

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.



Department of the Treasury  
Internal Revenue Service

## 2022 Instructions for Schedule A

### Itemized Deductions

Use Schedule A (Form 1040) to figure your itemized deductions. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or your standard deduction.

If you itemize, you can deduct a part of your medical and dental expenses, and amounts you paid for certain taxes, interest, contributions, and other expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2022, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



*Don't include on Schedule A items deducted elsewhere, such as on Form 1040, Form 1040-SR, or Schedule C, E, or F.*

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Schedule A (Form 1040) and its instructions, such as legislation enacted after they were published, go to [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA).

#### What's New

**Mortgage insurance premium.** The election to deduct qualified mortgage insurance premiums you paid under a mortgage insurance contract issued after December 31, 2006, in connection with a home acquisition debt that was secured by your first or second home doesn't apply for tax years beginning after December 31, 2021.

**Charitable contributions for non-itemizers.** The election to claim a charitable contribution for taxpayers who do not itemize their deductions expired December 31, 2021.

**Health coverage tax credit.** The health coverage tax credit has expired. If you are a trade adjustment assistance (TAA) recipient, and alternative TAA (ATAA) recipient, a reemployment TAA (RTAA) recipient or a Pension Benefit Guaranty Corporation (PBGC) payee, then you will no longer use Form 8885 before completing Schedule A, line 1.

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for

medical reasons increased to 18 cents a mile for January 1 through June 30, 2022, and 22 cents a mile from July 1 through December 31, 2022. The 2022 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents a mile.

### Medical and Dental Expenses

You can deduct only the part of your medical and dental expenses that exceeds 7.5% of the amount of your adjusted gross income on Form 1040 or 1040-SR, line 11.



*If you received a distribution from a health savings account or a medical savings account in 2022, see Pub. 969 to figure your deduction.*

**Deceased taxpayer.** Certain medical expenses paid out of a deceased taxpayer's estate can be claimed on the deceased taxpayer's final return. See Pub. 502 for details.

**More information.** Pub. 502 discusses the types of expenses you can and can't deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.

### Examples of Medical and Dental Payments You Can Include in Calculating Your Total Medical Expenses

To the extent you weren't reimbursed in calculating your total medical expenses, you can include what you paid for:

- Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see [Limit on long-term care premiums you can deduct](#), later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Schedule 1 (Form 1040), line 17. You can't include insurance premiums paid by making a pre-tax reduction to your employee compensation because these amounts are already being excluded from your income by not being included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't include any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.
  - Prescription medicines or insulin.
  - Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
  - Medical examinations, X-ray and laboratory services, and insulin treatments your doctor ordered.

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.

- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.

- Hospital care (including meals and lodging), clinic costs, and lab fees.

- Qualified long-term care services (see Pub. 502).

- The supplemental part of Medicare insurance (Medicare Part B).

- The premiums you pay for Medicare Part D insurance.

- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.

- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.

- Medical treatment at a center for drug or alcohol addiction.

- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.

- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.

- Lodging expenses (but not meals) while away from home to receive medical care provided by a physician in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each person who meets the requirements in Pub. 502 under *Lodging*.

- Ambulance service and other travel costs to get medical care. If you used your own car, you can include what you spent for gas and oil to go to and from the place you received the care; or you can include 18 cents a mile for January 1 through June 30, and 22 cents a mile from July 1 through December 31. Add parking and tolls to the amount you claim under either method.

- Cost of breast pumps and supplies that assist lactation.

- Personal protective equipment (such as masks, hand sanitizer and sanitizing wipes), for the primary purpose of preventing the spread of Coronavirus.

**Limit on long-term care premiums you can include.** The amount you can

include for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2022, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2022, age . . .	THEN the most you can include is . . .
40 or under	\$ 450
41–50	\$ 850
51–60	\$ 1,690
61–70	\$ 4,510
71 or older	\$ 5,640

### Examples of Medical and Dental Payments You Can't Include

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.

- Life insurance or income protection policies.

- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.

**TIP** *If you were age 65 or older but not entitled to social security benefits, you can include premiums you voluntarily paid for Medicare Part A coverage.*

- Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the Instructions for Form 2441.

- Illegal operations or drugs.
- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.

- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).

- Travel your doctor told you to take for rest or a change.

- Funeral, burial, or cremation costs.

## Line 1

### Medical and Dental Expenses

Enter the total of your medical and dental expenses, after you reduce these expenses by any payments received from insurance or other sources. See [Reimbursements](#), later.

If advance payments of the premium tax credit were made, or you think you may be eligible to claim a premium tax credit, fill out Form 8962 before filling out Schedule A, line 1. See Pub. 502 for how to figure your medical and dental expenses deduction.



*Don't forget to include insurance premiums you paid for medical and dental care. However, if you claimed the self-employed health insurance deduction on Schedule 1 (Form 1040), line 17, reduce the premiums by the amount on line 17.*

### Whose medical and dental expenses can you include?

You can include medical and dental bills you paid in 2022 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.

- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents. See *Child of divorced or separated parents* in Pub. 502 for more information.

- Any person you could have claimed as a dependent on your return except that person received \$4,400 or more of gross income or filed a joint return.

- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2022 return.

**Example.** You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,400 in 2022. You can include on line 1 any medical and dental expenses you paid in 2022 for your mother.

**Insurance premiums for certain non-dependents.** You may have a medical or dental insurance policy that also

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

covers an individual who isn't your dependent (for example, a nondependent child under age 27). You can't deduct any premiums attributable to this individual, unless he or she is a person described under [Whose medical and dental expenses can you include](#), earlier. However, if you had family coverage when you added this individual to your policy and your premiums didn't increase, you can enter on line 1 the full amount of your medical and dental insurance premiums. See Pub. 502 for more information.

**Reimbursements.** If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2022 for medical or dental expenses you paid in 2022, reduce your 2022 expenses by this amount. If you received a reimbursement in 2022 for prior year medical or dental expenses, don't reduce your 2022 expenses by this amount. However, if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Schedule 1 (Form 1040), line 8z. See Pub. 502 for details on how to figure the amount to include.

**Cafeteria plans.** You can't deduct amounts that have already been excluded from your income, so don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.
  - Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
  - Customs duties.
  - Federal estate and gift taxes. However, see [Line 16](#), later, if you had income in respect of a decedent.
  - Certain state and local taxes, including tax on gasoline, car inspection

fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (for example, marriage, driver's, and pet).

- Foreign personal or real property taxes.

### Line 5

The deduction for state and local taxes is generally limited to \$10,000 (\$5,000 if married filing separately). State and local taxes subject to this limit are the taxes that you include on lines 5a, 5b, and 5c.

**Safe harbor for certain charitable contributions made in exchange for a state or local tax credit.** If you made a charitable contribution in exchange for a state or local tax credit and your charitable contribution deduction must be reduced as a result of receiving or expecting to receive the tax credit, you may qualify for a safe harbor that allows you to treat some or all of the disallowed charitable contribution as a payment of state and local taxes.

The safe harbor applies if you meet the following conditions.

1. You made a cash contribution to an entity described in section 170(c).
2. In return for the cash contribution, you received a state or local tax credit.
3. You must reduce your charitable contribution amount by the amount of the state or local tax credit you receive.

If you meet these conditions, and to the extent you apply the state or local tax credit to this or a prior year's state or local tax liability, you may include this amount on line 5a, 5b, or 5c, whichever is appropriate. To the extent you apply a portion of the credit to offset your state or local tax liability in a subsequent year (as permitted by law), you may treat this amount as state or local tax paid in the year the credit is applied.

For more information about this safe harbor and examples, see Treasury Decision 9907 at [IRS.gov/Tax-Reform/Guidance: Treasury Decision 9907](https://www.irs.gov/Tax-Reform/Guidance/Treasury-Decision-9907).

**U.S. possession taxes.** Include taxes imposed by a U.S. possession with your state and local taxes on lines 5a, 5b, and 5c. However, don't include any U.S.

possession taxes you paid that are allocable to excluded income.



*You may want to take a credit for U.S. possession tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.*

### Line 5a



*You can elect to deduct state and local general sales taxes instead of state and local income taxes. You can't deduct both.*

## State and Local Income Taxes

If you don't elect to deduct general sales taxes, include on line 5a the state and local income taxes listed next.

- State and local income taxes withheld from your salary during 2022. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, 1099-MISC, and 1099-NEC may also show state and local income taxes withheld; however, don't include on line 5a any withheld taxes you deducted on other forms, such as Schedule C, E or F.

- State and local income taxes paid in 2022 for a prior year, such as taxes paid with your 2021 state or local income tax return. Don't include penalties or interest.

- State and local estimated tax payments made during 2022, including any part of a prior year refund that you chose to have credited to your 2022 state or local income taxes.

- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund, Rhode Island Temporary Disability Benefit Fund, or Washington State Supplemental Workmen's Compensation Fund.

- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.

- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2022, or



The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

- Refund of, or credit for, prior year state and local income taxes you actually received in 2022. Instead, see the instructions for Schedule 1 (Form 1040), line 1.

## State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes instead of income taxes, you **must** check the box on line 5a. To figure your state and local general sales tax deduction, you can use either your actual expenses or the optional sales tax tables.


### Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2022 if the tax rate was the same as the general sales tax rate.

**Food, clothing, and medical supplies.** Sales taxes on food, clothing, and medical supplies are deductible as a general sales tax even if the tax rate was less than the general sales tax rate.

**Motor vehicles.** Sales taxes on motor vehicles are deductible as a general sales tax even if the tax rate was different than the general sales tax rate. However, if you paid sales tax on a motor vehicle at a rate higher than the general sales tax, you can deduct only the amount of the tax that you would have paid at the general sales tax rate on that vehicle. Include any state and local general sales taxes paid for a leased motor vehicle.

Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles.

 You must keep your actual receipts showing general sales taxes paid to use this method.

**Trade or business items.** Don't include sales taxes paid on items used in your trade or business. Instead, go to the instructions for the form you are using to report business income and expenses to see if you can deduct these taxes.

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2022 for amounts paid in 2022, reduce your **actual** 2022 state and local general sales taxes by this amount. If you received a refund of state

or local general sales taxes in 2022 for prior year purchases, don't reduce your 2022 state and local general sales taxes by this amount. However, if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Schedule 1 (Form 1040), line 8z. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2022 Optional State Sales Tax Table and the 2022 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, complete the State and Local General Sales Tax Deduction Worksheet or use the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).



*If your filing status is married filing separately, both you and your spouse elect to deduct sales taxes, and your spouse elects to use the optional sales tax tables, you also must use the tables to figure your state and local general sales tax deduction.*

### Instructions for the State and Local General Sales Tax Deduction Worksheet

**Line 1.** If you lived in the same state for all of 2022, enter the applicable amount, based on your 2022 income and family size, from the 2022 Optional State Sales Tax Table for your state. Read down the "At least—But less than" columns for your state and find the line that includes your 2022 income. If married filing separately, don't include your spouse's income.

**Note.** The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your

spouse in family size only in certain circumstances, which are described in Pub. 501.

**Income.** Your 2022 income is the amount shown on your Form 1040 or 1040-SR, line 11, **plus** any nontaxable items, such as the following.

- Tax-exempt interest.
- Veterans' benefits.
- Nontaxable combat pay.
- Workers' compensation.
- Nontaxable part of social security and railroad retirement benefits.
- Nontaxable part of IRA, pension, or annuity distributions. Don't include rollovers.
- Public assistance payments.

**What if you lived in more than one state?** If you lived in more than one state during 2022, use the following steps to figure the amount to put on line 1 of the worksheet.

1. Look up the table amount for each state using the rules stated earlier. (If there is no table for a state, the table amount for that state is considered to be zero.)

2. Multiply the table amount of each state by a fraction, the numerator of which is the number of days you lived in the state during 2022 and the denominator of which is the total number of days in the year (365).

3. If you also lived in a locality during 2022 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2022 (243 days), and in State B from September 1 through December 31, 2022 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A:	$\$500 \times 243/365 =$	\$333
State B:	$\$400 \times 122/365 =$	<u>134</u>
Total		= \$467

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

State and Local General Sales Tax Deduction Worksheet—Line 5a

Keep for Your Records 



Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at [IRS.gov/SalesTax](https://www.irs.gov/SalesTax).

Before you begin: See the instructions for line 1 of the worksheet if you:

- Lived in more than one state during 2022, or
- Had any **nontaxable** income in 2022.

1. Enter your **state** general sales taxes from the 2022 Optional State Sales Tax Table ..... 1.

**Next.** If, for all of 2022, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2022?

**No.** Enter -0-.

**Yes.** Enter your base **local** general sales taxes from the 2022 Optional Local Sales Tax Tables. } ..... 2.

3. Did your locality impose a **local** general sales tax in 2022? Residents of California and Nevada, see the instructions for line 3 of the worksheet.

**No.** Skip lines 3 through 5, enter -0- on line 6, and go to line 7.

**Yes.** Enter your **local** general sales tax rate, but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2022, see the instructions for line 3 of the worksheet ..... 3.

4. Did you enter -0- on line 2?

**No.** Skip lines 4 and 5 and go to line 6.

**Yes.** Enter your **state** general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0 ..... 4.

5. Divide line 3 by line 4. Enter the result as a decimal (rounded to at least three places) ..... 5.

6. Did you enter -0- on line 2?

**No.** Multiply line 2 by line 3.

**Yes.** Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2022, see the instructions for line 6 of the worksheet. } ..... 6.

7. Enter your state and local general sales taxes paid on specified items, if any. See the instructions for line 7 of the worksheet ..... 7.

8. **Deduction for general sales taxes.** Add lines 1, 6, and 7. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5a. Be sure to check the **box** on that line ..... 8.

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

If none of the localities in which you lived during 2022 imposed a local general sales tax, enter \$467 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$134 on line 1 of the State B worksheet.

**Line 2.** If you checked the “No” box, enter -0- on line 2, and go to line 3. If you checked the “Yes” box and lived in the same locality for all of 2022, enter the applicable amount, based on your 2022 income and family size, from the 2022 Optional Local Sales Tax Tables for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes your 2022 income. See the instructions for line 1 of the worksheet to figure your 2022 income. The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**What if you lived in more than one locality?** If you lived in more than one locality during 2022, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2022 and the denominator is the total number of days in the year (365). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2022 (243 days), and in Locality 2 from September 1 through December 31, 2022 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the

amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

Locality 1:	$\$100 \times 243/365 =$	\$ 67
Locality 2:	$\$150 \times 122/365 =$	<u>50</u>
Total		= \$117

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is X.XXXX%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than X.XXXX%.

If you lived in Nevada, check the “No” box if your combined state and local general sales tax rate is X.XXXX%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than X.XXXX%.

**What if your local general sales tax rate changed during 2022?** If you checked the “Yes” box and your local general sales tax rate changed during 2022, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2022 and the denominator is the total number of days in the year (365). Enter the total of the prorated tax rates on line 3.

**Example.** Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2022 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2022 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 273/365 =$	0.748
October 1 –		
December 31:	$1.75 \times 92/365 =$	<u>0.441</u>
Total		= 1.189

**What if you lived in more than one locality in the same state during 2022?** Complete a separate worksheet for lines 2 through 6 for each locality in your state if you lived in more than one locality in the same state during 2022 and

each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2022 Optional Local Sales Tax Tables to figure your local general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2022 and the denominator is the total number of days in the year (365).

**Example.** You lived in Locality 1 from January 1 through August 31, 2022 (243 days), and in Locality 2 from September 1 through December 31, 2022 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter “0.666” on line 3 for the Locality 1 worksheet and “0.585” for the Locality 2 worksheet, figured as follows.

Locality 1:	$1.00 \times 243/365 =$	0.666
Locality 2:	$1.75 \times 122/365 =$	0.585

**Line 6.** If you lived in more than one locality in the same state during 2022, you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2022. If you checked the “Yes” box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

**Line 7.** Enter on line 7 any state and local general sales taxes paid on the following specified items. If you are completing more than one worksheet, include the total for line 7 on only one of the worksheets.

1. A motor vehicle (including a car, motorcycle, motor home, recreational vehicle, sport utility vehicle, truck, van, and off-road vehicle). Also include any state and local general sales taxes paid for a leased motor vehicle. If the state sales tax rate on these items is higher than the general sales tax rate, only include the amount of tax you would have paid at the general sales tax rate.



The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

2. An aircraft or boat, but only if the tax rate was the same as the general sales tax rate.

3. A home (including a mobile home or prefabricated home) or substantial addition to or major renovation of a home, but only if the tax rate was the same as the general sales tax rate and any of the following applies.

a. Your state or locality imposes a general sales tax directly on the sale of a home or on the cost of a substantial addition or major renovation.

b. You purchased the materials to build a home or substantial addition or to perform a major renovation and paid the sales tax directly.

c. Under your state law, your contractor is considered your agent in the construction of the home or substantial addition or the performance of a major renovation. The contract must state that the contractor is authorized to act in your name and must follow your directions on construction decisions. In this case, you will be considered to have purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2022, see [Refund of general sales taxes](#), earlier.

## Line 5b

### State and Local Real Estate Taxes



If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can include on line 5b.

Enter on line 5b the state and local taxes you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

Don't include the following amounts on line 5b.

- Foreign taxes you paid on real estate.

- Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).

- Charges for improvements that tend to increase the value of your property (for example, an assessment to build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk, and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can include only the amount the mortgage company actually paid to the taxing authority in 2022.

If you sold your home in 2022, any real estate tax charged to the buyer should be shown on your settlement statement and in box 6 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



You must look at your real estate tax bill to decide if any nondeductible itemized charges, such as those listed earlier, are included in the bill. If your taxing authority (or lender) doesn't furnish you a copy of your real estate tax bill, ask for it.

**Prepayment of next year's property taxes.** Only taxes paid in 2022 and assessed prior to 2023 can be deducted for 2022. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2022 of real estate taxes you paid in 2022, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2022 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must

include the refund or rebate in income on Schedule 1 (Form 1040), line 8z, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See *Recoveries* in Pub. 525 for details on how to figure the amount to include in income.

## Line 5c

### State and Local Personal Property Taxes

Enter on line 5c the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

**Example.** You paid a yearly fee for the registration of your car. Part of the fee was based on the car's value and part was based on its weight. You can deduct only the part of the fee that was based on the car's value.

**Prepayment of next year's property taxes.** Only taxes paid in 2022 and assessed prior to 2023 can be deducted for 2022. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

## Line 6

### Other Taxes

Enter only one total on line 6, but list the type and amount of each tax included. Include on this line income taxes you paid to a foreign country and generation skipping tax (GST) imposed on certain income distributions.



You may want to take a credit for the foreign tax instead of a deduction. See the instructions for Schedule 3 (Form 1040), line 1, for details.

Don't include taxes you paid to a U.S. possession on this line; instead, include U.S. possession taxes on the appropriate state and local tax line.

Don't include federal estate tax on income in respect of a decedent on this line; instead, include it on line 16.

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

## Interest You Paid

The rules for deducting interest vary, depending on whether the loan proceeds are used for business, personal, or investment activities. See Pub. 535 for more information about deducting business interest expenses. See Pub. 550 for more information about deducting investment interest expenses. You can't deduct personal interest. However, you can deduct qualified home mortgage interest (on your Schedule A) and interest on certain student loans (on Schedule 1 (Form 1040), line 21), as explained in Pub. 936 and Pub. 970.

If you use the proceeds of a loan for more than one purpose (for example, personal and business), you must allocate the interest on the loan to each use.

You allocate interest on a loan in the same way as the loan is allocated. You do this by tracing disbursements of the debt proceeds to specific uses. For more information on allocating interest, see Pub. 535.

In general, if you paid interest in 2022 that applies to any period after 2022, you can deduct only amounts that apply for 2022.

Use Schedule A to deduct qualified home mortgage interest and investment interest.

### Line 8

#### Home Mortgage Interest

**TIP** *If you are a homeowner who received assistance under a State Housing Finance Agency Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 8a or 8b.*

A home mortgage is any loan that is secured by your main home or second home, regardless of how the loan is labeled. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

Check the **box** on line 8 if you had one or more home mortgages in 2022 with an outstanding balance and you didn't use all of your home mortgage proceeds from those loans to buy, build, or substantially improve your home. Interest paid on home mortgage proceeds used for other purposes isn't deductible on lines 8a or 8b.

See [Limits on home mortgage interest](#), later, for more information about what interest you can include on lines 8a and 8b.

**TIP** *If you used any home mortgage proceeds for a business or investment purpose, interest you paid that is allocable to those proceeds may still be deductible as a business or investment expense elsewhere on your return.*

**Limits on home mortgage interest.** Your deduction for home mortgage interest is subject to a number of limits. If one or more of the following limits applies, see Pub. 936 to figure your deduction.

**Limit for loan proceeds not used to buy, build, or substantially improve your home.** You can only deduct home mortgage interest to the extent that the loan proceeds from your home mortgage are used to buy, build, or substantially improve the home securing the loan ("qualifying debt"). Make sure to check the box on line 8 if you had one or more home mortgages in 2022 with an outstanding balance and you didn't use all of the loan proceeds to buy, build, or substantially improve the home. The only exception to this limit is for loans taken out on or before October 13, 1987; the loan proceeds for these loans are treated as having been used to buy, build, or substantially improve the home. See Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you must check the box on line 8.

**Limit on loans taken out on or before December 15, 2017.** For qualifying debt taken out on or before December 15, 2017, you can only deduct home mortgage interest on up to \$1,000,000 (\$500,000 if you are married filing separately) of that debt. The only exception is for loans taken out on or before Octo-

ber 13, 1987; see Pub. 936 for more information about loans taken out on or before October 13, 1987.

See Pub. 936 to figure your deduction if you have loans taken out on or before December 15, 2017, that exceed \$1,000,000 (\$500,000 if you are married filing separately).

**Limit on loans taken out after December 15, 2017.** For qualifying debt taken out after December 15, 2017, you can only deduct home mortgage interest on up to \$750,000 (\$375,000 if you are married filing separately) of that debt. If you also have qualifying debt subject to the \$1,000,000 limitation discussed under [Limit on loans taken out on or before December 15, 2017](#), earlier, the \$750,000 limit for debt taken out after December 15, 2017, is reduced by the amount of your qualifying debt subject to the \$1,000,000 limit. An exception exists for certain loans taken out after December 15, 2017, but before April 1, 2018. If the exception applies, your loan may be treated in the same manner as a loan taken out on or before December 15, 2017; see Pub. 936 for more information about this exception.

See Pub. 936 to figure your deduction if you have loans taken out after October 13, 1987, that exceed \$750,000 (\$375,000 if you are married filing separately).

**Limit when loans exceed the fair market value of the home.** If the total amount of all mortgages is more than the fair market value of the home, see Pub. 936 to figure your deduction.

### Line 8a

Enter on line 8a mortgage interest and points reported to you on Form 1098 unless one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Home mortgage interest limited.** If your home mortgage interest deduction is limited, see Pub. 936 to figure the amount of mortgage interest and points reported to you on Form 1098 that are deductible. Only enter on line 8a the deductible mortgage interest and points that were reported to you on Form 1098.



The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.


**Refund of overpaid interest.** If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Schedule 1 (Form 1040), line 8z.

**More than one borrower.** If you and at least one other person (other than your spouse if you file a joint return) were liable for and paid interest on a mortgage that was your home, you can only deduct your share of the interest.

**Shared interest reported on your Form 1098.** If the shared interest was reported on the Form 1098 you received, deduct only your share of the interest on line 8a. Let each of the other borrowers know what his or her share is.

**Shared interest reported on someone else's Form 1098.** If the shared interest was reported on the other person's Form 1098, report your share of the interest on line 8b (as explained in [Line 8b](#), later).

**Form 1098 doesn't show all interest paid.** If you paid more interest to the recipient than is shown on Form 1098, include the larger deductible amount on line 8a and explain the difference. If you are filing a paper return, explain the difference by attaching a statement to your paper return and printing "See attached" to the right of line 8a.


 **If you are claiming the mortgage interest credit (for holders of qualified mortgage credit certificates issued by state or local governmental units or agencies), subtract the amount shown on Form 8396, line 3, from the total deductible interest you paid on your home mortgage. Enter the result on line 8a.**

### Line 8b

If you paid home mortgage interest to a recipient who didn't provide you a Form 1098, report your deductible mortgage interest on line 8b. Your deductible mortgage interest may be less than what you paid if one or more of the limits on home mortgage interest apply to you. For more information about these limits, see [Limits on home mortgage interest](#), earlier.

**Seller financed mortgage.** If you paid home mortgage interest to the person from whom you bought the home and

that person didn't provide you a Form 1098, write that person's name, identifying number, and address on the dotted lines next to line 8b. If the recipient of your home mortgage payment(s) is an individual, the identifying number is his or her social security number (SSN). Otherwise, it is the employer identification number (EIN). You must also let the recipient know your SSN.

 **If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penalty.**

**Interest reported on someone else's Form 1098.** If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, identify the name and address of the person or persons who received a Form 1098 reporting the interest you paid. If you are filing a paper return, identify the person by attaching a statement to your paper return and printing "See attached" to the right of line 8b.

### Line 8c

#### Points Not Reported on Form 1098

Points are shown on your settlement statement. Points you paid only to borrow money are generally deductible over the life of the loan. See Pub. 936 to figure the amount you can deduct. Points paid for other purposes, such as for a lender's services, aren't deductible.

**Refinancing.** Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is true even if the new mortgage is secured by your main home.

If you used part of the proceeds to improve your main home, you may be able to deduct the part of the points related to the improvement in the year paid. See Pub. 936 for details.



**If you paid off a mortgage early, deduct any remaining points in the year you paid off the mortgage. However, if you refinanced your mortgage with the same lender, see Mortgage ending early in Pub. 936 for an exception.**

### Line 8d

Reserved for future use

### Line 9

#### Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

**Exception.** You don't have to file Form 4952 if all three of the following apply.

1. Your investment interest expense is less than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2021.



**Alaska Permanent Fund dividends, including those reported on Form 8814, aren't investment income.**

For more details, see Pub. 550.

### Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2022 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

To verify an organization's charitable status, you can:

- Check with the organization to which you made the donation. The or-

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

ganization should be able to provide you with verification of its charitable status.

- Use our online search tool at [IRS.gov/TEOS](https://www.irs.gov/TEOS) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data).

### Examples of Qualified Charitable Organizations

The following list gives some examples of qualified organizations. See Pub. 526 for more examples.

- Churches, mosques, synagogues, temples, and other religious organizations.
- Scouts BSA, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, and United Way.
- Fraternal orders, if the gifts will be used for the purposes listed under [Gifts to Charity](#), earlier.
- Veterans' and certain cultural groups.
- Nonprofit hospitals and medical research organizations.
- Most nonprofit educational organizations, such as colleges, but only if your contribution isn't a substitute for tuition or other enrollment fees.
- Federal, state, and local governments if the gifts are solely for public purposes.

### Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

**Gifts from which you benefit.** If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you can generally only deduct the amount that is more than the value of the benefit. But this rule doesn't apply to certain membership benefits provided in return for an annual payment of \$75 or less or to certain items or benefits of token value. For details, see Pub. 526.

**Example.** You paid \$70 to a charitable organization to attend a fund-raising

dinner and the value of the dinner was \$40. You can deduct only \$30.

**Gifts of \$250 or more.** You can deduct a gift of \$250 or more only if you have a contemporaneous written acknowledgment from the charitable organization showing the information in (1) and (2) next.

1. The amount of any money contributed and a description (but not value) of any property donated.
2. Whether the organization did or didn't give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the organization must state this, but it doesn't have to describe or value the benefit.

In figuring whether a gift is \$250 or more, don't combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.

To be contemporaneous, you must get the written acknowledgment from the charitable organization by the date you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the contemporaneous written acknowledgment to your return. Instead, keep it for your records.

**Limit on the amount you can deduct.** See Pub. 526 to figure the amount of your deduction if any of the following applies.

1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040 or 1040-SR, line 11.
2. Your gifts of capital gain property are more than 20% of the amount on Form 1040 or 1040-SR, line 11.
3. You gave gifts of property that increased in value or gave gifts of the use of property.

### Amounts You Can't Deduct

- Certain contributions to charitable organizations, to the extent that you receive a state or local tax credit in return for your contribution. See Pub. 526 for more details and exceptions.



See [Safe harbor for certain charitable contributions made in exchange for a state or local tax credit](#), earlier under Line 5, if your cash contribution is disallowed because you received or expected to receive a credit.

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.
- Travel expenses (including meals and lodging) while away from home performing donated services, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 16. See [Line 16](#), later, for more information on gambling losses.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property. Generally, no deduction is allowed until the entire interest has been transferred.
- Gifts to individuals and groups that are operated for personal profit.
- Gifts to foreign organizations. However, you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.
- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
- Gifts to groups whose purpose is to lobby for changes in the laws.
- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charita-

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

ble organization. See Pub. 526 for exceptions.

- Cost of tuition. However, you may be able to take an education credit (see Form 8863).

## Line 11

### Gifts by Cash or Check

Enter on line 11 the total value of gifts you made in cash or by check (including out-of-pocket expenses), unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts by cash or check limited.** If your deduction for the gifts you made in cash or by check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 11 the deductible value of gifts you made in cash or by check.

**Recordkeeping.** For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see Pub. 526 for information on the records you must keep. Don't attach the record to your tax return. Instead, keep it with your other tax records.

For contributions of \$250 or more, you must also have a contemporaneous written acknowledgment from the charitable organization. See [Gifts of \\$250 or more](#), earlier, for more information. You will still need to keep a record of when you made the cash contribution if the contemporaneous written acknowledgment doesn't include that information.

### Qualified Contributions

In general, you can elect to treat gifts by cash or check as qualified contributions if the gift was paid in 2022 to a qualified charitable organization. This election isn't available for contributions to an organization described in IRC 509(a)(3) or for the establishment of a new, or main-

tenance of an existing, donor-advised fund. For details, see Pub. 526.

Qualified contributions are not subject to a limitation based on a percentage of adjusted gross income; however, certain limits may apply if your qualified contributions are more than the amount on Form 1040 or 1040-SR, line 11, minus all other allowable contributions. For details, see Pub. 526.

Include any contributions that you elect to treat as qualified contributions in the total amount reported on line 11. Indicate the election by also entering the amount of your qualified contributions on the dotted line next to the line 11 entry space.

## Line 12

### Other Than by Cash or Check

Enter on line 12 the total value of your contributions of property other than by cash or check, unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

**Deduction for gifts other than by cash or check limited.** If your deduction for the contributions of property other than by cash or check is limited, see Pub. 526 to figure the amount you can deduct. Only enter on line 12 the deductible value of your contributions of property other than by cash or check.

**Valuing contributions of used items.** If you gave used items, such as clothing or furniture, deduct their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

**Deduction more than \$500.** If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions.

**Contribution of motor vehicle, boat, or airplane.** If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

**Contributions of clothing and household items.** A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule doesn't apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and Form 8283 with your tax return.

**Recordkeeping.** If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal.
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.
- Any conditions attached to the gift.

If the gift of property is \$250 or more, you must also have a contemporaneous written acknowledgment from the charity. See [Gifts of \\$250 or more](#), earlier, for more information. Form 8283 doesn't satisfy the contemporaneous written acknowledgment requirement, and a contemporaneous written acknowledgment isn't a substitute for the other records you may need to keep if you gave property.



The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.



If your total deduction for gifts of property is over \$500, you gave less than your entire interest in the property, or you made a qualified conservation contribution, your records should contain additional information. See Pub. 526 for details.

## Line 13

### Carryover From Prior Year

You may have contributions that you couldn't deduct in an earlier year because they exceeded the limits on the amount you could deduct. In most cases, you have 5 years to use contributions that were limited in an earlier year. Carryover amounts from contributions made in 2020 or 2021 are subject to a 60% limitation if you deduct those amounts in 2022. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

## Casualty and Theft Losses

### Line 15

Complete and attach Form 4684 to figure the amount of your loss. Only enter the amount from Form 4684, line 18, on line 15.



Don't enter a net qualified disaster loss from Form 4684, line 15, on line 15. Instead, enter that amount, if any, on line 16. See [Line 16](#), later, for information about reporting a net qualified disaster loss.

You can only deduct personal casualty and theft losses attributable to a federally declared disaster to the extent that:

1. The amount of each separate casualty or theft loss is more than \$100, and
2. The total amount of all losses during the year (reduced by the \$100 limit discussed in (1)) is more than 10% of the amount on Form 1040 or 1040-SR, line 11.

See the Instructions for Form 4684 and Pub. 547 for more information.

## Other Itemized Deductions

### Line 16

#### Increased Standard Deduction Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you aren't itemizing your deductions, you can claim an increased standard deduction using Schedule A by doing the following.

1. List the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss," and attach Form 4684.
2. List your standard deduction amount on the dotted line next to line 16 as "Standard Deduction Claimed With Qualified Disaster Loss."
3. Combine the two amounts on line 16 and enter on Form 1040 or 1040-SR, line 12.

**Do not enter an amount on any other line of Schedule A.** For more information on how to determine your increased standard deduction, see Pub. 976.

#### Net Qualified Disaster Loss Reporting

If you have a net qualified disaster loss on Form 4684, line 15, and you are itemizing your deductions, list the amount from Form 4684, line 15, on the dotted line next to line 16 as "Net Qualified Disaster Loss" and include with your other miscellaneous deductions on line 16. Also be sure to attach Form 4684.



Don't include your net qualified disaster loss on line 15.

#### Other Itemized Deductions

List the type and amount of each expense from the following list next to

line 16 and enter the total of these expenses on line 16. If you are filing a paper return and you can't fit all your expenses on the dotted lines next to line 16, attach a statement instead showing the type and amount of each expense.



Only the expenses listed next can be deducted on line 16. For more information about each of these expenses, see Pub. 529.

- Gambling losses (gambling losses include, but aren't limited to, the cost of non-winning bingo, lottery, and raffle tickets), but only to the extent of gambling winnings reported on Schedule 1 (Form 1040), line 8b.
- Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Federal estate tax on income in respect of a decedent.
- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).
- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).
- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.
- Certain unrecovered investment in a pension.
- Impairment-related work expenses of a disabled person.

## Total Itemized Deductions

### Line 18

If you elect to itemize for state tax or other purposes even though your itemized deductions are less than your standard deduction, check the box on line 18.

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

**2021 Optional State Sales Tax Tables**

Income At least	But less than	Family Size						Family Size						Family Size																																									
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5																																				
		<b>Alabama</b>						<b>4.0000%</b>						<b>Arizona</b>						<b>5.6000%</b>						<b>Arkansas</b>						<b>2</b>						<b>6.5000%</b>																	
\$0	\$20,000	252	294	323	345	363	389	246	280	302	319	332	352	283	318	341	358	372	391	360	421	461	493	519	555	363	413	445	470	491	519	433	488	523	549	571	600																		
\$20,000	\$30,000	360	421	461	493	519	555	363	413	445	470	491	519	433	488	523	549	571	600	\$30,000	\$40,000	415	485	531	567	597	639	423	481	519	548	572	605	513	578	620	651	677	712																
\$40,000	\$50,000	461	538	590	630	663	710	475	540	582	615	641	678	582	656	704	739	768	808	\$50,000	\$60,000	502	586	642	685	721	772	520	591	638	674	703	744	645	726	779	819	851	895																
\$60,000	\$70,000	538	628	688	735	773	827	561	638	688	727	758	802	701	790	848	891	926	975	\$70,000	\$80,000	571	666	730	780	821	878	599	681	734	775	809	856	754	849	911	958	996	1048																
\$80,000	\$90,000	601	702	769	821	864	925	634	720	777	820	856	906	802	905	971	1020	1061	1116	\$90,000	\$100,000	630	735	805	860	905	968	666	757	817	863	900	952	849	957	1027	1079	1122	1181																
\$100,000	\$120,000	667	778	853	911	958	1025	709	806	870	919	959	1014	910	1027	1102	1158	1204	1267	\$120,000	\$140,000	716	835	915	976	1028	1099	765	870	939	991	1034	1094	991	1118	1199	1261	1311	1380																
\$140,000	\$160,000	760	887	971	1037	1091	1167	817	929	1002	1058	1104	1168	1066	1203	1291	1358	1412	1486	\$160,000	\$180,000	801	934	1023	1092	1149	1229	865	983	1061	1120	1169	1236	1136	1282	1376	1447	1505	1584																
\$180,000	\$200,000	839	978	1072	1144	1204	1288	910	1034	1116	1178	1229	1300	1202	1357	1456	1532	1593	1677	\$200,000	\$225,000	878	1024	1122	1198	1260	1348	956	1087	1173	1238	1292	1367	1271	1435	1541	1620	1685	1774																
\$225,000	\$250,000	920	1073	1176	1255	1320	1412	1006	1143	1234	1303	1359	1438	1346	1519	1631	1716	1784	1879	\$250,000	\$275,000	960	1119	1226	1308	1376	1472	1052	1196	1291	1363	1423	1505	1416	1599	1717	1806	1878	1977																
\$275,000	\$300,000	997	1162	1273	1359	1430	1529	1097	1247	1346	1421	1483	1568	1484	1675	1799	1892	1968	2072	\$300,000	or more	1213	1414	1549	1653	1739	1859	1358	1544	1666	1759	1835	1941	1887	2132	2290	2409	2506	2640																
		<b>California</b>						<b>3</b>						<b>7.2500%</b>						<b>Colorado</b>						<b>2</b>						<b>2.9000%</b>						<b>Connecticut</b>						<b>4</b>						<b>6.3500%</b>					
\$0	\$20,000	314	356	384	405	422	446	127	138	144	150	154	159	218	237	248	257	264	273	\$20,000	\$30,000	458	520	560	591	616	651	191	208	218	226	232	241	337	366	384	397	408	423																
\$30,000	\$40,000	532	603	650	686	715	755	225	245	257	266	273	283	401	435	457	473	486	503	\$40,000	\$50,000	595	674	726	766	799	844	254	276	290	301	309	320	457	496	521	539	553	573																
\$50,000	\$60,000	650	737	794	837	873	922	280	305	320	331	341	353	508	551	578	598	614	636	\$60,000	\$70,000	700	793	855	901	940	993	304	330	347	359	369	383	554	601	631	653	670	694																
\$70,000	\$80,000	745	845	910	960	1001	1057	325	354	372	385	396	410	597	648	680	703	722	747	\$80,000	\$90,000	787	892	961	1014	1057	1117	346	376	395	409	420	435	637	691	725	750	771	798																
\$90,000	\$100,000	827	937	1009	1064	1110	1172	364	396	416	431	443	459	675	733	769	795	817	845	\$100,000	\$120,000	879	996	1073	1131	1179	1246	390	424	445	461	474	491	726	788	827	855	878	909																
\$120,000	\$140,000	946	1072	1155	1218	1270	1341	422	459	483	500	514	532	793	861	903	934	959	993	\$140,000	\$160,000	1008	1143	1231	1298	1353	1429	453	493	517	536	551	571	856	929	974	1008	1035	1072																
\$160,000	\$180,000	1065	1207	1300	1371	1429	1510	481	523	550	569	585	606	914	992	1041	1077	1106	1145	\$180,000	\$200,000	1119	1268	1366	1440	1501	1586	508	552	580	601	617	640	970	1053	1104	1142	1173	1214																
\$200,000	\$225,000	1174	1331	1433	1512	1576	1665	535	582	612	634	651	675	1028	1116	1171	1211	1244	1287	\$225,000	\$250,000	1234	1398	1506	1588	1655	1749	565	614	646	669	687	713	1091	1184	1242	1285	1320	1366																
\$250,000	\$275,000	1289	1461	1574	1660	1730	1827	593	645	678	702	721	748	1151	1249	1310	1356	1392	1441	\$275,000	\$300,000	1342	1521	1638	1728	1801	1902	619	674	708	733	754	782	1209	1312	1376	1423	1461	1513																
\$300,000	or more	1652	1871	2015	2125	2215	2340	777	846	889	921	946	981	1555	1688	1770	1831	1880	1946																																				
		<b>District of Columbia</b>						<b>4</b>						<b>6.0000%</b>						<b>Florida</b>						<b>1</b>						<b>6.0000%</b>						<b>Georgia</b>						<b>2</b>						<b>4.0000%</b>					
\$0	\$20,000	196	210	218	224	229	235	265	301	325	343	357	378	172	187	196	203	209	216	\$20,000	\$30,000	310	331	344	353	361	371	394	448	483	510	532	563	261	284	298	309	317	329																
\$30,000	\$40,000	371	396	412	424	433	445	460	524	565	597	623	659	308	335	352	364	375	388	\$40,000	\$50,000	425	454	472	485	496	510	517	589	635	671	700	741	348	379	398	412	424	439																
\$50,000	\$60,000	473	506	526	541	553	569	568	646	698	737	769	814	384	418	439	455	468	485	\$60,000	\$70,000	518	553	576	592	605	622	614	698	754	796	831	879	417	453	477	494	508	526																
\$70,000	\$80,000	559	598	622	639	653	672	656	746	806	851	888	940	447	486	511	530	544	565	\$80,000	\$90,000	598	639	665	684	699	719	694	791	854	902	941	996	475	517	543	563	579	600																
\$90,000	\$100,000	634	679	706	726	742	763	731	832	898	949	991	1048	501	545	573	594	611	634	\$100,000	\$120,000	684	731	761	783	800	823	779	887	958	1012	1057	1118	536	584	614	636	654	678																
\$120,000	\$140,000	749	801	833	857	876	901	842	959	1036	1094	1142	1208	582	633	666	690	710	736	\$140,000	\$160,000	810	866	901	927	947	975	900	1025	1107	1170	1221	1292	624	680	715	741	762	790																
\$160,000	\$180,000	866	927	964	992	1014	1043	954	1087	1174	1240	1294	1370	664	723	760	787	810	840	\$180,000	\$200,000	920	985	1025	1054	1077	1109	1005	1144	1236	1306	1363	1443	701	763	802	832	855	887																
\$200,000	\$225,000	977	1046	1088	1119	1144	1177	1057	1204	1301	1374	1435	1518	739	805	847	878	902	936	\$225,000	\$250,000	1038	1111	1156	1189	1216	1251	1113	1268	1370	1448	1511	1599	781	851	895	927	953	989																
\$250,000	\$275,000	1096	1173	1221	1256	1284	1322	1166	1329	1435	1517	1583	1676	820	893	939	974	1001	1039	\$275,000	\$300,000	1152	1233	1284	1320	1350	1389	1216	1386	1497	1582	1652	1748	858	934	982	1018	1047	1086																
\$300,000	or more	1490	1595	1660	1708	1746	1798	1513	1724	1863	1969	2056	2176	1079	1176	1237	1282	1318	1368																																				
		<b>Hawaii</b>						<b>1.6</b>						<b>4.0000%</b>						<b>Idaho</b>						<b>1</b>						<b>6.0000%</b>						<b>Illinois</b>						<b>2</b>						<b>6.2500%</b>					
\$0	\$20,000	275	312	336	355	370	390	379	455	507	548	582	630	273	313	340	361	378	402	\$20,000	\$30,000	412	468	505	532	555	586	537	643	716	774	822	890	402	461	501	531	556	591																
\$30,000	\$40,000	483	549	592	625	652	688	615	737	821	887	942	1020	469	537	583	618	647	688	\$40,000	\$50,000	544	619	668	705	735	776	682	817	909	982	1043	1129	525	602	653	693	725	771																
\$50,000	\$60,000	599	682	735	776	809	855	740	886	986	1065	1131	1225	575	659	715	759	794	844	\$60,000	\$70,000	649	738	796	840	876	925	792	948	1055	1139	1210	1310	620	711	771	818	8																	

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

Income At least	But less than	Family Size							Family Size							Family Size									
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5						
		Indiana				7.0000%			Iowa			1	6.0000%			Kansas				1	6.5000%				
\$0	\$20,000	318	365	396	420	439	466	270	301	322	337	350	366	423	515	579	630	672	732						
\$20,000	\$30,000	462	531	576	611	639	678	410	459	490	514	533	559	588	716	804	874	933	1017						
\$30,000	\$40,000	535	615	668	708	741	787	484	542	579	607	630	661	669	815	916	995	1062	1157						
\$40,000	\$50,000	598	687	746	791	828	879	549	614	656	688	714	749	737	897	1008	1096	1170	1274						
\$50,000	\$60,000	653	751	815	864	905	961	606	679	726	761	789	828	796	969	1090	1184	1264	1377						
\$60,000	\$70,000	702	808	877	930	973	1034	658	737	788	826	857	899	848	1033	1161	1262	1347	1468						
\$70,000	\$80,000	747	860	934	990	1036	1101	707	792	846	887	920	966	896	1091	1227	1333	1423	1550						
\$80,000	\$90,000	789	908	986	1046	1095	1163	752	842	900	944	979	1028	940	1145	1287	1398	1492	1626						
\$90,000	\$100,000	828	953	1035	1098	1149	1220	794	890	951	997	1035	1086	980	1194	1342	1459	1557	1696						
\$100,000	\$120,000	880	1013	1100	1167	1221	1297	851	953	1019	1069	1109	1164	1034	1259	1415	1538	1642	1789						
\$120,000	\$140,000	947	1090	1184	1256	1314	1396	925	1036	1108	1162	1206	1265	1102	1342	1509	1640	1750	1907						
\$140,000	\$160,000	1008	1161	1261	1338	1401	1488	994	1114	1191	1249	1296	1360	1165	1419	1595	1733	1850	2015						
\$160,000	\$180,000	1065	1226	1332	1413	1480	1572	1057	1186	1268	1330	1380	1448	1222	1488	1673	1818	1940	2114						
\$180,000	\$200,000	1118	1288	1399	1484	1554	1651	1118	1254	1341	1406	1459	1531	1275	1553	1746	1897	2025	2206						
\$200,000	\$225,000	1174	1351	1468	1558	1631	1733	1181	1325	1417	1486	1542	1618	1330	1620	1821	1979	2112	2301						
\$225,000	\$250,000	1232	1419	1542	1636	1713	1820	1249	1401	1498	1571	1631	1712	1388	1691	1900	2066	2204	2402						
\$250,000	\$275,000	1288	1483	1611	1710	1790	1902	1313	1473	1575	1652	1715	1800	1442	1757	1974	2146	2290	2495						
\$275,000	\$300,000	1340	1543	1677	1780	1863	1980	1375	1542	1649	1730	1795	1885	1493	1819	2045	2222	2372	2584						
\$300,000	or more	1647	1897	2062	2189	2292	2435	1741	1954	2090	2193	2276	2389	1788	2178	2448	2661	2840	3094						
Income		Kentucky					4		6.0000%			Louisiana			2	4.4500%			Maine				4	5.5000%	
\$0	\$20,000	251	274	288	298	307	318	201	228	245	259	270	285	210	237	256	270	281	297						
\$20,000	\$30,000	395	430	453	470	483	502	297	337	363	383	399	421	303	343	369	390	406	429						
\$30,000	\$40,000	472	515	542	562	578	601	347	393	424	447	465	492	351	397	427	450	469	496						
\$40,000	\$50,000	539	589	620	643	662	687	389	441	475	501	522	552	391	442	476	502	523	553						
\$50,000	\$60,000	600	655	690	716	737	765	427	484	521	550	573	605	426	482	519	548	571	603						
\$60,000	\$70,000	656	716	754	782	805	836	460	522	563	593	618	653	458	518	558	588	613	647						
\$70,000	\$80,000	707	772	814	844	869	902	491	557	601	633	660	697	487	551	593	625	652	688						
\$80,000	\$90,000	755	825	869	902	928	964	520	590	636	670	699	738	514	582	626	660	688	726						
\$90,000	\$100,000	801	875	922	957	985	1023	547	621	669	705	735	777	539	610	656	692	721	761						
\$100,000	\$120,000	862	942	993	1030	1060	1101	583	661	712	751	783	827	572	647	697	734	765	808						
\$120,000	\$140,000	942	1030	1085	1126	1159	1204	629	714	769	811	846	893	615	696	749	789	822	868						
\$140,000	\$160,000	1018	1112	1172	1217	1252	1301	672	762	821	867	903	954	655	740	797	840	875	924						
\$160,000	\$180,000	1087	1189	1253	1300	1339	1391	711	807	870	917	956	1010	691	781	840	886	923	975						
\$180,000	\$200,000	1154	1262	1330	1380	1421	1476	748	849	915	965	1006	1063	725	819	882	929	968	1022						
\$200,000	\$225,000	1223	1338	1410	1464	1507	1566	787	893	962	1015	1058	1118	760	859	924	974	1015	1072						
\$225,000	\$250,000	1298	1420	1497	1554	1600	1662	828	940	1013	1068	1114	1177	797	901	970	1022	1065	1124						
\$250,000	\$275,000	1369	1498	1579	1639	1688	1754	867	984	1060	1118	1166	1232	832	941	1013	1067	1112	1174						
\$275,000	\$300,000	1438	1572	1658	1721	1772	1841	904	1026	1105	1166	1216	1285	866	979	1053	1110	1156	1221						
\$300,000	or more	1847	2022	2132	2214	2280	2369	1120	1271	1371	1446	1508	1593	1060	1198	1289	1358	1415	1494						
Income		Maryland					4		6.0000%			Massachusetts			4	6.2500%			Michigan				4	6.0000%	
\$0	\$20,000	245	284	310	330	347	370	241	271	291	306	319	336	253	287	309	326	339	359						
\$20,000	\$30,000	355	411	448	477	501	535	349	393	422	443	461	486	374	424	457	482	502	531						
\$30,000	\$40,000	411	475	518	552	579	618	404	455	488	513	533	562	436	495	533	562	586	619						
\$40,000	\$50,000	459	530	578	615	646	689	451	507	544	572	595	626	489	555	598	631	658	695						
\$50,000	\$60,000	500	578	630	671	704	751	492	553	594	624	649	683	537	609	656	692	721	762						
\$60,000	\$70,000	538	621	677	720	756	807	529	595	638	671	697	734	579	657	708	747	778	822						
\$70,000	\$80,000	572	660	720	766	804	858	563	633	678	713	742	781	618	701	755	797	831	878						
\$80,000	\$90,000	604	697	759	808	848	905	594	668	716	753	783	824	654	742	800	843	879	929						
\$90,000	\$100,000	633	731	796	847	890	949	623	700	751	789	821	864	688	780	841	887	925	977						
\$100,000	\$120,000	672	776	845	899	944	1007	661	744	797	838	871	917	733	831	896	945	985	1041						
\$120,000	\$140,000	723	834	909	966	1015	1082	711	799	857	901	937	986	791	897	967	1020	1064	1124						
\$140,000	\$160,000	769	887	967	1028	1079	1151	757	851	912	959	997	1049	845	958	1033	1090	1136	1200						
\$160,000	\$180,000	812	936	1020	1085	1139	1214	799	898	963	1012	1052	1107	895	1015	1093	1154	1203	1271						
\$180,000	\$200,000	852	982	1070	1138	1195	1274	839	942	1010	1062	1104	1162	941	1068	1150	1214	1266	1337						
\$200,000	\$225,000	893	1030	1122	1194	1253	1336	879	988	1059	1113	1157	1218	990	1123	1210	1276	1331	1406						
\$225,000	\$250,000	938	1081	1178	1252	1314	1401	923	1037	1112	1168	1215	1279	1042	1181	1273	1343	1400	1480						
\$250,000	\$275,000	979	1129	1229	1307	1372	1463	964	1083	1161	1220	1268	1335	1090	1237	1333	1406	1466	1549						
\$275,000	\$300,000	1018	1174	1279	1360	1427	1521	1003	1127	1207	1269	1319	1389	1137	1289	1389	1466	1528	1615						
\$300,000	or more	1248	1438	1566	1665	1747	1862	1229	1381	1480	1555	1616	1701	1409	1598	1722	1817	1894	2002						
Income		Minnesota					1		6.8750%			Mississippi			2	7.0000%			Missouri				2	4.2250%	
\$0	\$20,000	259	283	298	309	318	330	462	556	620	671	713	772	195	226	246	262	275	293						
\$20,000	\$30,000	402	439	462	480	493	512	650	782	872	943	1002	1086	287	332	362	385	404	431						
\$30,000	\$40,000	479	523	551	571	588	610	743	894	998	1079	1146	1242	334	386	421	448	470	501						
\$40,000	\$50,000	546	597	628	652	670	696	821	988	1103	1192	1267	1373	374	432	471	502	527	562						
\$50,000	\$60,000	607	663	698	724	745	773	890	1071	1195	1292	1373	1488	409	473	516	549	577	615						
\$60,000	\$70,000	662	723	761	790	813	843	951	1145	1277	1381	1468	1590	441	510	556	592	622	663						
\$70,000	\$80,000	713	779	821	851	876	909	1006	1211	1352	1462	1553	1683	470	544	593	631	663	706						
\$80,000	\$90,000	762	832	876																					



The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

Income At least	But less than	Family Size							Family Size							Family Size						
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5			
		Nebraska							Nevada							New Jersey						
		1							5							6.8500%						
\$0	\$20,000	256	291	314	332	346	366	295	334	360	380	396	418	246	264	276	285	292	301			
\$20,000	\$30,000	376	428	462	488	509	538	433	491	529	558	581	614	388	418	437	451	462	477			
\$30,000	\$40,000	438	499	538	569	593	627	504	572	616	649	677	715	465	501	524	540	554	572			
\$40,000	\$50,000	490	559	603	637	665	703	565	640	690	727	758	801	532	574	600	619	634	655			
\$50,000	\$60,000	537	612	661	698	729	771	619	701	755	796	830	877	593	640	669	690	708	731			
\$60,000	\$70,000	579	660	713	753	786	831	667	756	814	858	895	945	649	700	732	756	774	800			
\$70,000	\$80,000	617	704	760	803	838	887	711	806	868	915	954	1007	701	756	791	816	836	864			
\$80,000	\$90,000	653	745	805	850	887	938	752	852	918	968	1009	1065	750	809	846	873	895	924			
\$90,000	\$100,000	686	783	846	894	933	986	790	895	964	1017	1060	1120	796	859	898	927	950	981			
\$100,000	\$120,000	730	833	901	951	993	1051	841	953	1026	1082	1128	1191	858	926	968	999	1024	1058			
\$120,000	\$140,000	788	899	971	1027	1071	1133	907	1027	1106	1167	1216	1284	939	1013	1060	1094	1122	1159			
\$140,000	\$160,000	841	960	1037	1096	1144	1210	967	1096	1180	1245	1298	1371	1015	1096	1146	1183	1213	1253			
\$160,000	\$180,000	890	1016	1098	1160	1211	1281	1023	1159	1249	1317	1372	1450	1086	1173	1227	1267	1298	1341			
\$180,000	\$200,000	936	1068	1155	1220	1274	1348	1076	1219	1313	1384	1443	1524	1154	1246	1303	1346	1380	1425			
\$200,000	\$225,000	983	1123	1214	1283	1339	1417	1130	1280	1379	1454	1516	1601	1225	1323	1384	1429	1465	1513			
\$225,000	\$250,000	1034	1181	1277	1349	1409	1491	1188	1346	1450	1529	1594	1684	1302	1406	1471	1519	1557	1608			
\$250,000	\$275,000	1082	1236	1336	1412	1474	1560	1243	1408	1517	1599	1667	1761	1374	1484	1553	1604	1644	1699			
\$275,000	\$300,000	1128	1288	1393	1472	1537	1626	1295	1467	1580	1666	1737	1835	1444	1560	1632	1685	1728	1786			
\$300,000	or more	1396	1595	1725	1823	1904	2015	1599	1812	1952	2058	2145	2266	1866	2016	2110	2179	2235	2309			
Income		New Mexico							New York							North Carolina						
		1							2							4.7500%						
\$0	\$20,000	260	285	301	313	322	335	151	156	159	162	164	166	248	290	319	341	359	385			
\$20,000	\$30,000	400	438	462	480	495	514	243	252	257	261	264	268	358	419	460	492	519	556			
\$30,000	\$40,000	474	519	548	569	586	610	294	305	311	315	319	323	414	485	532	569	600	643			
\$40,000	\$50,000	538	590	622	647	666	693	340	351	358	363	367	373	461	540	593	635	669	717			
\$50,000	\$60,000	595	653	689	716	738	767	381	394	402	407	412	418	503	589	647	692	729	782			
\$60,000	\$70,000	648	710	750	779	803	834	419	433	441	448	453	459	541	633	695	744	784	840			
\$70,000	\$80,000	696	764	806	837	863	897	454	469	479	485	491	498	575	673	739	791	833	893			
\$80,000	\$90,000	742	813	858	892	919	955	487	504	514	521	527	534	606	710	780	834	879	942			
\$90,000	\$100,000	784	860	908	943	972	1010	519	537	547	555	561	569	636	745	818	875	922	988			
\$100,000	\$120,000	841	923	974	1012	1043	1084	562	581	592	600	607	615	675	790	868	928	978	1048			
\$120,000	\$140,000	916	1005	1060	1102	1135	1180	618	639	651	660	667	677	725	849	933	997	1051	1126			
\$140,000	\$160,000	986	1081	1141	1186	1222	1270	671	694	707	717	725	735	772	903	992	1061	1118	1198			
\$160,000	\$180,000	1050	1152	1216	1264	1302	1354	721	745	760	770	778	789	814	953	1047	1120	1180	1264			
\$180,000	\$200,000	1112	1219	1287	1338	1378	1433	769	794	810	821	830	841	854	1000	1098	1175	1238	1326			
\$200,000	\$225,000	1176	1290	1361	1415	1457	1515	819	846	862	874	884	896	895	1048	1151	1231	1298	1391			
\$225,000	\$250,000	1245	1365	1441	1498	1543	1604	873	902	919	932	942	955	939	1100	1208	1292	1361	1459			
\$250,000	\$275,000	1310	1437	1517	1576	1624	1688	925	955	974	987	998	1012	981	1148	1261	1349	1421	1523			
\$275,000	\$300,000	1372	1505	1589	1651	1701	1769	975	1007	1026	1040	1051	1066	1020	1194	1311	1402	1478	1584			
\$300,000	or more	1746	1915	2022	2101	2164	2251	1279	1321	1346	1378	1397	1428	1461	1605	1716	1809	1938				
Income		North Dakota							Ohio							Oklahoma						
		1							1							4.5000%						
\$0	\$20,000	216	249	271	288	303	323	246	271	287	299	309	322	281	336	374	404	430	465			
\$20,000	\$30,000	314	362	395	420	440	469	379	418	443	462	477	497	399	477	531	573	609	659			
\$30,000	\$40,000	364	420	458	486	510	544	450	496	526	548	566	591	458	548	609	658	699	756			
\$40,000	\$50,000	407	469	511	543	570	607	511	564	598	623	644	672	508	607	675	729	774	838			
\$50,000	\$60,000	445	513	558	594	623	664	566	625	663	691	714	745	552	659	733	792	840	910			
\$60,000	\$70,000	479	552	601	638	670	714	616	681	722	752	777	811	591	706	785	847	900	973			
\$70,000	\$80,000	510	587	639	680	713	760	663	732	776	809	836	872	627	748	832	898	953	1032			
\$80,000	\$90,000	538	620	675	718	753	802	706	780	827	862	891	929	659	787	876	945	1003	1085			
\$90,000	\$100,000	565	651	709	753	790	842	747	825	875	912	942	983	690	824	916	988	1049	1135			
\$100,000	\$120,000	600	692	753	800	840	894	801	885	939	979	1011	1055	730	872	969	1046	1110	1201			
\$120,000	\$140,000	646	744	810	861	903	962	872	964	1022	1066	1102	1150	782	934	1038	1120	1188	1285			
\$140,000	\$160,000	689	793	863	917	962	1025	939	1038	1101	1148	1186	1238	830	990	1101	1188	1260	1363			
\$160,000	\$180,000	727	838	912	969	1016	1083	1000	1106	1173	1223	1264	1319	874	1042	1158	1250	1326	1434			
\$180,000	\$200,000	764	880	957	1017	1067	1137	1059	1171	1242	1295	1338	1397	915	1091	1212	1308	1388	1501			
\$200,000	\$225,000	802	923	1004	1068	1120	1193	1120	1238	1314	1370	1416	1478	957	1141	1268	1368	1451	1569			
\$225,000	\$250,000	842	969	1055	1121	1176	1253	1185	1311	1391	1451	1499	1565	1002	1195	1327	1431	1519	1642			
\$250,000	\$275,000	880	1013	1102	1171	1228	1309	1247	1379	1464	1527	1578	1647	1044	1245	1383	1491	1582	1711			
\$275,000	\$300,000	916	1054	1147	1219	1278	1362	1306	1445	1534	1600	1653	1726	1084	1292	1435	1548	1642	1775			
\$300,000	or more	1126	1295	1409	1498	1571	1673	1661	1838	1951	2035	2104	2197	1315	1566	1739	1875	1989	2150			
Income		Pennsylvania							Rhode Island							South Carolina						
		1							4							7.0000%						
\$0	\$20,000	211	229	241	249	255	265	293	335	362	382	399	422	274	314	340	359	375	398			
\$20,000	\$30,000	329	358	375	389	399	413	419	479	518	548	572	605	396	453	491	519	543	575			
\$30,000	\$40,000	393	426	448	463	476	493	483	552	597	631	659	697	457	524	567	600	627	665			
\$40,000	\$50,000	448	486	511	529	543	563	537	613	663	701	732	775	510	584	632	669	699	741			
\$50,000	\$60,000	497	540	568	588	604	626	584	667	722	763	797	844	556	637	690	730	763	809			
\$60,000	\$70,000	542	590	619	641	659	683	626	716	774	818	855	905	597	684	741	784	820	869			
\$70,000	\$80,000	584	635	667	691	710	736	665	760	822	869	908	961	635	727	788	834	872	924			
\$80,000	\$90,000	624	678	713	738	758	786	700	800	866	915	956	1012	670	767	831	880	920	975			
\$90,000																						

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

Income At least	But less than	Family Size						Family Size						Family Size					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		<b>South Dakota</b>						<b>Tennessee</b>						<b>Texas</b>					
		<b>1</b>						<b>2</b>						<b>1</b>					
		<b>4.5000%</b>						<b>7.0000%</b>						<b>6.2500%</b>					
\$0	\$20,000	291	338	370	394	414	442	389	458	504	540	570	612	268	301	321	337	349	367
\$20,000	\$30,000	430	501	548	584	614	655	561	660	727	780	823	884	410	460	492	516	535	562
\$30,000	\$40,000	501	584	640	682	717	766	649	763	841	901	951	1021	486	545	582	611	634	666
\$40,000	\$50,000	563	656	718	766	805	860	723	850	936	1004	1059	1137	551	618	661	693	720	756
\$50,000	\$60,000	617	720	788	840	883	944	788	927	1021	1094	1155	1240	609	684	732	768	797	837
\$60,000	\$70,000	666	777	851	907	954	1019	846	996	1097	1175	1240	1332	663	744	796	835	867	910
\$70,000	\$80,000	711	830	908	969	1019	1088	900	1058	1166	1249	1318	1416	712	799	855	897	931	978
\$80,000	\$90,000	753	878	962	1026	1079	1152	949	1116	1229	1317	1390	1493	758	851	911	956	992	1042
\$90,000	\$100,000	792	924	1012	1079	1135	1212	995	1170	1289	1381	1458	1565	801	900	963	1010	1049	1102
\$100,000	\$120,000	844	985	1078	1150	1210	1292	1056	1242	1368	1465	1547	1661	859	965	1033	1084	1125	1182
\$120,000	\$140,000	911	1063	1165	1243	1307	1396	1134	1334	1469	1574	1661	1784	935	1050	1124	1180	1225	1287
\$140,000	\$160,000	973	1136	1245	1328	1397	1492	1206	1419	1563	1674	1767	1897	1006	1130	1210	1270	1318	1385
\$160,000	\$180,000	1031	1204	1318	1407	1479	1581	1273	1497	1648	1766	1864	2002	1071	1204	1289	1353	1405	1476
\$180,000	\$200,000	1085	1267	1388	1481	1557	1664	1335	1570	1729	1852	1955	2099	1134	1274	1364	1432	1487	1562
\$200,000	\$225,000	1141	1333	1460	1558	1638	1751	1399	1646	1812	1942	2049	2200	1199	1347	1442	1514	1572	1652
\$225,000	\$250,000	1201	1403	1537	1640	1725	1843	1468	1726	1901	2037	2149	2308	1269	1426	1527	1603	1664	1749
\$250,000	\$275,000	1257	1469	1609	1717	1806	1930	1532	1802	1984	2126	2243	2409	1335	1500	1607	1687	1752	1841
\$275,000	\$300,000	1311	1532	1678	1791	1884	2013	1593	1873	2063	2210	2333	2505	1398	1572	1683	1767	1835	1929
\$300,000	or more	1628	1902	2085	2225	2341	2502	1948	2291	2523	2703	2852	3063	1777	1999	2141	2248	2335	2454
		<b>Utah</b>						<b>Vermont</b>						<b>Virginia</b>					
		<b>2</b>						<b>1</b>						<b>2</b>					
		<b>4.8500%</b>						<b>6.0000%</b>						<b>4.3000%</b>					
\$0	\$20,000	271	318	349	373	394	422	203	222	234	243	250	260	199	232	254	271	285	305
\$20,000	\$30,000	393	460	506	541	570	611	290	318	335	348	359	373	290	338	371	396	416	446
\$30,000	\$40,000	454	532	585	626	660	707	334	366	387	401	413	430	337	393	430	459	483	517
\$40,000	\$50,000	507	594	652	698	736	788	372	407	430	446	460	478	377	439	481	513	540	578
\$50,000	\$60,000	553	648	712	762	803	860	405	443	468	486	500	520	412	480	526	561	591	632
\$60,000	\$70,000	594	696	765	818	863	925	434	476	502	521	537	558	444	517	566	604	636	680
\$70,000	\$80,000	632	741	814	871	918	983	461	505	533	553	570	592	472	550	603	644	677	725
\$80,000	\$90,000	667	782	859	919	968	1038	486	532	561	583	601	624	499	582	637	680	716	766
\$90,000	\$100,000	700	820	901	964	1016	1089	509	557	588	611	629	654	524	611	669	714	751	804
\$100,000	\$120,000	743	870	956	1023	1078	1156	539	591	623	648	667	693	557	649	711	759	799	855
\$120,000	\$140,000	798	936	1028	1100	1159	1242	579	634	669	695	716	744	600	699	766	817	860	920
\$140,000	\$160,000	850	996	1094	1171	1234	1322	615	674	711	738	760	790	640	745	816	871	917	981
\$160,000	\$180,000	897	1051	1155	1235	1302	1396	648	710	749	778	801	833	676	787	862	921	969	1036
\$180,000	\$200,000	941	1103	1212	1296	1366	1464	679	744	785	815	840	873	710	827	906	967	1018	1089
\$200,000	\$225,000	987	1157	1271	1359	1433	1536	711	779	822	854	880	914	746	868	951	1015	1068	1143
\$225,000	\$250,000	1036	1214	1334	1427	1504	1612	745	817	862	895	922	958	783	912	999	1066	1122	1200
\$250,000	\$275,000	1082	1267	1393	1490	1570	1683	777	852	899	934	962	1000	819	954	1044	1115	1173	1255
\$275,000	\$300,000	1125	1318	1449	1550	1633	1751	808	885	934	970	999	1039	853	993	1087	1160	1221	1306
\$300,000	or more	1379	1615	1775	1899	2001	2145	884	1079	1138	1183	1218	1266	1050	1222	1338	1428	1503	1608
		<b>Washington</b>						<b>West Virginia</b>						<b>Wisconsin</b>					
		<b>1</b>						<b>1</b>						<b>1</b>					
		<b>6.5000%</b>						<b>6.0000%</b>						<b>5.0000%</b>					
\$0	\$20,000	281	313	334	349	362	379	250	278	297	310	321	337	218	243	260	272	281	295
\$20,000	\$30,000	433	483	515	540	559	586	391	437	466	487	505	529	334	372	397	416	431	451
\$30,000	\$40,000	514	573	612	641	664	697	468	522	557	583	604	633	395	441	470	492	510	534
\$40,000	\$50,000	584	652	696	729	756	792	535	598	637	667	692	725	448	500	533	559	579	607
\$50,000	\$60,000	647	723	771	808	838	879	596	666	710	744	771	808	495	553	590	618	641	672
\$60,000	\$70,000	704	787	840	880	912	957	652	728	777	813	843	883	538	602	642	672	697	730
\$70,000	\$80,000	757	846	903	946	981	1029	703	786	839	878	910	954	578	646	690	722	749	785
\$80,000	\$90,000	806	901	962	1008	1046	1097	752	840	897	939	973	1020	616	688	734	769	797	836
\$90,000	\$100,000	853	953	1018	1067	1106	1161	798	892	952	997	1033	1083	651	727	776	813	843	884
\$100,000	\$120,000	915	1023	1093	1145	1188	1246	859	961	1025	1074	1113	1167	698	780	833	872	904	948
\$120,000	\$140,000	996	1114	1190	1247	1294	1357	941	1052	1123	1176	1219	1278	759	849	906	949	984	1032
\$140,000	\$160,000	1072	1199	1281	1343	1393	1462	1017	1137	1214	1272	1318	1382	817	913	975	1021	1059	1110
\$160,000	\$180,000	1143	1278	1366	1431	1485	1558	1088	1217	1299	1361	1411	1479	870	973	1038	1088	1128	1183
\$180,000	\$200,000	1210	1353	1446	1515	1572	1650	1156	1292	1380	1446	1499	1572	920	1029	1099	1151	1193	1251
\$200,000	\$225,000	1279	1431	1529	1603	1663	1745	1227	1372	1465	1535	1592	1669	973	1088	1162	1217	1262	1323
\$225,000	\$250,000	1354	1515	1619	1698	1761	1848	1303	1458	1557	1631	1692	1774	1030	1152	1230	1288	1336	1401
\$250,000	\$275,000	1425	1595	1704	1787	1854	1946	1376	1540	1644	1723	1787	1874	1083	1212	1294	1356	1406	1474
\$275,000	\$300,000	1493	1671	1786	1872	1942	2039	1446	1618	1728	1811	1878	1969	1134	1269	1355	1420	1472	1544
\$300,000	or more	1898	2125	2272	2383	2473													

The type and rule above prints on all proofs including departmental reproduction proofs. MUST be removed before printing.

**Which Optional Local Sales Tax Table Should I Use?**

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alaska	Juneau, Kenai, Ketchikan, Kodiak, Sitka, Wasilla or any locality that imposes a local sales tax	C
Arizona	Mesa, Phoenix, Tucson	A
	Chandler, Gilbert, Glendale, Peoria, Scottsdale, Tempe, Yuma or any other locality that imposes a local sales tax	B
Arkansas	Any locality that imposes a local sales tax	C
Colorado	Adams County, Arapahoe County, Aurora, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Larimer County, Pueblo City, Pueblo County or any other locality that imposes a local sales tax	A
	Arvada, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, Thornton or Westminster	B
Georgia	Dekalb County (excluding Atlanta)	B
	Any locality that imposes a local sales tax	C
Illinois	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Palatine, Peoria, Schaumburg, Skokie, Springfield or any other locality that imposes a local sales tax	A
	Aurora, Elgin, Joliet, Waukegan	B
Louisiana	East Baton Rouge Parish, Jefferson Parish	B
	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, Iberia Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St Tammany Parish, Tangipahoa Parish, Terrebonne Parish or any other locality that imposes a local sales tax	C
Mississippi	City of Jackson only	A
	City of Tupelo only	C
Missouri	Any locality that imposes a local sales tax	C
New York	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga Cities: New York, Norwich (Chenango County)	A
	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming or Yates Cities: Auburn, Glens Falls, Gloversville, Ithaca, Johnstown, Mount Vernon, New Rochelle, Olean, Oneida (Madison County), Oswego, Rome, Salamanca, Saratoga Springs, Utica, White Plains, Yonkers	B
	Any other locality that imposes a local sales tax	D*
North Carolina	Any locality that imposes a local sales tax	A
South Carolina	Aiken County, Anderson County, Greenwood County, Horry County, Lexington County, Myrtle Beach, Newberry County, Orangeburg County, Spartanburg County and York County	A
	Allendale County, Bamberg County, Barnwell County, Calhoun County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Edgefield County, Florence County, Hampton County, Jasper County, Kershaw County, Lancaster County, Laurens County, Lee County, Marion County, Marlboro County, McCormick County, Saluda County, Sumter County and Williamsburg County	B
	Abbeville County, Beaufort County, Berkeley County, Clarendon County, Dorchester County, Fairfield County, Pickens County, Richland County, Union County or any other locality that imposes a local sales tax	C
Tennessee	Any locality that imposes a local sales tax	C
Utah	Any locality that imposes a local sales tax	A
Virginia	Any locality that imposes a local sales tax	B

\* Note: Local Table D is just 25% of the NY State table.

**2021 Optional Local Sales Tax Tables**

Income	Family Size							Family Size							Family Size							Family Size							
	But less than		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5			
	At least		Local Table A							Local Table B							Local Table C							Local Table D					
\$0	\$20,000	42	45	48	49	50	52	53	61	65	69	72	76	65	75	82	87	91	97	38	39	40	41	41	42				
20,000	30,000	64	69	72	75	76	79	78	89	96	101	106	112	94	109	118	126	132	140	61	63	64	65	66	67				
30,000	40,000	75	81	85	88	90	93	90	103	111	118	123	130	109	126	137	146	153	163	74	76	78	79	80	81				
40,000	50,000	85	92	96	99	102	105	101	115	125	132	138	146	122	141	153	163	171	182	85	88	90	91	92	93				
50,000	60,000	94	101	106	110	113	116	111	126	136	144	151	159	133	154	167	178	186	198	95	99	101	102	103	105				
60,000	70,000	102	110	115	119	122	126	119	136	147	155	162	172	143	165	180	191	200	213	105	108	110	112	113	115				
70,000	80,000	109	118	123	128	131	135	127	145	157	165	173	183	152	176	192	203	213	227	114	117	120	121	123	125				
80,000	90,000	116	125	131	136	139	144	134	153	165	175	183	193	161	186	202	215	225	240	122	126	129	130	132	134				
90,000	100,000	122	132	138	143	147	152	141	161	174	184	192	203	169	195	212	225	236	251	130	134	137	139	140	142				
100,000	120,000	131	141	148	153	157	162	150	171	185	195	204	216	179	207	225	239	251	267	141	145	148	150	152	154				
120,000	140,000	142	154	161	166	170	176	161	184	199	211	220	233	193	223	242	258	270	287	155	160	163	165	167	169				
140,000	160,000	152	165	173	178	183	189	172	196	212	225	234	248	205	237	258	274	288	306	168	174	177	179	181	184				
160,000	180,000	162	175	183	189	194	201	182	208	225	237	248	262	217	250	273	290	304	323	180	186	190	193	195	197				
180,000	200,000	171	185	194	200	205	212	191	218	236	249	260	276	228	263	286	304	319	339	192	199	203	205	208	210				
200,000	225,000	180	195	204	211	217	224	201	229	248	262	274	290	239	276	300	319	335	356	205	212	216	219	221	224				
225,000	250,000	190	206	216	223	229	237	211	241	260	275	288	304	251	290	315	335	351	374	218	226	230	233	236	239				
250,000	275,000	200	216	227	234	240	248	221	252	272	288	301	318	262	302	329	350	367	390	231	239	244	247	250	253				
275,000	300,000	209	226	237	245	251	260	230	262	284	300	313	331	272	315	343	364	382	406	244	252	257	260	263	267				
300,000	or more	263	285	298	308	316	327	283	323	350	370	386	409	334	386	421	447	469	499	320	330	337	341	345	349				