taxpayers without a qualifying child implemented by ARP don't apply for 2022. This means, to claim the EIC without a qualifying child in 2022 you must be at least age 25 but under age 65 at the end of 2022. If you are married filing a joint return, either you or your spouse must be at least age 25 but under age 65 at the end of 2022. It doesn't matter which spouse meets the age requirement, as long as one of the spouses does.

Free Software Options for Doing Your Taxes

Why have 49 million Americans used Free File?

- *Security*—Free File uses the latest encryption technology to safeguard your information.
- *Flexible Payments*—File early; pay by April 18, 2023 (for most people).
- *Greater Accuracy*—Fewer errors mean faster processing.
- *Quick Receipt*—Get an acknowledgment that your return was received and accepted.
- *Go Green*—Reduce the amount of paper used.
- *It's Free*—through [IRS.gov/FreeFile](https://www.irs.gov/FreeFile).
- *Faster Refunds*—Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

freefile Do Your Taxes for Free

If your adjusted gross income was \$XX,XXX or less in 2022, 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 a dozen brand-name commercial software products and *e-file* available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit [IRS.gov/FreeFile](https://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 software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that can also 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.

Free Tax Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low-to-moderate income (generally under \$60,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit [IRS.gov](https://www.irs.gov) (Keyword: VITA) for a VITA/TCE site near you!

[IRS.gov](https://www.irs.gov) is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at [IRS.gov/Forms](https://www.irs.gov/Forms).

Make your tax payments online—it's easy.

You can make payments online, by phone, or from a mobile device. Paying online is safe and secure; it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) to see all your online payment options.

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](https://www.irs.gov) for details.

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) to see if they must file.

TIP *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.*

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Credits for sick and family leave.

See Pub. 501 for details. Also see Pub. 501 if you do not have to file but received a Form 1099-B (or substitute statement).

Requirement to reconcile advance payments of the premium tax credit. If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2022 and advance payments of the premium tax credit were made for this coverage, you must file a 2022 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2022 return, you do not have to attach Form 8962.

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to in-

clude on your return the income of a child who was under age 19 at the end of 2022 or was a full-time student under age 24 at the end of 2022. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 1999, is considered to be age 24 at the end of 2022. Do not use Form 8814 for such a child.

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

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

- You were married to a U.S. citizen or resident alien at the end of 2022.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



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

When and Where Should You File?

File Form 1040 or 1040-SR by **April 18, 2023**. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia – even if you don't live in the District of Columbia. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

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

If you *e-file* your return, there is no need to mail it. However, if you choose to mail it instead, filing instructions and addresses are at the end of these instructions.



The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2023. The address for returns filed after 2023 may be different. See [IRS.gov/Form1040](https://www.irs.gov/Form1040) for any updates.

What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



An automatic 6-month extension to file doesn't extend the time to pay your tax. If you don't pay your tax by the original due date of your return, you will owe interest on the unpaid tax 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, 2023, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

Private Delivery Services

If you choose to mail your return, you can use certain private delivery services

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

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.
- UPS Next Day Air Early A.M., 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.

- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

To check for any updates to the list of designated private delivery services, go to [IRS.gov/PDS](https://www.irs.gov/PDS). For the IRS mailing address to use if you're using a private delivery service, go to [IRS.gov/PDS/StreetAddresses](https://www.irs.gov/PDS/StreetAddresses).

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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2022 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$12,950
	65 or older	14,700
Married filing jointly***	under 65 (both spouses)	\$25,900
	65 or older (one spouse)	27,300
	65 or older (both spouses)	28,700
Married filing separately	any age	\$5
Head of household	under 65	\$19,400
	65 or older	21,150
Qualifying surviving spouse	under 65	\$25,900
	65 or older	27,300

*If you were born on January 1, 1958, you are considered to be age 65 at the end of 2022. (If your spouse died in 2022 or if you are preparing a return for someone who died in 2022, see Pub. 501.)

****Gross income** means all income you received in the form of money, goods, property, and services that isn't 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). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2022, 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 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

***If you didn't live with your spouse at the end of 2022 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

Chart B—For Children and Other Dependents (See *Who Qualifies as Your Dependent*, later.)

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, professional fees, 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 \$1,150.
 - Your earned income was over \$12,950.
 - Your gross income was more than the **larger** of—
 - \$1,150, or
 - Your earned income (up to \$12,550) plus \$400.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,900 (\$4,650 if 65 or older **and** blind).
 - Your earned income was over \$14,700 (\$16,450 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$2,900 (\$4,650 if 65 or older **and** blind), or
 - Your earned income (up to \$12,550) plus \$2,150 (\$3,900 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 \$1,150.
 - Your earned income was over \$12,950.
 - 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—
 - \$1,150, or
 - Your earned income (up to \$12,550) plus \$400.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,550 (\$3,950 if 65 or older **and** blind).
 - Your earned income was over \$14,350 (\$15,750 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—
 - \$2,550 (\$3,950 if 65 or older **and** blind), or
 - Your earned income (up to \$12,550) plus \$1,800 (\$3,200 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2022.	
1.	You owe any special taxes, including any of the following (see the instructions for Schedule 2). <ol style="list-style-type: none">Alternative minimum tax.Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.Household employment taxes.Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.Recapture taxes.
2.	You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	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.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

Line Instructions for Forms 1040 and 1040-SR



Also see the instructions for Schedule 1 through Schedule 3 that follow the Form 1040 and 1040-SR instructions.

Free File makes available free brand-name software and free e-file. Visit [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details and to see if you are eligible.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1958.

Write-in information. If you need to write a word, code, and/or dollar amount on Form 1040 or 1040-SR to explain an item of income or deduction, but don't have enough space to enter the word, code, and/or dollar amount, you can put an asterisk next to the applicable line number and put a footnote at the bottom of page 2 of your tax return indicating the line number and the word, code, and/or dollar amount you need to enter.

Section references are to the Internal Revenue Code.

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.
- Qualifying surviving spouse.

For information about marital status, see Pub. 501.

TIP *More than one filing status can apply to you. You can choose the one that will give you the lowest tax.*

Single

You can check the “Single” box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2022.

- 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 2022, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.
- You were widowed before January 1, 2022, and didn't remarry before the end of 2022. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

Married Filing Jointly

You can check the “Married filing jointly” box at the top of Form 1040 or 1040-SR if any of the following apply.

- You were married at the end of 2022, even if you didn't live with your spouse at the end of 2022.
- Your spouse died in 2022 and you didn't remarry in 2022.
- You were married at the end of 2022 and your spouse died in 2023 before filing a 2022 return.

A married couple 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 didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't 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 interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

- You believe your spouse isn't reporting all of their income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

See the instructions for *Married Filing Separately*. Also see *Innocent Spouse Relief* under *General Information*, later.

Nonresident aliens and dual-status aliens. Generally, a married couple can't 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 2022, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

Married Filing Separately

Check the “Married filing separately” box at the top of Form 1040 or 1040-SR if you are married and file a separate return. Enter your spouse's name in the entry space below the filing status checkboxes. Be sure to enter your spouse's SSN or Individual Taxpayer Identification Number (ITIN) in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter “NRA” in the entry space below the filing status checkboxes.

For electronic filing, enter the spouse's name or “NRA” if the spouse doesn't have an SSN or ITIN in the entry space below the filing status checkboxes.

If you are married and file a separate return, you generally report only your own income, deductions, and credits. Generally, you are responsible only for the tax on your own income. Different rules apply to people in community property states; see Pub. 555.

However, 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 can't take the student loan interest deduction or the education credits, and you will only be able to take the earned income credit in very limited circumstances. You also can't take the standard deduction if your spouse itemizes deductions.

TIP 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 2022. See *Married persons who live apart, later*.

Head of Household

You can check the "Head of household" box at the top of Form 1040 or 1040-SR if you are unmarried and 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 2022. But if, at the end of 2022, your divorce wasn't final (an interlocutory decree), you are considered married.
- You are married but lived apart from your spouse for the last 6 months of 2022 and you meet the other rules under *Married persons who live apart, later*.

- You are married to a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made.

Check the "Head of household" box 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 2022 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent, later*). Your parent didn't 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, later*).

1. Any person whom you can claim as a dependent. But don't include:

- a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent, later*;
- b. Any person who is your dependent only because the person lived with you for all of 2022; or
- c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent, later*.

2. Your unmarried qualifying child who isn't your dependent.

3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2022 return.

4. Your qualifying child who, even though you are the custodial parent, isn't your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent, later*.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status check-boxes. If you don't 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 under *Who Qualifies as Your Dependent, later*.

Dependent. To find out if someone is your dependent, see *Who Qualifies as Your Dependent, later*.

TIP The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

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, later*, under *Who Qualifies as Your Dependent, if applicable*.

If the person for whom you kept up a home was born or died in 2022, you still may be able to file as head of household.

If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2022, the person was lawfully placed with you for legal adoption by you in 2022, or the person was an eligible foster child placed with you during 2022, the person is considered to have lived with you for more than half of 2022 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2022.

Keeping up a home. To find out what is included in the cost of keeping up a home, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2022, the person was lawfully placed with you for legal adoption by you in 2022, or the person was an eligible foster child placed with you during 2022, the person is considered to have lived with you for more than half of 2022 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2022.

Married persons who live apart. Even if you weren't divorced or legally separated at the end of 2022, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2022. 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 2022.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2022 (if half or less, see *Exception to time lived with you, earlier*).

- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent, later*.

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.

Qualifying Surviving Spouse

You can check the “Qualifying surviving spouse” box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2022 if all of the following apply.

1. Your spouse died in 2020 or 2021 and you didn't remarry before the end of 2022.
2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2022:
 - a. The child had gross income of \$4,400 or more,
 - b. The child filed a joint return, or
 - c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2022. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

4. You paid over half the cost of keeping up your home.

5. You could have filed a joint return with your spouse the year your spouse died, even if you didn't actually do so.

If your spouse died in 2022, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly*, earlier.

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 *Who Qualifies as Your Dependent*, later.



TIP *The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.*

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*, later, under *Who Qualifies as Your Dependent*, if applicable.

A child is considered to have lived with you for all of 2022 if the child was born or died in 2022 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2022, or the child was lawfully placed with you for legal adoption by you in 2022, the child is considered to have lived with you for all of 2022 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2022.

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

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 in the entry space below the filing status checkboxes instead of below your name.



TIP *If you filed a joint return for 2021 and you are filing a joint return for 2022 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2021 return.*

Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to the Social Security Administration (SSA) before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits.

Address Change

If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

P.O. Box

Enter your box number only if your post office doesn't deliver mail to your home.

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't enter any other information on that line, but also complete the spaces below that line. Don't abbreviate the country name. Follow the country's practice for entering the postal code and the name of the province, county, or state.

Death of a Taxpayer

See *Death of a Taxpayer* under *General Information*, later.

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 [SSA.gov/forms/ss-5.pdf](https://ssa.gov/forms/ss-5.pdf), from your local SSA office, or by calling the SSA at 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 both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed 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 SSA.

Once you are issued an SSN, use it to file your tax return. Use your SSN to file

your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN will not be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

If you are a nonresident or resident alien and you don't have and aren't eligible to get an SSN, you must apply for an ITIN. It takes about 7 weeks to get an ITIN.

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

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once for tax years 2019, 2020, or 2021, it expired at the end of 2022 and must be renewed if you need to file a federal tax return in 2023. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

TIP *ITINs assigned before 2013 have expired and must be renewed if you need to file a tax return in 2023. If you previously submitted a renewal application and it was approved, you do not need to renew again unless you haven't used your ITIN on a federal tax return at least once for tax years 2019, 2020, or 2021.*

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

For more information on ITINs, including application, expiration, and renewal, see Form W-7 and its instructions.

If you receive an SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead. Visit a local IRS office or write a letter to the IRS explaining that you now have an SSN and want all your tax records combined under your SSN. Details about what to include with the letter and where to mail it are at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

Nonresident Alien Spouse

If your spouse is a nonresident alien, your spouse must have either an SSN or an ITIN if:

- You file a joint return, or
- Your spouse is filing a separate return.

Standard Deduction

TIP *If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form that can calculate the amount of your standard deduction in most situations.*

Don't file the Standard Deduction Chart with your return.

Single and Married Filing Jointly

If you or your spouse (if you are married and filing a joint return) can be claimed as a dependent on someone else's return, check the appropriate box in the *Standard Deduction* section.

If you were a dual-status alien, check the "Spouse itemizes on a separate return or you were a dual-status alien" box. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2022 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box.

Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1958, or were blind at the end of 2022, check the appropriate boxes on the line labeled "Age/Blindness."

Don't check any boxes for your spouse if your filing status is head of household.

Death of spouse in 2022. If your spouse was born before January 2, 1958, but died in 2022 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1958."

A person is considered to reach age 65 on the day before the person's 65th birthday.

Example. Your spouse was born on February 14, 1957, and died on February 13, 2022. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2022, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2022. If you are preparing a return for someone who died in 2022, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2022, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

- You can't 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 isn't likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor (ophthalmologist or optometrist) to this effect instead.

You must keep the statement for your records.

If you receive a notice or letter but you would prefer to have it in Braille or large print, you can use Form 9000, Alternative Media Preference, to request notices in an alternative format including Braille, large print, audio, or electronic. You can attach Form 9000 to your return or mail it separately.

- You can download, or view online, tax forms and publications in a variety of formats including text-only, Braille ready files, browser-friendly HTML (other than tax forms), accessible PDF, and large print.

Married Filing Separately

If your filing status is married filing separately and your spouse itemizes deductions on their return, check the "Spouse itemizes on a separate return or you were a dual-status alien" box.

If your filing status is married filing separately and your spouse was born before January 2, 1958, or was blind at the end of 2022, you can check the appropriate box(es) on the line labeled "Age/Blindness" if your spouse had no in-

come, isn't filing a return, and can't be claimed as a dependent on another person's 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. The fund also helps pay for pediatric medical research. 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 won't change.

Digital Assets

Digital assets are any digital representations of value that are recorded on a cryptographically secured distributed ledger or any similar technology. For example, digital assets include non-fungible tokens (NFTs) and virtual currencies, such as cryptocurrencies and stablecoins. If a particular asset has the characteristics of a digital asset, it will be treated as a digital asset for federal income tax purposes.

Check the "Yes" box next to the question on digital assets on page 1 of Form 1040 or 1040-SR if at any time during 2022, you (a) received (as a reward, award, or payment for property or

services); or (b) sold, exchanged, gifted, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check "Yes" if at any time during 2022 you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;
- Received new digital assets as a result of mining, staking, and similar activities;
- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
- Sold a digital asset;
- Transferred digital assets for free (without receiving any consideration) as a bona fide gift; or .
- Otherwise disposed of any other financial interest in a digital asset.

You have a financial interest in a digital asset if you are the owner of record of a digital asset, or have an ownership stake in an account that holds one or more digital assets, including the rights and obligations to acquire a financial interest, or you own a wallet that holds digital assets.

The following actions or transactions in 2022, alone, generally don't require you to check "Yes":

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.

Do not leave the question unanswered. You must answer "Yes" or "No" by checking the appropriate box. For more information, go to [IRS.gov/virtualcurrencyfaqs](https://www.irs.gov/virtualcurrencyfaqs).

How to Report Digital Assets Transactions

If you disposed of any digital asset in 2022, that you held as a capital asset, through a sale, exchange, gift, or transfer, check "Yes" and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D (Form 1040).

If you received any digital asset as compensation for services or disposed of any digital asset that you held for sale to customers in a trade or business, you must report the income as you would report other income of the same type (for example, W-2 wages on Form 1040 or 1040-SR, line 1a, or inventory or services from Schedule C or Schedule 1).

Who Qualifies as Your Dependent

Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents

Follow the steps below to find out if a person qualifies as your dependent and to find out if your dependent qualifies you to take the child tax credit or the credit for other dependents. If you have more than four dependents, check the box under *Dependents* on page 1 of Form 1040 or 1040-SR and include a statement showing the information required in columns (1) through (4).



The dependents you claim are those you list by name and SSN in the Dependents section on Form 1040 or 1040-SR.

Before you begin. See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2022 return (including extensions). If an ITIN is applied for on or before the due date of a 2022 return (including extensions) and the IRS issues an ITIN as result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

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 2022 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2022, a student (defined later), and younger than you (or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who didn't provide over half of their own support for 2022 (see Pub. 501)

AND

Who isn't filing a joint return for 2022 or is filing a joint return for 2022 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2022. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2022, see Qualifying child of more than one person, later.

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

Step 2 Is Your Qualifying Child Your Dependent?

1. Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (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*, later.)

Yes. Continue →

No. 


You can't claim this child as a dependent.

2. Was the child married?

Yes. See *Married person*, later.

No. Continue →

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2022 tax return? See Steps 1, 2, and 4.

Yes.  You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

No. You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

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

1. Did the child have an SSN, ITIN, or adoption taxpayer identification number (ATIN) issued on or before the due date of your return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the child on or before the due date of your return (including extensions).)

Yes. Continue →

No. 

You can't claim the child tax credit or the credit for other dependents for this child.

2. 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*, later.)

Yes. Continue →

No. 

You can't claim the child tax credit or the credit for other dependents for this child.

3. Was the child under age 17 at the end of 2022?

Yes. Continue →

No. You can claim the credit for other dependents for this child. Check the "Credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

4. Did this child have an SSN valid for employment issued before the due date of your 2022 return (including extensions)? (See *Social Security Number*, later.)

Yes. You can claim the child tax credit for this person. Check the "Child tax credit" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

No. 

You can claim the credit for other dependents for this child. Check the "Credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

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 didn't violate local law. If the person didn't live with you for the required time, see *Exception to time lived with you*, later.

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2022. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$4,400 in 2022. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2022. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

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

Yes. Continue →

No. 

2. 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*, later.)

Yes. Continue →

No. 


You can't claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person*, later.

No. Continue →

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2022 tax return? See Steps 1, 2, and 4.

Yes.  You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules.

No. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

Step 5 Does Your Qualifying Relative Qualify You for the Credit for Other Dependents?

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2022 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

Yes. Continue →

No. 

You can't claim the credit for other dependents for this qualifying relative.

2. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or a U.S. resident alien. If your qualifying

relative was adopted, see *Exception to citizenship test*, later.)

Yes. You can claim the credit for other dependents for this dependent. Check the "Credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

No. 

You can't claim the credit for other dependents for this qualifying relative.

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 don't know the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

Children of divorced or separated parents. A child will be treated as the qualifying child or qualifying relative of the child's noncustodial parent (defined later) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2022 (whether or not they are or were married).

2. The child received over half of the child's support for 2022 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2022.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2022, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include 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*.

b. 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 dependent, and the noncustodial parent provides at least \$600 for support of the child during 2022.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this

doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. 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 2022. 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 won't 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 can't 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 certain tax benefits for a child, and the noncustodial parent must include a copy with their 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 certain tax benefits revoked. A custodial parent who has revoked their previous release of a claim to certain tax benefits for a child must include a copy of the revocation with their return. For details, see Form 8332.

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 requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; Step 4, question 2; and Step 5, question 2.

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 later), 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*, earlier, or *Kidnapped child*, later.

If the person meets all other requirements to be your qualifying child but was born or died in 2022, the person is considered to have lived with you for more than half of 2022 if your home was this person's home for more than half the time the person was alive in 2022. If the person meets all other requirements to be your qualifying child but you adopted the person in 2022, the person was lawfully placed with you for legal adoption by you in 2022, or the person was an eligible foster child placed with you during 2022, the person is considered to have lived with you for more than half of 2022 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2022.

Any other person is considered to have lived with you for all of 2022 if the person was born or died in 2022 and your home was this person's home for the entire time the person was alive in 2022 or if you adopted the person in 2022, the person was lawfully placed with you for legal adoption by you in 2022, or the person was an eligible foster child placed with you during 2022 and your main home was the person's main home for the entire time since the person was adopted or placed with you in 2022.

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 isn't a family member, you may be able to take the child into account in determining your eligibility for head of household or qualifying surviving spouse filing status, the child tax credit, the credit for other dependents, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Married person. If the person is married and files a joint return, you can't claim that person as your dependent. However, if the person is married but doesn't file a joint return or files a joint return only to claim a refund of withheld income tax or estimated tax paid, you may be able to claim that person as a dependent. (See Pub. 501 for details and examples.) In that case, go to Step 2, question 3 (for a qualifying child), or Step 4, question 4 (for a qualifying relative).

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 2022, the person can't 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.

Public assistance payments. If you received payments under the Temporary Assistance for Needy Families (TANF) program or other public assistance program and you used the money to support another person, see Pub. 501.

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*, described earlier, applies.

1. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the 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 file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't 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 2022. 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 2022.
- 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 2022.
- 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 2022, 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 child, J meets the conditions to be a qualifying child for both you and your parent. J doesn't meet the conditions to be a qualifying child of any other person, including J's other parent. Under the rules just described, you can claim J as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your parent can't claim any of

those five tax benefits based on J. However, if your parent's AGI is higher than yours and you do not claim J as a qualifying child, J is the qualifying child of your parent.

For more details and examples, see Pub. 501.

If you will be claiming the child as a qualifying child, go to Step 2. Otherwise, stop; you can't claim any benefits based on this child.

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 reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social Security Number (SSN)*, earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the SSA before the due date of your 2022 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2022 and you do not have an SSN for the child, enter "Died" in column (2) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you, or your spouse if filing jointly, didn't have an SSN (or ITIN) issued on or before the due date of your 2022 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2022 return.

If you apply for an ITIN on or before the due date of your 2022 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

Student. A student is a child who during any part of 5 calendar months of 2022 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Income

Generally, you must report all income except income that is exempt from tax by law. For details, see the following instructions and the Schedule 1 instructions, especially the instructions for lines 1 through 7 and Schedule 1, lines 1 through 8z. Also see Pub. 525.

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. For details, see Pub. 54 and Form 2555.

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 Rev. Proc. 2014-55, 2014-44 I.R.B. 753, available at [IRS.gov/irb/2014-44_IRB#RP2014-55](https://www.irs.gov/irb/2014-44_IRB#RP2014-55), to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 5a and 5b.

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.

Foreign financial assets. If you had foreign financial assets in 2022, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

If you are a debtor in a chapter 11 bankruptcy case, income taxable to the bankruptcy estate and reported on the estate's income tax return includes:

- Earnings from services you performed after the beginning of the case

(both wages and self-employment income); and

- Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at [IRS.gov/irb/2006-40_IRB#NOT-2006-83](https://www.irs.gov/irb/2006-40_IRB#NOT-2006-83).

Community Property States

Community property states include 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 Form 8958 and Pub. 555.

Nevada, Washington, and California domestic partners. A registered domestic partner in Nevada, Washington, or California must generally report half the combined community income of the individual and their domestic partner. See Form 8958 and Pub. 555.

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.

If you are entering amounts that include cents, make sure to include the decimal point. There is no cents column on the form.



The lines on Forms 1040 and 1040-SR are the same. References to lines in the following instructions refer to the line on either form.

Line 1a

Total Amount from Form(s) W-2, box 1

Enter the total amount from Form(s) W-2, box 1. If a joint return, also include your spouse's income.



If you earned wages while you were incarcerated in a penal institution, you will now report these amounts on Schedule 1, line 8u. See the instructions for Schedule 1, line 8u.

Line 1b

Household Employee Wages not Reported on Form(s) W-2

Enter the total of your wages received as a household employee that was not reported on Form(s) W-2. An employer isn't required to provide a Form W-2 to you if they paid you wages of less than \$2,400 in 2022. For information on employment taxes for household employees, see [Tax Topic 756](https://www.irs.gov/irb/2022-12_IRB#2022-44_IRB-01).

Line 1c

Tip Income not Reported on Line 1a

Enter the total of your tip income that was not reported on Form 1040, line 1a. This should include any tip income you didn't report to your employer and any allocated tips shown in box 8 on your Form(s) W-2 unless you can prove that your unreported tips are less than the amount in box 8. Allocated tips aren't included as income in box 1. See Pub. 531 for more details. Also include the value of any noncash tips you received, such as tickets, passes, or other items of value. Although you don't report these non-cash tips to your employer, you must report them on line 1c.



You may owe social security and Medicare or railroad retirement (RRTA) tax on unreported tips. See the instructions for Schedule 2, line 5.

Line 1d

Certain Medicaid Waiver Payments

Enter the total of any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you didn't receive a Form W-2 reporting these payments. Also see the instructions for Schedule 1, line 8s.

Line 1e

Taxable Dependent Care Benefits from Form 2441, Line 26

Enter the total of your taxable dependent care benefits from Form 2441, line 26. Dependent care benefits 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.

Line 1f

Employer-Provided Adoption Benefits from Form 8839, Line 29

Enter the total of your employer-provided adoption benefits from Form 8839, line 29. Employer-provided adoption benefits should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2022.


Line 1g

Wages from Form 8919, Line 6

Enter the total of your wages from Form 8919, line 6.

Line 1h

Other Earned Income

 *If you received scholarship or fellowship grants that were not reported to you on Form W-2, you will now report these amounts on Schedule 1, line 8r. See the instructions for Schedule 1, line 8r.*

The following types of income must be included in the total on line 1h.

- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2022 under all plans was more than \$20,500 (excluding catch-up contributions as explained later), include the excess on line 1h. This limit is (a) \$14,000 if you have only SIMPLE plans, or (b) \$23,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1h. They are already included as income in box 1 of your Form W-2.

A higher limit may apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2022, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,500 (\$3,000 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.



You can't deduct the amount deferred. It isn't included as income in box 1 of your Form W-2.

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 5a and 5b.

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 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA* on line 1h. Instead, report distributions from an IRA on lines 4a and 4b.

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

Line 1i

Nontaxable Combat Pay Election

If you elect to include your nontaxable combat pay in your earned income when figuring the EIC, enter the amount on line 1i. See the instructions for line 27.

Were You a Statutory Employee?

If you were a statutory employee, the "Statutory employee" box in box 13 of your Form W-2 should be checked. Statutory employees include full-time life insurance salespeople and certain agent

or commission drivers, certain traveling salespeople, and certain homeworkers. Statutory employees report the amount shown in box 1 of Form W-2 on a Schedule C along with any related business expenses.

Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than January 31, 2023. If you don't receive it by early February, use [Tax Topic 154](#) to find out what to do. Even if you don't get a Form W-2, you must still report your earnings. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 2a

Tax-Exempt Interest

If you received any tax-exempt interest (including any tax-exempt original issue discount (OID)), such as from municipal bonds, each payer should send you a Form 1099-INT or a Form 1099-OID. In general, your tax-exempt stated interest should be shown in box 8 of Form 1099-INT or, for a tax-exempt OID bond, in box 2 of Form 1099-OID, and your tax-exempt OID should be shown in box 11 of Form 1099-OID. Enter the total on line 2a. However, if you acquired a tax-exempt bond at a premium, only report the net amount of tax-exempt interest on line 2a (that is, the excess of the tax-exempt interest received during the year over the amortized bond premium for the year). Also, if you acquired a tax-exempt OID bond at an acquisition premium, only report the net amount of tax-exempt OID on line 2a (that is, the excess of tax-exempt OID for the year over the amortized acquisition premium for the year). See Pub. 550 for more information about OID, bond premium, and acquisition premium.

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 12 of Form 1099-DIV.

Don't include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.


Line 2b

Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 2b. 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 applies to you.

For more details about reporting taxable interest, including market discount on bonds and adjustments for amortizable bond premium or acquisition premium, see Pub. 550.

Interest credited in 2022 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2022 income. For details, see Pub. 550.

 *If you get a 2022 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2022, see Pub. 550.*

Line 3a

Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. 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 aren't qualified dividends. These include:

- Dividends you received as a nominee. See the Schedule B instructions.
- 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 isn't 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 that follow. Also, when counting the number of days you held the stock, you can't 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 can't 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 just described.

- 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 aren't qualified dividends.

- Dividends from a corporation that first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation that is treated as a domestic corporation under section 7874(b).

Example 1. You bought 5,000 shares of XYZ Corp. common stock on July 8, 2022. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2022. 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 August 11, 2022. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2022, through August 11, 2022). The 121-day period began on May 17, 2022 (60 days before the ex-dividend date), and ended on September 14, 2022. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

Example 2. The facts are the same as in *Example 1* except that you bought the stock on July 15, 2022 (the day before the ex-dividend date), and you sold the stock on September 16, 2022. You held the stock for 63 days (from July 16, 2022, through September 16, 2022). The \$500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 16, 2022, through September 14, 2022).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2022. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2022. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a 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 August 11, 2022. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP Use the *Qualified Dividends and Capital Gain Tax Worksheet* or the *Schedule D Tax Worksheet*, whichever applies, to figure your tax. See the instructions for line 16 for details.

Line 3b

Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 3b. 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.

Nondividend Distributions

Some distributions are a return of your cost (or other basis). They won't be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions.

After you get back all of your cost (or other basis), you must report these distributions as capital gains on Form 8949. For details, see Pub. 550.

TIP Dividends on insurance policies are a partial return of the premiums you paid. Don't report them as dividends. Include them in income on Schedule 1, line 8z, only if they exceed the total of all net premiums you paid for the contract.

Lines 4a and 4b IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b 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 next, leave line 4a blank and enter the total distribution (from Form 1099-R, box 1) on line 4b.

Exception 1. Enter the total distribution on line 4a if you rolled over part or all of the distribution from one:

- Roth IRA to another Roth IRA, or
- IRA (other than a Roth IRA) to a qualified plan or another IRA (other than a Roth IRA).

Also enter "Rollover" next to line 4b. If the total distribution was rolled over, enter -0- on line 4b. If the total distribution wasn't rolled over, enter the part not rolled over on line 4b unless *Exception 2* applies to the part not rolled over. Generally, a rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590-A and Pub. 590-B.

If you rolled over the distribution into a qualified plan or you made the rollover in 2023, include a statement explaining what you did.

Exception 2. If any of the following apply, enter the total distribution on line 4a and see Form 8606 and its instructions to figure the amount to enter on line 4b.

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 2022 or an earlier year. If you made nondeductible contributions to these IRAs for 2022, also see Pub. 590-A and Pub. 590-B.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 4b; you don't 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 2016 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 2022.

4. You had a 2021 or 2022 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 2022.

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

Exception 3. If all or part of the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 4a. If the total amount distributed is a QCD, enter -0- on line 4b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 4b unless *Exception 2* applies to that part. Enter "QCD" next to line 4b.

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 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't 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 nondeducti-

ble contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590-B for details.



You can't claim a charitable contribution deduction for any QCD not included in your income.

Exception 4. If all or part of the distribution is a health savings account (HSA) funding distribution (HFD), enter the total distribution on line 4a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 4b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that isn't an HFD on line 4b unless *Exception 2* applies to that part. Enter "HFD" next to line 4b.

An HFD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to your HSA. If eligible, you can generally elect to exclude an HFD from your income once in your lifetime. You can't exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



The amount of an HFD reduces the amount you can contribute to your HSA for the year. If you fail to maintain eligibility for an HSA for the 12 months following the month of the HFD, you may have to report the HFD as income and pay an additional tax. See Form 8889, Part III.

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 4b. For example: "Line 4b – \$1,000 Rollover and \$500 HFD." But you do not need to attach a statement if only *Exception 2* and one other exception apply.

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 4b. Enter the total amount of those distributions on line 4a.



You may have to pay an additional tax if you received an early distribution from your IRA and the total wasn't rolled over. See the instructions for Schedule 2, line 8, for details.

More information. For more information about IRAs, see Pub. 590-A and Pub. 590-B.

Lines 5a and 5b Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or 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. Rollovers and lump-sum distributions are explained later. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1h.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess elective deferrals or other 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 1040 or 1040-SR if any federal income tax was withheld.

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2022. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. But if your annuity starting date (defined later) was after July 1, 1986, see *Simplified Method*, later, 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 5b. 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 make this election

only for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 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 doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Enter "PSO" next to line 5b.

If you are retired on disability and reporting your disability pension on line 1h, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 1h.

Payments when you are disabled. If you receive payments from a retirement or profit-sharing plan that does not provide for disability retirement, do not treat those payments as disability payments. The payments must be reported as a pension or annuity.

You must include in your income any amounts that you received that you would have received in retirement had you not become disabled as a result of a terrorist attack. Include in your income any payments you receive from a 401(k), pension, or other retirement plan to the extent that you would have received the amount at the same or later time regardless of whether you had become disabled.

Example. Taxpayer J, a contractor, was disabled as a direct result of participating in efforts to clean up the World Trade Center. J is eligible for compensation by the September 11 Victim Compensation Fund. J began receiving a disability pension at age 55 when J could no longer continue working because of J's disability. Under J's pension plan, at age 55, J is entitled to an early retirement benefit of \$2,500. If J waits until age 62, normal retirement age under the plan, J would be entitled to a normal retirement benefit of \$3,000 a month. The pension plan provides that a participant who retires early on account of disability is entitled to receive the participant's normal retirement benefit, which in J's case equals \$3,000 per month. Until J turns age 62, J can exclude \$500 of the

monthly retirement benefit from income (the difference between the early retirement benefit and the normal retirement benefit \$3,000 - \$2,500) received on account of disability. J must report the remaining \$2,500 of monthly pension benefit on line 5a. For each month after J turns age 62, J must report the full amount of the monthly pension benefit (\$3,000 a month) on line 5a.

Simplified Method

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

1. Your annuity starting date 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 Simplified Method Worksheet in these instructions 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 Simplified Method Worksheet in these instructions.

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 their 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 doesn't include pre-tax contributions. Your net investment may be shown in box 9b of Form 1099-R.

Rollovers

Generally, a 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 rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 5a 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 rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also enter "Rollover" next to line 5b.

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.

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 may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount wasn't rolled over. For details,



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.

More than one pension or annuity. 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 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2022 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a **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 1040 or 1040-SR, line 5b. 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* before entering an amount on line 5b. **9.** _____
10. Was your annuity starting date before 1987?
 Yes. Do not complete the rest of this worksheet.
 No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2022. You will need this number if you need to fill out this worksheet next year **10.** _____
11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won’t have to complete this worksheet next year. The payments you receive next year will generally be fully taxable **11.** _____

Table 1 for Line 3 Above

IF the age at annuity starting date 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 were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

see the instructions for Schedule 2, line 8.

Enter the total distribution on line 5a and the taxable part on line 5b. For details, see Pub. 575.

TIP If you or the plan participant was born before January 2, 1936, you could pay less tax on the distribution. See Form 4972.

Lines 6a, 6b, and 6c

Lines 6a and 6b 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 2022. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the Social Security Benefits Worksheet in these instructions to see if any of your benefits are taxable.

Exception. Do not use the Social Security Benefits Worksheet in these instructions if any of the following applies.

- You made contributions to a traditional IRA for 2022 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2022 and your total repayments (box 4) were more than your total benefits for 2022 (box 3). None of your benefits are taxable for 2022. Also, if your total repayments in 2022 exceed your total benefits received in 2022 by more than \$3,000, 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 income in an earlier year. For more details, see Pub. 915.

- You file Form 2555, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.

TIP **Social security information.** Social security beneficiaries can now get a variety of information from the SSA website with a my Social Security account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to [SSA.gov/myaccount](https://www.ssa.gov/myaccount).

Disability payments. Don't include in your income any disability payments (including Social Security Disability Insurance (SSDI) payments) you receive for injuries incurred as a direct result of a terrorist attack directed against the United States (or its allies), whether outside or within the United States. In the case of the September 11 attacks, injuries eligible for coverage by the September 11 Victim Compensation Fund are treated as incurred as a direct result of the attack. If these payments are incorrectly reported as taxable on Form W-2 or Form 1099-R, contact the company or agency making the disability payments to get a corrected Form W-2 or Form 1099-R. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920.

Example. Taxpayer X, a firefighter, was disabled as a direct result of the September 11 terrorist attack on the World Trade Center. X began receiving Social Security Disability Insurance (SSDI) benefits at age 54. X's full retirement age for social security retirement benefits is age 66. X's birthday is April 25. In the year X turned 66, X received \$1,500 per month in benefits from the Social Security Administration (for a total of \$18,000). Because X became eligible for a full retirement benefit in May, the month after X turned 66, X can exclude only four months (January through April) of their annual benefit from their income (\$6,000). X must report the remaining \$12,000 on line 6a. X must also complete the Social Security Benefits Worksheet to find out if any part of the \$12,000 is taxable.

TIP **Form RRB-1099.** If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to www.rrb.gov.

Accrued leave payment. If you retire on disability, any lump-sum payment you receive for accrued annual leave is a salary payment. The payment is not a disability payment. Include it in your income in the tax year you receive it.

Line 6c

Check the box on line 6c if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2022 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election. See *Lump-Sum Election* in Pub. 915 for details.

Line 7

Capital Gain or (Loss)

If you sold a capital asset, such as a stock or bond, you must complete and attach Form 8949 and Schedule D.

Exception 1. You don't have to file Form 8949 or Schedule D if you aren't deferring any capital gain by investing in a qualified opportunity zone fund and both of the following apply.

1. You have no capital losses, and your only capital gains are capital gain distributions from Form(s) 1099-DIV, box 2a (or substitute statements); and

2. None of the Form(s) 1099-DIV (or substitute statements) have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

Exception 2. You must file Schedule D but generally don't have to file Form 8949 if *Exception 1* doesn't apply, you aren't deferring any capital gain by investing in a qualified opportunity zone fund or terminating deferral from an investment in a qualified opportunity zone, and your only capital gains and losses are:

- Capital gain distributions;
- A capital loss carryover from 2021;

Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records



Before you begin: ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2022, enter “D” to the right of the word “benefits” on line 6a. If you don’t, you may get a math error notice from the IRS.
 ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a **1.**
2. Multiply line 1 by 50% (0.50) **2.**
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, 8 and Schedule 1 lines 8r, 8t, and 8u **3.**
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a **4.**
5. Combine lines 2, 3, and 4 **5.**
6. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 **6.**
7. Is the amount on line 6 less than the amount on line 5?
 No. None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.
 Yes. Subtract line 6 from line 5 **7.**
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for, all of 2022, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2022, skip lines 8 through 15; multiply line 7 by 85% (0.85) 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?
 No. None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2022, be sure you entered “D” to the right of the word “benefits” on line 6a.
 Yes. Subtract line 8 from line 7 **9.**
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2022 **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% (0.85). If line 11 is zero, enter -0- **15.**
16. Add lines 14 and 15 **16.**
17. Multiply line 1 by 85% (0.85) **17.**
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b **18.**



If any of your benefits are taxable for 2022 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If *Exception 1* applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 7 and check the box on that line. 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 7 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.

TIP *If you don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet in the line 16 instructions to figure your tax.*

Total Income and Adjusted Gross Income

Line 10

Enter any adjustments to income from Schedule 1, line 26, on line 10.

Tax and Credits

Line 12

Itemized Deductions or Standard Deduction

In most cases, your federal income tax will be less if you take the larger of your itemized deductions or standard deduction.

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.



If you made a section 962 election and are taking a deduction under section 250 with respect to any income inclusions under section 951 or 951A, don't report the deduction on line 12. Instead, report the tax with respect to a section 962 election on line 16 and include in the statement required by line 16 how you figured the section 250 deduction.

Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 12. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

Exception 1—Dependent. If you checked the “Someone can claim you as a dependent” box, or if you're filing jointly and you checked the “Someone can claim your spouse as a dependent” box, use the Standard Deduction Worksheet for Dependents to figure your standard deduction.



Someone claims you or your spouse as a dependent if they list your or your spouse's name and SSN in the Dependents section of their return.

Exception 2—Born before January 2, 1958, or blind. If you checked any of the following boxes, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1958, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

- You were born before January 2, 1958.
- You are blind.
- Spouse was born before January 2, 1958.
- Spouse is blind.

Exception 3—Separate return or dual-status alien. If you checked the box labeled “Spouse itemizes on separate return or you were dual-status alien” on the Spouse standard deduction line, your standard deduction is zero, even if you

were born before January 2, 1958, or were blind.

Exception 4—Increased standard deduction for net qualified disaster loss.

If you had a net qualified disaster loss and you elect to increase your standard deduction by the amount of your net qualified disaster loss, use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A, line 16, for more information.

Line 13

Qualified Business Income Deduction (Section 199A Deduction)

To figure your Qualified Business Income Deduction, use Form 8995 or Form 8995-A as applicable.

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2022 taxable income before the qualified business income deduction is less than or equal to \$170,050 (\$340,100 if married filing jointly); and
- You aren't a patron in a specified agricultural or horticultural cooperative.

If you don't meet these requirements, use Form 8995-A, Qualified Business Income Deduction. Attach whichever form you use (Form 8995 or 8995-A) to your return. See the Instructions for Forms 8995 and 8995-A for more information for figuring and reporting your qualified business income deduction.

Line 16

Tax

Include in the total on the entry space on line 16 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.

Standard Deduction Worksheet for Dependents—Line 12

Keep for Your Records



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

<p>1. Check if: <input type="checkbox"/> You were born before January 2, 1958. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1958. <input type="checkbox"/> Spouse is blind.</p>	}	Total number of boxes checked	1.	
<p>2. Is your earned income* more than \$750? <input type="checkbox"/> Yes. Add \$400 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,150.</p>	}	.....	2.	
<p>3. Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Single or married filing separately—\$12,950 • Married filing jointly—\$25,900 • Head of household—\$19,400 </p>	}	.....	3.	
4. Standard deduction.				
<p>a. Enter the smaller of line 2 or line 3. If born after January 1, 1958, and not blind, stop here and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b</p>			4a.	
<p>b. If born before January 2, 1958, or blind, multiply the number on line 1 by \$1,400 (\$1,750 if single or head of household)</p>			4b.	
<p>c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12</p>			4c.	

* **Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.

Standard Deduction Chart for People Who Were Born Before January 2, 1958, or Were Blind		
<p>Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.</p> <p> <input type="checkbox"/> You were born before January 2, 1958. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1958. <input type="checkbox"/> Spouse is blind. </p>		
Enter the total number of boxes checked		<input style="width: 40px; height: 30px; border: 1px solid black;" type="text"/>
IF your filing status is ...	AND the number in the box above is ...	THEN your standard deduction is ...
Single	1	\$14,700
	2	16,450
Married filing jointly	1	\$27,300
	2	28,700
	3	30,100
	4	31,500
Qualifying surviving spouse	1	\$27,300
	2	28,700
Married filing separately*	1	\$14,350
	2	15,750
	3	17,150
	4	18,550
Head of household	1	\$21,150
	2	22,900
<p><small>* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.</small></p>		

• Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and “962” in the space next to that box. Attach a statement showing how you figured the tax.

• **Recapture of an education credit.** You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2022 for the student. See Form 8863 for more details. Check box 3 and enter the amount and “ECR” in the space next to that box.

• Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and “1291TAX” in the space next to that box.

• Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and “Form 8978” in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3 (Form 1040), line 6l.

• **Net tax liability deferred under section 965(i).** If you had a net 965 inclusion and made an election to defer your net 965 tax liability under section 965(i), check box 3 and enter (as a negative number) the amount of the deferred net 965 tax liability and “965” on the line next to that box.

• **Triggering event under section 965(i).** If you had a triggering event under section 965(i) during the year and did not enter into a transfer agreement, check box 3 and enter the amount of the triggered deferred net 965 tax liability and enter “965INC” on the line next to that box.

Do you want the IRS to figure the tax on your taxable income for you?

Yes. See chapter 13 of Pub. 17 for details, including who is eligible and

what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.

No. Use one of the following methods to figure your tax.

Tax Table or Tax Computation Worksheet. If your taxable income is less than \$100,000, you must use the Tax Table, later in these instructions, to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet right after the Tax Table.

However, don't use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

Form 8615. Form 8615 must generally be used to figure the tax on your unearned income over \$2,300 if you are under age 18, and in certain situations if you are older.

You must file Form 8615 if you meet all of the following conditions.

1. You had more than \$2,300 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
2. You are required to file a tax return.
3. You were either:
 - a. Under age 18 at the end of 2022,
 - b. Age 18 at the end of 2022 and didn't have earned income that was more than half of your support, or
 - c. A full-time student at least age 19 but under age 24 at the end of 2022 and didn't have earned income that was more than half of your support.
4. At least one of your parents was alive at the end of 2022.
5. You don't file a joint return in 2022.

A child born on January 1, 2005, is considered to be age 18 at the end of 2022; a child born on January 1, 2004, is considered to be age 19 at the end of 2022; and a child born on January 1,

1999, is considered to be age 24 at the end of 2022.

Schedule D Tax Worksheet. Use the Schedule D Tax Worksheet in the Instructions for Schedule D to figure the amount to enter on Form 1040 or 1040-SR, line 16, if:

- You have to file Schedule D, and line 18 or 19 of Schedule D is more than zero; or
- You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified Dividends and Capital Gain Tax Worksheet, later, to figure your tax if you don't have to use the Schedule D Tax Worksheet and if any of the following applies.

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7.
- You are filing Schedule D, and Schedule D, lines 15 and 16, are both more than zero.

But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

Schedule J. If you had income from farming or fishing (including certain amounts received in connection with the Exxon Valdez litigation), your tax may be less if you choose to figure it using income averaging on Schedule J.

Foreign Earned Income Tax Worksheet. If you claimed the foreign earned income exclusion, housing exclusion, or housing deduction on Form 2555, you must figure your tax using the Foreign Earned Income Tax Worksheet.



If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.

- | | | |
|--|-----|--|
| 1. Enter the amount from Form 1040 or 1040-SR, line 15 | 1. | |
| 2a. Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50 | 2a. | |
| b. Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income | b. | |
| c. Subtract line 2b from line 2a. If zero or less, enter -0- | c. | |
| 3. Add lines 1 and 2c | 3. | |
| 4. Figure the tax on the amount on line 3. Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.) | 4. | |
| 5. Figure the tax on the amount on line 2c. If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation Worksheet | 5. | |
| 6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16 | 6. | |

** Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.*

If you don't have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then, complete lines 5 and 6 above.

If you have a capital gain excess, complete a second Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet (whichever applies) as instructed above but in its entirety and with the following additional modifications. Then, complete lines 5 and 6 above. These modifications are to be made only for purposes of filling out the Foreign Earned Income Tax Worksheet above.

- 1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.*
- 2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.*
- 3. Reduce (but not below zero) the amount on your Schedule D (Form 1040), line 18, by your capital gain excess.*
- 4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).*

Qualified Dividends and Capital Gain Tax Worksheet—Line 16

Before you begin: ✓ See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.
 ✓ Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
 ✓ If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.

1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	<input type="text"/>	
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	2.	<input type="text"/>	
3.	Are you filing Schedule D?*			
	<input type="checkbox"/> Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0-	}	3.	<input type="text"/>
	<input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 7.			
4.	Add lines 2 and 3	4.	<input type="text"/>	
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5.	<input type="text"/>	
6.	Enter: \$41,675 if single or married filing separately, \$83,350 if married filing jointly or qualifying surviving spouse, \$55,800 if head of household.	}	6.	<input type="text"/>
7.	Enter the smaller of line 1 or line 6				7.
8.	Enter the smaller of line 5 or line 7	8.	<input type="text"/>	
9.	Subtract line 8 from line 7. This amount is taxed at 0%	9.	<input type="text"/>	
10.	Enter the smaller of line 1 or line 4	10.	<input type="text"/>	
11.	Enter the amount from line 9	11.	<input type="text"/>	
12.	Subtract line 11 from line 10	12.	<input type="text"/>	
13.	Enter: \$459,750 if single, \$258,600 if married filing separately, \$517,200 if married filing jointly or qualifying surviving spouse, \$488,500 if head of household.	}	13.	<input type="text"/>
14.	Enter the smaller of line 1 or line 13				14.
15.	Add lines 5 and 9	15.	<input type="text"/>	
16.	Subtract line 15 from line 14. If zero or less, enter -0-	16.	<input type="text"/>	
17.	Enter the smaller of line 12 or line 16	17.	<input type="text"/>	
18.	Multiply line 17 by 15% (0.15)			18. <input type="text"/>
19.	Add lines 9 and 17	19.	<input type="text"/>	
20.	Subtract line 19 from line 10	20.	<input type="text"/>	
21.	Multiply line 20 by 20% (0.20)			21. <input type="text"/>
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet			22. <input type="text"/>
23.	Add lines 18, 21, and 22			23. <input type="text"/>
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet			24. <input type="text"/>
25.	Tax on all taxable income. Enter the smaller of line 23 or 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet			25. <input type="text"/>

* If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

Line 19

Child Tax Credit and Credit for Other Dependents

Use Schedule 8812 (Form 1040) to figure your child tax credit and credit for other dependents.

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit (refundable or non-refundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2022 return. Don't file Form 8862 if you filed Form 8862 for 2021, and the child tax credit (refundable or nonrefundable), additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.



If you take the child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently took either credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.



If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2022 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

Add the amounts shown as federal income tax withheld on your Form(s) W-2. Enter the total on line 25a. The amount withheld should be shown in box 2 of Form W-2. Attach your Form(s) W-2 to your return.

Line 25b—Form(s) 1099

Include on line 25b any federal income tax withheld on your Form(s) 1099-R. The amount withheld should be shown in box 4. Attach your Form(s) 1099-R to the front of your return if federal income tax was withheld.

If you received a 2022 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

Line 25c—Other Forms

Include on line 25c any federal income tax withheld on your Form(s) W-2G. The amount withheld should be shown in box 4. Attach Form(s) W-2G to the front of your return if federal income tax was withheld.

If you had Additional Medicare Tax withheld, include the amount shown on Form 8959, line 24, in the total on line 25c. Attach Form 8959.

Include on line 25c any federal income tax withheld that is shown on a Schedule K-1.

Also include on line 25c any tax withheld that is shown on Form 1042-S,

Form 8805, or Form 8288-A. You should attach the form to your return to claim a credit for the withholding.

Line 26

2022 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2022. Include any overpayment that you applied to your 2022 estimated tax from your 2021 return or an amended return (Form 1040-X).

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 can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2022. For more information, see Pub. 505. Be sure to show both 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 2022 or in 2023 before filing a 2022 return.

Divorced taxpayers. If you got divorced in 2022 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. If you were divorced and remarried in 2022, enter your present spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. Also, on the dotted line next to line 26, enter your former spouse's SSN, followed by "DIV."

Name change. If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2022 and the name(s) and SSN(s) under which you made them.

Line 27— 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 don't owe any tax or didn't have any tax withheld.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
 - If you have a qualifying child, complete and attach Schedule EIC.
 - If you have at least one child who meets the conditions to be your qualifying child for purposes of claiming the EIC, complete and attach Schedule EIC, even if that child doesn't have a valid SSN. See Schedule EIC for more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN.

For help in determining if you are eligible for the EIC, go to [IRS.gov/EITC](https://www.irs.gov/EITC) and click on "EITC Qualification Assistant." This service is available in English and Spanish.



If you take the EIC even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you won't 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 won't be allowed to take the credit for 10 years. See Form 8862, who must file, later. You may also have to pay penalties.



Refunds for returns claiming the earned income credit can't be issued before mid-February 2023. This delay applies to the entire refund, not just the portion associated with the earned income credit.

Step 1 All Filers

- If, in 2022:
 - 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$53,057 (\$59,187 if married filing jointly)?
 - 2 children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$49,399 (\$55,529 if married filing jointly)?
 - 1 child who has a valid SSN lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$43,492 (\$49,622 if married filing jointly)?
 - No children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$16,480 (\$22,610 if married filing jointly)?

Yes. Continue **No.** You can't take the credit.
- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2022 return (including extensions) that allows you to

work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

- Yes.** Continue **No.**

You can't take the credit. Enter "No" on the dotted line next to line 27.

- Are you filing Form 2555 (relating to foreign earned income)?

- Yes.** **No.** Continue
- You can't take the credit.

- Were you or your spouse a nonresident alien for any part of 2022?

- Yes.** See *Nonresident aliens*, later, under *Definitions and Special Rules*. **No.** Go to Step 2.

Step 2 Investment Income

- Add the amounts from Form 1040 or 1040-SR:

Line 2a			
Line 2b	+		
Line 3b	+		
Line 7*	+		

Investment Income =

*If line 7 is a loss, enter -0-.

- Is your investment income more than \$10,300?

- Yes.** Continue **No.** Skip question 3; go to question 4.

- Are you filing Form 4797 (relating to sales of business property)?

- Yes.** See *Form 4797 filers*, later, under *Definitions and Special Rules*. **No.** You can't take the credit.

- Do any of the following apply for 2022?

- You are filing Schedule E.
- You are reporting income from the rental of personal property not used in a trade or business.
- You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
- You have income or loss from a passive activity.

- Yes.** Use Worksheet 1 in Pub. 596 to see if you can take the credit. **No.** Go to Step 3.

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 2022 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2022, a student (defined later), and younger than you (or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who isn't filing a joint return for 2022 or is filing a joint return for 2022 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples)

AND

Who lived with you in the United States for more than half of 2022.



You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The IRS may ask you for documents to show you lived with each qualifying child. Documents you might want to keep for this purpose include school and child care records and other records that show your child's address.



If the child didn't live with you for more than half of 2022 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.




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 2022, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

1. Do you have at least one child who meets the conditions to be your qualifying child for the purpose of claiming the EIC?

Yes. Continue  **No.** Skip questions 2 through 6; go to Step 4.

2. Are you filing a joint return for 2022?

Yes. Skip questions 3 through 6 and Step 4; go to Step 5. **No.** Continue 

3. Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes. Continue  **No.** Skip questions 4 and 5; go to question 6.


4. Did you and your spouse have the same principal residence for the last 6 months of 2022?

Yes. Continue  **No.** Skip question 5; go to question 6.

5. Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2022?



Yes. Continue  **No.**  You can't take the credit.

6. Could you be a qualifying child of another person for 2022? (Check "No" if the other person isn't required to file, and isn't filing, a 2022 tax return or is filing a 2022 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)


Yes.  **No.** Skip Step 4; go to Step 5.
You can't take the credit. Enter "No" on the dotted line next to line 27.

Step 4 Filers Without a Qualifying Child



1. Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes.  **No.** Continue 
You can't take the credit.


2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2022? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1957, and before January 2, 1998.) If your spouse died in 2022 or if you are preparing a return for someone who died in 2022, see Pub. 596 before you answer.


Yes. Continue  **No.**  You can't take the credit.

3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2022? Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

Yes. Continue  **No.**  You can't take the credit. Enter "No" on the dotted line next to line 27.


4. Are you filing a joint return for 2022?
 Yes. Skip questions 5 and 6; go to Step 5. **No.** Continue

5. Could you be a qualifying child of another person for 2022? (Check "No" if the other person isn't required to file, and isn't filing, a 2022 tax return or is filing a 2022 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)
 Yes.  **No.** Continue
- You can't take the credit. Enter "No" on the dotted line next to line 27.

6. Can you be claimed as a dependent on someone else's 2022 tax return?
 Yes.  **No.** Go to Step 5.
- You can't take the credit.

Step 5 Earned Income


1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?
 Yes. See *Clergy* or *Church employees*, whichever applies. **No.** Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1z 1. _____
 2. Enter any amount from Schedule 1 (Form 1040), line 8s, that is a Medicaid waiver payment that you exclude from income (see instructions for Schedule 1, line 8s), unless you choose to include this amount in earned income, in which case enter -0- 2. _____
 3. Subtract line 2 from line 1 3. _____
 4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1i of Form 1040 or 1040-SR. See *Combat pay*, nontaxable, later 4. _____
-  **CAUTION** 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.
5. Add lines 3 and 4.
This is your earned income* 5. _____

2. Were you self-employed at any time in 2022, or are you filing Schedule SE because you were a member of the

clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

- Yes.** Skip question 3 and Step 6; go to Worksheet B. **No.** Continue

3. If you have:
- 3 or more qualifying children who have valid SSNs, is your earned income less than \$53,057 (\$59,187 if married filing jointly)?
 - 2 qualifying children who have valid SSNs, is your earned income less than \$49,399 (\$55,529 if married filing jointly)?
 - 1 qualifying child who has a valid SSN, is your earned income less than \$43,492 (\$49,622 if married filing jointly)?
 - No qualifying children who have valid SSNs, is your earned income less than \$16,480 (\$22,610 if married filing jointly)?
- Yes.** Go to Step 6. **No.**  You can't 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 Worksheet A.

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.

Church employees. Determine how much of the amount on Form 1040 or 1040-SR, line 1a, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1a, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1a). Be sure to answer "Yes" to question 2 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z, do the following.

1. Enter "Clergy" on the dotted line next to line 27.
2. Determine how much of the amount on Form 1040 or 1040-SR, line 1z, was also reported on Schedule SE, Part I, line 2.
3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1z. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1z).
4. Be sure to answer "Yes" to question 2 in Step 5.

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. In other words, if one of you makes the election, the other one can also make it but doesn't have to.



If you elect to use your nontaxable combat pay in figuring your EIC, enter that amount on line 1i.

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

1. Enter "EIC" on the dotted line next to line 27.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.
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* under *Who Qualifies as Your Dependent*, earlier, and *Members of the military*, later. A child is considered to have lived with you for more than half of 2022 if the child was born or died in 2022 and your home was this child's home for more than half the time the child was alive in 2022 or if you adopted the child in 2022, the child was lawfully placed with you for legal adoption by you in 2022, or the child was an eligible foster child placed with you during 2022 and your main home was the child's main home for more than half the time since the child was adopted or placed with you in 2022.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 7, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you can't take the EIC.

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 don't 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 hasn't 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 wasn't your qualifying child.

Also, don't 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 2022 is a qualifying child only if (a) you can claim the child as your dependent, or (b) you could have claimed the child as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

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 don't serve more than 90 days.

Nonresident aliens. If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 27.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2022, the person couldn't 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* under *Who Qualifies as Your Dependent*, earlier, applies.

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the 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 file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't 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 2022. 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 2022.

- 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 2022.

- 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 2022, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.



If, under these rules, you can't claim a child as a qualifying child for the EIC, you may be able to claim the EIC under the rules for a taxpayer without a qualifying child. For more information, see Pub. 596.

Example. Your child J, meets the conditions to be a qualifying child for both you and your parent. J doesn't meet the conditions to be a qualifying child of any other person, including J's other parent. Under the rules just described, you can claim J as a qualifying child for all of the five tax benefits listed here for which you otherwise qualify. Your parent can't claim any of the five tax benefits listed here based on J. However, if your parent's AGI is higher than yours and you don't claim J as a qualifying child, J is the qualifying child of your parent.

For more details and examples, see Pub. 596.

If you won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 27. Otherwise, go to Step 3, question 1.

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 allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

To find out how to get an SSN, see *Social Security Number (SSN)* near the beginning of these instructions. If you won't have an SSN by the date your return is due, see *What if You Can't File on Time?*

If you didn't have an SSN issued on or before the due date of your 2022 return (including extensions), you can't claim the EIC on your original or an amended 2022 return. If a child didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the amount of the EIC on your original or an amended 2022 return.

Student. A student is a child who during any part of 5 calendar months of 2022 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 doesn't 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 can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.


Before you begin: ✓ Be sure you are using the correct worksheet. Use this worksheet only if you answered “No” to Step 5, question 2. Otherwise, use Worksheet B.

Part 1

All Filers Using Worksheet A

1. Enter your earned income from Step 5. 1

2. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN as defined earlier. Enter the credit here. 2

If line 2 is zero,  You can't take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.

3. Enter the amount from Form 1040 or 1040-SR, line 11. 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 who have a valid SSN, is the amount on line 3 less than \$9,200 (\$15,300 if married filing jointly)?
 - 1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$20,150 (\$26,300 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 to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

5

Part 3

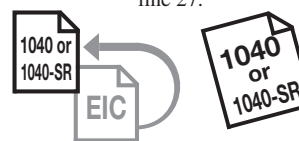
Your Earned Income Credit

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

Enter this amount on Form 1040 or 1040-SR, line 27.

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 Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2022.



Use this worksheet if you answered “Yes” to Step 5, question 2.

- ✓ Complete the parts below (Parts 1 through 3) that apply to you. Then, continue to Part 4.
- ✓ If you are married filing a joint return, include your spouse’s amounts, if any, with yours to figure the amounts to enter in Parts 1 through 3.

Part 1	1a. Enter the amount from Schedule SE, Part I, line 3.		1a
Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE	b. Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+	1b
	c. Combine lines 1a and 1b.	=	1c
	d. Enter the amount from Schedule SE, Part I, line 13.	-	1d
	e. Subtract line 1d from line 1c.	=	1e

Part 2	2. Don’t include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.		
Self-Employed NOT Required To File Schedule SE For example, your net earnings from self-employment were less than \$400.	a. Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.		2a
	b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.	+	2b
	c. Combine lines 2a and 2b.	=	2c
	*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Part I. Reduce the Schedule K-1 amounts as described in the Partner’s Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.		

Part 3	3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.		3
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Part 4	4a. Enter your earned income from Step 5.		4a
All Filers Using Worksheet B Note. If line 4b includes income on which you should have paid self-employment tax but didn’t, we may reduce your credit by the amount of self-employment tax not paid.	b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.		4b
	5. If line 4b is zero or less,  You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.		
	If you have: <ul style="list-style-type: none"> ● 3 or more qualifying children who have valid SSNs, is line 4b less than \$53,057 (\$59,187 if married filing jointly)? ● 2 qualifying children who have valid SSNs, is line 4b less than \$49,399 (\$55,529 if married filing jointly)? ● 1 qualifying child who has a valid SSN, is line 4b less than \$43,492 (\$49,622 if married filing jointly)? ● No qualifying children who have valid SSNs, is line 4b less than \$16,480 (\$22,610 if married filing jointly)? <input type="checkbox"/> Yes. If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i> , earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.		
	<input type="checkbox"/> No.  You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.		



Part 5

All Filers Using Worksheet B

6. Enter your total earned income from Part 4, line 4b. 6

7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. 7

If line 7 is zero, You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.

8. Enter the amount from Form 1040 or 1040-SR, line 11. 8

9. Are the amounts on lines 8 and 6 the same?
- Yes.** Skip line 10; enter the amount from line 7 on line 11.
- No.** Go to line 10.

Part 6

Filers Who Answered "No" on Line 9

10. If you have:
- No qualifying children who have a valid SSN, is the amount on line 8 less than \$9,200 (\$15,300 if married filing jointly)?
 - 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$20,150 (\$26,300 if married filing jointly)?
- Yes.** Leave line 10 blank; enter the amount from line 7 on line 11.
- No.** Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

10

Part 7

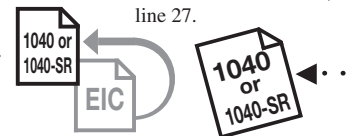
Your Earned Income Credit

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

11

Reminder—

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



Enter this amount on Form 1040 or 1040-SR, line 27.



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2022.

Table with 2 main sections. Each section has a header for filing status (Single, head of household, or qualifying surviving spouse vs Married filing jointly) and a grid of EIC values based on income ranges (At least / But less than) and filing status (0-3).

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.

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 surviving spouse★ and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
12,000	12,050	341	3,733	4,810	5,411	560	3,733	4,810	5,411
12,050	12,100	337	3,733	4,830	5,434	560	3,733	4,830	5,434
12,100	12,150	333	3,733	4,850	5,456	560	3,733	4,850	5,456
12,150	12,200	329	3,733	4,870	5,479	560	3,733	4,870	5,479
12,200	12,250	326	3,733	4,890	5,501	560	3,733	4,890	5,501
12,250	12,300	322	3,733	4,910	5,524	560	3,733	4,910	5,524
12,300	12,350	318	3,733	4,930	5,546	560	3,733	4,930	5,546
12,350	12,400	314	3,733	4,950	5,569	560	3,733	4,950	5,569
12,400	12,450	310	3,733	4,970	5,591	560	3,733	4,970	5,591
12,450	12,500	306	3,733	4,990	5,614	560	3,733	4,990	5,614
12,500	12,550	303	3,733	5,010	5,636	560	3,733	5,010	5,636
12,550	12,600	299	3,733	5,030	5,659	560	3,733	5,030	5,659
12,600	12,650	295	3,733	5,050	5,681	560	3,733	5,050	5,681
12,650	12,700	291	3,733	5,070	5,704	560	3,733	5,070	5,704
12,700	12,750	287	3,733	5,090	5,726	560	3,733	5,090	5,726
12,750	12,800	283	3,733	5,110	5,749	560	3,733	5,110	5,749
12,800	12,850	280	3,733	5,130	5,771	560	3,733	5,130	5,771
12,850	12,900	276	3,733	5,150	5,794	560	3,733	5,150	5,794
12,900	12,950	272	3,733	5,170	5,816	560	3,733	5,170	5,816
12,950	13,000	268	3,733	5,190	5,839	560	3,733	5,190	5,839
13,000	13,050	264	3,733	5,210	5,861	560	3,733	5,210	5,861
13,050	13,100	260	3,733	5,230	5,884	560	3,733	5,230	5,884
13,100	13,150	257	3,733	5,250	5,906	560	3,733	5,250	5,906
13,150	13,200	253	3,733	5,270	5,929	560	3,733	5,270	5,929
13,200	13,250	249	3,733	5,290	5,951	560	3,733	5,290	5,951
13,250	13,300	245	3,733	5,310	5,974	560	3,733	5,310	5,974
13,300	13,350	241	3,733	5,330	5,996	560	3,733	5,330	5,996
13,350	13,400	238	3,733	5,350	6,019	560	3,733	5,350	6,019
13,400	13,450	234	3,733	5,370	6,041	560	3,733	5,370	6,041
13,450	13,500	230	3,733	5,390	6,064	560	3,733	5,390	6,064
13,500	13,550	226	3,733	5,410	6,086	560	3,733	5,410	6,086
13,550	13,600	222	3,733	5,430	6,109	560	3,733	5,430	6,109
13,600	13,650	218	3,733	5,450	6,131	560	3,733	5,450	6,131
13,650	13,700	215	3,733	5,470	6,154	560	3,733	5,470	6,154
13,700	13,750	211	3,733	5,490	6,176	560	3,733	5,490	6,176
13,750	13,800	207	3,733	5,510	6,199	560	3,733	5,510	6,199
13,800	13,850	203	3,733	5,530	6,221	560	3,733	5,530	6,221
13,850	13,900	199	3,733	5,550	6,244	560	3,733	5,550	6,244
13,900	13,950	195	3,733	5,570	6,266	560	3,733	5,570	6,266
13,950	14,000	192	3,733	5,590	6,289	560	3,733	5,590	6,289
14,000	14,050	188	3,733	5,610	6,311	560	3,733	5,610	6,311
14,050	14,100	184	3,733	5,630	6,334	560	3,733	5,630	6,334
14,100	14,150	180	3,733	5,650	6,356	560	3,733	5,650	6,356
14,150	14,200	176	3,733	5,670	6,379	560	3,733	5,670	6,379
14,200	14,250	173	3,733	5,690	6,401	560	3,733	5,690	6,401
14,250	14,300	169	3,733	5,710	6,424	560	3,733	5,710	6,424
14,300	14,350	165	3,733	5,730	6,446	560	3,733	5,730	6,446
14,350	14,400	161	3,733	5,750	6,469	560	3,733	5,750	6,469
14,400	14,450	157	3,733	5,770	6,491	560	3,733	5,770	6,491
14,450	14,500	153	3,733	5,790	6,514	560	3,733	5,790	6,514
14,500	14,550	150	3,733	5,810	6,536	560	3,733	5,810	6,536
14,550	14,600	146	3,733	5,830	6,559	560	3,733	5,830	6,559
14,600	14,650	142	3,733	5,850	6,581	560	3,733	5,850	6,581
14,650	14,700	138	3,733	5,870	6,604	560	3,733	5,870	6,604
14,700	14,750	134	3,733	5,890	6,626	560	3,733	5,890	6,626
14,750	14,800	130	3,733	5,910	6,649	560	3,733	5,910	6,649
14,800	14,850	127	3,733	5,930	6,671	560	3,733	5,930	6,671
14,850	14,900	123	3,733	5,950	6,694	560	3,733	5,950	6,694
14,900	14,950	119	3,733	5,970	6,716	560	3,733	5,970	6,716
14,950	15,000	115	3,733	5,990	6,739	560	3,733	5,990	6,739
15,000	15,050	111	3,733	6,010	6,761	560	3,733	6,010	6,761
15,050	15,100	107	3,733	6,030	6,784	560	3,733	6,030	6,784
15,100	15,150	104	3,733	6,050	6,806	560	3,733	6,050	6,806
15,150	15,200	100	3,733	6,070	6,829	560	3,733	6,070	6,829

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.

* If the amount you are looking up from the worksheet is at least \$16,450 but less than \$16,480, and you have no qualifying children who have valid SSNs, your credit is \$1

If the amount you are looking up from the worksheet is \$16,480 or more, and you have no qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
24,800	24,850	0	2,983	5,175	5,946	0	3,733	6,164	6,935
24,850	24,900	0	2,975	5,165	5,935	0	3,733	6,164	6,935
24,900	24,950	0	2,967	5,154	5,925	0	3,733	6,164	6,935
24,950	25,000	0	2,959	5,144	5,914	0	3,733	6,164	6,935
25,000	25,050	0	2,951	5,133	5,904	0	3,733	6,164	6,935
25,050	25,100	0	2,943	5,123	5,893	0	3,733	6,164	6,935
25,100	25,150	0	2,935	5,112	5,883	0	3,733	6,164	6,935
25,150	25,200	0	2,927	5,102	5,872	0	3,733	6,164	6,935
25,200	25,250	0	2,919	5,091	5,861	0	3,733	6,164	6,935
25,250	25,300	0	2,911	5,080	5,851	0	3,733	6,164	6,935
25,300	25,350	0	2,903	5,070	5,840	0	3,733	6,164	6,935
25,350	25,400	0	2,895	5,059	5,830	0	3,733	6,164	6,935
25,400	25,450	0	2,887	5,049	5,819	0	3,733	6,164	6,935
25,450	25,500	0	2,879	5,038	5,809	0	3,733	6,164	6,935
25,500	25,550	0	2,871	5,028	5,798	0	3,733	6,164	6,935
25,550	25,600	0	2,863	5,017	5,788	0	3,733	6,164	6,935
25,600	25,650	0	2,855	5,007	5,777	0	3,733	6,164	6,935
25,650	25,700	0	2,847	4,996	5,767	0	3,733	6,164	6,935
25,700	25,750	0	2,839	4,986	5,756	0	3,733	6,164	6,935
25,750	25,800	0	2,831	4,975	5,746	0	3,733	6,164	6,935
25,800	25,850	0	2,823	4,965	5,735	0	3,733	6,164	6,935
25,850	25,900	0	2,815	4,954	5,725	0	3,733	6,164	6,935
25,900	25,950	0	2,807	4,944	5,714	0	3,733	6,164	6,935
25,950	26,000	0	2,799	4,933	5,704	0	3,733	6,164	6,935
26,000	26,050	0	2,791	4,923	5,693	0	3,733	6,164	6,935
26,050	26,100	0	2,783	4,912	5,682	0	3,733	6,164	6,935
26,100	26,150	0	2,775	4,901	5,672	0	3,733	6,164	6,935
26,150	26,200	0	2,767	4,891	5,661	0	3,733	6,164	6,935
26,200	26,250	0	2,759	4,880	5,651	0	3,733	6,164	6,935
26,250	26,300	0	2,751	4,870	5,640	0	3,733	6,164	6,935
26,300	26,350	0	2,743	4,859	5,630	0	3,723	6,150	6,921
26,350	26,400	0	2,735	4,849	5,619	0	3,715	6,140	6,910
26,400	26,450	0	2,727	4,838	5,609	0	3,707	6,129	6,900
26,450	26,500	0	2,719	4,828	5,598	0	3,699	6,119	6,889
26,500	26,550	0	2,711	4,817	5,588	0	3,691	6,108	6,879
26,550	26,600	0	2,703	4,807	5,577	0	3,683	6,098	6,868
26,600	26,650	0	2,695	4,796	5,567	0	3,675	6,087	6,858
26,650	26,700	0	2,687	4,786	5,556	0	3,667	6,077	6,847
26,700	26,750	0	2,679	4,775	5,546	0	3,659	6,066	6,837
26,750	26,800	0	2,671	4,765	5,535	0	3,651	6,056	6,826
26,800	26,850	0	2,663	4,754	5,525	0	3,643	6,045	6,816
26,850	26,900	0	2,655	4,744	5,514	0	3,635	6,034	6,805
26,900	26,950	0	2,647	4,733	5,503	0	3,627	6,024	6,794
26,950	27,000	0	2,639	4,722	5,493	0	3,619	6,013	6,784
27,000	27,050	0	2,631	4,712	5,482	0	3,611	6,003	6,773
27,050	27,100	0	2,623	4,701	5,472	0	3,603	5,992	6,763
27,100	27,150	0	2,615	4,691	5,461	0	3,595	5,982	6,752
27,150	27,200	0	2,607	4,680	5,451	0	3,587	5,971	6,742
27,200	27,250	0	2,599	4,670	5,440	0	3,579	5,961	6,731
27,250	27,300	0	2,591	4,659	5,430	0	3,571	5,950	6,721
27,300	27,350	0	2,583	4,649	5,419	0	3,563	5,940	6,710
27,350	27,400	0	2,575	4,638	5,409	0	3,555	5,929	6,700
27,400	27,450	0	2,567	4,628	5,398	0	3,547	5,919	6,689
27,450	27,500	0	2,559	4,617	5,388	0	3,539	5,908	6,679
27,500	27,550	0	2,551	4,607	5,377	0	3,531	5,898	6,668
27,550	27,600	0	2,543	4,596	5,367	0	3,523	5,887	6,658
27,600	27,650	0	2,535	4,586	5,356	0	3,515	5,877	6,647
27,650	27,700	0	2,528	4,575	5,346	0	3,507	5,866	6,637
27,700	27,750	0	2,520	4,564	5,335	0	3,499	5,855	6,626
27,750	27,800	0	2,512	4,554	5,324	0	3,491	5,845	6,615
27,800	27,850	0	2,504	4,543	5,314	0	3,483	5,834	6,605
27,850	27,900	0	2,496	4,533	5,303	0	3,475	5,824	6,594
27,900	27,950	0	2,488	4,522	5,293	0	3,467	5,813	6,584
27,950	28,000	0	2,480	4,512	5,282	0	3,459	5,803	6,573

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.

(Continued)

Earned Income Credit (EIC) Table - Continued

(Caution. This is not a tax table.)

Table with multiple columns for income ranges and filing status options (Single, head of household, or qualifying surviving spouse; Married filing jointly and you have). Includes sub-columns for 'At least' and 'But less than' income thresholds, and 'Your credit is-' values for each status.

★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.

(Continued)

Table with 14 columns: 'If the amount you are looking up from the worksheet is-' (At least, But less than), 'And your filing status is-' (Single, head of household, or qualifying surviving spouse* and you have-, Married filing jointly and you have-), and credit amounts for various income ranges.

* Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.

* If the amount you are looking up from the worksheet is at least \$49,350 but less than \$49,399, and you have two qualifying children who have valid SSNs, your credit is \$5.

If the amount you are looking up from the worksheet is \$49,399 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

(Continued)

Table with columns for filing status (Single, Married), credit amount, and income ranges. It is organized into two main sections, each with a sub-table for 'And your filing status is-'.

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
* If the amount you are looking up from the worksheet is at least \$49,600 but less than \$49,622, and you have one qualifying child who has a valid SSN, your credit is \$2.
** If the amount you are looking up from the worksheet is at least \$53,050 but less than \$53,057, and you have three qualifying children who have valid SSNs, your credit is \$1.

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying surviving spouse* and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
54,400	54,450	0	0	0	0	0	0	232	1,003
54,450	54,500	0	0	0	0	0	0	222	992
54,500	54,550	0	0	0	0	0	0	211	982
54,550	54,600	0	0	0	0	0	0	201	971
54,600	54,650	0	0	0	0	0	0	190	961
54,650	54,700	0	0	0	0	0	0	180	950
54,700	54,750	0	0	0	0	0	0	169	940
54,750	54,800	0	0	0	0	0	0	159	929
54,800	54,850	0	0	0	0	0	0	148	919
54,850	54,900	0	0	0	0	0	0	138	908
54,900	54,950	0	0	0	0	0	0	127	898
54,950	55,000	0	0	0	0	0	0	117	887
55,000	55,050	0	0	0	0	0	0	106	877
55,050	55,100	0	0	0	0	0	0	96	866
55,100	55,150	0	0	0	0	0	0	85	856
55,150	55,200	0	0	0	0	0	0	75	845
55,200	55,250	0	0	0	0	0	0	64	834
55,250	55,300	0	0	0	0	0	0	53	824
55,300	55,350	0	0	0	0	0	0	43	813
55,350	55,400	0	0	0	0	0	0	32	803
55,400	55,450	0	0	0	0	0	0	22	792
55,450	55,500	0	0	0	0	0	0	11	782
55,500	55,550	0	0	0	0	0	0	*	771
55,550	55,600	0	0	0	0	0	0	0	761
55,600	55,650	0	0	0	0	0	0	0	750
55,650	55,700	0	0	0	0	0	0	0	740
55,700	55,750	0	0	0	0	0	0	0	729
55,750	55,800	0	0	0	0	0	0	0	719
55,800	55,850	0	0	0	0	0	0	0	708
55,850	55,900	0	0	0	0	0	0	0	698
55,900	55,950	0	0	0	0	0	0	0	687
55,950	56,000	0	0	0	0	0	0	0	677
56,000	56,050	0	0	0	0	0	0	0	666
56,050	56,100	0	0	0	0	0	0	0	655
56,100	56,150	0	0	0	0	0	0	0	645
56,150	56,200	0	0	0	0	0	0	0	634
56,200	56,250	0	0	0	0	0	0	0	624
56,250	56,300	0	0	0	0	0	0	0	613
56,300	56,350	0	0	0	0	0	0	0	603
56,350	56,400	0	0	0	0	0	0	0	592
56,400	56,450	0	0	0	0	0	0	0	582
56,450	56,500	0	0	0	0	0	0	0	571
56,500	56,550	0	0	0	0	0	0	0	561
56,550	56,600	0	0	0	0	0	0	0	550
56,600	56,650	0	0	0	0	0	0	0	540
56,650	56,700	0	0	0	0	0	0	0	529
56,700	56,750	0	0	0	0	0	0	0	519
56,750	56,800	0	0	0	0	0	0	0	508
56,800	56,850	0	0	0	0	0	0	0	498
56,850	56,900	0	0	0	0	0	0	0	487
56,900	56,950	0	0	0	0	0	0	0	476
56,950	57,000	0	0	0	0	0	0	0	466
57,000	57,050	0	0	0	0	0	0	0	455
57,050	57,100	0	0	0	0	0	0	0	445
57,100	57,150	0	0	0	0	0	0	0	434
57,150	57,200	0	0	0	0	0	0	0	424
57,200	57,250	0	0	0	0	0	0	0	413
57,250	57,300	0	0	0	0	0	0	0	403
57,300	57,350	0	0	0	0	0	0	0	392
57,350	57,400	0	0	0	0	0	0	0	382
57,400	57,450	0	0	0	0	0	0	0	371
57,450	57,500	0	0	0	0	0	0	0	361
57,500	57,550	0	0	0	0	0	0	0	350
57,550	57,600	0	0	0	0	0	0	0	340
57,600	57,650	0	0	0	0	0	0	0	329
57,650	57,700	0	0	0	0	0	0	0	319
57,700	57,750	0	0	0	0	0	0	0	308
57,750	57,800	0	0	0	0	0	0	0	297
57,800	57,850	0	0	0	0	0	0	0	287
57,850	57,900	0	0	0	0	0	0	0	276
57,900	57,950	0	0	0	0	0	0	0	266
57,950	58,000	0	0	0	0	0	0	0	255
58,000	58,050	0	0	0	0	0	0	0	245
58,050	58,100	0	0	0	0	0	0	0	234
58,100	58,150	0	0	0	0	0	0	0	224
58,150	58,200	0	0	0	0	0	0	0	213
58,200	58,250	0	0	0	0	0	0	0	203
58,250	58,300	0	0	0	0	0	0	0	192
58,300	58,350	0	0	0	0	0	0	0	182
58,350	58,400	0	0	0	0	0	0	0	171
58,400	58,450	0	0	0	0	0	0	0	161
58,450	58,500	0	0	0	0	0	0	0	150
58,500	58,550	0	0	0	0	0	0	0	139
58,550	58,600	0	0	0	0	0	0	0	129
58,600	58,650	0	0	0	0	0	0	0	118
58,650	58,700	0	0	0	0	0	0	0	108
58,700	58,750	0	0	0	0	0	0	0	97
58,750	58,800	0	0	0	0	0	0	0	87
58,800	58,850	0	0	0	0	0	0	0	76
58,850	58,900	0	0	0	0	0	0	0	66
58,900	58,950	0	0	0	0	0	0	0	55
58,950	59,000	0	0	0	0	0	0	0	45
59,000	59,050	0	0	0	0	0	0	0	34
59,050	59,100	0	0	0	0	0	0	0	24
59,100	59,150	0	0	0	0	0	0	0	13
59,150	59,187	0	0	0	0	0	0	0	**

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- * If the amount you are looking up from the worksheet is at least \$55,500 but less than \$55,529, and you have two qualifying children who have valid SSNs, your credit is \$3.
If the amount you are looking up from the worksheet is \$55,529 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.
- ** If the amount you are looking up from the worksheet is at least \$59,150 but less than \$59,187, and you have three qualifying children who have valid SSNs, your credit is \$4.
If the amount you are looking up from the worksheet is \$59,187 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

Line 28

Additional Child Tax Credit

See Schedule 8812 (Form 1040) and its instructions for information on figuring and claiming any additional child tax credit that you may qualify to claim. If you are claiming either the child tax credit or the additional child tax credit, complete Schedule 8812 and attach it to your Form 1040 or 1040-SR.

Form 8862, who must file. You must file Form 8862 to claim the child tax credit or additional child tax credit if your child tax credit (refundable or non-refundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2022 return to claim the credit for 2022. Don't file Form 8862 if you filed Form 8862 for 2021 and the child tax credit (refundable or nonrefundable), additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.



If you take the child tax credit or the additional child tax credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the child tax credit or additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or additional child tax credit even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.



Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2023. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 29

American Opportunity Credit

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 29 the amount, if any, from Form 8863, line 8. You may be able to increase an education credit and reduce your total tax or increase your tax refund if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income. See Pub. 970 and the Instructions for Form 8863 for more information.

Form 8862 required. You must file Form 8862 if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2022 return to claim the credit for 2022. Don't file Form 8862 if you filed Form 8862 for 2021 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the American opportunity credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the American opportunity credit rules, you won't be allowed to take the credit for 2 years even if you're otherwise eligible to do so. If you take the American opportunity credit even though you aren't eligible and it is determined that you fraudulently took the credit, you won't be allowed to take the credit for 10 years. You may also have to pay penalties.

Line 30

Line 30 has been reserved for future use.

Refund

Line 34

Amount Overpaid

If line 34 is under \$1, we will send a refund only on written request.

Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 34 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 Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. 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.

Deposit Refund into Multiple Accounts

If you want your refund to be split and direct deposited into more than one account, file Form 8888. Use Form 8888 to direct deposit your refund (or part of it) to one or more accounts at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States.

Injured Spouse

If you file a joint return and your spouse hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 34 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 [Tax Topic 203](#) or see Form 8379.

Lines 35a Through 35d

Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](#). See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks

(11 weeks if you filed electronically). Have your 2022 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

Where's My Refund will provide a personalized refund date as soon as the IRS processes your tax return and approves your refund.

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs include Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), and Supplemental Nutrition Assistance Program (formerly food stamps). In addition, when determining eligibility, the refund can't be counted as a resource for at least 12 months after you receive it. Check with your local benefit coordinator to find out if your refund will affect your benefits.

DIRECT DEPOSIT

Simple. Safe. Secure.

Fast Refunds! Join the eight in 10 taxpayers who 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, later.

If you want us to directly deposit the amount shown on line 35a 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 35b through 35d (if you want your refund deposited to only one account), or
- Check the box on line 35a 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 don't want your refund directly deposited to your account, don't

check the box on line 35a. Draw a line through the boxes on lines 35b and 35d. We will send you a check instead.

Account must be in your name. Don't request a deposit of your refund to an account that isn't in your name, such as your tax return preparer's account. Although you may owe your tax return preparer a fee for preparing your return, don't have any part of your refund deposited into the preparer's account to pay the fee.

The number of refunds that can be directly deposited to a single account or prepaid debit card is limited to three a year. After this limit is reached, paper checks will be sent instead. Learn more at [IRS.gov/DepositLimit](https://www.irs.gov/DepositLimit).

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 don't 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.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.



If you file a joint return and check the box on line 35a and attach Form 8888 or fill in lines 35b through 35d, your spouse may get at least part of the refund.

IRA. You can have your refund (or part of it) 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 account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for 2022). If you don't, 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 2022 return during 2023 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for

2023. If you designate your deposit to be for 2022, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2022. In that case, you must file an amended 2022 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 \$6,000 (\$7,000 if age 50 or older at the end of 2022) to a traditional IRA or Roth IRA for 2022. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.

For more information on IRAs, see Pub. 590-A and Pub. 590-B.

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, if available, and savings bonds. For more information, go to go.usa.gov/3KvcP.

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 don't need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.



Your refund can be split and directly deposited into up to three different accounts on Form 8888.

Line 35a

You can't 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 35b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown later, the routing number is 250250025. C. and M. Keys would use that routing number unless their finan-

cial 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 35b 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 doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

Line 35c

Check the appropriate box for the type of account. Don't 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. If your deposit is to a TreasuryDirect® online account, check the "Savings" box.

Line 35d

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 shown later, the account number is 20202086. Don't 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 Will Be Rejected

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

- You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.

Sample Check—Lines 35b Through 35d

A sample check form for C. KEYS, M. KEYS, 123 Pear Lane, Anyplace, MI 00000. The check is payable to the order of ANYPLACE BANK, Anyplace, MI 00000. The amount is \$1234.00. The routing number is 250250025 and the account number is 20202086. The check number is 1234. A callout box points to the routing and account numbers, stating "Do not include the check number." A watermark "DRAFT SAMPLE" is visible across the check.



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

- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.
- Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.
- You haven't given a valid account number.
- Any numbers or letters on lines 35b through 35d are crossed out or whited out.



The IRS isn't 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 36

Applied to Your 2023 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2023 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 2023 estimated tax can't be changed later.

Amount You Owe



To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 18, 2023, for most taxpayers. You don't have to pay if line 37 is under \$1.

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2023 in this payment. Instead, make the estimated payment separately.

Bad check or payment. The penalty for writing a bad check to the IRS is \$25 or 2% of the check, whichever is more. However, if the amount of the check is less than \$25, the penalty equals the amount of the check. This also applies to other forms of payment if the IRS doesn't receive the funds. Use [Tax Topic 206](#).

Line 37

Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to [IRS.gov/Payments](#) for payment options.

Pay Online

Paying online is convenient and secure and helps make sure we get your pay-

ments on time. To pay your taxes online or for more information, go to [IRS.gov/Payments](https://www.irs.gov/Payments). You can pay using any of the following methods.

- **Your Online Account.** You can now make tax payments through your online account, including balance payments, estimated tax payments, or other types. You can also see your payment history and other tax records there. Go to [IRS.gov/Account](https://www.irs.gov/Account).

- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to [IRS.gov/Payments](https://www.irs.gov/Payments).

- **Pay by Card.** To pay by debit or credit card, go to [IRS.gov/Payments](https://www.irs.gov/Payments). A convenience fee is charged by these service providers.

- **Electronic Funds Withdrawal (EFW)** is an integrated *e-file/e-pay* option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional, or the IRS at [IRS.gov/Payments](https://www.irs.gov/Payments).

- **Online Payment Agreement.** If you can't pay in full by the due date of your tax return, you can apply for an online monthly installment agreement at [IRS.gov/Payments](https://www.irs.gov/Payments). Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

Pay by Phone

Paying by phone is another safe and secure method of paying electronically. Use one of the following methods: (1) call one of the debit or credit card service providers, or (2) use the Electronic Federal Tax Payment System (EFTPS).

Debit or credit card. Call one of our service providers. Each charges a fee that varies by provider, card type, and payment amount.

Link2Gov Corporation
888-PAY-1040™
(888-729-1040)
www.PAY1040.com

WorldPay US, Inc.
844-729-8298
(844-PAY-TAX-8™)
www.payUSAtax.com

ACI Payments, Inc.
888-UPAY-TAX™
(888-872-9829)
fed.acipayonline.com

EFTPS. To use EFTPS, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS, call 800-555-4477 (English) or 800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-733-4829. For more information about EFTPS, go to [IRS.gov/Payments](https://www.irs.gov/Payments) or www.EFTPS.gov.

Pay by Mobile Device

To pay through your mobile device, download the IRS2Go app.

Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at fed.acipayonline.com. Do not send cash payments through the mail.

Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, make your check or money order payable to “United States Treasury” for the full amount due. Don't send cash. Don't attach the payment to your return. Write “2022 Form 1040” or “2022 Form 1040-SR” and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](https://www.irs.gov/Form1040V). If you are filing a joint return, enter the SSN shown first on your tax return.

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

Mail your 2022 tax return, payment, and Form 1040-V to the address shown on the form that applies to you.

Notice to taxpayers presenting checks. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

No checks of \$100 million or more accepted. The IRS can't accept a single check (including a cashier's check) for amounts of \$100,000,000 (\$100 million) or more. If you are sending \$100 million or more by check, you'll need to spread the payment over 2 or more checks with each check made out for an amount less than \$100 million. This limit doesn't apply to other methods of payment (such as electronic payments). Please consider a method of payment other than check if the amount of the payment is over \$100 million.

What if You Can't Pay?

If you can't pay the full amount shown on line 37 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. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 18, 2023, for most people. 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](https://www.irs.gov) and click on [Apply for an Online Payment Plan](#).

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 the due date of your return (not counting extensions)—April 18, 2023, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2023. You must pay the tax before the extension runs out. Penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to [IRS.gov/Form1127](https://www.irs.gov/Form1127).

Line 38

Estimated Tax Penalty

You may owe this penalty if:

- Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You didn't pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the “tax shown on your return” is the amount on your 2022 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9, 12, 13b, and 13h; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

Exception. You won't owe the penalty if your 2021 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 2021 return and you were a U.S. citizen or resident for all of 2021.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2022 return is at least 100% of the tax shown on your 2021 return (110% of that amount if you aren't a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2021 return was more than \$150,000 (more than \$75,000 if married filing separately for 2022)). Your estimated tax payments for 2022 must have been made on time and for the required amount.

For most people, the “tax shown on your 2021 return” is the amount on your 2021 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27a, 28, 29, and 30; Schedule 3, lines 8, 9, 12, 13b, and 13h; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2021 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

Figuring the Penalty

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines

35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't 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 38 blank and the IRS will figure the penalty and send you a bill. We won't 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 can't figure your penalty under this method.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2022 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 their 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 aren't 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.

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2023 tax return. This is April 15, 2024, for most people.

Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't 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 with your spouse who died in 2022, see *Death of a Taxpayer*, later.

Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

Child's Return

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

Requirements for a Paper Return

You must **handwrite** your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040 or 1040-SR filed on paper.

Requirements for an Electronic Return

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. 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.

For 2022, if we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

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.

Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2021 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2021 Form 1040 or 1040-SR, line 11. If you don't have your 2021 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit [IRS.gov/Transcript](https://www.irs.gov/Transcript). (If you filed electronically last year, you, and your spouse if filing jointly, 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 2021 return.)



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2022.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax

practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN, if applicable in order to be considered validly signed. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

Identity Protection PIN



All taxpayers are now eligible for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for an IP PIN, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN) and use the Get an IP PIN tool.

For 2022, if you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be sent out by mid-January 2023. Use this IP PIN on your 2022 return as well as any prior-year returns you file in 2023.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN). If you received an IP PIN but misplaced it, call 800-908-4490.

Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts

through regular mail delivered by the United States Postal Service.

You can report a phone scam to the Treasury Inspector General for Tax Administration at [IRS Impersonation Scam Reporting](#) or the FTC using the [FTC Complaint Assistant](#) at [FTC.gov](#). Add “IRS Telephone Scam” in the notes.

You can report an unsolicited email claiming to be from the IRS, or an IRS-related component like the Electronic Federal Tax Payment System, to the IRS at phishing@irs.gov.

For more information, go to [IRS.gov/Phishing](#) and [IRS.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door](#).

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 doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then they should check the “self-employed” checkbox.

Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR 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. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause

problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

2022 Tax Table



See the instructions for line 16 to see if you must use the Tax Table below to figure your tax.

Example. A married couple are filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,628. This is the tax amount they should enter in the entry space on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
Your tax is—					
25,200	25,250	2,822	2,616	2,822	2,734
25,250	25,300	2,828	2,622	2,828	2,740
25,300	25,350	2,834	2,628	2,834	2,746
25,350	25,400	2,840	2,634	2,840	2,752

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

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
3,000						6,000						9,000					
3,000	3,050	303	303	303	303	6,000	6,050	603	603	603	603	9,000	9,050	903	903	903	903
3,050	3,100	308	308	308	308	6,050	6,100	608	608	608	608	9,050	9,100	908	908	908	908
3,100	3,150	313	313	313	313	6,100	6,150	613	613	613	613	9,100	9,150	913	913	913	913
3,150	3,200	318	318	318	318	6,150	6,200	618	618	618	618	9,150	9,200	918	918	918	918
3,200	3,250	323	323	323	323	6,200	6,250	623	623	623	623	9,200	9,250	923	923	923	923
3,250	3,300	328	328	328	328	6,250	6,300	628	628	628	628	9,250	9,300	928	928	928	928
3,300	3,350	333	333	333	333	6,300	6,350	633	633	633	633	9,300	9,350	933	933	933	933
3,350	3,400	338	338	338	338	6,350	6,400	638	638	638	638	9,350	9,400	938	938	938	938
3,400	3,450	343	343	343	343	6,400	6,450	643	643	643	643	9,400	9,450	943	943	943	943
3,450	3,500	348	348	348	348	6,450	6,500	648	648	648	648	9,450	9,500	948	948	948	948
3,500	3,550	353	353	353	353	6,500	6,550	653	653	653	653	9,500	9,550	953	953	953	953
3,550	3,600	358	358	358	358	6,550	6,600	658	658	658	658	9,550	9,600	958	958	958	958
3,600	3,650	363	363	363	363	6,600	6,650	663	663	663	663	9,600	9,650	963	963	963	963
3,650	3,700	368	368	368	368	6,650	6,700	668	668	668	668	9,650	9,700	968	968	968	968
3,700	3,750	373	373	373	373	6,700	6,750	673	673	673	673	9,700	9,750	973	973	973	973
3,750	3,800	378	378	378	378	6,750	6,800	678	678	678	678	9,750	9,800	978	978	978	978
3,800	3,850	383	383	383	383	6,800	6,850	683	683	683	683	9,800	9,850	983	983	983	983
3,850	3,900	388	388	388	388	6,850	6,900	688	688	688	688	9,850	9,900	988	988	988	988
3,900	3,950	393	393	393	393	6,900	6,950	693	693	693	693	9,900	9,950	993	993	993	993
3,950	4,000	398	398	398	398	6,950	7,000	698	698	698	698	9,950	10,000	998	998	998	998
4,000						7,000						10,000					
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,000	10,050	1,003	1,003	1,003	1,003
4,050	4,100	408	408	408	408	7,050	7,100	708	708	708	708	10,050	10,100	1,008	1,008	1,008	1,008
4,100	4,150	413	413	413	413	7,100	7,150	713	713	713	713	10,100	10,150	1,013	1,013	1,013	1,013
4,150	4,200	418	418	418	418	7,150	7,200	718	718	718	718	10,150	10,200	1,018	1,018	1,018	1,018
4,200	4,250	423	423	423	423	7,200	7,250	723	723	723	723	10,200	10,250	1,023	1,023	1,023	1,023
4,250	4,300	428	428	428	428	7,250	7,300	728	728	728	728	10,250	10,300	1,028	1,028	1,028	1,028
4,300	4,350	433	433	433	433	7,300	7,350	733	733	733	733	10,300	10,350	1,033	1,033	1,033	1,033
4,350	4,400	438	438	438	438	7,350	7,400	738	738	738	738	10,350	10,400	1,038	1,038	1,038	1,038
4,400	4,450	443	443	443	443	7,400	7,450	743	743	743	743	10,400	10,450	1,043	1,043	1,043	1,043
4,450	4,500	448	448	448	448	7,450	7,500	748	748	748	748	10,450	10,500	1,048	1,048	1,048	1,048
4,500	4,550	453	453	453	453	7,500	7,550	753	753	753	753	10,500	10,550	1,053	1,053	1,053	1,053
4,550	4,600	458	458	458	458	7,550	7,600	758	758	758	758	10,550	10,600	1,058	1,058	1,058	1,058
4,600	4,650	463	463	463	463	7,600	7,650	763	763	763	763	10,600	10,650	1,063	1,063	1,063	1,063
4,650	4,700	468	468	468	468	7,650	7,700	768	768	768	768	10,650	10,700	1,068	1,068	1,068	1,068
4,700	4,750	473	473	473	473	7,700	7,750	773	773	773	773	10,700	10,750	1,073	1,073	1,073	1,073
4,750	4,800	478	478	478	478	7,750	7,800	778	778	778	778	10,750	10,800	1,078	1,078	1,078	1,078
4,800	4,850	483	483	483	483	7,800	7,850	783	783	783	783	10,800	10,850	1,083	1,083	1,083	1,083
4,850	4,900	488	488	488	488	7,850	7,900	788	788	788	788	10,850	10,900	1,088	1,088	1,088	1,088
4,900	4,950	493	493	493	493	7,900	7,950	793	793	793	793	10,900	10,950	1,093	1,093	1,093	1,093
4,950	5,000	498	498	498	498	7,950	8,000	798	798	798	798	10,950	11,000	1,098	1,098	1,098	1,098
5,000						8,000						11,000					
5,000	5,050	503	503	503	503	8,000	8,050	803	803	803	803	11,000	11,050	1,118	1,118	1,118	1,118
5,050	5,100	508	508	508	508	8,050	8,100	808	808	808	808	11,050	11,100	1,124	1,124	1,124	1,124
5,100	5,150	513	513	513	513	8,100	8,150	813	813	813	813	11,100	11,150	1,130	1,130	1,130	1,130
5,150	5,200	518	518	518	518	8,150	8,200	818	818	818	818	11,150	11,200	1,136	1,136	1,136	1,136
5,200	5,250	523	523	523	523	8,200	8,250	823	823	823	823	11,200	11,250	1,142	1,142	1,142	1,142
5,250	5,300	528	528	528	528	8,250	8,300	828	828	828	828	11,250	11,300	1,148	1,148	1,148	1,148
5,300	5,350	533	533	533	533	8,300	8,350	833	833	833	833	11,300	11,350	1,154	1,154	1,154	1,154
5,350	5,400	538	538	538	538	8,350	8,400	838	838	838	838	11,350	11,400	1,160	1,160	1,160	1,160
5,400	5,450	543	543	543	543	8,400	8,450	843	843	843	843	11,400	11,450	1,166	1,166	1,166	1,166
5,450	5,500	548	548	548	548	8,450	8,500	848	848	848	848	11,450	11,500	1,172	1,172	1,172	1,172
5,500	5,550	553	553	553	553	8,500	8,550	853	853	853	853	11,500	11,550	1,178	1,178	1,178	1,178
5,550	5,600	558	558	558	558	8,550	8,600	858	858	858	858	11,550	11,600	1,184	1,184	1,184	1,184
5,600	5,650	563	563	563	563	8,600	8,650	863	863	863	863	11,600	11,650	1,190	1,190	1,190	1,190
5,650	5,700	568	568	568	568	8,650	8,700	868	868	868	868	11,650	11,700	1,196	1,196	1,196	1,196
5,700	5,750	573	573	573	573	8,700	8,750	873	873	873	873	11,700	11,750	1,202	1,202	1,202	1,202
5,750	5,800	578	578	578	578	8,750	8,800	878	878	878	878	11,750	11,800	1,208	1,208	1,208	1,208
5,800	5,850	583	583	583	583	8,800	8,850	883	883	883	883	11,800	11,850	1,214	1,214	1,214	1,214
5,850	5,900	588	588	588	588	8,850	8,900	888	888	888	888	11,850	11,900	1,220	1,220	1,220	1,220
5,900	5,950	593	593	593	593	8,900	8,950	893	893	893	893	11,900	11,950	1,226	1,226	1,226	1,226
5,950	6,000	598	598	598	598	8,950	9,000	898	898	898	898	11,950	12,000	1,232	1,232	1,232	1,232

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
12,000						15,000						18,000					
12,000	12,050	1,238	1,203	1,238	1,203	15,000	15,050	1,598	1,503	1,598	1,510	18,000	18,050	1,958	1,803	1,958	1,870
12,050	12,100	1,244	1,208	1,244	1,208	15,050	15,100	1,604	1,508	1,604	1,516	18,050	18,100	1,964	1,808	1,964	1,876
12,100	12,150	1,250	1,213	1,250	1,213	15,100	15,150	1,610	1,513	1,610	1,522	18,100	18,150	1,970	1,813	1,970	1,882
12,150	12,200	1,256	1,218	1,256	1,218	15,150	15,200	1,616	1,518	1,616	1,528	18,150	18,200	1,976	1,818	1,976	1,888
12,200	12,250	1,262	1,223	1,262	1,223	15,200	15,250	1,622	1,523	1,622	1,534	18,200	18,250	1,982	1,823	1,982	1,894
12,250	12,300	1,268	1,228	1,268	1,228	15,250	15,300	1,628	1,528	1,628	1,540	18,250	18,300	1,988	1,828	1,988	1,900
12,300	12,350	1,274	1,233	1,274	1,233	15,300	15,350	1,634	1,533	1,634	1,546	18,300	18,350	1,994	1,833	1,994	1,906
12,350	12,400	1,280	1,238	1,280	1,238	15,350	15,400	1,640	1,538	1,640	1,552	18,350	18,400	2,000	1,838	2,000	1,912
12,400	12,450	1,286	1,243	1,286	1,243	15,400	15,450	1,646	1,543	1,646	1,558	18,400	18,450	2,006	1,843	2,006	1,918
12,450	12,500	1,292	1,248	1,292	1,248	15,450	15,500	1,652	1,548	1,652	1,564	18,450	18,500	2,012	1,848	2,012	1,924
12,500	12,550	1,298	1,253	1,298	1,253	15,500	15,550	1,658	1,553	1,658	1,570	18,500	18,550	2,018	1,853	2,018	1,930
12,550	12,600	1,304	1,258	1,304	1,258	15,550	15,600	1,664	1,558	1,664	1,576	18,550	18,600	2,024	1,858	2,024	1,936
12,600	12,650	1,310	1,263	1,310	1,263	15,600	15,650	1,670	1,563	1,670	1,582	18,600	18,650	2,030	1,863	2,030	1,942
12,650	12,700	1,316	1,268	1,316	1,268	15,650	15,700	1,676	1,568	1,676	1,588	18,650	18,700	2,036	1,868	2,036	1,948
12,700	12,750	1,322	1,273	1,322	1,273	15,700	15,750	1,682	1,573	1,682	1,594	18,700	18,750	2,042	1,873	2,042	1,954
12,750	12,800	1,328	1,278	1,328	1,278	15,750	15,800	1,688	1,578	1,688	1,600	18,750	18,800	2,048	1,878	2,048	1,960
12,800	12,850	1,334	1,283	1,334	1,283	15,800	15,850	1,694	1,583	1,694	1,606	18,800	18,850	2,054	1,883	2,054	1,966
12,850	12,900	1,340	1,288	1,340	1,288	15,850	15,900	1,700	1,588	1,700	1,612	18,850	18,900	2,060	1,888	2,060	1,972
12,900	12,950	1,346	1,293	1,346	1,293	15,900	15,950	1,706	1,593	1,706	1,618	18,900	18,950	2,066	1,893	2,066	1,978
12,950	13,000	1,352	1,298	1,352	1,298	15,950	16,000	1,712	1,598	1,712	1,624	18,950	19,000	2,072	1,898	2,072	1,984
13,000						16,000						19,000					
13,000	13,050	1,358	1,303	1,358	1,303	16,000	16,050	1,718	1,603	1,718	1,630	19,000	19,050	2,078	1,903	2,078	1,990
13,050	13,100	1,364	1,308	1,364	1,308	16,050	16,100	1,724	1,608	1,724	1,636	19,050	19,100	2,084	1,908	2,084	1,996
13,100	13,150	1,370	1,313	1,370	1,313	16,100	16,150	1,730	1,613	1,730	1,642	19,100	19,150	2,090	1,913	2,090	2,002
13,150	13,200	1,376	1,318	1,376	1,318	16,150	16,200	1,736	1,618	1,736	1,648	19,150	19,200	2,096	1,918	2,096	2,008
13,200	13,250	1,382	1,323	1,382	1,323	16,200	16,250	1,742	1,623	1,742	1,654	19,200	19,250	2,102	1,923	2,102	2,014
13,250	13,300	1,388	1,328	1,388	1,328	16,250	16,300	1,748	1,628	1,748	1,660	19,250	19,300	2,108	1,928	2,108	2,020
13,300	13,350	1,394	1,333	1,394	1,333	16,300	16,350	1,754	1,633	1,754	1,666	19,300	19,350	2,114	1,933	2,114	2,026
13,350	13,400	1,400	1,338	1,400	1,338	16,350	16,400	1,760	1,638	1,760	1,672	19,350	19,400	2,120	1,938	2,120	2,032
13,400	13,450	1,406	1,343	1,406	1,343	16,400	16,450	1,766	1,643	1,766	1,678	19,400	19,450	2,126	1,943	2,126	2,038
13,450	13,500	1,412	1,348	1,412	1,348	16,450	16,500	1,772	1,648	1,772	1,684	19,450	19,500	2,132	1,948	2,132	2,044
13,500	13,550	1,418	1,353	1,418	1,353	16,500	16,550	1,778	1,653	1,778	1,690	19,500	19,550	2,138	1,953	2,138	2,050
13,550	13,600	1,424	1,358	1,424	1,358	16,550	16,600	1,784	1,658	1,784	1,696	19,550	19,600	2,144	1,958	2,144	2,056
13,600	13,650	1,430	1,363	1,430	1,363	16,600	16,650	1,790	1,663	1,790	1,702	19,600	19,650	2,150	1,963	2,150	2,062
13,650	13,700	1,436	1,368	1,436	1,368	16,650	16,700	1,796	1,668	1,796	1,708	19,650	19,700	2,156	1,968	2,156	2,068
13,700	13,750	1,442	1,373	1,442	1,373	16,700	16,750	1,802	1,673	1,802	1,714	19,700	19,750	2,162	1,973	2,162	2,074
13,750	13,800	1,448	1,378	1,448	1,378	16,750	16,800	1,808	1,678	1,808	1,720	19,750	19,800	2,168	1,978	2,168	2,080
13,800	13,850	1,454	1,383	1,454	1,383	16,800	16,850	1,814	1,683	1,814	1,726	19,800	19,850	2,174	1,983	2,174	2,086
13,850	13,900	1,460	1,388	1,460	1,388	16,850	16,900	1,820	1,688	1,820	1,732	19,850	19,900	2,180	1,988	2,180	2,092
13,900	13,950	1,466	1,393	1,466	1,393	16,900	16,950	1,826	1,693	1,826	1,738	19,900	19,950	2,186	1,993	2,186	2,098
13,950	14,000	1,472	1,398	1,472	1,398	16,950	17,000	1,832	1,698	1,832	1,744	19,950	20,000	2,192	1,998	2,192	2,104
14,000						17,000						20,000					
14,000	14,050	1,478	1,403	1,478	1,403	17,000	17,050	1,838	1,703	1,838	1,750	20,000	20,050	2,198	2,003	2,198	2,110
14,050	14,100	1,484	1,408	1,484	1,408	17,050	17,100	1,844	1,708	1,844	1,756	20,050	20,100	2,204	2,008	2,204	2,116
14,100	14,150	1,490	1,413	1,490	1,413	17,100	17,150	1,850	1,713	1,850	1,762	20,100	20,150	2,210	2,013	2,210	2,122
14,150	14,200	1,496	1,418	1,496	1,418	17,150	17,200	1,856	1,718	1,856	1,768	20,150	20,200	2,216	2,018	2,216	2,128
14,200	14,250	1,502	1,423	1,502	1,423	17,200	17,250	1,862	1,723	1,862	1,774	20,200	20,250	2,222	2,023	2,222	2,134
14,250	14,300	1,508	1,428	1,508	1,428	17,250	17,300	1,868	1,728	1,868	1,780	20,250	20,300	2,228	2,028	2,228	2,140
14,300	14,350	1,514	1,433	1,514	1,433	17,300	17,350	1,874	1,733	1,874	1,786	20,300	20,350	2,234	2,033	2,234	2,146
14,350	14,400	1,520	1,438	1,520	1,438	17,350	17,400	1,880	1,738	1,880	1,792	20,350	20,400	2,240	2,038	2,240	2,152
14,400	14,450	1,526	1,443	1,526	1,443	17,400	17,450	1,886	1,743	1,886	1,798	20,400	20,450	2,246	2,043	2,246	2,158
14,450	14,500	1,532	1,448	1,532	1,448	17,450	17,500	1,892	1,748	1,892	1,804	20,450	20,500	2,252	2,048	2,252	2,164
14,500	14,550	1,538	1,453	1,538	1,453	17,500	17,550	1,898	1,753	1,898	1,810	20,500	20,550	2,258	2,053	2,258	2,170
14,550	14,600	1,544	1,458	1,544	1,458	17,550	17,600	1,904	1,758	1,904	1,816	20,550	20,600	2,264	2,058	2,264	2,176
14,600	14,650	1,550	1,463	1,550	1,463	17,600	17,650	1,910	1,763	1,910	1,822	20,600	20,650	2,270	2,063	2,270	2,182
14,650	14,700	1,556	1,468	1,556	1,468	17,650	17,700	1,916	1,768	1,916	1,828	20,650	20,700	2,276	2,068	2,276	2,188
14,700	14,750	1,562	1,473	1,562	1,474	17,700	17,750	1,922	1,773	1,922	1,834	20,700	20,750	2,282	2,073	2,282	2,194
14,750	14,800	1,568	1,478	1,568	1,480	17,750	17,800	1,928	1,778	1,928	1,840	20,750	20,800	2,288	2,078	2,288	2,200
14,800	14,850	1,574	1,483	1,574	1,486	17,800	17,850	1,934	1,783	1,934	1,846	20,800	20,850	2,294	2,083	2,294	2,206
14,850	14,900	1,580	1,488	1,580	1,492	17,850	17,900	1,940	1,788	1,940	1,852	20,850	20,900	2,300	2,088	2,300	2,212
14,900	14,950	1,586	1,493	1,586	1,498	17,900	17,950	1,946	1,793	1,946	1,858	20,900	20,950	2,306	2,093	2,306	2,218
14,950	15,000	1,592	1,498	1,592	1,504	17,950	18,000	1,952	1,798	1,952	1,864	20,950	21,000	2,312	2,098	2,312	2,224

* This column must also be used by a qualifying surviving spouse.

(Continued)

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—						Your tax is—						Your tax is—					
21,000						24,000						27,000					
21,000	21,050	2,318	2,112	2,318	2,230	24,000	24,050	2,678	2,472	2,678	2,590	27,000	27,050	3,038	2,832	3,038	2,950
21,050	21,100	2,324	2,118	2,324	2,236	24,050	24,100	2,684	2,478	2,684	2,596	27,050	27,100	3,044	2,838	3,044	2,956
21,100	21,150	2,330	2,124	2,330	2,242	24,100	24,150	2,690	2,484	2,690	2,602	27,100	27,150	3,050	2,844	3,050	2,962
21,150	21,200	2,336	2,130	2,336	2,248	24,150	24,200	2,696	2,490	2,696	2,608	27,150	27,200	3,056	2,850	3,056	2,968
21,200	21,250	2,342	2,136	2,342	2,254	24,200	24,250	2,702	2,496	2,702	2,614	27,200	27,250	3,062	2,856	3,062	2,974
21,250	21,300	2,348	2,142	2,348	2,260	24,250	24,300	2,708	2,502	2,708	2,620	27,250	27,300	3,068	2,862	3,068	2,980
21,300	21,350	2,354	2,148	2,354	2,266	24,300	24,350	2,714	2,508	2,714	2,626	27,300	27,350	3,074	2,868	3,074	2,986
21,350	21,400	2,360	2,154	2,360	2,272	24,350	24,400	2,720	2,514	2,720	2,632	27,350	27,400	3,080	2,874	3,080	2,992
21,400	21,450	2,366	2,160	2,366	2,278	24,400	24,450	2,726	2,520	2,726	2,638	27,400	27,450	3,086	2,880	3,086	2,998
21,450	21,500	2,372	2,166	2,372	2,284	24,450	24,500	2,732	2,526	2,732	2,644	27,450	27,500	3,092	2,886	3,092	3,004
21,500	21,550	2,378	2,172	2,378	2,290	24,500	24,550	2,738	2,532	2,738	2,650	27,500	27,550	3,098	2,892	3,098	3,010
21,550	21,600	2,384	2,178	2,384	2,296	24,550	24,600	2,744	2,538	2,744	2,656	27,550	27,600	3,104	2,898	3,104	3,016
21,600	21,650	2,390	2,184	2,390	2,302	24,600	24,650	2,750	2,544	2,750	2,662	27,600	27,650	3,110	2,904	3,110	3,022
21,650	21,700	2,396	2,190	2,396	2,308	24,650	24,700	2,756	2,550	2,756	2,668	27,650	27,700	3,116	2,910	3,116	3,028
21,700	21,750	2,402	2,196	2,402	2,314	24,700	24,750	2,762	2,556	2,762	2,674	27,700	27,750	3,122	2,916	3,122	3,034
21,750	21,800	2,408	2,202	2,408	2,320	24,750	24,800	2,768	2,562	2,768	2,680	27,750	27,800	3,128	2,922	3,128	3,040
21,800	21,850	2,414	2,208	2,414	2,326	24,800	24,850	2,774	2,568	2,774	2,686	27,800	27,850	3,134	2,928	3,134	3,046
21,850	21,900	2,420	2,214	2,420	2,332	24,850	24,900	2,780	2,574	2,780	2,692	27,850	27,900	3,140	2,934	3,140	3,052
21,900	21,950	2,426	2,220	2,426	2,338	24,900	24,950	2,786	2,580	2,786	2,698	27,900	27,950	3,146	2,940	3,146	3,058
21,950	22,000	2,432	2,226	2,432	2,344	24,950	25,000	2,792	2,586	2,792	2,704	27,950	28,000	3,152	2,946	3,152	3,064
22,000						25,000						28,000					
22,000	22,050	2,438	2,232	2,438	2,350	25,000	25,050	2,798	2,592	2,798	2,710	28,000	28,050	3,158	2,952	3,158	3,070
22,050	22,100	2,444	2,238	2,444	2,356	25,050	25,100	2,804	2,598	2,804	2,716	28,050	28,100	3,164	2,958	3,164	3,076
22,100	22,150	2,450	2,244	2,450	2,362	25,100	25,150	2,810	2,604	2,810	2,722	28,100	28,150	3,170	2,964	3,170	3,082
22,150	22,200	2,456	2,250	2,456	2,368	25,150	25,200	2,816	2,610	2,816	2,728	28,150	28,200	3,176	2,970	3,176	3,088
22,200	22,250	2,462	2,256	2,462	2,374	25,200	25,250	2,822	2,616	2,822	2,734	28,200	28,250	3,182	2,976	3,182	3,094
22,250	22,300	2,468	2,262	2,468	2,380	25,250	25,300	2,828	2,622	2,828	2,740	28,250	28,300	3,188	2,982	3,188	3,100
22,300	22,350	2,474	2,268	2,474	2,386	25,300	25,350	2,834	2,628	2,834	2,746	28,300	28,350	3,194	2,988	3,194	3,106
22,350	22,400	2,480	2,274	2,480	2,392	25,350	25,400	2,840	2,634	2,840	2,752	28,350	28,400	3,200	2,994	3,200	3,112
22,400	22,450	2,486	2,280	2,486	2,398	25,400	25,450	2,846	2,640	2,846	2,758	28,400	28,450	3,206	3,000	3,206	3,118
22,450	22,500	2,492	2,286	2,492	2,404	25,450	25,500	2,852	2,646	2,852	2,764	28,450	28,500	3,212	3,006	3,212	3,124
22,500	22,550	2,498	2,292	2,498	2,410	25,500	25,550	2,858	2,652	2,858	2,770	28,500	28,550	3,218	3,012	3,218	3,130
22,550	22,600	2,504	2,298	2,504	2,416	25,550	25,600	2,864	2,658	2,864	2,776	28,550	28,600	3,224	3,018	3,224	3,136
22,600	22,650	2,510	2,304	2,510	2,422	25,600	25,650	2,870	2,664	2,870	2,782	28,600	28,650	3,230	3,024	3,230	3,142
22,650	22,700	2,516	2,310	2,516	2,428	25,650	25,700	2,876	2,670	2,876	2,788	28,650	28,700	3,236	3,030	3,236	3,148
22,700	22,750	2,522	2,316	2,522	2,434	25,700	25,750	2,882	2,676	2,882	2,794	28,700	28,750	3,242	3,036	3,242	3,154
22,750	22,800	2,528	2,322	2,528	2,440	25,750	25,800	2,888	2,682	2,888	2,800	28,750	28,800	3,248	3,042	3,248	3,160
22,800	22,850	2,534	2,328	2,534	2,446	25,800	25,850	2,894	2,688	2,894	2,806	28,800	28,850	3,254	3,048	3,254	3,166
22,850	22,900	2,540	2,334	2,540	2,452	25,850	25,900	2,900	2,694	2,900	2,812	28,850	28,900	3,260	3,054	3,260	3,172
22,900	22,950	2,546	2,340	2,546	2,458	25,900	25,950	2,906	2,700	2,906	2,818	28,900	28,950	3,266	3,060	3,266	3,178
22,950	23,000	2,552	2,346	2,552	2,464	25,950	26,000	2,912	2,706	2,912	2,824	28,950	29,000	3,272	3,066	3,272	3,184
23,000						26,000						29,000					
23,000	23,050	2,558	2,352	2,558	2,470	26,000	26,050	2,918	2,712	2,918	2,830	29,000	29,050	3,278	3,072	3,278	3,190
23,050	23,100	2,564	2,358	2,564	2,476	26,050	26,100	2,924	2,718	2,924	2,836	29,050	29,100	3,284	3,078	3,284	3,196
23,100	23,150	2,570	2,364	2,570	2,482	26,100	26,150	2,930	2,724	2,930	2,842	29,100	29,150	3,290	3,084	3,290	3,202
23,150	23,200	2,576	2,370	2,576	2,488	26,150	26,200	2,936	2,730	2,936	2,848	29,150	29,200	3,296	3,090	3,296	3,208
23,200	23,250	2,582	2,376	2,582	2,494	26,200	26,250	2,942	2,736	2,942	2,854	29,200	29,250	3,302	3,096	3,302	3,214
23,250	23,300	2,588	2,382	2,588	2,500	26,250	26,300	2,948	2,742	2,948	2,860	29,250	29,300	3,308	3,102	3,308	3,220
23,300	23,350	2,594	2,388	2,594	2,506	26,300	26,350	2,954	2,748	2,954	2,866	29,300	29,350	3,314	3,108	3,314	3,226
23,350	23,400	2,600	2,394	2,600	2,512	26,350	26,400	2,960	2,754	2,960	2,872	29,350	29,400	3,320	3,114	3,320	3,232
23,400	23,450	2,606	2,400	2,606	2,518	26,400	26,450	2,966	2,760	2,966	2,878	29,400	29,450	3,326	3,120	3,326	3,238
23,450	23,500	2,612	2,406	2,612	2,524	26,450	26,500	2,972	2,766	2,972	2,884	29,450	29,500	3,332	3,126	3,332	3,244
23,500	23,550	2,618	2,412	2,618	2,530	26,500	26,550	2,978	2,772	2,978	2,890	29,500	29,550	3,338	3,132	3,338	3,250
23,550	23,600	2,624	2,418	2,624	2,536	26,550	26,600	2,984	2,778	2,984	2,896	29,550	29,600	3,344	3,138	3,344	3,256
23,600	23,650	2,630	2,424	2,630	2,542	26,600	26,650	2,990	2,784	2,990	2,902	29,600	29,650	3,350	3,144	3,350	3,262
23,650	23,700	2,636	2,430	2,636	2,548	26,650	26,700	2,996	2,790	2,996	2,908	29,650	29,700	3,356	3,150	3,356	3,268
23,700	23,750	2,642	2,436	2,642	2,554	26,700	26,750	3,002	2,796	3,002	2,914	29,700	29,750	3,362	3,156	3,362	3,274
23,750	23,800	2,648	2,442	2,648	2,560	26,750	26,800	3,008	2,802	3,008	2,920	29,750	29,800	3,368	3,162	3,368	3,280
23,800	23,850	2,654	2,448	2,654	2,566	26,800	26,850	3,014	2,808	3,014	2,926	29,800	29,850	3,374	3,168	3,374	3,286
23,850	23,900	2,660	2,454	2,660	2,572	26,850	26,900	3,020	2,814	3,020	2,932	29,850	29,900	3,380	3,174	3,380	3,292
23,900	23,950	2,666	2,460	2,666	2,578	26,900	26,950	3,026	2,820	3,026	2,938	29,900	29,950	3,386	3,180	3,386	3,298
23,950	24,000	2,672	2,466	2,672	2,584	26,950	27,000	3,032	2,826	3,032	2,944	29,950	30,000	3,392	3,186	3,392	3,304

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—		Your tax is—		Your tax is—		Your tax is—		Your tax is—		Your tax is—		Your tax is—		Your tax is—		Your tax is—	
30,000						33,000						36,000					
30,000	30,050	3,398	3,192	3,398	3,310	33,000	33,050	3,758	3,552	3,758	3,670	36,000	36,050	4,118	3,912	4,118	4,030
30,050	30,100	3,404	3,198	3,404	3,316	33,050	33,100	3,764	3,558	3,764	3,676	36,050	36,100	4,124	3,918	4,124	4,036
30,100	30,150	3,410	3,204	3,410	3,322	33,100	33,150	3,770	3,564	3,770	3,682	36,100	36,150	4,130	3,924	4,130	4,042
30,150	30,200	3,416	3,210	3,416	3,328	33,150	33,200	3,776	3,570	3,776	3,688	36,150	36,200	4,136	3,930	4,136	4,048
30,200	30,250	3,422	3,216	3,422	3,334	33,200	33,250	3,782	3,576	3,782	3,694	36,200	36,250	4,142	3,936	4,142	4,054
30,250	30,300	3,428	3,222	3,428	3,340	33,250	33,300	3,788	3,582	3,788	3,700	36,250	36,300	4,148	3,942	4,148	4,060
30,300	30,350	3,434	3,228	3,434	3,346	33,300	33,350	3,794	3,588	3,794	3,706	36,300	36,350	4,154	3,948	4,154	4,066
30,350	30,400	3,440	3,234	3,440	3,352	33,350	33,400	3,800	3,594	3,800	3,712	36,350	36,400	4,160	3,954	4,160	4,072
30,400	30,450	3,446	3,240	3,446	3,358	33,400	33,450	3,806	3,600	3,806	3,718	36,400	36,450	4,166	3,960	4,166	4,078
30,450	30,500	3,452	3,246	3,452	3,364	33,450	33,500	3,812	3,606	3,812	3,724	36,450	36,500	4,172	3,966	4,172	4,084
30,500	30,550	3,458	3,252	3,458	3,370	33,500	33,550	3,818	3,612	3,818	3,730	36,500	36,550	4,178	3,972	4,178	4,090
30,550	30,600	3,464	3,258	3,464	3,376	33,550	33,600	3,824	3,618	3,824	3,736	36,550	36,600	4,184	3,978	4,184	4,096
30,600	30,650	3,470	3,264	3,470	3,382	33,600	33,650	3,830	3,624	3,830	3,742	36,600	36,650	4,190	3,984	4,190	4,102
30,650	30,700	3,476	3,270	3,476	3,388	33,650	33,700	3,836	3,630	3,836	3,748	36,650	36,700	4,196	3,990	4,196	4,108
30,700	30,750	3,482	3,276	3,482	3,394	33,700	33,750	3,842	3,636	3,842	3,754	36,700	36,750	4,202	3,996	4,202	4,114
30,750	30,800	3,488	3,282	3,488	3,400	33,750	33,800	3,848	3,642	3,848	3,760	36,750	36,800	4,208	4,002	4,208	4,120
30,800	30,850	3,494	3,288	3,494	3,406	33,800	33,850	3,854	3,648	3,854	3,766	36,800	36,850	4,214	4,008	4,214	4,126
30,850	30,900	3,500	3,294	3,500	3,412	33,850	33,900	3,860	3,654	3,860	3,772	36,850	36,900	4,220	4,014	4,220	4,132
30,900	30,950	3,506	3,300	3,506	3,418	33,900	33,950	3,866	3,660	3,866	3,778	36,900	36,950	4,226	4,020	4,226	4,138
30,950	31,000	3,512	3,306	3,512	3,424	33,950	34,000	3,872	3,666	3,872	3,784	36,950	37,000	4,232	4,026	4,232	4,144
31,000						34,000						37,000					
31,000	31,050	3,518	3,312	3,518	3,430	34,000	34,050	3,878	3,672	3,878	3,790	37,000	37,050	4,238	4,032	4,238	4,150
31,050	31,100	3,524	3,318	3,524	3,436	34,050	34,100	3,884	3,678	3,884	3,796	37,050	37,100	4,244	4,038	4,244	4,156
31,100	31,150	3,530	3,324	3,530	3,442	34,100	34,150	3,890	3,684	3,890	3,802	37,100	37,150	4,250	4,044	4,250	4,162
31,150	31,200	3,536	3,330	3,536	3,448	34,150	34,200	3,896	3,690	3,896	3,808	37,150	37,200	4,256	4,050	4,256	4,168
31,200	31,250	3,542	3,336	3,542	3,454	34,200	34,250	3,902	3,696	3,902	3,814	37,200	37,250	4,262	4,056	4,262	4,174
31,250	31,300	3,548	3,342	3,548	3,460	34,250	34,300	3,908	3,702	3,908	3,820	37,250	37,300	4,268	4,062	4,268	4,180
31,300	31,350	3,554	3,348	3,554	3,466	34,300	34,350	3,914	3,708	3,914	3,826	37,300	37,350	4,274	4,068	4,274	4,186
31,350	31,400	3,560	3,354	3,560	3,472	34,350	34,400	3,920	3,714	3,920	3,832	37,350	37,400	4,280	4,074	4,280	4,192
31,400	31,450	3,566	3,360	3,566	3,478	34,400	34,450	3,926	3,720	3,926	3,838	37,400	37,450	4,286	4,080	4,286	4,198
31,450	31,500	3,572	3,366	3,572	3,484	34,450	34,500	3,932	3,726	3,932	3,844	37,450	37,500	4,292	4,086	4,292	4,204
31,500	31,550	3,578	3,372	3,578	3,490	34,500	34,550	3,938	3,732	3,938	3,850	37,500	37,550	4,298	4,092	4,298	4,210
31,550	31,600	3,584	3,378	3,584	3,496	34,550	34,600	3,944	3,738	3,944	3,856	37,550	37,600	4,304	4,098	4,304	4,216
31,600	31,650	3,590	3,384	3,590	3,502	34,600	34,650	3,950	3,744	3,950	3,862	37,600	37,650	4,310	4,104	4,310	4,222
31,650	31,700	3,596	3,390	3,596	3,508	34,650	34,700	3,956	3,750	3,956	3,868	37,650	37,700	4,316	4,110	4,316	4,228
31,700	31,750	3,602	3,396	3,602	3,514	34,700	34,750	3,962	3,756	3,962	3,874	37,700	37,750	4,322	4,116	4,322	4,234
31,750	31,800	3,608	3,402	3,608	3,520	34,750	34,800	3,968	3,762	3,968	3,880	37,750	37,800	4,328	4,122	4,328	4,240
31,800	31,850	3,614	3,408	3,614	3,526	34,800	34,850	3,974	3,768	3,974	3,886	37,800	37,850	4,334	4,128	4,334	4,246
31,850	31,900	3,620	3,414	3,620	3,532	34,850	34,900	3,980	3,774	3,980	3,892	37,850	37,900	4,340	4,134	4,340	4,252
31,900	31,950	3,626	3,420	3,626	3,538	34,900	34,950	3,986	3,780	3,986	3,898	37,900	37,950	4,346	4,140	4,346	4,258
31,950	32,000	3,632	3,426	3,632	3,544	34,950	35,000	3,992	3,786	3,992	3,904	37,950	38,000	4,352	4,146	4,352	4,264
32,000						35,000						38,000					
32,000	32,050	3,638	3,432	3,638	3,550	35,000	35,050	3,998	3,792	3,998	3,910	38,000	38,050	4,358	4,152	4,358	4,270
32,050	32,100	3,644	3,438	3,644	3,556	35,050	35,100	4,004	3,798	4,004	3,916	38,050	38,100	4,364	4,158	4,364	4,276
32,100	32,150	3,650	3,444	3,650	3,562	35,100	35,150	4,010	3,804	4,010	3,922	38,100	38,150	4,370	4,164	4,370	4,282
32,150	32,200	3,656	3,450	3,656	3,568	35,150	35,200	4,016	3,810	4,016	3,928	38,150	38,200	4,376	4,170	4,376	4,288
32,200	32,250	3,662	3,456	3,662	3,574	35,200	35,250	4,022	3,816	4,022	3,934	38,200	38,250	4,382	4,176	4,382	4,294
32,250	32,300	3,668	3,462	3,668	3,580	35,250	35,300	4,028	3,822	4,028	3,940	38,250	38,300	4,388	4,182	4,388	4,300
32,300	32,350	3,674	3,468	3,674	3,586	35,300	35,350	4,034	3,828	4,034	3,946	38,300	38,350	4,394	4,188	4,394	4,306
32,350	32,400	3,680	3,474	3,680	3,592	35,350	35,400	4,040	3,834	4,040	3,952	38,350	38,400	4,400	4,194	4,400	4,312
32,400	32,450	3,686	3,480	3,686	3,598	35,400	35,450	4,046	3,840	4,046	3,958	38,400	38,450	4,406	4,200	4,406	4,318
32,450	32,500	3,692	3,486	3,692	3,604	35,450	35,500	4,052	3,846	4,052	3,964	38,450	38,500	4,412	4,206	4,412	4,324
32,500	32,550	3,698	3,492	3,698	3,610	35,500	35,550	4,058	3,852	4,058	3,970	38,500	38,550	4,418	4,212	4,418	4,330
32,550	32,600	3,704	3,498	3,704	3,616	35,550	35,600	4,064	3,858	4,064	3,976	38,550	38,600	4,424	4,218	4,424	4,336
32,600	32,650	3,710	3,504	3,710	3,622	35,600	35,650	4,070	3,864	4,070	3,982	38,600	38,650	4,430	4,224	4,430	4,342
32,650	32,700	3,716	3,510	3,716	3,628	35,650	35,700	4,076	3,870	4,076	3,988	38,650	38,700	4,436	4,230	4,436	4,348
32,700	32,750	3,722	3,516	3,722	3,634	35,700	35,750	4,082	3,876	4,082	3,994	38,700	38,750	4,442	4,236	4,442	4,354
32,750	32,800	3,728	3,522	3,728	3,640	35,750	35,800	4,088	3,882	4,088	4,000	38,750	38,800	4,448	4,242	4,448	4,360
32,800	32,850	3,734	3,528	3,734	3,646	35,800	35,850	4,094	3,888	4,094	4,006	38,800	38,850	4,454	4,248	4,454	4,366
32,850	32,900	3,740	3,534	3,740	3,652	35,850	35,900	4,100	3,894	4,100	4,012	38,850	38,900	4,460	4,254	4,460	4,372
32,900	32,950	3,746	3,540	3,746	3,658	35,900	35,950	4,106	3,900	4,106	4,018	38,900	38,950	4,466	4,260	4,466	4,378
32,950	33,000	3,752	3,546	3,752	3,664	35,950	36,000	4,112	3,906	4,112	4,024	38,95					

If line 15 (taxable income) is—		And you are—				Your tax is—		If line 15 (taxable income) is—		And you are—				Your tax is—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
39,000						42,000						45,000					
39,000	39,050	4,478	4,272	4,478	4,390	42,000	42,050	4,863	4,632	4,863	4,750	45,000	45,050	5,523	4,992	5,523	5,110
39,050	39,100	4,484	4,278	4,484	4,396	42,050	42,100	4,874	4,638	4,874	4,756	45,050	45,100	5,534	4,998	5,534	5,116
39,100	39,150	4,490	4,284	4,490	4,402	42,100	42,150	4,885	4,644	4,885	4,762	45,100	45,150	5,545	5,004	5,545	5,122
39,150	39,200	4,496	4,290	4,496	4,408	42,150	42,200	4,896	4,650	4,896	4,768	45,150	45,200	5,556	5,010	5,556	5,128
39,200	39,250	4,502	4,296	4,502	4,414	42,200	42,250	4,907	4,656	4,907	4,774	45,200	45,250	5,567	5,016	5,567	5,134
39,250	39,300	4,508	4,302	4,508	4,420	42,250	42,300	4,918	4,662	4,918	4,780	45,250	45,300	5,578	5,022	5,578	5,140
39,300	39,350	4,514	4,308	4,514	4,426	42,300	42,350	4,929	4,668	4,929	4,786	45,300	45,350	5,589	5,028	5,589	5,146
39,350	39,400	4,520	4,314	4,520	4,432	42,350	42,400	4,940	4,674	4,940	4,792	45,350	45,400	5,600	5,034	5,600	5,152
39,400	39,450	4,526	4,320	4,526	4,438	42,400	42,450	4,951	4,680	4,951	4,798	45,400	45,450	5,611	5,040	5,611	5,158
39,450	39,500	4,532	4,326	4,532	4,444	42,450	42,500	4,962	4,686	4,962	4,804	45,450	45,500	5,622	5,046	5,622	5,164
39,500	39,550	4,538	4,332	4,538	4,450	42,500	42,550	4,973	4,692	4,973	4,810	45,500	45,550	5,633	5,052	5,633	5,170
39,550	39,600	4,544	4,338	4,544	4,456	42,550	42,600	4,984	4,698	4,984	4,816	45,550	45,600	5,644	5,058	5,644	5,176
39,600	39,650	4,550	4,344	4,550	4,462	42,600	42,650	4,995	4,704	4,995	4,822	45,600	45,650	5,655	5,064	5,655	5,182
39,650	39,700	4,556	4,350	4,556	4,468	42,650	42,700	5,006	4,710	5,006	4,828	45,650	45,700	5,666	5,070	5,666	5,188
39,700	39,750	4,562	4,356	4,562	4,474	42,700	42,750	5,017	4,716	5,017	4,834	45,700	45,750	5,677	5,076	5,677	5,194
39,750	39,800	4,568	4,362	4,568	4,480	42,750	42,800	5,028	4,722	5,028	4,840	45,750	45,800	5,688	5,082	5,688	5,200
39,800	39,850	4,574	4,368	4,574	4,486	42,800	42,850	5,039	4,728	5,039	4,846	45,800	45,850	5,699	5,088	5,699	5,206
39,850	39,900	4,580	4,374	4,580	4,492	42,850	42,900	5,050	4,734	5,050	4,852	45,850	45,900	5,710	5,094	5,710	5,212
39,900	39,950	4,586	4,380	4,586	4,498	42,900	42,950	5,061	4,740	5,061	4,858	45,900	45,950	5,721	5,100	5,721	5,218
39,950	40,000	4,592	4,386	4,592	4,504	42,950	43,000	5,072	4,746	5,072	4,864	45,950	46,000	5,732	5,106	5,732	5,224
40,000						43,000						46,000					
40,000	40,050	4,598	4,392	4,598	4,510	43,000	43,050	5,083	4,752	5,083	4,870	46,000	46,050	5,743	5,112	5,743	5,230
40,050	40,100	4,604	4,398	4,604	4,516	43,050	43,100	5,094	4,758	5,094	4,876	46,050	46,100	5,754	5,118	5,754	5,236
40,100	40,150	4,610	4,404	4,610	4,522	43,100	43,150	5,105	4,764	5,105	4,882	46,100	46,150	5,765	5,124	5,765	5,242
40,150	40,200	4,616	4,410	4,616	4,528	43,150	43,200	5,116	4,770	5,116	4,888	46,150	46,200	5,776	5,130	5,776	5,248
40,200	40,250	4,622	4,416	4,622	4,534	43,200	43,250	5,127	4,776	5,127	4,894	46,200	46,250	5,787	5,136	5,787	5,254
40,250	40,300	4,628	4,422	4,628	4,540	43,250	43,300	5,138	4,782	5,138	4,900	46,250	46,300	5,798	5,142	5,798	5,260
40,300	40,350	4,634	4,428	4,634	4,546	43,300	43,350	5,149	4,788	5,149	4,906	46,300	46,350	5,809	5,148	5,809	5,266
40,350	40,400	4,640	4,434	4,640	4,552	43,350	43,400	5,160	4,794	5,160	4,912	46,350	46,400	5,820	5,154	5,820	5,272
40,400	40,450	4,646	4,440	4,646	4,558	43,400	43,450	5,171	4,800	5,171	4,918	46,400	46,450	5,831	5,160	5,831	5,278
40,450	40,500	4,652	4,446	4,652	4,564	43,450	43,500	5,182	4,806	5,182	4,924	46,450	46,500	5,842	5,166	5,842	5,284
40,500	40,550	4,658	4,452	4,658	4,570	43,500	43,550	5,193	4,812	5,193	4,930	46,500	46,550	5,853	5,172	5,853	5,290
40,550	40,600	4,664	4,458	4,664	4,576	43,550	43,600	5,204	4,818	5,204	4,936	46,550	46,600	5,864	5,178	5,864	5,296
40,600	40,650	4,670	4,464	4,670	4,582	43,600	43,650	5,215	4,824	5,215	4,942	46,600	46,650	5,875	5,184	5,875	5,302
40,650	40,700	4,676	4,470	4,676	4,588	43,650	43,700	5,226	4,830	5,226	4,948	46,650	46,700	5,886	5,190	5,886	5,308
40,700	40,750	4,682	4,476	4,682	4,594	43,700	43,750	5,237	4,836	5,237	4,954	46,700	46,750	5,897	5,196	5,897	5,314
40,750	40,800	4,688	4,482	4,688	4,600	43,750	43,800	5,248	4,842	5,248	4,960	46,750	46,800	5,908	5,202	5,908	5,320
40,800	40,850	4,694	4,488	4,694	4,606	43,800	43,850	5,259	4,848	5,259	4,966	46,800	46,850	5,919	5,208	5,919	5,326
40,850	40,900	4,700	4,494	4,700	4,612	43,850	43,900	5,270	4,854	5,270	4,972	46,850	46,900	5,930	5,214	5,930	5,332
40,900	40,950	4,706	4,500	4,706	4,618	43,900	43,950	5,281	4,860	5,281	4,978	46,900	46,950	5,941	5,220	5,941	5,338
40,950	41,000	4,712	4,506	4,712	4,624	43,950	44,000	5,292	4,866	5,292	4,984	46,950	47,000	5,952	5,226	5,952	5,344
41,000						44,000						47,000					
41,000	41,050	4,718	4,512	4,718	4,630	44,000	44,050	5,303	4,872	5,303	4,990	47,000	47,050	5,963	5,232	5,963	5,350
41,050	41,100	4,724	4,518	4,724	4,636	44,050	44,100	5,314	4,878	5,314	4,996	47,050	47,100	5,974	5,238	5,974	5,356
41,100	41,150	4,730	4,524	4,730	4,642	44,100	44,150	5,325	4,884	5,325	5,002	47,100	47,150	5,985	5,244	5,985	5,362
41,150	41,200	4,736	4,530	4,736	4,648	44,150	44,200	5,336	4,890	5,336	5,008	47,150	47,200	5,996	5,250	5,996	5,368
41,200	41,250	4,742	4,536	4,742	4,654	44,200	44,250	5,347	4,896	5,347	5,014	47,200	47,250	6,007	5,256	6,007	5,374
41,250	41,300	4,748	4,542	4,748	4,660	44,250	44,300	5,358	4,902	5,358	5,020	47,250	47,300	6,018	5,262	6,018	5,380
41,300	41,350	4,754	4,548	4,754	4,666	44,300	44,350	5,369	4,908	5,369	5,026	47,300	47,350	6,029	5,268	6,029	5,386
41,350	41,400	4,760	4,554	4,760	4,672	44,350	44,400	5,380	4,914	5,380	5,032	47,350	47,400	6,040	5,274	6,040	5,392
41,400	41,450	4,766	4,560	4,766	4,678	44,400	44,450	5,391	4,920	5,391	5,038	47,400	47,450	6,051	5,280	6,051	5,398
41,450	41,500	4,772	4,566	4,772	4,684	44,450	44,500	5,402	4,926	5,402	5,044	47,450	47,500	6,062	5,286	6,062	5,404
41,500	41,550	4,778	4,572	4,778	4,690	44,500	44,550	5,413	4,932	5,413	5,050	47,500	47,550	6,073	5,292	6,073	5,410
41,550	41,600	4,784	4,578	4,784	4,696	44,550	44,600	5,424	4,938	5,424	5,056	47,550	47,600	6,084	5,298	6,084	5,416
41,600	41,650	4,790	4,584	4,790	4,702	44,600	44,650	5,435	4,944	5,435	5,062	47,600	47,650	6,095	5,304	6,095	5,422
41,650	41,700	4,796	4,590	4,796	4,708	44,650	44,700	5,446	4,950	5,446	5,068	47,650	47,700	6,106	5,310	6,106	5,428
41,700	41,750	4,802	4,596	4,802	4,714	44,700	44,750	5,457	4,956	5,457	5,074	47,700	47,750	6,117	5,316	6,117	5,434
41,750	41,800	4,808	4,602	4,808	4,720	44,750	44,800	5,468	4,962	5,468	5,080	47,750	47,800	6,128	5,322	6,128	5,440
41,800	41,850	4,819	4,608	4,819	4,726	44,800	44,850	5,479	4,968	5,479	5,086	47,800	47,850	6,139	5,328	6,139	5,446
41,850	41,900	4,830	4,614	4,830	4,732	44,850	44,900	5,490	4,974	5,490	5,092	47,850	47,900	6,150	5,334	6,150	5,452
41,900	41,950	4,841	4,620	4,841	4,738	44,900	44,950	5,501	4,980	5,501	5,098	47,900	47,950	6,161	5,340	6,161	5,458
41,950	42,000	4,852	4,626	4,852	4,744	44,950	45,000	5,512	4,986	5,512	5,104	47,950	48,000	6,172	5,346	6,172	5,464

(Continued)

* This column must also be used by a qualifying surviving spouse.

Main table with columns for 'If line 15 (taxable income) is—' and 'And you are—', followed by tax amounts for brackets 48,000 through 56,000.

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				Your tax is—	If line 15 (taxable income) is—		And you are—				Your tax is—				
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household					
At least	But less than									At least	But less than						
57,000						60,000						63,000					
57,000	57,050	8,163	6,432	8,163	6,663	60,000	60,050	8,823	6,792	8,823	7,323	63,000	63,050	9,483	7,152	9,483	7,983
57,050	57,100	8,174	6,438	8,174	6,674	60,050	60,100	8,834	6,798	8,834	7,334	63,050	63,100	9,494	7,158	9,494	7,994
57,100	57,150	8,185	6,444	8,185	6,685	60,100	60,150	8,845	6,804	8,845	7,345	63,100	63,150	9,505	7,164	9,505	8,005
57,150	57,200	8,196	6,450	8,196	6,696	60,150	60,200	8,856	6,810	8,856	7,356	63,150	63,200	9,516	7,170	9,516	8,016
57,200	57,250	8,207	6,456	8,207	6,707	60,200	60,250	8,867	6,816	8,867	7,367	63,200	63,250	9,527	7,176	9,527	8,027
57,250	57,300	8,218	6,462	8,218	6,718	60,250	60,300	8,878	6,822	8,878	7,378	63,250	63,300	9,538	7,182	9,538	8,038
57,300	57,350	8,229	6,468	8,229	6,729	60,300	60,350	8,889	6,828	8,889	7,389	63,300	63,350	9,549	7,188	9,549	8,049
57,350	57,400	8,240	6,474	8,240	6,740	60,350	60,400	8,900	6,834	8,900	7,400	63,350	63,400	9,560	7,194	9,560	8,060
57,400	57,450	8,251	6,480	8,251	6,751	60,400	60,450	8,911	6,840	8,911	7,411	63,400	63,450	9,571	7,200	9,571	8,071
57,450	57,500	8,262	6,486	8,262	6,762	60,450	60,500	8,922	6,846	8,922	7,422	63,450	63,500	9,582	7,206	9,582	8,082
57,500	57,550	8,273	6,492	8,273	6,773	60,500	60,550	8,933	6,852	8,933	7,433	63,500	63,550	9,593	7,212	9,593	8,093
57,550	57,600	8,284	6,498	8,284	6,784	60,550	60,600	8,944	6,858	8,944	7,444	63,550	63,600	9,604	7,218	9,604	8,104
57,600	57,650	8,295	6,504	8,295	6,795	60,600	60,650	8,955	6,864	8,955	7,455	63,600	63,650	9,615	7,224	9,615	8,115
57,650	57,700	8,306	6,510	8,306	6,806	60,650	60,700	8,966	6,870	8,966	7,466	63,650	63,700	9,626	7,230	9,626	8,126
57,700	57,750	8,317	6,516	8,317	6,817	60,700	60,750	8,977	6,876	8,977	7,477	63,700	63,750	9,637	7,236	9,637	8,137
57,750	57,800	8,328	6,522	8,328	6,828	60,750	60,800	8,988	6,882	8,988	7,488	63,750	63,800	9,648	7,242	9,648	8,148
57,800	57,850	8,339	6,528	8,339	6,839	60,800	60,850	8,999	6,888	8,999	7,499	63,800	63,850	9,659	7,248	9,659	8,159
57,850	57,900	8,350	6,534	8,350	6,850	60,850	60,900	9,010	6,894	9,010	7,510	63,850	63,900	9,670	7,254	9,670	8,170
57,900	57,950	8,361	6,540	8,361	6,861	60,900	60,950	9,021	6,900	9,021	7,521	63,900	63,950	9,681	7,260	9,681	8,181
57,950	58,000	8,372	6,546	8,372	6,872	60,950	61,000	9,032	6,906	9,032	7,532	63,950	64,000	9,692	7,266	9,692	8,192
58,000						61,000						64,000					
58,000	58,050	8,383	6,552	8,383	6,883	61,000	61,050	9,043	6,912	9,043	7,543	64,000	64,050	9,703	7,272	9,703	8,203
58,050	58,100	8,394	6,558	8,394	6,894	61,050	61,100	9,054	6,918	9,054	7,554	64,050	64,100	9,714	7,278	9,714	8,214
58,100	58,150	8,405	6,564	8,405	6,905	61,100	61,150	9,065	6,924	9,065	7,565	64,100	64,150	9,725	7,284	9,725	8,225
58,150	58,200	8,416	6,570	8,416	6,916	61,150	61,200	9,076	6,930	9,076	7,576	64,150	64,200	9,736	7,290	9,736	8,236
58,200	58,250	8,427	6,576	8,427	6,927	61,200	61,250	9,087	6,936	9,087	7,587	64,200	64,250	9,747	7,296	9,747	8,247
58,250	58,300	8,438	6,582	8,438	6,938	61,250	61,300	9,098	6,942	9,098	7,598	64,250	64,300	9,758	7,302	9,758	8,258
58,300	58,350	8,449	6,588	8,449	6,949	61,300	61,350	9,109	6,948	9,109	7,609	64,300	64,350	9,769	7,308	9,769	8,269
58,350	58,400	8,460	6,594	8,460	6,960	61,350	61,400	9,120	6,954	9,120	7,620	64,350	64,400	9,780	7,314	9,780	8,280
58,400	58,450	8,471	6,600	8,471	6,971	61,400	61,450	9,131	6,960	9,131	7,631	64,400	64,450	9,791	7,320	9,791	8,291
58,450	58,500	8,482	6,606	8,482	6,982	61,450	61,500	9,142	6,966	9,142	7,642	64,450	64,500	9,802	7,326	9,802	8,302
58,500	58,550	8,493	6,612	8,493	6,993	61,500	61,550	9,153	6,972	9,153	7,653	64,500	64,550	9,813	7,332	9,813	8,313
58,550	58,600	8,504	6,618	8,504	7,004	61,550	61,600	9,164	6,978	9,164	7,664	64,550	64,600	9,824	7,338	9,824	8,324
58,600	58,650	8,515	6,624	8,515	7,015	61,600	61,650	9,175	6,984	9,175	7,675	64,600	64,650	9,835	7,344	9,835	8,335
58,650	58,700	8,526	6,630	8,526	7,026	61,650	61,700	9,186	6,990	9,186	7,686	64,650	64,700	9,846	7,350	9,846	8,346
58,700	58,750	8,537	6,636	8,537	7,037	61,700	61,750	9,197	6,996	9,197	7,697	64,700	64,750	9,857	7,356	9,857	8,357
58,750	58,800	8,548	6,642	8,548	7,048	61,750	61,800	9,208	7,002	9,208	7,708	64,750	64,800	9,868	7,362	9,868	8,368
58,800	58,850	8,559	6,648	8,559	7,059	61,800	61,850	9,219	7,008	9,219	7,719	64,800	64,850	9,879	7,368	9,879	8,379
58,850	58,900	8,570	6,654	8,570	7,070	61,850	61,900	9,230	7,014	9,230	7,730	64,850	64,900	9,890	7,374	9,890	8,390
58,900	58,950	8,581	6,660	8,581	7,081	61,900	61,950	9,241	7,020	9,241	7,741	64,900	64,950	9,901	7,380	9,901	8,401
58,950	59,000	8,592	6,666	8,592	7,092	61,950	62,000	9,252	7,026	9,252	7,752	64,950	65,000	9,912	7,386	9,912	8,412
59,000						62,000						65,000					
59,000	59,050	8,603	6,672	8,603	7,103	62,000	62,050	9,263	7,032	9,263	7,763	65,000	65,050	9,923	7,392	9,923	8,423
59,050	59,100	8,614	6,678	8,614	7,114	62,050	62,100	9,274	7,038	9,274	7,774	65,050	65,100	9,934	7,398	9,934	8,434
59,100	59,150	8,625	6,684	8,625	7,125	62,100	62,150	9,285	7,044	9,285	7,785	65,100	65,150	9,945	7,404	9,945	8,445
59,150	59,200	8,636	6,690	8,636	7,136	62,150	62,200	9,296	7,050	9,296	7,796	65,150	65,200	9,956	7,410	9,956	8,456
59,200	59,250	8,647	6,696	8,647	7,147	62,200	62,250	9,307	7,056	9,307	7,807	65,200	65,250	9,967	7,416	9,967	8,467
59,250	59,300	8,658	6,702	8,658	7,158	62,250	62,300	9,318	7,062	9,318	7,818	65,250	65,300	9,978	7,422	9,978	8,478
59,300	59,350	8,669	6,708	8,669	7,169	62,300	62,350	9,329	7,068	9,329	7,829	65,300	65,350	9,989	7,428	9,989	8,489
59,350	59,400	8,680	6,714	8,680	7,180	62,350	62,400	9,340	7,074	9,340	7,840	65,350	65,400	10,000	7,434	10,000	8,500
59,400	59,450	8,691	6,720	8,691	7,191	62,400	62,450	9,351	7,080	9,351	7,851	65,400	65,450	10,011	7,440	10,011	8,511
59,450	59,500	8,702	6,726	8,702	7,202	62,450	62,500	9,362	7,086	9,362	7,862	65,450	65,500	10,022	7,446	10,022	8,522
59,500	59,550	8,713	6,732	8,713	7,213	62,500	62,550	9,373	7,092	9,373	7,873	65,500	65,550	10,033	7,452	10,033	8,533
59,550	59,600	8,724	6,738	8,724	7,224	62,550	62,600	9,384	7,098	9,384	7,884	65,550	65,600	10,044	7,458	10,044	8,544
59,600	59,650	8,735	6,744	8,735	7,235	62,600	62,650	9,395	7,104	9,395	7,895	65,600	65,650	10,055	7,464	10,055	8,555
59,650	59,700	8,746	6,750	8,746	7,246	62,650	62,700	9,406	7,110	9,406	7,906	65,650	65,700	10,066	7,470	10,066	8,566
59,700	59,750	8,757	6,756	8,757	7,257	62,700	62,750	9,417	7,116	9,417	7,917	65,700	65,750	10,077	7,476	10,077	8,577
59,750	59,800	8,768	6,762	8,768	7,268	62,750	62,800	9,428	7,122	9,428	7,928	65,750	65,800	10,088	7,482	10,088	8,588
59,800	59,850	8,779	6,768	8,779	7,279	62,800	62,850	9,439	7,128	9,439	7,939	65,800	65,850	10,099	7,488	10,099	8,599
59,850	59,900	8,790	6,774	8,790	7,290	62,850	62,900	9,450	7,134	9,450	7,950	65,850	65,900	10,110	7,494	10,110	8,610
59,900	59,950	8,801	6,780	8,801	7,301	62,900	62,950	9,461	7,140	9,461	7,961	65,900	65,950	10,121	7,500	10,121	8,621
59,950	60,000	8,812	6,786	8,812	7,312	62,950	63,000	9,472	7,146	9,472	7,972	65,950	66,000	10,132	7,506	10,132	8,632

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				Your tax is—	If line 15 (taxable income) is—		And you are—				Your tax is—	If line 15 (taxable income) is—		And you are—				Your tax is—		
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household			
At least	But less than																					
66,000						69,000						72,000										
66,000	66,050	10,143	7,512	10,143	8,643	69,000	69,050	10,803	7,872	10,803	9,303	72,000	72,050	11,463	8,232	11,463	9,963					
66,050	66,100	10,154	7,518	10,154	8,654	69,050	69,100	10,814	7,878	10,814	9,314	72,050	72,100	11,474	8,238	11,474	9,974					
66,100	66,150	10,165	7,524	10,165	8,665	69,100	69,150	10,825	7,884	10,825	9,325	72,100	72,150	11,485	8,244	11,485	9,985					
66,150	66,200	10,176	7,530	10,176	8,676	69,150	69,200	10,836	7,890	10,836	9,336	72,150	72,200	11,496	8,250	11,496	9,996					
66,200	66,250	10,187	7,536	10,187	8,687	69,200	69,250	10,847	7,896	10,847	9,347	72,200	72,250	11,507	8,256	11,507	10,007					
66,250	66,300	10,198	7,542	10,198	8,698	69,250	69,300	10,858	7,902	10,858	9,358	72,250	72,300	11,518	8,262	11,518	10,018					
66,300	66,350	10,209	7,548	10,209	8,709	69,300	69,350	10,869	7,908	10,869	9,369	72,300	72,350	11,529	8,268	11,529	10,029					
66,350	66,400	10,220	7,554	10,220	8,720	69,350	69,400	10,880	7,914	10,880	9,380	72,350	72,400	11,540	8,274	11,540	10,040					
66,400	66,450	10,231	7,560	10,231	8,731	69,400	69,450	10,891	7,920	10,891	9,391	72,400	72,450	11,551	8,280	11,551	10,051					
66,450	66,500	10,242	7,566	10,242	8,742	69,450	69,500	10,902	7,926	10,902	9,402	72,450	72,500	11,562	8,286	11,562	10,062					
66,500	66,550	10,253	7,572	10,253	8,753	69,500	69,550	10,913	7,932	10,913	9,413	72,500	72,550	11,573	8,292	11,573	10,073					
66,550	66,600	10,264	7,578	10,264	8,764	69,550	69,600	10,924	7,938	10,924	9,424	72,550	72,600	11,584	8,298	11,584	10,084					
66,600	66,650	10,275	7,584	10,275	8,775	69,600	69,650	10,935	7,944	10,935	9,435	72,600	72,650	11,595	8,304	11,595	10,095					
66,650	66,700	10,286	7,590	10,286	8,786	69,650	69,700	10,946	7,950	10,946	9,446	72,650	72,700	11,606	8,310	11,606	10,106					
66,700	66,750	10,297	7,596	10,297	8,797	69,700	69,750	10,957	7,956	10,957	9,457	72,700	72,750	11,617	8,316	11,617	10,117					
66,750	66,800	10,308	7,602	10,308	8,808	69,750	69,800	10,968	7,962	10,968	9,468	72,750	72,800	11,628	8,322	11,628	10,128					
66,800	66,850	10,319	7,608	10,319	8,819	69,800	69,850	10,979	7,968	10,979	9,479	72,800	72,850	11,639	8,328	11,639	10,139					
66,850	66,900	10,330	7,614	10,330	8,830	69,850	69,900	10,990	7,974	10,990	9,490	72,850	72,900	11,650	8,334	11,650	10,150					
66,900	66,950	10,341	7,620	10,341	8,841	69,900	69,950	11,001	7,980	11,001	9,501	72,900	72,950	11,661	8,340	11,661	10,161					
66,950	67,000	10,352	7,626	10,352	8,852	69,950	70,000	11,012	7,986	11,012	9,512	72,950	73,000	11,672	8,346	11,672	10,172					
67,000						70,000						73,000										
67,000	67,050	10,363	7,632	10,363	8,863	70,000	70,050	11,023	7,992	11,023	9,523	73,000	73,050	11,683	8,352	11,683	10,183					
67,050	67,100	10,374	7,638	10,374	8,874	70,050	70,100	11,034	7,998	11,034	9,534	73,050	73,100	11,694	8,358	11,694	10,194					
67,100	67,150	10,385	7,644	10,385	8,885	70,100	70,150	11,045	8,004	11,045	9,545	73,100	73,150	11,705	8,364	11,705	10,205					
67,150	67,200	10,396	7,650	10,396	8,896	70,150	70,200	11,056	8,010	11,056	9,556	73,150	73,200	11,716	8,370	11,716	10,216					
67,200	67,250	10,407	7,656	10,407	8,907	70,200	70,250	11,067	8,016	11,067	9,567	73,200	73,250	11,727	8,376	11,727	10,227					
67,250	67,300	10,418	7,662	10,418	8,918	70,250	70,300	11,078	8,022	11,078	9,578	73,250	73,300	11,738	8,382	11,738	10,238					
67,300	67,350	10,429	7,668	10,429	8,929	70,300	70,350	11,089	8,028	11,089	9,589	73,300	73,350	11,749	8,388	11,749	10,249					
67,350	67,400	10,440	7,674	10,440	8,940	70,350	70,400	11,100	8,034	11,100	9,600	73,350	73,400	11,760	8,394	11,760	10,260					
67,400	67,450	10,451	7,680	10,451	8,951	70,400	70,450	11,111	8,040	11,111	9,611	73,400	73,450	11,771	8,400	11,771	10,271					
67,450	67,500	10,462	7,686	10,462	8,962	70,450	70,500	11,122	8,046	11,122	9,622	73,450	73,500	11,782	8,406	11,782	10,282					
67,500	67,550	10,473	7,692	10,473	8,973	70,500	70,550	11,133	8,052	11,133	9,633	73,500	73,550	11,793	8,412	11,793	10,293					
67,550	67,600	10,484	7,698	10,484	8,984	70,550	70,600	11,144	8,058	11,144	9,644	73,550	73,600	11,804	8,418	11,804	10,304					
67,600	67,650	10,495	7,704	10,495	8,995	70,600	70,650	11,155	8,064	11,155	9,655	73,600	73,650	11,815	8,424	11,815	10,315					
67,650	67,700	10,506	7,710	10,506	9,006	70,650	70,700	11,166	8,070	11,166	9,666	73,650	73,700	11,826	8,430	11,826	10,326					
67,700	67,750	10,517	7,716	10,517	9,017	70,700	70,750	11,177	8,076	11,177	9,677	73,700	73,750	11,837	8,436	11,837	10,337					
67,750	67,800	10,528	7,722	10,528	9,028	70,750	70,800	11,188	8,082	11,188	9,688	73,750	73,800	11,848	8,442	11,848	10,348					
67,800	67,850	10,539	7,728	10,539	9,039	70,800	70,850	11,199	8,088	11,199	9,699	73,800	73,850	11,859	8,448	11,859	10,359					
67,850	67,900	10,550	7,734	10,550	9,050	70,850	70,900	11,210	8,094	11,210	9,710	73,850	73,900	11,870	8,454	11,870	10,370					
67,900	67,950	10,561	7,740	10,561	9,061	70,900	70,950	11,221	8,100	11,221	9,721	73,900	73,950	11,881	8,460	11,881	10,381					
67,950	68,000	10,572	7,746	10,572	9,072	70,950	71,000	11,232	8,106	11,232	9,732	73,950	74,000	11,892	8,466	11,892	10,392					
68,000						71,000						74,000										
68,000	68,050	10,583	7,752	10,583	9,083	71,000	71,050	11,243	8,112	11,243	9,743	74,000	74,050	11,903	8,472	11,903	10,403					
68,050	68,100	10,594	7,758	10,594	9,094	71,050	71,100	11,254	8,118	11,254	9,754	74,050	74,100	11,914	8,478	11,914	10,414					
68,100	68,150	10,605	7,764	10,605	9,105	71,100	71,150	11,265	8,124	11,265	9,765	74,100	74,150	11,925	8,484	11,925	10,425					
68,150	68,200	10,616	7,770	10,616	9,116	71,150	71,200	11,276	8,130	11,276	9,776	74,150	74,200	11,936	8,490	11,936	10,436					
68,200	68,250	10,627	7,776	10,627	9,127	71,200	71,250	11,287	8,136	11,287	9,787	74,200	74,250	11,947	8,496	11,947	10,447					
68,250	68,300	10,638	7,782	10,638	9,138	71,250	71,300	11,298	8,142	11,298	9,798	74,250	74,300	11,958	8,502	11,958	10,458					
68,300	68,350	10,649	7,788	10,649	9,149	71,300	71,350	11,309	8,148	11,309	9,809	74,300	74,350	11,969	8,508	11,969	10,469					
68,350	68,400	10,660	7,794	10,660	9,160	71,350	71,400	11,320	8,154	11,320	9,820	74,350	74,400	11,980	8,514	11,980	10,480					
68,400	68,450	10,671	7,800	10,671	9,171	71,400	71,450	11,331	8,160	11,331	9,831	74,400	74,450	11,991	8,520	11,991	10,491					
68,450	68,500	10,682	7,806	10,682	9,182	71,450	71,500	11,342	8,166	11,342	9,842	74,450	74,500	12,002	8,526	12,002	10,502					
68,500	68,550	10,693	7,812	10,693	9,193	71,500	71,550	11,353	8,172	11,353	9,853	74,500	74,550	12,013	8,532	12,013	10,513					
68,550	68,600	10,704	7,818	10,704	9,204	71,550	71,600	11,364	8,178	11,364	9,864	74,550	74,600	12,024	8,538	12,024	10,524					
68,600	68,650	10,715	7,824	10,715	9,215	71,600	71,650	11,375	8,184	11,375	9,875	74,600	74,650	12,035	8,544	12,035	10,535					
68,650	68,700	10,726	7,830	10,726	9,226	71,650	71,700	11,386	8,190	11,386	9,886	74,650	74,700	12,046	8,550	12,046	10,546					
68,700	68,750	10,737	7,836	10,737	9,237	71,700	71,750	11,397	8,196	11,397	9,897	74,700	74,750	12,057	8,556	12,057	10,557					
68,750	68,800	10,748	7,842	10,748	9,248	71,750	71,800	11,408	8,202	11,408	9,908	74,750	74,800	12,068	8,562	12,068	10,568					
68,800	68,850	10,759	7,848	10,759	9,259	71,800	71,850	11,419	8,208	11,419	9,919	74,800	74,850	12,079	8,568	12,079	10,579					
68,850	68,900	10,770	7,854	10,770	9,270	71,850	71,900	11,430	8,214	11,430	9,93											

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
75,000						78,000						81,000					
75,000	75,050	12,123	8,592	12,123	10,623	78,000	78,050	12,783	8,952	12,783	11,283	81,000	81,050	13,443	9,312	13,443	11,943
75,050	75,100	12,134	8,598	12,134	10,634	78,050	78,100	12,794	8,958	12,794	11,294	81,050	81,100	13,454	9,318	13,454	11,954
75,100	75,150	12,145	8,604	12,145	10,645	78,100	78,150	12,805	8,964	12,805	11,305	81,100	81,150	13,465	9,324	13,465	11,965
75,150	75,200	12,156	8,610	12,156	10,656	78,150	78,200	12,816	8,970	12,816	11,316	81,150	81,200	13,476	9,330	13,476	11,976
75,200	75,250	12,167	8,616	12,167	10,667	78,200	78,250	12,827	8,976	12,827	11,327	81,200	81,250	13,487	9,336	13,487	11,987
75,250	75,300	12,178	8,622	12,178	10,678	78,250	78,300	12,838	8,982	12,838	11,338	81,250	81,300	13,498	9,342	13,498	11,998
75,300	75,350	12,189	8,628	12,189	10,689	78,300	78,350	12,849	8,988	12,849	11,349	81,300	81,350	13,509	9,348	13,509	12,009
75,350	75,400	12,200	8,634	12,200	10,700	78,350	78,400	12,860	8,994	12,860	11,360	81,350	81,400	13,520	9,354	13,520	12,020
75,400	75,450	12,211	8,640	12,211	10,711	78,400	78,450	12,871	9,000	12,871	11,371	81,400	81,450	13,531	9,360	13,531	12,031
75,450	75,500	12,222	8,646	12,222	10,722	78,450	78,500	12,882	9,006	12,882	11,382	81,450	81,500	13,542	9,366	13,542	12,042
75,500	75,550	12,233	8,652	12,233	10,733	78,500	78,550	12,893	9,012	12,893	11,393	81,500	81,550	13,553	9,372	13,553	12,053
75,550	75,600	12,244	8,658	12,244	10,744	78,550	78,600	12,904	9,018	12,904	11,404	81,550	81,600	13,564	9,378	13,564	12,064
75,600	75,650	12,255	8,664	12,255	10,755	78,600	78,650	12,915	9,024	12,915	11,415	81,600	81,650	13,575	9,384	13,575	12,075
75,650	75,700	12,266	8,670	12,266	10,766	78,650	78,700	12,926	9,030	12,926	11,426	81,650	81,700	13,586	9,390	13,586	12,086
75,700	75,750	12,277	8,676	12,277	10,777	78,700	78,750	12,937	9,036	12,937	11,437	81,700	81,750	13,597	9,396	13,597	12,097
75,750	75,800	12,288	8,682	12,288	10,788	78,750	78,800	12,948	9,042	12,948	11,448	81,750	81,800	13,608	9,402	13,608	12,108
75,800	75,850	12,299	8,688	12,299	10,799	78,800	78,850	12,959	9,048	12,959	11,459	81,800	81,850	13,619	9,408	13,619	12,119
75,850	75,900	12,310	8,694	12,310	10,810	78,850	78,900	12,970	9,054	12,970	11,470	81,850	81,900	13,630	9,414	13,630	12,130
75,900	75,950	12,321	8,700	12,321	10,821	78,900	78,950	12,981	9,060	12,981	11,481	81,900	81,950	13,641	9,420	13,641	12,141
75,950	76,000	12,332	8,706	12,332	10,832	78,950	79,000	12,992	9,066	12,992	11,492	81,950	82,000	13,652	9,426	13,652	12,152
76,000						79,000						82,000					
76,000	76,050	12,343	8,712	12,343	10,843	79,000	79,050	13,003	9,072	13,003	11,503	82,000	82,050	13,663	9,432	13,663	12,163
76,050	76,100	12,354	8,718	12,354	10,854	79,050	79,100	13,014	9,078	13,014	11,514	82,050	82,100	13,674	9,438	13,674	12,174
76,100	76,150	12,365	8,724	12,365	10,865	79,100	79,150	13,025	9,084	13,025	11,525	82,100	82,150	13,685	9,444	13,685	12,185
76,150	76,200	12,376	8,730	12,376	10,876	79,150	79,200	13,036	9,090	13,036	11,536	82,150	82,200	13,696	9,450	13,696	12,196
76,200	76,250	12,387	8,736	12,387	10,887	79,200	79,250	13,047	9,096	13,047	11,547	82,200	82,250	13,707	9,456	13,707	12,207
76,250	76,300	12,398	8,742	12,398	10,898	79,250	79,300	13,058	9,102	13,058	11,558	82,250	82,300	13,718	9,462	13,718	12,218
76,300	76,350	12,409	8,748	12,409	10,909	79,300	79,350	13,069	9,108	13,069	11,569	82,300	82,350	13,729	9,468	13,729	12,229
76,350	76,400	12,420	8,754	12,420	10,920	79,350	79,400	13,080	9,114	13,080	11,580	82,350	82,400	13,740	9,474	13,740	12,240
76,400	76,450	12,431	8,760	12,431	10,931	79,400	79,450	13,091	9,120	13,091	11,591	82,400	82,450	13,751	9,480	13,751	12,251
76,450	76,500	12,442	8,766	12,442	10,942	79,450	79,500	13,102	9,126	13,102	11,602	82,450	82,500	13,762	9,486	13,762	12,262
76,500	76,550	12,453	8,772	12,453	10,953	79,500	79,550	13,113	9,132	13,113	11,613	82,500	82,550	13,773	9,492	13,773	12,273
76,550	76,600	12,464	8,778	12,464	10,964	79,550	79,600	13,124	9,138	13,124	11,624	82,550	82,600	13,784	9,498	13,784	12,284
76,600	76,650	12,475	8,784	12,475	10,975	79,600	79,650	13,135	9,144	13,135	11,635	82,600	82,650	13,795	9,504	13,795	12,295
76,650	76,700	12,486	8,790	12,486	10,986	79,650	79,700	13,146	9,150	13,146	11,646	82,650	82,700	13,806	9,510	13,806	12,306
76,700	76,750	12,497	8,796	12,497	10,997	79,700	79,750	13,157	9,156	13,157	11,657	82,700	82,750	13,817	9,516	13,817	12,317
76,750	76,800	12,508	8,802	12,508	11,008	79,750	79,800	13,168	9,162	13,168	11,668	82,750	82,800	13,828	9,522	13,828	12,328
76,800	76,850	12,519	8,808	12,519	11,019	79,800	79,850	13,179	9,168	13,179	11,679	82,800	82,850	13,839	9,528	13,839	12,339
76,850	76,900	12,530	8,814	12,530	11,030	79,850	79,900	13,190	9,174	13,190	11,690	82,850	82,900	13,850	9,534	13,850	12,350
76,900	76,950	12,541	8,820	12,541	11,041	79,900	79,950	13,201	9,180	13,201	11,701	82,900	82,950	13,861	9,540	13,861	12,361
76,950	77,000	12,552	8,826	12,552	11,052	79,950	80,000	13,212	9,186	13,212	11,712	82,950	83,000	13,872	9,546	13,872	12,372
77,000						80,000						83,000					
77,000	77,050	12,563	8,832	12,563	11,063	80,000	80,050	13,223	9,192	13,223	11,723	83,000	83,050	13,883	9,552	13,883	12,383
77,050	77,100	12,574	8,838	12,574	11,074	80,050	80,100	13,234	9,198	13,234	11,734	83,050	83,100	13,894	9,558	13,894	12,394
77,100	77,150	12,585	8,844	12,585	11,085	80,100	80,150	13,245	9,204	13,245	11,745	83,100	83,150	13,905	9,564	13,905	12,405
77,150	77,200	12,596	8,850	12,596	11,096	80,150	80,200	13,256	9,210	13,256	11,756	83,150	83,200	13,916	9,570	13,916	12,416
77,200	77,250	12,607	8,856	12,607	11,107	80,200	80,250	13,267	9,216	13,267	11,767	83,200	83,250	13,927	9,576	13,927	12,427
77,250	77,300	12,618	8,862	12,618	11,118	80,250	80,300	13,278	9,222	13,278	11,778	83,250	83,300	13,938	9,582	13,938	12,438
77,300	77,350	12,629	8,868	12,629	11,129	80,300	80,350	13,289	9,228	13,289	11,789	83,300	83,350	13,949	9,588	13,949	12,449
77,350	77,400	12,640	8,874	12,640	11,140	80,350	80,400	13,300	9,234	13,300	11,800	83,350	83,400	13,960	9,594	13,960	12,460
77,400	77,450	12,651	8,880	12,651	11,151	80,400	80,450	13,311	9,240	13,311	11,811	83,400	83,450	13,971	9,600	13,971	12,471
77,450	77,500	12,662	8,886	12,662	11,162	80,450	80,500	13,322	9,246	13,322	11,822	83,450	83,500	13,982	9,606	13,982	12,482
77,500	77,550	12,673	8,892	12,673	11,173	80,500	80,550	13,333	9,252	13,333	11,833	83,500	83,550	13,993	9,612	13,993	12,493
77,550	77,600	12,684	8,898	12,684	11,184	80,550	80,600	13,344	9,258	13,344	11,844	83,550	83,600	14,004	9,621	14,004	12,504
77,600	77,650	12,695	8,904	12,695	11,195	80,600	80,650	13,355	9,264	13,355	11,855	83,600	83,650	14,015	9,632	14,015	12,515
77,650	77,700	12,706	8,910	12,706	11,206	80,650	80,700	13,366	9,270	13,366	11,866	83,650	83,700	14,026	9,643	14,026	12,526
77,700	77,750	12,717	8,916	12,717	11,217	80,700	80,750	13,377	9,276	13,377	11,877	83,700	83,750	14,037	9,654	14,037	12,537
77,750	77,800	12,728	8,922	12,728	11,228	80,750	80,800	13,388	9,282	13,388	11,888	83,750	83,800	14,048	9,665	14,048	12,548
77,800	77,850	12,739	8,928	12,739	11,239	80,800	80,850	13,399	9,288	13,399	11,899	83,800	83,850	14,059	9,676	14,059	12,559
77,850	77,900	12,750	8,934	12,750	11,250	80,850	80,900	13,410	9,294	13,410	11,910	83,850	83,900	14,070	9,687	14,070	12,570
77,900	77,950	12,761	8,940	12,761	11,261	80,900	80,950	13,421	9,300	13,421	11,921	83,900	83,950				

Table with columns for taxable income ranges (e.g., 84,000, 85,000, etc.) and marital filing statuses (Single, Married filing jointly, Married filing separately, Head of a household). Each cell contains a grid of values representing tax amounts for specific income and filing status combinations.

(Continued)

* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—	And you are—				If line 15 (taxable income) is—	And you are—					
		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		
At least	But less than	Your tax is—				At least	But less than	Your tax is—				At least	But less than	Your tax is—			
93,000						96,000						99,000					
93,000	93,050	16,162	11,700	16,162	14,662	96,000	96,050	16,882	12,360	16,882	15,382	99,000	99,050	17,602	13,020	17,602	16,102
94,000						97,000						\$100,000 or over use the Tax Computation Worksheet					
94,000	94,050	16,402	11,920	16,402	14,902	97,000	97,050	17,122	12,580	17,122	15,622						
95,000						98,000											
95,000	95,050	16,642	12,140	16,642	15,142	98,000	98,050	17,362	12,800	17,362	15,862						

* This column must also be used by a qualifying surviving spouse.

2022 Tax Computation Worksheet—Line 16



See the instructions for line 16 to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$170,050	\$	× 24% (0.24)	\$	\$ 6,164.50	\$
Over \$170,050 but not over \$215,950	\$	× 32% (0.32)	\$	\$ 19,768.50	\$
Over \$215,950 but not over \$539,900	\$	× 35% (0.35)	\$	\$ 26,247.00	\$
Over \$539,900	\$	× 37% (0.37)	\$	\$ 37,045.00	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying surviving spouse**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$178,150	\$	× 22% (0.22)	\$	\$ 8,766.00	\$
Over \$178,150 but not over \$340,100	\$	× 24% (0.24)	\$	\$ 12,329.00	\$
Over \$340,100 but not over \$431,900	\$	× 32% (0.32)	\$	\$ 39,537.00	\$
Over \$431,900 but not over \$647,850	\$	× 35% (0.35)	\$	\$ 52,494.00	\$
Over \$647,850	\$	× 37% (0.37)	\$	\$ 65,451.00	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$170,050	\$	× 24% (0.24)	\$	\$ 6,164.50	\$
Over \$170,050 but not over \$215,950	\$	× 32% (0.32)	\$	\$ 19,768.50	\$
Over \$215,950 but not over \$323,925	\$	× 35% (0.35)	\$	\$ 26,247.00	\$
Over \$323,925	\$	× 37% (0.37)	\$	\$ 32,725.50	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$170,050	\$	× 24% (0.24)	\$	\$ 7,664.00	\$
Over \$170,050 but not over \$215,950	\$	× 32% (0.32)	\$	\$ 21,268.00	\$
Over \$215,950 but not over \$539,900	\$	× 35% (0.35)	\$	\$ 27,746.50	\$
Over \$539,900	\$	× 37% (0.37)	\$	\$ 38,544.50	\$

General Information

The IRS Mission. Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

Voter Registration

Do you need to check or update your voter registration? Visit [Vote.gov](https://www.vote.gov) to confirm with your state election office.

How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

- File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.
- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.
- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.
- Be sure you used the correct method to figure your tax. See the instructions for line 16.
- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a

joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct. 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.
- If you are taking the standard deduction, see the instructions for line 12 to be sure you entered the correct amount.
- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.
- 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 qualifying children you have who have valid SSNs.
- Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).
- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.
- 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 37 for details.
- Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.
- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't 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.

- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 2, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

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 wouldn't 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 didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

Income Tax Withholding and Estimated Tax Payments for 2023

TIP You can use the [Tax Withholding Estimator](#) instead of Pub. 505 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 don't have to make estimated tax payments if you expect that your 2023 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2023 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records From Identity Theft

TIP All taxpayers can now apply for an Identity Protection PIN (IP PIN). Use the Get An IP PIN tool on [IRS.gov](#) to request an IP PIN, file Form 15227 if your income is \$73,000 or less, or make an appointment to visit a Taxpayer Assistance Center.

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 return 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. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-rela-

ted identity theft, visit [IRS.gov/IdentityTheft](#) to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't 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 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service, available at [www.gsa.gov/fedrelay](#).

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 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 doesn't initiate contact with taxpayers via emails. Also, the IRS doesn't 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 the message to [phishing@irs.gov](#). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can forward suspicious emails to the Federal Trade Commission (FTC) at [spam@uce.gov](#) or report them at [ftc.gov/complaint](#). You can contact them at [www.ftc.gov/idtheft](#) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](#) and Pub. 5027. People who are deaf, hard of hear-

ing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit [IRS.gov](#) and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

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 Fiscal Service." You can send it to: Bureau of the Fiscal Service, Attn: Dept G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [www.treasurydirect.gov](#) and click on "How to Make a Contribution to Reduce the Debt."

TIP You may be able to deduct this gift on your 2023 tax return.

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 (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

Amended Return

File Form 1040-X to change a return you already filed. Generally, Form 1040-X 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 1040-X 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.

Use the [Where's My Amended Return](#) application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

- Visit [IRS.gov/Transcript](#),
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Death of a Taxpayer

If a taxpayer died before filing a return for 2022, 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 didn't 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 isn't provided, it may delay the processing of the return.

If your spouse died in 2022 and you didn't remarry in 2022, or if your spouse died in 2023 before filing a return for 2022, you can file a joint return. A joint return should show your spouse's 2022 income before death and your income for all of 2022. Enter "Filing as surviving spouse" in the area where you sign

the return. If someone else is the personal representative, they must also sign.

All payers of income, including financial institutions, should be promptly notified 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 shouldn't 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 with your deceased spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, 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 [Tax Topic 356](#) or see Pub. 559.

Past Due Returns

If you or someone you know needs to file past due tax returns, use [Tax Topic 153](#) or go to [IRS.gov/Individuals](#) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2019 return in 2023, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

Preparing and filing your tax return. Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$60,000 or less, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. The Tax Counseling for

the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

You can go to IRS.gov to see your options for preparing and filing your return, which include the following.

- **Free File.** Go to [IRS.gov/FreeFile](#). See if you qualify to use brand-name software to prepare and e-file your federal tax return for free.

- **VITA.** Go to [IRS.gov/VITA](#), download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.

- **TCE.** Go to [IRS.gov/TCE](#), download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

Getting answers to your tax law questions. On IRS.gov, get answers to your tax questions anytime, anywhere.

- Go to [IRS.gov/Help](#) for a variety of tools that will help you get answers to some of the most common tax questions.

- Go to [IRS.gov/ITA](#) for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response for your records.

- Go to [IRS.gov/Pub17](#) to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2022 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.

- You may also be able to access tax law information in your electronic filing software.

Getting tax forms and publications.

Go to [IRS.gov/Forms](#) to view, download, or print all of the forms and publications you may need. You can also download and view popular tax publications and instructions (including the 1040 and 1040-SR instructions) on mobile devices as an eBook at no charge. Or, you can go to [IRS.gov/OrderForms](#) to place an order and have forms mailed to you within 10 business days.

Access your online account (Individual taxpayers only). Go to [IRS.gov/](#)

[Account](#) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment, view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, your economic impact payment amounts, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- Update your address or manage your communication preferences.
- Go to [IRS.gov/SecureAccess](#) to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to combine [direct deposit](#) and IRS *e-file*. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. IRS issues more than 90% of refunds in less than 21 days.

Refund timing for returns claiming certain credits. The IRS can't issue [refunds before mid-February 2023](#) for returns that claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This delay applies to the entire refund, not just the portion associated with these credits.

Getting a transcript or copy of a return. The quickest way to get a copy of your tax transcript is to go to [IRS.gov/Transcripts](#). Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can:

- Order your transcript by calling 800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on [IRS.gov](#)).

Using online tools to help prepare your return. Go to [IRS.gov/Tools](#) for the following.

- The [Earned Income Tax Credit Assistant](#) ([IRS.gov/EIC](#)) determines if you are eligible for the EIC.

- The [Online EIN Application](#) ([IRS.gov/EIN](#)) helps you get an employer identification number.

- The [Tax Withholding Estimator](#) ([IRS.gov/W4App](#)) estimates the amount you should have withheld from your paycheck for federal income tax purposes.

- The [First Time Homebuyer Credit Account Look-up](#) ([IRS.gov/Homebuyer](#)) tool provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

Resolving tax-related identity theft issues.

- The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.

- Go to [IRS.gov/IDProtection](#) for information and videos.

- If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit [IRS.gov/ID](#) to learn what steps you should take.

- See *Secure Your Tax Records From Identity Theft* under *General Information*, earlier.

Checking on the status of your refund.

- Go to [IRS.gov/Refunds](#).

- The IRS can't issue refunds before mid-February 2023 for returns that claimed the EIC or ACTC. This applies to the entire refund, not just the portion associated with these credits.

- Download the official [IRS2Go](#) app to your mobile device to check your refund status.

- Call the automated refund hotline at 800-829-1954. See *Refund Information*, later.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and

faster than mailing in a check or money order. Go to [IRS.gov/Payments](#) to make a payment using any of the following options.

- **IRS Direct Pay:** Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

- **Debit or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.

- **Electronic Funds Withdrawal:** Offered only when filing your federal taxes using tax return preparation software or through a tax professional.

- **Electronic Federal Tax Payment System:** Best option for businesses. Enrollment is required.

- **Check or money order:** Mail your payment to the address listed on the notice or instructions.

- **Cash:** You may be able to pay your taxes with cash at a participating retail store.

What if I can't pay now? Go to [IRS.gov/Payments](#) for more information about your options.

- Apply for an [online payment agreement](#) ([IRS.gov/OPA](#)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) ([IRS.gov/OIC](#)) to see if you can settle your tax debt for less than the full amount you owe.

Checking the status of an amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you mailed your amended return for it to show up in our system and processing it can take up to 16 weeks.

Understanding an IRS notice or letter. Go to [IRS.gov/Notices](#) to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on [IRS.gov](#) without visiting an IRS Tax Assistance Center (TAC). Go to [IRS.gov/LetUsHelp](#) for the topics people ask about most. If you still need help, IRS TACs provide help when a tax

issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC, check hours, available services, and appointment options.

Watching IRS videos. The IRS Video portal, [IRSVideos.gov](https://www.irs.gov/IRSVideos), contains video and audio presentations for individuals, small businesses, and tax professionals.

IRS social media. The IRS uses social media tools to share the latest information on tax changes, scam alerts, initiatives, products, and services. Connect with the IRS through the following social media tools: IRS2Go mobile app, Twitter, Facebook, LinkedIn, and Instagram.

- <https://www.facebook.com/IRS>.
- <https://www.twitter.com/IRSnews>.
- <https://www.instagram.com/irsnews>.
- <https://www.linkedin.com/company/irs>.
- <https://www.youtube.com/user/irsvideos>.
- <https://www.irs.gov/newsroom/irs2goapp>.

At the IRS, privacy and security are paramount. We use these tools to share public information with you. Don't post your social security number or other confidential information on social media sites. Always protect your identity when using any social networking site.

We will not be able to answer personal tax or account questions on any of these sites.

Getting tax information in other languages. For taxpayers whose native language isn't English, file a Schedule LEP with your Form 1040 to request a change in your language preference for further communications from the IRS. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that is scheduled to begin providing translations in 2023. You will

continue to receive communications, including notices and letters in English until they are translated to your preferred language. We also have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

- [Spanish \(IRS.gov/Spanish\)](https://www.irs.gov/Spanish).
- [Chinese \(IRS.gov/Chinese\)](https://www.irs.gov/Chinese).
- [Vietnamese \(IRS.gov/Vietnamese\)](https://www.irs.gov/Vietnamese).
- [Korean \(IRS.gov/Korean\)](https://www.irs.gov/Korean).
- [Russian \(IRS.gov/Russian\)](https://www.irs.gov/Russian).

The IRS TACs provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

The IRS also offers tax help in other languages at [IRS.gov/mylanguage](https://www.irs.gov/mylanguage) and by phone. If you need to speak with the IRS, interpreters are available to help. Hours are Monday through Friday, from 7:00 a.m. to 7:00 p.m. local time (Alaska & Hawaii follow Pacific Time). You may experience some wait time. The best time to call is before 10:00 a.m. local time with Monday being the heaviest traffic day.

Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction under-

statements. Interest is charged on the penalty from the due date of the return (including extensions).

Penalties

Late filing. If you don't file your return by the due date (including extensions), 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 have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$450 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't 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.

Frivolous return. 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 doesn't 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 [IRS.gov/irb/2010-17_IRB#NOT-2010-33](https://www.irs.gov/irb/2010-17_IRB#NOT-2010-33).

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

Refund Information

where's my refund? To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds) or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 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.

The IRS can't issue refunds before mid-February 2023 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.



To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter 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.

Where's My Refund will provide an actual personalized refund date as soon as the IRS processes your tax return and approves your refund.



Updates to refund status are made once a day—usually at night.



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

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

Where's My Refund doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at [IRS.gov/Spanish](https://www.irs.gov/Spanish) and 800-829-1954.

OF
2022

Instructions for Schedule 1

Additional Income and Adjustments to Income

General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.


Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040 or 1040-SR, line 10; or 1040-NR, line 10a.

Additional Income

Line 1

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes

 *None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.*

If you received a refund, credit, or offset of state or local income taxes in 2022, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2022 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2022 estimated state or local income tax, the amount applied is treated as received in 2022. If the refund was for a tax you paid in 2021 and you

deducted state and local income taxes on your 2021 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2022 that is for a tax year other than 2021.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2022 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2021 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2021 state and local income tax refund is more than your 2021 state and local income tax deduction minus the amount you could have deducted as your 2021 state and local general sales taxes.

5. You made your last payment of 2021 estimated state or local income tax in 2022.

6. You owed alternative minimum tax in 2021.

7. You couldn't use the full amount of credits you were entitled to in 2021 because the total credits were more than the amount shown on your 2021 Form 1040 or 1040-SR, line 16.

8. You could be claimed as a dependent by someone else in 2021.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2022 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

Business Income or (Loss)


If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before you begin: ✓ Be sure you have read the *Exception* in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2021 Schedule A, line 5d **1.** _____

2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2021 (generally, this is the amount reported on your 2021 Schedule A, line 5d), more than the amount on your 2021 Schedule A, line 5e?
 No. Enter the amount from line 1 on line 3 and go to line 4.
 Yes. Subtract the amount on your 2021 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2021 (generally, this is the amount reported on your 2021 Schedule A, line 5d). **2.** _____

3. Is the amount on line 1 more than the amount on line 2?
 No.  None of your refund is taxable.
 Yes. Subtract line 2 from line 1. **3.** _____

4. Enter your total itemized deductions from your 2021 Schedule A, line 17. **4.** _____
Note. If the filing status on your 2021 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2021, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your 2021 Form 1040 or 1040-SR.


- Single or married filing separately—\$12,550
- Married filing jointly or qualifying surviving spouse—\$25,100
- Head of household—\$18,800

..... **5.** _____

6. Check any boxes that apply.*
 You were born before January 2, 1957. You are blind.
 Spouse was born before January 2, 1957. Spouse is blind.
 No boxes checked. Enter -0-.
 Multiply the number of boxes checked by \$1,350 (\$1,700 if your 2021 filing status was single or head of household). **6.** _____

*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

7. Add lines 5 and 6 **7.** _____

8. Is the amount on line 7 less than the amount on line 4?
 No.  None of your refund is taxable.
 Yes. Subtract line 7 from line 4 **8.** _____

9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 **9.** _____

Line 4

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2022. Report this amount on line 7.



If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2022.

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2022 and you repaid any of it in 2022, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2022, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



If you received unemployment compensation in 2022, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

Lines 8a Through 8z

Other Income



Do not report on line 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't

have any business expenses. Also don't report on lines 8a through 8z any non-employee compensation shown on Form 1099-MISC or 1099-NEC (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC or 1099-NEC to find out where to report that income.

Form 1099-K may also include non-employee compensation. Don't report it on line 8. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/Gig](https://www.irs.gov/gig).

Line 8a

Net operating loss (NOL) deduction.

Enter on line 8a any NOL deduction from an earlier year. Enter the amount in the preprinted parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See Pub. 536 for details.

Line 8b

Gambling. Enter on line 8b any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.



Attach Form(s) W-2G to Form 1040 or 1040-SR if any federal income tax was withheld.

Line 8c

Cancellation of debt. Enter on line 8c any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be non-taxable. See Pub. 4681 or go to [IRS.gov](https://www.irs.gov) and enter "canceled debt" or "foreclosure" in the search box.

Line 8d

Foreign earned income exclusion and housing exclusion from Form 2555.

Enter the amount of your foreign earned income and housing exclusion from

Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

Line 8e

Income from Form 8853. Enter on line 8e the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.

Line 8f

Income from Form 8889. Enter on line 8f the total of the amounts from Form 8889, lines 16 and 20.

Line 8h

Jury duty pay. Also see the instructions for line 24a.

Line 8i

Prizes and awards. Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

Line 8j

Activity not engaged in for profit income. See Pub. 535.

Line 8k

Stock options. Enter on line 8k any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

Line 8l

Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 24b, later.

Line 8m

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

Line 8n

Section 951(a) inclusion. Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n from your Forms 5471 the sum of any amounts reported on Schedule I, lines 1a through h and line 2. Remember to attach copies of your Forms 5471 to your return.

Line 8o

Section 951A(a) inclusion. Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 8o from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of your Forms 8992.



If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.

Line 8p

461(l) excess business loss adjustment. Enter the amount of your excess business loss from Form 461, line 16.

Line 8q

Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.

Line 8r

Scholarship and fellowship grants not reported on Form W-2. Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r 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 8r.

Line 8s

Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. Enter on Form 1040 or 1040-SR, line 1a or line 1d, any Medicaid waiver payments you receive that you choose to include in earned income for purposes of claiming a credit or oth-

er tax benefit. If these payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form(s) W-2 for these payments, report the amount on Form 1040 or 1040-SR, line 1d. On line 8s enter the nontaxable amount of the payments in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

Line 8t

Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

Line 8u

Wages earned while incarcerated. Enter the amount that you received for work performed while an inmate in a penal institution. You may receive a Form(s) W-2 or Form(s) 1099.

Line 8z

Other income. Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2022 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2022; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

Nontaxable income. Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.

- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.

- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

- Gifts and bequests. However, if you received a gift or bequest from a foreign person (including amounts from foreign corporations and foreign partnerships that you treated as gifts) totaling more than \$17,339, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

Adjustments to Income

Line 11

Educator Expenses

If you were an eligible educator in 2022, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2022. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. 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:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or

- 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 doesn't have to be required to be considered necessary.



Qualified expenses include amounts paid or incurred in 2022 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for non-athletic 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 weren't reported to you in box 1 of your Form W-2.

For more details, use [Tax Topic 458](#) or see Pub. 529.

Line 12

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on line 12.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

- Performing-arts-related expenses as a qualified performing artist.

- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

Line 13

Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA)

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

Before you begin: ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

- | | | |
|--|----|--|
| <p>1. Enter the total amount paid in 2022 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2022 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2022, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer</p> | 1. | |
| <p>2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax</p> | 2. | |
| <p>3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Schedule 1, line 17. Don't include this amount in figuring any medical expense deduction on Schedule A</p> | 3. | |

*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

****Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

were made to your HSA for 2022. See Form 8889.

Line 14

Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

Line 15

Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

Line 16

Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

Line 17

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2022, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2022 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2022 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2022, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2022, don't use amounts paid for coverage for that month to figure the deduction.



A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.

Example. If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Pub. 535.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Pub. 535 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be estab-

lished under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 18

Penalty on Early Withdrawal of Savings

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

Lines 19a, 19b, and 19c

Alimony Paid

Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

Line 20

IRA Deduction

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2022, you must report them on Form 8606.*

TIP *You no longer need to be younger than age 70½ to take a deduction for your contributions to an IRA.*

If you made contributions to a traditional IRA for 2022, 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. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any non-taxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by May 31, 2023, that shows all contributions to your traditional IRA for 2022.

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

1. You can't 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 Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2022, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.

4. If you made contributions to your IRA in 2022 that you deducted for 2021, don't 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, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer 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 20.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2022, see Pub. 590-A for special rules.



You must receive at least a minimum amount from your traditional IRA for each year

starting with the year you reach age 72. If you don't receive that minimum distribution amount in the year you become age 72, you must receive that distribution by April 1 of the year following the year you become age 72. If you don't, 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-B.

Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't 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 weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you weren't 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 2022.



You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

IRA Deduction Worksheet—Schedule 1, Line 20

Before you begin: ✓ Be sure you have read the the instructions for this line. You may not be able to use this worksheet.
 ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2022, enter “D” on the dotted line next to Schedule 1, line 20. If you don’t, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan</i>)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No

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.

- \$6,000, if under age 50 at the end of 2022.
- \$7,000, if age 50 or older at the end of 2022.

Otherwise, go to line 2.

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 2022, enter \$78,000. • Qualifying surviving spouse, enter \$129,000. • Married filing jointly, enter \$129,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$214,000 for the person who wasn't covered by a plan. • Married filing separately and you lived with your spouse at any time in 2022, enter \$10,000. 	2a. <input style="width: 100px;" type="text"/>	2b. <input style="width: 100px;" type="text"/>
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3. Enter the amount from Form 1040 or 1040-SR, line 9	3. <input style="width: 100px;" type="text"/>	
4. Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25	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"/>
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6. Is the amount on line 5 less than the amount on line 2?
 No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.

Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.

- 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.
 - i. \$6,000, if under age 50 at the end of 2022.
 - ii. \$7,000, if age 50 or older at the end of 2022.
 If the result is less than \$10,000, go to line 7.
- If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.
 - i. \$6,000, if under age 50 at the end of 2022.
 - ii. \$7,000, if age 50 or older at the end of 2022.
 Otherwise, go to line 7.

6a.	<input style="width: 100px;" type="text"/>	6b.	<input style="width: 100px;" type="text"/>
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IRA Deduction Worksheet—Continued

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't 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 60% (0.60) (or by 70% (0.70) in the column for the IRA of a person who is age 50 or older at the end of 2022). • Married filing jointly or qualifying surviving spouse, multiply by 30% (0.30) (or by 35% (0.35) in the column for the IRA of a person who is age 50 or older at the end of 2022). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2022). 	7a.	7b.
8. Enter the total of your (and your spouse's if filing jointly):		
<ul style="list-style-type: none"> • Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20. • Alimony and separate maintenance payments reported on Schedule 1, line 2a. • Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i. 	8.	
9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A	9.	
10. Add lines 8 and 9	10.	
<div style="display: flex; align-items: center;"> <p><i>If married filing jointly and line 10 is less than \$12,000 (\$13,000 if one spouse is age 50 or older at the end of 2022; \$14,000 if both spouses are age 50 or older at the end of 2022), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p> </div>		
11. Enter traditional IRA contributions made, or that will be made by the due date of your 2022 return not counting extensions (April 18, 2023, for most people), for 2022 to your IRA on line 11a and to your spouse's IRA on line 11b	11a.	11b.
12. On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	12a.	12b.

Line 21

Student Loan Interest Deduction

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

- You paid interest in 2022 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$85,000 if single, head of household, or qualifying surviving spouse; \$175,000 if married filing jointly. Use lines 2 through 4 of

the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2022 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

Exception. Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

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 who were eligible students.

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

Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

Before you begin: ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
 ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1.	Enter the total interest you paid in 2022 on qualified student loans (see the instructions for line 21). Don't enter more than \$2,500	1.	<input type="text"/>
2.	Enter the amount from Form 1040 or 1040-SR, line 9	2.	<input type="text"/>
3.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25	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 surviving spouse—\$70,000 • Married filing jointly—\$145,000 	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 Schedule 1, line 21. Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)	9.	<input type="text"/>

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 or \$4,400 for 2022; or
- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't 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. For details, 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. For details, see Pub. 970.

Line 22

Line 22 has been reserved for future use.

Line 23

Archer MSA Deduction

See Form 8853.

Lines 24a through 24z

Line 24a

Jury duty pay. Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

Line 24b

Enter the deductible expenses related to income reported on line 8l from the rent-

al of personal property engaged in for profit.

Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

Line 24d

Enter reforestation amortization and expenses (see Pub. 535).

Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

Line 24f

Enter contributions to section 501(c)(18) (D) pension plans (see Pub. 525).

Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

Line 24i

Enter attorney fees and court costs you paid in connection with an award from

the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

Line 24j

Enter the housing deduction from Form 2555.

Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

Line 24z

Use line 24z to report any adjustments not reported elsewhere. List the type and amount of the adjustment.

DRAFT AS OF
October 17, 2022

Instructions for Schedule 2

Additional Taxes

General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

Specific Instructions

Line 1

Alternative Minimum Tax (AMT)

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$75,900 (\$118,100 if married filing jointly or qualifying surviving spouse; \$59,050 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$539,900 (\$1,079,800 if married filing jointly or qualifying surviving spouse).

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

Exception. Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.


- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.

- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.
- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to [IRS.gov/AMT](https://www.irs.gov/AMT).

Line 2

Excess Advance Premium Tax Credit Repayment

 *If you have excess advance premium tax credit (APTC) repayments, go to [IRS.gov/Form8962](https://www.irs.gov/Form8962) for more information.*

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about

your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 2.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 5

Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any non-cash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.

Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 1

Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

1. Are you filing Schedule A?

No. Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 13a, from Form 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.

Yes. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15 **1.** _____

2. Enter the amount from Schedule A, line 7 **2.** _____

3. Add lines 1 and 2 **3.** _____


4. Enter any tax refund from Schedule 1, lines 1 and 8z **4.** _____

5. Subtract line 4 from line 3 **5.** _____

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

- Single or head of household—\$75,900
 - Married filing jointly or qualifying surviving spouse—\$118,100
 - Married filing separately—\$59,050
- } **6.** _____

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

No.  Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.

Yes. Subtract line 6 from line 5 **7.** _____

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

- Single or head of household—\$539,900
 - Married filing jointly or qualifying surviving spouse—\$1,079,800
 - Married filing separately—\$539,900
- } **8.** _____

9. Is the amount on line 5 more than the amount on line 8?


No. Enter -0-. Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.

Yes. Subtract line 8 from line 5 **9.** _____

10. Multiply line 9 by 25% (0.25) and enter the **smaller** of the result or line 6 **10.** _____

11. Add lines 7 and 10 **11.** _____

12. Is the amount on line 11 more than \$206,100 (\$103,050 if married filing separately)?

Yes.  Fill in Form 6251 to see if you owe the alternative minimum tax.

No. Multiply line 11 by 26% (0.26) **12.** _____

13. Add Form 1040, 1040-SR, or 1040-NR, line 16 (minus any tax from Form 4972), and Schedule 2, line 2. (If you used Schedule J to figure your tax on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16, refigure that tax without using Schedule J before including it in this calculation) **13.** _____

Next. Is the amount on line 12 more than the amount on line 13?

Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.

No. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.



You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.

Line 6

Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

Line 8

Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 72.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the dis-

tribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 9

Household Employment Taxes

Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,400 or more in 2022. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2022 and was a student.

2. You withheld federal income tax during 2022 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2021 or 2022 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

Line 10

First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2022, you can enter your 2022

repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

Line 11

Additional Medicare Tax

See Form 8959 and its instructions if the total of your 2022 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
 - \$250,000 if married filing jointly;
- or

- \$200,000 if single, head of household, or qualifying surviving spouse.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

Line 12

Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying surviving spouse, or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$13,000 if married filing separately,
- \$138,000 if married filing jointly or qualifying surviving spouse, or
- \$88,000 if single or head of household.

Line 13

Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

Line 14

Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

Line 15

Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over \$150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

Line 16

Recapture of Low-Income Housing Credit

See Form 8611 for more information.

Lines 17a Through 17z

Other Additional Taxes

Line 17a. Recapture of the following credits.

1. Investment credit (see Form 4255). Identify as "ICR."
2. Indian employment credit (see Form 8845). Identify as "IECR."
3. New markets credit (see Form 8874). Identify as "NMCR."
4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."
5. Alternative motor vehicle credit (see Form 8910). Identify as "AMVCR."
6. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

7. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as "8936R."

Line 17b. If you sold your home in 2022 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

Line 17c. Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

Line 17d. Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

Line 17e. Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

Line 17f. Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

Line 17g. Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

Line 17h. Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B) (ii). See section 409A(a)(1)(B) for details.

Line 17i. Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount wasn't determinable until 2022. The tax is 20% of the amount required to be included in income plus an interest amount determined under

section 457A(c)(2). See section 457A for details.

Line 17j. Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

Line 17k. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 14. Enter this amount on line 17k.

Line 17l. Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

Line 17m. Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

Line 17n. Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

Line 17o. Enter any tax on non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

Line 17p. Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

Line 17q. Enter any interest amount from Form 8621, line 24.

Line 17z Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 6l, instructions and the amount on line 3 of that worksheet is negative.

Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z)

Complete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions.

1. Enter the sum of any chapter 1 taxes* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2 1. _____
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions 2. _____
3. Is the amount on line 1 more than the amount on line 2?
 Yes. List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 17z.
 No. List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 17z.

Combine this amount with any other amounts reported on line 17z to complete the line 17z entry space.

* Chapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes. Generally, this does not include amounts reported on Schedule 2, lines 4, 7, 9, 11-13, 17k-17m, or 17z (other than chapter 1 taxes).

DRAFT AS OF
October 17, 2022

Instructions for Schedule 3

Additional Credits and Payments

General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

Specific Instructions

Line 1

Foreign Tax Credit

TIP *If you are a shareholder in a controlled foreign corporation and made a section 962 election, see the instructions for Forms 1040 and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.*

If you paid income tax to a foreign country or U.S. possession, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements just listed?

Yes. Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 2.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 2

Credit for Child and Dependent Care Expenses

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

- Your qualifying child under age 13 whom you claim as your dependent,

- Your disabled spouse or any other disabled person who couldn't care for themselves, or

- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

Line 3

Education Credits

If you (or your dependent) paid qualified expenses in 2022 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. See Form 8863 for details. However, you can't 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) 2022 tax return.

- Your filing status is married filing separately.

- The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

- You, or your spouse, were a non-resident alien for any part of 2022 unless your filing status is married filing jointly.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and [IRS.gov/EdCredit](https://www.irs.gov/EdCredit).

Line 4

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); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABL account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more

than \$34,000 (\$51,000 if head of household; \$68,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2005, (b) is claimed as a dependent on someone else's 2022 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2022, 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 doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use [Tax Topic 610](#) or see Form 8880.

Line 5

Residential Energy Credits

Residential clean energy credit. You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2022.

- Qualified solar electric property for use in your home located in the United States.
- Qualified solar water heating property for use in your home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.
- Qualified biomass fuel property for use in connection with your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.

Energy efficient home improvement credit. You may be able to take this

credit by completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2022 if they are new and meet certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
- Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters; electric heat pumps; central air conditioners; and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- An advanced main air circulating fan used in a natural gas, propane, or oil furnace.

Condos and co-ops. If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

More details. For details, see Form 5695.

Lines 6a Through 6z

Other Nonrefundable Credits

Line 6a. The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

Line 6b. Enter any credit for prior year minimum tax. See Form 8801.

Line 6c. You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2022. See the Instructions for Form 8839.

Line 6d. Enter any credit for the elderly or the disabled. See Schedule R.

Line 6e. Enter any alternative motor vehicle credit. See Form 8910.

Line 6f. Enter any qualified plug-in electric drive motor vehicle credit. See Form 8936.

Line 6g. Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2021. See Form 8859.

Line 6i. Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

Line 6k. Enter any credit to holders of tax credit bonds. See Form 8912.

Line 6l. Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6l)

Complete this worksheet if Form 8978, line 14, is negative.

- 1. Enter the amount from Form 1040 or 1040-SR, line 18 1. _____
- 2. Enter as a positive number the negative amount from Form 8978, line 14 2. _____
- 3. Is the amount on line 1 equal to or more than the amount on line 2?
 - Yes.** Enter the amount from line 2 on line 6l
 - No.** Enter the amount from line 1 on line 6l, and subtract line 2 from line 1* 3. (_____)

* Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.

Line 6z. Other nonrefundable credits.

Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of income.

Line 9

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

Line 10

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid by debit or credit card, don't include on line 10 the convenience fee you were charged. Al-

so, include any amounts paid with Form 2350.

**Line 11
Excess Social Security and Tier 1 RRTA Tax Withheld**

If you, or your spouse if filing a joint return, had more than one employer for 2022 and total wages of more than \$147,000, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$9,114. But if any one employer withheld more than \$9,114, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.



If (1) you worked for two or more employers in 2022, (2) you receive a 2022 Form W-2c showing a correction to box 4 (or to box 14 for employees who pay RRTA tax) to account for employee social security or tier 1 RRTA tax that was deferred in 2022 and withheld in 2023, and (3) the corrected amount in box 4 of the 2022 Form W-2c makes the total amount of employee social security tax or tier 1 RRTA tax withheld by all of your employers more than \$9,114, or increases an already existing excess amount of employee social security tax or tier 1 RRTA tax withheld, you should report the credit or increased credit for that amount on line 11 in order to claim your refund.

If you receive Form W-2c after you have filed your return, then you should file an amended return (Form 1040-X) to claim a credit or increased credit for the excess social security (or tier 1 RRTA tax) withheld.

Line 12

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

**Lines 13a Through 13z
Other Payments or Refundable Credits**

Line 13b

Qualified sick and family leave wages paid in 2022 from Schedule(s) H for leave taken before April 1, 2021. If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to coronavirus and related to leave taken before April 1, 2021. The amount of this credit is shown on Schedule H, line 8e. See Schedule H (Form 1040) and its instructions for more information on these credits.

Line 13d

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13d. See Pub. 525 for details about this credit.

Line 13f

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13f. Enter the amount of net 965 tax liability remaining to be paid in future years.

Line 13g

Line 13g has been reserved for future use.

Line 13h

Qualified sick and family leave wages paid in 2022 from Schedule(s) H for

leave taken after March 31, 2021 and before October 1, 2021. If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to coronavirus and related to leave taken after March 31, 2021 and before October 1, 2021. The amount of the credit is shown on Schedule H, line 8f. See Schedule H (Form 1040) and its instructions for more information on these credits.

Line 13z

Other payments or refundable credits. Use line 13z to report any other payments or refundable credits not reported elsewhere on your return or other schedules, including a credit under section 960(c) with respect to an excess limitation account. List the type and amount of payment or refundable credit.

DRAFTS OF
October 17, 2022

Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

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All topics are available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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758	Form 941—Employer's Quarterly Federal Tax Return and Form				

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 records and other material (in paper or electronic format) 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 or email address.

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 the

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 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 these forms simpler, we would be happy to hear from you. You can send us comments through [IRS.gov/FormsComments](https://www.irs.gov/formscomments). Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of October 2021 for taxpayers filing a 2021 Form 1040 or 1040-SR 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 return preparation software costs. While these estimates don't 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 don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 13 hours, with an average cost of \$240 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 9

hours and \$160, while business taxpayers are expected to have an average burden of about 22 hours and \$470. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively de-

pending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

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*.

Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden					Average Cost (Dollars)**
		Average Time (Hours)					
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100%	XX	X	X	X	X	\$XXX
Type of taxpayer							
Nonbusiness***	XX%	X	X	X	X	X	XXX
Business***	XX%	XX	XX	X	X	x	XXX

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

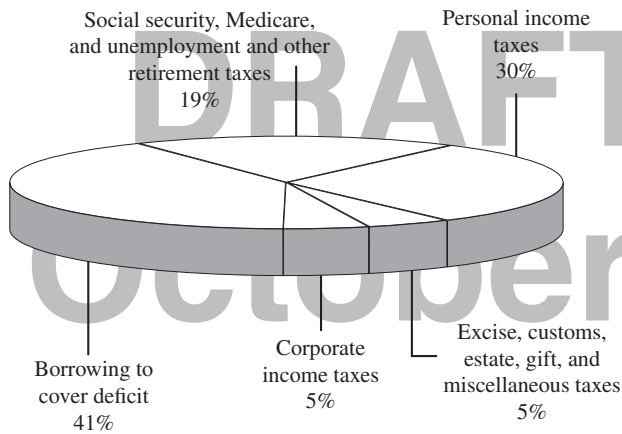
**Dollars rounded to the nearest \$10.

***You are considered a “business” filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a “nonbusiness” filer if you don’t file any of those schedules or forms with Form 1040 or 1040-SR.

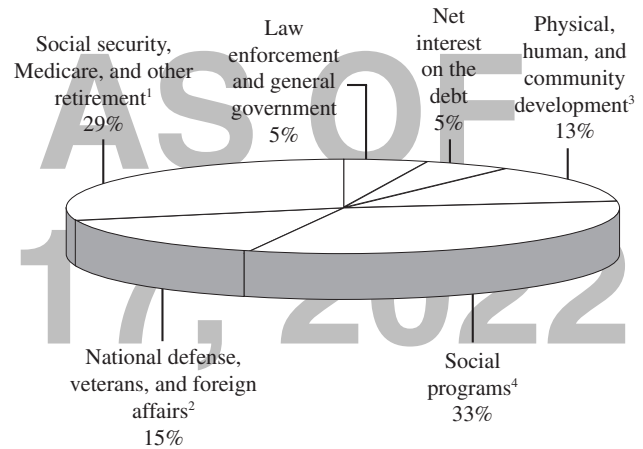
Major Categories of Federal Income and Outlays for Fiscal Year 2021

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2021.

Income



Outlays*



*Numbers may not total to 100% due to rounding.

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 receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2021 (which began on October 1, 2020, and ended on September

30, 2021), federal income was \$4.047 trillion and outlays were \$6.882 trillion, leaving a deficit of \$2.775 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 11% 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 22% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 11% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$124 billion in fiscal year 2021. 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.

2022 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$10,275	10%	\$0
10,275	41,775	\$1,027.50 + 12%	10,275
41,775	89,075	4,807.50 + 22%	41,775
89,075	170,050	15,213.50 + 24%	89,075
170,050	215,950	34,647.50 + 32%	170,050
215,950	539,900	49,335.50 + 35%	215,950
539,900	.....	162,718.00 + 37%	539,900

Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying surviving spouse**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$20,550	10%	\$0
20,550	83,550	\$2,055.00 + 12%	20,550
83,550	178,150	9,615.00 + 22%	83,550
178,150	340,100	30,427.00 + 24%	178,150
340,100	431,900	69,295.00 + 32%	340,100
431,900	647,850	98,671.00 + 35%	431,900
647,850	.....	174,253.50 + 37%	647,850

Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$10,275	10%	\$0
10,275	41,775	\$1,027.50 + 12%	10,275
41,775	89,075	4,807.50 + 22%	41,775
89,075	170,050	15,213.50 + 24%	89,075
170,050	215,950	34,647.50 + 32%	170,050
215,950	323,925	49,335.50 + 35%	215,950
323,925	.....	87,126.75 + 37%	323,925

Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$14,650	10%	\$0
14,650	55,900	\$1,465.00 + 12%	14,650
55,900	89,050	6,415.00 + 22%	55,900
89,050	170,050	13,708.00 + 24%	89,050
170,050	215,950	33,148.00 + 32%	170,050
215,950	539,900	47,836.00 + 35%	215,950
539,900	161,218.50 + 37%	539,900

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Your Rights as a Taxpayer

The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at [IRS.gov/TaxpayerRights](https://www.irs.gov/TaxpayerRights)



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 *Private Delivery Services* under *Filing Requirements*, earlier.



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 requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arizona, New Mexico	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Oklahoma, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

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