



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

## **Caution: DRAFT—NOT FOR FILING**

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet. However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and pubs usually have some additional changes before their final release. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.irs.gov/ScheduleA) for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or pubs at [IRS.gov/FormsComments](https://www.irs.gov/FormsComments). Include “NTF” followed by the form or pub number (for example, “NTF1040”, “NTFW4”, “NTF501”, etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each “NTF” message. If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click [here](#).

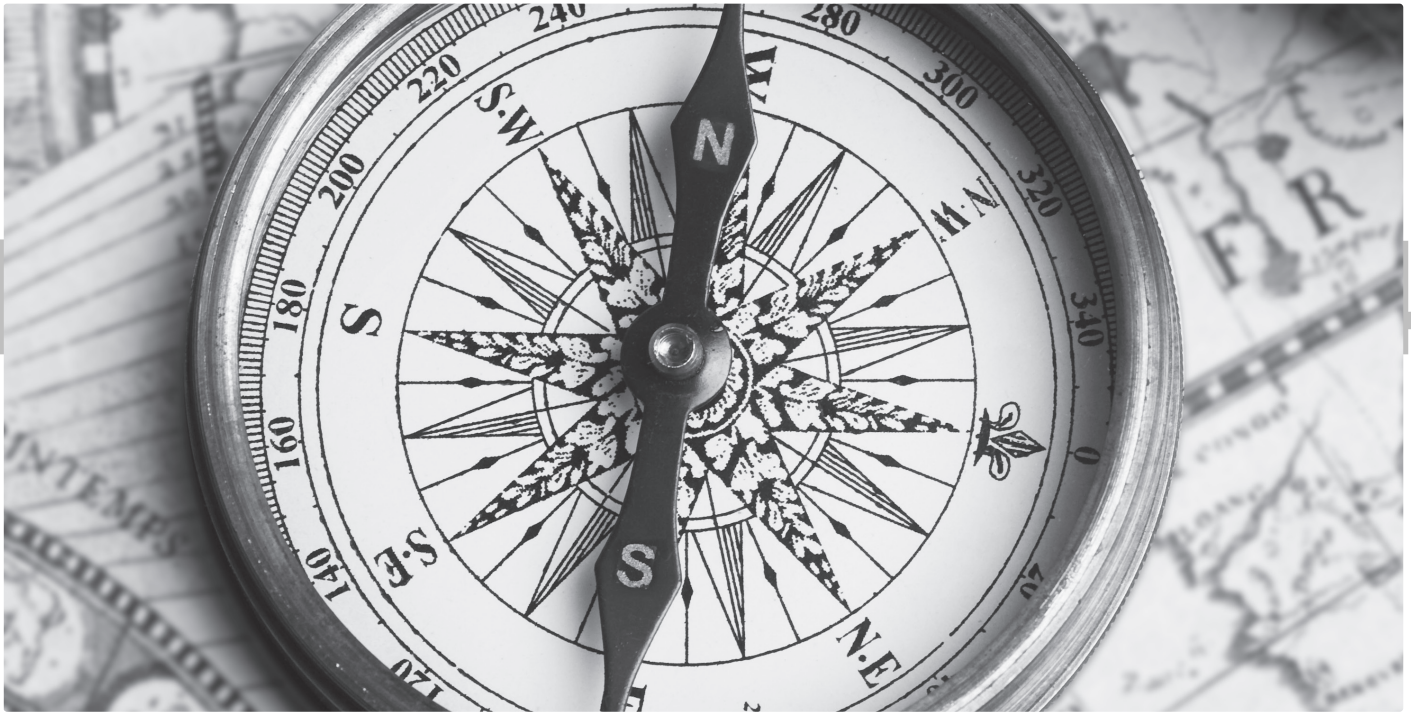


# 1040 (and 1040-SR)

TAX YEAR  
2024

## INSTRUCTIONS

Including the instructions for  
Schedules 1 through 3



### 2024 Changes

See *What's New* in these instructions.

### Future Developments

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



#### Direct File

Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS starting in 2025. See [DirectFile.IRS.gov](https://www.irs.gov/DirectFile).



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

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



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# Form 1040 and 1040-SR Helpful Hints

For 2024, you will use Form 1040 or, if you were born before January 2, 1960, you have the option to use Form 1040-SR.

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

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

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

ONLY DRAFT  
November 14, 2024

## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

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

### What can TAS do for you?

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

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

### How can you reach TAS?

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

- Go to [TaxpayerAdvocate.IRS.gov/contact-us](#);
- Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

### How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. The TAS website [TaxpayerAdvocate.IRS.gov](#) can help you understand what these rights mean to you and how they apply. These are **your** rights. Know them. Use them.

### How else does TAS help taxpayers?

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

## Low Income Taxpayer Clinics Help Taxpayers

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

## Suggestions for Improving the IRS

### Taxpayer Advocacy Panel

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

# Affordable Care Act—What You Need To Know

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## Requirement To Reconcile Advance Payments of the Premium Tax Credit

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

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

The Marketplace is required to send **Form 1095-A** by **January 31, 2025**, listing the advance payments and other information you need to complete **Form 8962**.

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

If you or someone in your family was an employee in 2024, the employer may be required to send you **Form 1095-C, Part II** of **Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2025**. This information may be relevant if you purchased health insurance coverage for 2024 through the Marketplace and wish to claim the premium tax credit on **Schedule 3, line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2024, you don't need the information in **Part II** of **Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

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

# What's New

For information about any additional changes to the 2024 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

**Due date of return.** File Form 1040 or 1040-SR by April 15, 2025.

**Standard deduction amount increased.** For 2024, the standard deduction amount has been increased for all filers. The amounts are:

- \$14,600—Single or Married filing separately.
- \$29,200—Married filing jointly or Qualifying surviving spouse.
- \$21,900—Head of household.

**Additional child tax credit amount increased.** The maximum additional child tax credit amount has increased to \$1,700 for each qualifying child.

**Choosing to treat a nonresident alien or dual-status alien spouse as U.S. resident.** If you and your spouse choose to treat a nonresident alien or dual-status alien spouse as a U.S. resident for 2024, or if a prior year's choice to treat a nonresident alien spouse as a U.S. resident remains in effect for 2024, check the box in the *Filing Status* section and enter the name of the nonresident alien or dual-status alien spouse in the entry space. See *Nonresident aliens and dual-status aliens*, later.

**Changes to reporting amounts from Form 1099-K.** Beginning in 2024, if you received a Form(s) 1099-K that shows payments that were included in error or for personal items sold at a loss, you will now enter these amounts in the entry space at the top of Schedule 1. See *Form(s) 1099-K*, in the Schedule 1 instructions.

**Digital assets received as ordinary income.** If you received digital assets as ordinary income, and that income is not reported elsewhere on your return, you will enter those amounts on Schedule 1, line 8v. See the instructions for Schedule 1, line 8v.

**Exception to the 10% additional tax for early distributions.** Beginning in 2024, the exception to the 10% additional tax for early distributions include the following.

- Distribution from a retirement plan to pay for certain emergency personal expenses.

- Distributions from a retirement plan to victims of domestic violence.

See Form 5329, Pub. 575, and Pub. 590-B for more information.

**Certain relief payments made to individuals affected by the East Palestine train derailment are not taxable.** If you received relief payments from the common carrier due to being affected by the East Palestine, Ohio, train derailment, these payments may be nontaxable. For more information, see Notice 2024-46.

**Surviving spouse election to be treated as employee.** Beginning in 2024, a surviving spouse who is the designated beneficiary of an employee covered by a qualified retirement plan (or other plan to which the required minimum distribution rules apply) or who is the designated beneficiary of an IRA owner, may elect to be treated as the employee for purposes of the required minimum distribution rules. For more information, see Pub. 575 and Pub. 590-B.

**2024 is the last year to file Form 5405.** The 15-year repayment period for the first-time homebuyer credit for homes purchased in 2008 began with your 2010 tax return and ends with your 2024 tax return.

**Nontaxable Medicaid waiver payments reported on Form(s) W-2.** If you received nontaxable Medicaid waiver payments, those amounts should now be reported to you on Form(s) W-2 in box 12, Code II.

**Reporting excessive payments, increase in tax, and recapture amounts related to certain investment credits.** If you reported an excessive payment, an increase in tax, and/or recapture amount related to certain credits on Form 4255, you will also need to report those amounts on Schedule 2. See the instructions for Form 4255 and Schedule 2, lines 1d, 1e, 1f, 1y, 17a, 17z, and 19.

**Repayment amount from Form 8936.** If you have a repayment of the credit for new or previously owned clean vehicles reported on Form 8936 and Schedule A

(Form 8936), those amounts will now be reported on Schedule 2, lines 1b and 1c.

**Purchase of savings bonds discontinued.** The program allowing for your refund to be deposited into your TreasuryDirect® account to buy savings bonds, as well as the ability to buy paper bonds with your refund, has been discontinued. Form 8888 is now only used to split your direct deposit refund between two or more accounts or to split your refund between a direct deposit and a paper check. For more information, go to [TreasuryDirect.gov/Research-Center/Faq-IRS-Tax-Feature](https://www.treasurydirect.gov/Research-Center/Faq-IRS-Tax-Feature).

**U.S. tax allocable to the U.S. Virgin Islands now reported on Schedule 3, line 13z.** If you use Form 8689 to figure your amount of U.S. tax allocable to the U.S. Virgin Islands, you will now report this amount on Schedule 3, line 13z. See the instructions for Schedule 3, line 13z.

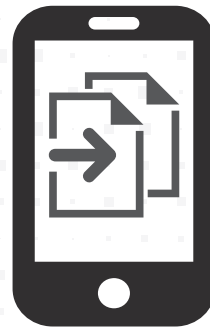
**Reporting a transfer of a credit for a new or previously owned clean vehicle credit to a dealer at the time of sale.** If you purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you must file a tax return and attach Form 8936 and Schedule A (Form 8936) to report the transfer of the credit and reconcile your eligibility on your return.

**Direct File.** Direct File is a permanent option for taxpayers to file federal tax returns online—for free—directly and securely with the IRS starting in 2025. See [DirectFile.IRS.gov](https://www.irs.gov/DirectFile). Direct File is a filing option for taxpayers in participating states who have relatively simple tax returns reporting only certain types of income and claiming certain credits and deductions. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for information about additional states that have joined, and the new tax situations Direct File added to the service for the 2024 tax year.



# FREE WAYS

## To File Your Taxes



### **Direct File**

Direct File is an option for eligible taxpayers to file their federal tax returns online, securely with the IRS.

Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) to see if you qualify and for more information.

### **Free File**

If you meet the adjusted gross income requirement, you may be able to use free tax preparation software to prepare and *e-file* your tax return.

Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify and for more information, including a list of Free File trusted partners.

### **Free Fillable Forms**

Available for any income level, Free Fillable Forms allows people who are experienced in preparing their own tax returns to prepare and *e-file* their federal tax return.

Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for more information, including what you need to use Free Fillable Forms.

### **VITA and TCE**

The VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly) programs offer free basic tax return preparation for certain individuals.

Go to [IRS.gov/VITA](https://www.irs.gov/VITA) to see if you qualify and to find a VITA/TCE site near you.



Go to [IRS.gov/Payments](https://www.irs.gov/Payments)  
to see all your online payment options.

November 14, 2024



# Filing Requirements

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



Have you tried IRS *e-file*? It's the fastest way to get your refund and it's free if you are eligible. Visit [IRS.gov](https://www.irs.gov) for details.

## Do You Have To File?

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

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

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Premium tax credit.

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

### Requirement to reconcile advance payments of the premium tax credit.

If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2024 and advance payments of the premium tax credit were made for this coverage, you must file a 2024 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's 2024 return, you do not have to attach Form 8962.

**Exception for certain children under age 19 or full-time students.** If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2024 or was a full-time student under age 24 at the end of 2024. To do so, use

Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 2001, is considered to be age 24 at the end of 2024. Do not use Form 8814 for such a child.

**Resident aliens.** These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2024. See Pub. 519 for details.

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

- You were married to a U.S. citizen or resident alien at the end of 2024.
- You elected to be taxed as a resident alien.

For more information, see *Nonresident aliens and dual-status aliens*, later, and Pub. 519.



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

## When and Where Should You File?

File Form 1040 or 1040-SR by **April 15, 2025**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency opera-

tion, you may be able to file later. See Pub. 3 for details.

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



*The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2025. The address for returns filed after 2025 may be different. See [IRS.gov/Form1040](https://www.irs.gov/Form1040) for any updates.*

## What if You Can't File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. If you want to apply for an extension electronically, see Form 4868 for details.



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

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

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end

of the 2-month period, you can get an additional 4 months if, no later than June 16, 2025, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

### Private Delivery Services

If you choose to mail your return, you can use certain private delivery services designated by the IRS to meet the “timely mailing treated as timely filing/paying” rule for tax returns and payments. These private delivery services include only the following.

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.
- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.
- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Enve-

lope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

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

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

### Chart A—For Most People

IF your filing status is . . .	AND at the end of 2024 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65	\$14,600
	65 or older	16,550
Married filing jointly***	under 65 (both spouses)	\$29,200
	65 or older (one spouse)	30,750
	65 or older (both spouses)	32,300
Married filing separately	any age	\$5
Head of household	under 65	\$21,900
	65 or older	23,850
Qualifying surviving spouse	under 65	\$29,200
	65 or older	30,750

\*If you were born on January 1, 1960, you are considered to be age 65 at the end of 2024. (If your spouse died in 2024 or if you are preparing a return for someone who died in 2024, see Pub. 501.)

\*\***Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2024, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\*If you didn't live with your spouse at the end of 2024 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

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

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

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

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,300.
  - Your earned income was over \$14,600.
  - Your gross income was more than the **larger** of—
    - \$1,300, or
    - Your earned income (up to \$14,150) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$3,250 (\$5,200 if 65 or older **and** blind).
  - Your earned income was over \$16,550 (\$18,500 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$3,250 (\$5,200 if 65 or older **and** blind), or
    - Your earned income (up to \$14,150) plus \$2,400 (\$4,350 if 65 or older **and** blind).

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,300.
  - Your earned income was over \$14,600.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$1,300, or
    - Your earned income (up to \$14,150) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,850 (\$4,400 if 65 or older **and** blind).
  - Your earned income was over \$16,150 (\$17,700 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$2,850 (\$4,400 if 65 or older **and** blind), or
    - Your earned income (up to \$14,150) plus \$2,000 (\$3,550 if 65 or older **and** blind).

## Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2024.	
1.	You owe any special taxes, including any of the following (see the instructions for Schedule 2). <ul style="list-style-type: none"><li>a. Alternative minimum tax.</li><li>b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.</li><li>c. Household employment taxes.</li><li>d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.</li><li>e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.</li><li>f. Recapture taxes.</li></ul>
2.	You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3.	You had net earnings from self-employment of at least \$400.
4.	You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5.	Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6.	You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).
7.	You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

# Line Instructions for Forms 1040 and 1040-SR



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

**What form to file.** Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1960.

**Fiscal year filers.** If you are a fiscal year filer using a tax year other than January 1 through December 31, 2024, enter the beginning and ending months of your fiscal year in the entry space provided at the top of page 1 of Form 1040 or 1040-SR.

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

Section references are to the Internal Revenue Code.

## Name and Address

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name in the entry space below the filing status checkboxes instead of below your name. If you are currently incarcerated, enter your inmate identifying number near your last name.

**TIP** *If you filed a joint return for 2023 and you are filing a joint return for 2024 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2023 return.*

## Name Change

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

## Address Change

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

## P.O. Box

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

## Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't

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

## Death of a Taxpayer

If a taxpayer died before filing a return for 2024, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information isn't provided, it may delay the processing of the return.

If your spouse died in 2024 and you didn't remarry in 2024, or if your spouse died in 2025 before filing a return for 2024, you can file a joint return. A joint return should show your spouse's 2024 income before death and your income for all of 2024. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, they must also sign.

All payers of income, including financial institutions, should be promptly notified of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social se-

curity number shouldn't be used for tax years after the year of death, except for estate tax return purposes.

## Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at [SSA.gov/forms/ss-5.pdf](https://ssa.gov/forms/ss-5.pdf), from your local SSA office, or by calling the SSA at 800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that both the name and SSN on your Forms 1040 or 1040-SR, W-2, and 1099 agree with your social security card. If they don't, certain deductions and credits on Form 1040 or 1040-SR may be reduced or disallowed and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

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

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

## IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

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

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

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

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

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

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

## Nonresident Alien Spouse

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

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

## Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces

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

## Filing Status

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

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying surviving spouse.

For information about marital status, see Pub. 501.

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

## Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2024.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2024, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.
- You were widowed before January 1, 2024, and didn't remarry before the end of 2024. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

## Married Filing Jointly

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

- You were married at the end of 2024, even if you didn't live with your spouse at the end of 2024.
- Your spouse died in 2024 and you didn't remarry in 2024.

- You were married at the end of 2024 and your spouse died in 2025 before filing a 2024 return.

A married couple filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they didn't live together all year. However, both persons must sign the return. Once you file a joint return, you can't choose to file separate returns for that year after the due date of the return.

**Joint and several tax liability.** If you file a joint return, both you and your spouse are generally responsible for the tax and interest or penalties due on the return. This means that if one spouse doesn't pay the tax due, the other may have to. Or, if one spouse doesn't report the correct tax, both spouses may be responsible for any additional taxes assessed by the IRS. You may want to file separately if:

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

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

**Nonresident aliens and dual-status aliens.** Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the year. However, you and your spouse can choose to be treated as U.S. residents for the entire year and file a joint return if one spouse was a nonresident alien at the end of the taxable year (the nonresident spouse) and the other was a U.S. citizen or resident at the end of the taxable year. This choice remains in effect in subsequent years until terminated. You and your spouse can also choose to file as U.S. residents for the entire year if both of you are U.S. citizens or residents at the end of the year and either (or both) of you were a nonresident at the beginning of the year (the dual-status spouse(s)). You can only make this choice for 1 year, and it does not apply to any future years.

If you and your spouse are making either of these choices to be treated as U.S. residents for 2024, check the box in

the *Filing Status* section and enter the name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.



To make either choice for 2024, you and your spouse must file a joint return and attach a statement, signed by both spouses, to your return. To find out what information must be included in the statement, as well as more information on these choices, see Nonresident Spouse Treated as a Resident for nonresident aliens and Choosing Resident Alien Status for dual-status aliens in Pub. 519.

## Married Filing Separately

Check the “Married filing separately” box at the top of Form 1040 or 1040-SR if you are married, at the end of 2024, and file a separate return. Enter your spouse’s name in the entry space below the filing status checkboxes. Be sure to enter your spouse’s SSN or ITIN in the space for spouse’s SSN on Form 1040 or 1040-SR. If your spouse doesn’t have and isn’t required to have an SSN or ITIN, enter “NRA” in the entry space below the filing status checkboxes.

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

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

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you can’t take the student loan interest deduction or the education credits, and you will only be able to take the earned income credit and child and dependent care credit in very limited circumstances. You also can’t take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately,

see *Joint and several tax liability*, earlier.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2024. See Married persons who live apart, later.

## Head of Household

You can check the “Head of household” box at the top of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2024. But if, at the end of 2024, your divorce wasn't final (an interlocutory decree), you are considered married.

- You are married but lived apart from your spouse for the last 6 months of 2024 and you meet the other rules under *Married persons who live apart*, later.

- You are married and your spouse was a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made. See *Nonresident aliens and dual-status aliens*, earlier.

Check the “Head of household” box only if you are unmarried (or considered unmarried) and either *Test 1* or *Test 2* applies.

**Test 1.** You paid over half the cost of keeping up a home that was the main home for all of 2024 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn't have to live with you.

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

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

- a. Your child whom you claim as your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later;

- b. Any person who is your dependent only because the person lived with you for all of 2024; or

- c. Any person you claimed as a dependent under a multiple support agreement. See *Who Qualifies as Your Dependent*, later.

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

3. Your married qualifying child who isn't your dependent only because you can be claimed as a dependent on someone else's 2024 return.

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

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

**Qualifying child.** To find out if someone is your qualifying child, see Step 1 under *Who Qualifies as Your Dependent*, later.

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



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

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

If the person for whom you kept up a home was born or died in 2024, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2024, the person was lawfully placed with you for legal adoption by

you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

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

**Married persons who live apart.** Even if you weren't divorced or legally separated at the end of 2024, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2024. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2024.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2024 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

## Qualifying Surviving Spouse

You can check the "Qualifying surviving spouse" box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2024 if all of the following apply.

1. Your spouse died in 2022 or 2023 and you didn't remarry before the end of 2024.

2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2024:

- a. The child had gross income of \$5,050 or more,
- b. The child filed a joint return, or
- c. You could be claimed as a dependent on someone else's return.

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

3. This child lived in your home for all of 2024. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

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

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

If your spouse died in 2024, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly*, earlier.

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

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

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

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

A child is considered to have lived with you for all of 2024 if the child was born or died in 2024 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2024, or the child was

lawfully placed with you for legal adoption by you in 2024, the child is considered to have lived with you for all of 2024 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2024.

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

## Digital Assets

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

Check the "Yes" box next to the question on digital assets on page 1 of Form 1040 or 1040-SR if at any time during 2024, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check "Yes" if at any time during 2024 you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;
- Received new digital assets as a result of mining, staking, and similar activities;
- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
- Sold a digital asset; or
- Otherwise disposed of any other financial interest in a digital asset.

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



The following actions or transactions in 2024, alone, generally don't require you to check "Yes":

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



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

## How To Report Digital Asset Transactions

If, in 2024, you disposed of any digital asset, which you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, check "Yes" and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D (Form 1040).

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

If you disposed of any digital asset by gift, you may be required to file Form 709. See *Who Must File and Transfers Subject to the Gift Tax* in the Instructions for Form 709 for more information.

## Standard Deduction



*If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form that can calculate the amount of your standard deduction in most situations. Don't file the Standard Deduction Chart with your return.*

## Single and Married Filing Jointly

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

If you are married and file a joint return, you can be claimed as a dependent on someone else's return if you file the joint return only to claim a refund of withheld income tax or estimated tax paid.

If you were a dual-status alien, check the "Spouse itemizes on a separate return or you were a dual-status alien" box. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2024 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box. See *Nonresident aliens and dual-status aliens*, earlier, for more information on making the election for you and your spouse to be taxed on your combined worldwide income.

## Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1960, or were blind at the end of 2024, check the appropriate boxes on the line labeled "Age/Blindness."

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

**Death of spouse in 2024.** If your spouse was born before January 2, 1960, but died in 2024 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1960."

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

**Example.** Your spouse was born on February 14, 1959, and died on February 13, 2024. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2024,

your spouse isn't considered age 65. Don't check the box.

**Death of taxpayer in 2024.** If you are preparing a return for someone who died in 2024, see Pub. 501 before completing the standard deduction information.

## Blindness

If you weren't totally blind as of December 31, 2024, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

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

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

You must keep the statement for your records.

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

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

## Married Filing Separately

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

If your filing status is married filing separately and your spouse was born before January 2, 1960, or was blind at the end of 2024, you can check the appropriate box(es) on the line labeled "Age/Blindness" if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

# Who Qualifies as Your Dependent

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

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



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

**Before you begin.** See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2024 return (including extensions). If an ITIN is applied for on or before the due date of a 2024 return (including extensions) and the IRS issues an ITIN as a result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

## Step 1 Do You Have a Qualifying Child?

A qualifying child is your...

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

AND

was ...

Under age 19 at the end of 2024 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2024, a student (defined later), and younger than you (or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who didn't provide over half of their own support for 2024 (see Pub. 501)

AND

Who isn't filing a joint return for 2024 or is filing a joint return for 2024 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2024. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.



*If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2024, see Qualifying child of more than one person, later.*

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

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

## Step 2 Is Your Qualifying Child Your Dependent?

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

**Yes.** Continue →

**No.** 

You can't claim this child as a dependent.

2. Was the child married?

**Yes.** See *Married person*, later.

**No.** Continue →

3. Are you filing a joint return for 2024?

**Yes.** You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

**No.** Continue →

4. Could you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

**Yes.** 

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

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

U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

**Yes.** Continue →

**No.** 

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

3. Was the child under age 17 at the end of 2024?

**Yes.** Continue →

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

4. Did this child have an SSN valid for employment issued before the due date of your 2024 return (including extensions)? (See *Social Security Number*, later.)

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

**No.** 

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

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

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

**Yes.** Continue →

**No.** 

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

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

## Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is your...

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

or

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

or

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

or

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

or

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

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2024. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$5,050 in 2024. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2024. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

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

**Yes.** Continue ↘

**No.** 

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? (See Pub. 519 for the definition of a U.S. national or U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizen test*, later.)

**Yes.** Continue ↘

**No.** 

You can't claim this person as a dependent.

3. Was your qualifying relative married?

**Yes.** See *Married person*, later.


**No.** Continue ↘

4. Are you filing a joint return for 2024?

**Yes.** You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

**No.** Continue ↘

5. Could you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

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

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

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

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2024 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

**Yes.** Continue ↘

**No.** 

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

2. Was your qualifying relative a U.S. citizen, U.S. national, or U.S. resident alien? (See Pub. 519 for the definition of a U.S. national or a U.S. resident alien. If your qualifying relative was adopted, see *Exception to citizenship test*, later.)

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

**No.** 

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

## Definitions and Special Rules

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

**Adoption taxpayer identification numbers (ATINs).** If you have a dependent who was placed with you for legal adoption and you don't know the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

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

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2024 (whether or not they are or were married).

2. The child received over half of the child's support for 2024 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2024.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2024, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2024.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

**Custodial and noncustodial parents.** The custodial parent is the parent with whom the child lived for the greater number of nights in 2024. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works

at night, rules for a child who is emancipated under state law, and other details.

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

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

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

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



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

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

**Release of certain tax benefits revoked.** A custodial parent who has revoked their previous release of a claim to certain tax benefits for a child must include a copy of the revocation with their return. For details, see Form 8332.

**Exception to citizen test.** If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the requirement to be a U.S. citizen in Step 2, question 1; Step 3, question 2; Step 4, question 2; and Step 5, question 2.

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

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

If the person meets all other requirements to be your qualifying child but was born or died in 2024, the person is considered to have lived with you for more than half of 2024 if your home was this person's home for more than half the time the person was alive in 2024. If the person meets all other requirements to be your qualifying child but you adopted the person in 2024, the

person was lawfully placed with you for legal adoption by you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

Any other person is considered to have lived with you for all of 2024 if the person was born or died in 2024 and your home was this person's home for the entire time the person was alive in 2024 or if you adopted the person in 2024, the person was lawfully placed with you for legal adoption by you in 2024, or the person was an eligible foster child placed with you during 2024 and your main home was the person's main home for the entire time since the person was adopted or placed with you in 2024.

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

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

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

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

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2024, the person can't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

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

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

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

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term "parent" means a biological or adoptive parent of an individual. It doesn't include a step-parent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2024. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2024.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2024.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2024, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

For more details and examples, see Pub. 501.

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

**Social security number.** You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent,

contact the Social Security Administration (SSA). See *Social Security Number (SSN)*, earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the SSA before the due date of your 2024 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2024 and you do not have an SSN for the child, enter "Died" in column (2) of the *Dependents* section and include a copy of the child's birth

certificate, death certificate, or hospital records. The document must show the child was born alive.

If you, or your spouse if filing jointly, didn't have an SSN (or ITIN) issued on or before the due date of your 2024 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2024 return.

If you apply for an ITIN on or before the due date of your 2024 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

**Student.** A student is a child who during any part of 5 calendar months of 2024 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

ONLY DRAFT  
November 14, 2024

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## Income

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

### Forgiveness of Paycheck Protection Program (PPP) Loans

You don't need to include the amount of a forgiven PPP Loan in your income. Although you don't need to report the income from the forgiveness of your PPP Loan on Form 1040 or 1040-SR, you do need to report certain information related to your PPP Loan as an attachment to your tax return. For more information, see Pub. 525.

### Foreign-Source Income

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

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

**Foreign retirement plans.** If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Rev. Proc. 2014-55, 2014-44 I.R.B. 753, available at [IRS.gov/irb/2014-44\\_IRB#RP-2014-55](https://www.irs.gov/irb/2014-44_IRB#RP-2014-55), to find out if you can elect to defer tax on the undistributed income.

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

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

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

You may also have to file Form 3520.

**Foreign financial assets.** If you had foreign financial assets in 2024, you may have to file Form 8938. See Form 8938 and its instructions.

## Chapter 11 Bankruptcy Cases

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

- Earnings from services you performed after the beginning of the case (both wages and self-employment income); and
- Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

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

## Community Property States

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

what is separate income. For details, see Form 8958 and Pub. 555.

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

## Rounding Off to Whole Dollars

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

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

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



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

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## Line 1a

### Total Amount From Form(s) W-2, Box 1

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



*If you earned wages while you were an inmate in a penal institution, report these amounts on Schedule 1, line 8u. Do not report these wages on line 1a. See the instructions for Schedule 1, line 8u.*





If you received a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457(b) plan and it was reported in box 1 of Form W-2, do not include this amount on Form 1040, line 1a. This amount is reported on Schedule 1, line 8t.

## Line 1b

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

Enter the total of your wages received as a household employee that was not reported on Form(s) W-2. An employer isn't required to provide a Form W-2 to you if they paid you wages of less than \$2,700 in 2024. For information on employment taxes for household employees, see [Tax Topic 756](#).

## Line 1c

### Tip Income Not Reported on Line 1a

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



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

## Line 1d

### Medicaid Waiver Payments Not Reported on Form(s) W-2, Box 1

Enter your taxable Medicaid waiver payments that were not reported on Form(s) W-2. Also enter the total of

your taxable and nontaxable Medicaid waiver payments that were not reported on Form(s) W-2, or not reported in box 1 of Form(s) W-2, if you choose to include nontaxable payments in earned income for purposes of claiming a credit or other tax benefit. If you and your spouse both received nontaxable Medicaid waiver payments during the year, you and your spouse can make different choices about including payments in earned income. See the instructions for Schedule 1, line 8s. If you are a sole proprietor in a business of providing home care services, see the Schedule C instructions for how to report these amounts.



Your nontaxable Medicaid waiver payments may have been reported to you on Form(s) W-2, box 12, with Code II.

## Line 1e

### Taxable Dependent Care Benefits From Form 2441, Line 26

Enter the total of your taxable dependent care benefits from Form 2441, line 26. Dependent care benefits should be shown in box 10 of your Form(s) W-2. But first complete Form 2441 to see if you can exclude part or all of the benefits.

## Line 1f

### Employer-Provided Adoption Benefits From Form 8839, Line 29

Enter the total of your employer-provided adoption benefits from Form 8839, line 29. Employer-provided adoption benefits should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2024.

## Line 1g

### Wages From Form 8919, Line 6

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

## Line 1h

### Other Earned Income



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

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

- Strike or lockout benefits (other than bona fide gifts).
- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2024 under all plans was more than \$23,000 (excluding catch-up contributions, as explained later), include the excess on line 1h. This limit is (a) generally, \$16,000 if you have only SIMPLE plans, or (b) \$26,000 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1h. They are already included as income in box 1 of your Form W-2.

A higher limit of \$17,600 may apply to participants in certain SIMPLE plans. A higher limit may also apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2024, your employer may have allowed an additional deferral (catch-up contributions) of up to \$7,500 (generally, \$3,500 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.

A higher limit of \$3,850 may apply to participants in certain SIMPLE plans.

Contact your plan administrator for more information.



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

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from any IRA) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.
- Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from any IRA on line 1h. Instead, report distributions from an IRA on lines 4a and 4b.

## Line 1i

### Nontaxable Combat Pay Election

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

### Were You a Statutory Employee?

If you were a statutory employee, the "Statutory employee" box in box 13 of your Form W-2 should be checked. Statutory employees include full-time life insurance salespeople and certain agent or commission drivers, certain traveling salespeople, and certain homeworkers. Statutory employees report the amount shown in box 1 of Form W-2 on a Schedule C along with any related business expenses.

### Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than January 31, 2025. If you don't receive it by early February, use [Tax Topic 154](#) to

find out what to do. Even if you don't get a Form W-2, you must still report your earnings. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

## Line 2a

### Tax-Exempt Interest

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

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

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



*Don't include any amounts related to the forgiveness of PPP Loans on this line.*

## Line 2b

### Taxable Interest

Each payer should send you a Form 1099-INT or Form 1099-OID. Enter your total taxable interest income on line 2b. But you must fill in and attach Schedule B if the total is over \$1,500 or any of the other conditions listed at the

beginning of the Schedule B instructions applies to you.

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

Interest credited in 2024 on deposits that you couldn't withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2024 income. For details, see Pub. 550.



*If you get a 2024 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2024, see Pub. 550.*

## Line 3a

### Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends are also included in the ordinary dividend total required to be shown on line 3b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

**Exception.** Some dividends may be reported as qualified dividends in box 1b of Form 1099-DIV but aren't qualified dividends. These include:

- Dividends you received as a nominee. See the Schedule B instructions.
- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock isn't entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the stock but not the day you acquired it. See the examples that follow. Also, when counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

- Dividends attributable to periods totaling more than 366 days that you

received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule just described.

- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.

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

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

**Example 1.** You bought 5,000 shares of XYZ Corp. common stock on July 8. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 11. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9 through August 11). The 121-day period began on May 17 (60 days before the ex-dividend date) and ended on September 14. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

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

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common

stock on July 8. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16. The ABC Mutual Fund advises you that the part of the dividend eligible to be treated as qualified dividends equals 2 cents a share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on August 11. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

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

## Line 3b

### Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 3b. This amount should be shown in box 1a of Form(s) 1099-DIV.

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

### Nondividend Distributions

Some distributions are a return of your cost (or other basis). They won't be taxed until you recover your cost (or other basis). You must reduce your cost (or other basis) by these distributions. After you get back all of your cost (or other basis), you must report these distributions as capital gains on Form 8949. For details, see Pub. 550.

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

## Lines 4a and 4b

### IRA Distributions

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b instructions, an IRA includes a traditional IRA (which includes a traditional IRA that receives contributions from a simplified employee pension (SEP) arrangement), Roth IRA (which includes a Roth IRA that receives contributions from a SEP arrangement), and a SIMPLE IRA (a SIMPLE IRA may either be a traditional SIMPLE IRA or a Roth SIMPLE IRA).

**TIP** Attach Form(s) 1099-R to Form 1040 or 1040-SR if any federal income tax was withheld.

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

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

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

If you rolled over the distribution into a qualified plan or you made the rollover in 2025, include a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional IRAs for 2024 or an earlier year. If you made nondeductible contributions to these IRAs for 2024, also see Pub. 590-A and Pub. 590-B.

2. You received a distribution from a Roth IRA. But if either (a) or (b)

below applies, enter -0- on line 4b; you don't have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribution (including a conversion) to a Roth IRA for 2018 or an earlier year.

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

3. You converted part or all of a traditional IRA or traditional SIMPLE IRA to a Roth IRA in 2024.

4. You had a 2023 or 2024 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2024.

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

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

A QCD is a distribution made directly by the trustee of your IRA (other than an ongoing SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70 1/2 when the distribution was made.

Generally, your total QCDs for the year can't be more than \$105,000. This includes any amount (up to \$53,000) of a one-time QCD to a split-interest entity (SIE). If you file a joint return, the same rules apply to your spouse. The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. If you make the one-time QCD to an SIE, you must attach a statement to your return. See Pub. 590-B for details on QCDs, including

the information you must include on the attachment for QCDs to an SIE.



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

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

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



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

**More than one exception applies.** If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 4b. For example: "Line 4b – \$1,000 Rollover and \$500 HFD." But you don't need to attach a statement if only *Exception 2* and one other exception applies.

**More than one distribution.** If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 4b. Enter the total amount of those distributions on line 4a.



*You must start receiving at least a minimum amount from your traditional IRA by April 1 of the year following the year you reach age 73. If you don't receive the minimum distribution amount, you may have to pay an additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.*



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

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

## Lines 5a and 5b

### Pensions and Annuities

You should receive a Form 1099-R showing the total amount of your pension and annuity payments before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Pension and annuity payments include distributions from 401(k), 403(b), and governmental 457(b) plans. Rollovers and lump-sum distributions are explained later. Don't include the following payments on lines 5a and 5b. Instead, report them on line 1h.

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.



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

### Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax

free before 2024. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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

### Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments (from Form 1099-R, box 1) on line 5a. If your Form 1099-R doesn't show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 5b. But if your annuity starting date (defined later) was after July 1, 1986, see *Simplified Method*, later, to find out if you must use that method to figure the taxable part.

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


If your Form 1099-R shows a taxable amount, you can report that amount on line 5b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

### Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from

the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or \$3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

An eligible retirement plan is a governmental plan that is a qualified trust or a section 403(a), 403(b), or 457(b) plan.

 *You can exclude from income only the smaller of the amount of the premiums paid or \$3,000. This is true if the distribution was made directly from the plan to the provider of the accident or health plan or long-term care insurance contract or if the distribution was made to you and you paid the provider of the accident or health plan or long-term care insurance contract. If you received a distribution from your eligible retirement plan, and you used part of that distribution to pay premiums for an accident or health plan or long-term care insurance contract, you can still exclude from income only the smaller of the amount of the premiums paid or \$3,000. The rest of the distribution is taxable to you and must be reported on line 5b.*

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Enter "PSO" next to line 5b.

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

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

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

**Example.** You were a contractor who was disabled as a direct result of participating in efforts to clean up the World Trade Center and you are eligible for compensation by the September 11 Victim Compensation Fund. You began receiving a disability pension at age 55 when you could no longer work due to your disability. Under your pension plan you are entitled to an early retirement benefit of \$2,500 a month at age 55. If you wait until age 62, the normal retirement age under the plan, you would be entitled to a normal retirement benefit of \$3,000 a month. The pension plan provides that a participant who retires early on account of disability is entitled to receive the participant's normal retirement benefit, which in your case equals \$3,000 a month. Until you turn age 62, you can exclude \$500 of your monthly retirement benefit from income (the difference between the early retirement benefit and the normal retirement benefit, \$3,000 - \$2,500) received on account of disability. You must report the remaining \$2,500 of monthly pension benefit as taxable. For each month after you turn age 62, you must report the full amount of the monthly pension benefit (\$3,000 a month) as taxable.

### Simplified Method

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

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

**Before you begin:** ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

**More than one pension or annuity.** If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2024 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a . . . . . **1.** \_\_\_\_\_

2. Enter your cost in the plan at the annuity starting date . . . . . **2.** \_\_\_\_\_

**Note.** If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year’s worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.

3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below . . . . . **3.** \_\_\_\_\_

4. Divide line 2 by the number on line 3 . . . . . **4.** \_\_\_\_\_


5. Multiply line 4 by the number of months for which this year’s payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . . **5.** \_\_\_\_\_

6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year’s worksheet . . . . . **6.** \_\_\_\_\_

7. Subtract line 6 from line 2 . . . . . **7.** \_\_\_\_\_

8. Enter the **smaller** of line 5 or line 7 . . . . . **8.** \_\_\_\_\_

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b . . . . . **9.** \_\_\_\_\_

10. Was your annuity starting date before 1987?  
 **Yes.**  Do not complete the rest of this worksheet.  
 **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2024. You will need this number if you need to fill out this worksheet next year . . . . . **10.** \_\_\_\_\_

11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won’t have to complete this worksheet next year. The payments you receive next year will generally be fully taxable . . . . . **11.** \_\_\_\_\_

**Table 1 for Line 3 Above**

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

**Table 2 for Line 3 Above**

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

fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the Simplified Method Worksheet in these instructions to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 (or Pub. 721 for U.S. Civil Service retirement benefits).



*If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the Simplified Method Worksheet in these instructions.*

### Annuity Starting Date

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

### Age (or Combined Ages) at Annuity Starting Date

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

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

### Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It doesn't include pre-tax contributions. Your net investment may be shown in box 9b of Form 1099-R.

### Rollovers

Generally, a rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one

qualified employer's plan to another or to an IRA.

Enter on line 5a the distribution from Form 1099-R, box 1. From this amount, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the rollover. Enter the remaining amount on line 5b. If the remaining amount is zero and you have no other distribution to report on line 5b, enter -0- on line 5b. Also enter "Rollover" next to line 5b.

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

### Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount wasn't rolled over. For details, see the instructions for Schedule 2, line 8.

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



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

## Lines 6a, 6b, and 6c

### Lines 6a and 6b

#### Social Security Benefits

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2024. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

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

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

- You made contributions to a traditional IRA for 2024 and you or your spouse were covered by a retirement plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.

- You repaid any benefits in 2024 and your total repayments (box 4) were more than your total benefits for 2024 (box 3). None of your benefits are taxable for 2024. Also, if your total repayments in 2024 exceed your total benefits received in 2024 by more than \$3,000, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in income in an earlier year. For more details, see Pub. 915.

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



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

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

**Example.** You were a firefighter who was disabled as a direct result of

the September 11 terrorist attack on the World Trade Center. You began receiving SSDI benefits at age 54. Your full retirement age for social security retirement benefits is age 66. Your birthday is April 25. In the year you turned age 66, you received \$1,500 per month in benefits from the SSA (for a total of \$18,000 for the year). Because you became eligible for a full retirement benefit in May, the month after you turned age 66, you can exclude only 4 months (January through April) of your annual benefit from income (\$6,000). You must report the remaining \$12,000 on line 6a. You must also complete the Social Security Benefits Worksheet to find out if any part of the \$12,000 is taxable.

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

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

## Line 6c

Check the box on line 6c if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2024 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election. See *Lump-Sum Election* in Pub. 915 for details.

## Line 7

### Capital Gain or (Loss)

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

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

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

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

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

- Capital gain distributions;
- A capital loss carryover from 2023;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

If *Exception 1* applies, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 7 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 7 only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.

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

## Total Income and Adjusted Gross Income

### Line 10

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

## Tax and Credits

### Line 12

#### Itemized Deductions or Standard Deduction

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

#### Itemized Deductions

To figure your itemized deductions, fill in Schedule A.



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

#### Standard Deduction

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

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



# Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records



**Before you begin:**

- ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2024, enter “D” to the right of the word “benefits” on line 6a. If you don’t, you may get a math error notice from the IRS.
- ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p>1. Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>RRB-1099</b>. Also enter this amount on Form 1040 or 1040-SR, line 6a .....</p>	1.	
2. Multiply line 1 by 50% (0.50) .....	2.	
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8 .....	3.	
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a .....	4.	
5. Combine lines 2, 3, and 4 .....	5.	
6. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 .....	6.	
7. Is the amount on line 6 less than the amount on line 5?		
<input type="checkbox"/> <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 .....	7.	
8. If you are:		
<ul style="list-style-type: none"> <li>• Married filing jointly, enter \$32,000</li> <li>• Single, head of household, qualifying surviving spouse, or married filing separately and you <b>lived apart</b> from your spouse for all of 2024, enter \$25,000</li> <li>• Married filing separately and you lived with your spouse at any time in 2024, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17</li> </ul>	}	8.
9. Is the amount on line 8 less than the amount on line 7?		
<input type="checkbox"/> <b>No.</b> None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2024, be sure you entered “D” to the right of the word “benefits” on line 6a.		
<input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 .....	9.	
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you <b>lived apart</b> from your spouse for all of 2024 .....	10.	
11. Subtract line 10 from line 9. If zero or less, enter -0- .....	11.	
12. Enter the <b>smaller</b> of line 9 or line 10 .....	12.	
13. Enter one-half of line 12 .....	13.	
14. Enter the <b>smaller</b> of line 2 or line 13 .....	14.	
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- .....	15.	
16. Add lines 14 and 15 .....	16.	
17. Multiply line 1 by 85% (0.85) .....	17.	
18. <b>Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b .....	18.	



*If any of your benefits are taxable for 2024 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.*



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

**Exception 2—Born before January 2, 1960, or blind.** If you checked any of the following boxes, figure your standard deduction using the Standard Deduction Chart for People Who Were Born Before January 2, 1960, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

- You were born before January 2, 1960.
- You are blind.
- Spouse was born before January 2, 1960.
- Spouse is blind.

**Exception 3—Separate return or dual-status alien.** If you checked the box labeled “Spouse itemizes on separate return or you were dual-status alien” on the Spouse standard deduction line, your standard deduction is zero, even if you were born before January 2, 1960, or were blind.

**Exception 4—Increased standard deduction for net qualified disaster loss.** If you had a net qualified disaster loss and you elect to increase your standard deduction by the amount of your net qualified disaster loss, use Schedule A to figure your standard deduction. Qualified disaster loss refers to losses arising from certain disasters occurring in 2016 and subsequent years. See the Instructions for Form 4684 and Schedule A, line 16, for more information.

## Line 13

### Qualified Business Income Deduction (Section 199A Deduction)

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

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2024 taxable income before the qualified business income deduction is less than or equal to \$191,950 (\$383,900 if married filing jointly); and

- You aren't a patron in a specified agricultural or horticultural cooperative.

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

## Line 16

### Tax

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

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and “962” in the space next to that box. Attach a statement showing how you figured the tax.

• **Recapture of an education credit.** You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2024 for the student. See Form 8863 for more details. Check box 3 and enter the amount and “ECR” in the space next to that box.

- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and “1291TAX” in the space next to that box.
- Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and “Form 8978” in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3 (Form 1040), line 6l.

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

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

- Yes.** See chapter 13 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.
- No.** Use one of the following methods to figure your tax.

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

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

**Form 8615.** Form 8615 must generally be used to figure the tax on your unearned income over \$2,600 if you are under age 18, and in certain situations if you are older.

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

1. You had more than \$2,600 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
2. You are required to file a tax return.
3. You were either:
  - a. Under age 18 at the end of 2024,
  - b. Age 18 at the end of 2024 and didn't have earned income that was more than half of your support, or
  - c. A full-time student at least age 19 but under age 24 at the end of 2024 and didn't have earned income that was more than half of your support.
4. At least one of your parents was alive at the end of 2024.
5. You don't file a joint return in 2024.

# Standard Deduction Worksheet for Dependents—Line 12

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

<p><b>1.</b> Check if: <input type="checkbox"/> You were born before January 2, 1960.  <input type="checkbox"/> You are blind.  <input type="checkbox"/> Spouse was born before January 2, 1960.  <input type="checkbox"/> Spouse is blind.</p>	}	<p>Total number of boxes checked ..... <b>1.</b></p>		
<p><b>2.</b> Is your <b>earned income*</b> more than \$850?  <input type="checkbox"/> <b>Yes.</b> Add \$450 to your earned income. Enter the total.  <input type="checkbox"/> <b>No.</b> Enter \$1,300.</p>	}	<p>..... <b>2.</b></p>		
<p><b>3.</b> Enter the amount shown below for your filing status.  <ul style="list-style-type: none"> <li>• Single or married filing separately—\$14,600</li> <li>• Married filing jointly—\$29,200</li> <li>• Head of household—\$21,900</li> </ul> </p>	}	<p>..... <b>3.</b></p>		
<b>4. Standard deduction.</b>				
<p><b>a.</b> Enter the <b>smaller</b> of line 2 or line 3. If born after January 1, 1960, and not blind, <b>stop here</b> and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b .....</p>		<p><b>4a.</b></p>		
<p><b>b.</b> If born before January 2, 1960, or blind, multiply the number on line 1 by \$1,550 (\$1,950 if single or head of household) .....</p>		<p><b>4b.</b></p>		
<p><b>c.</b> Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12 .....</p>		<p><b>4c.</b></p>		

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

<b>Standard Deduction Chart for People Who Were Born Before January 2, 1960, or Were Blind</b>		
<p><b>Don't</b> use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.</p>		
<input type="checkbox"/> You were born before January 2, 1960.	<input type="checkbox"/> You are blind.	
<input type="checkbox"/> Spouse was born before January 2, 1960.	<input type="checkbox"/> Spouse is blind.	
Enter the total number of boxes checked .....	▶ <input style="width: 40px; height: 20px;" type="text"/>	
IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1	\$16,550
	2	18,500
Married filing jointly	1	\$30,750
	2	32,300
	3	33,850
	4	35,400
Qualifying surviving spouse	1	\$30,750
	2	32,300
Married filing separately*	1	\$16,150
	2	17,700
	3	19,250
	4	20,800
Head of household	1	\$23,850
	2	25,800
<p><small>* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.</small></p>		

A child born on January 1, 2007, is considered to be age 18 at the end of 2024; a child born on January 1, 2006, is considered to be age 19 at the end of 2024; and a child born on January 1, 2001, is considered to be age 24 at the end of 2024.

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

- You have to file Schedule D, line 18 or 19 of Schedule D is more than zero, and lines 15 and 16 of Schedule D are gains; or
- You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

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

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

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

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

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

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

ONLY DRAFT  
November 14, 2024



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

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

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

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

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

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

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

1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	<input type="text"/>
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	2.	<input type="text"/>
3.	Are you filing Schedule D?*		
	<input type="checkbox"/> <b>Yes.</b> Enter the <b>smaller</b> of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-.	} 3.	<input type="text"/>
	<input type="checkbox"/> <b>No.</b> Enter the amount from Form 1040 or 1040-SR, line 7.		
4.	Add lines 2 and 3	4.	<input type="text"/>
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5.	<input type="text"/>
6.	Enter: \$47,025 if single or married filing separately, \$94,050 if married filing jointly or qualifying surviving spouse, \$63,000 if head of household.	} 6.	<input type="text"/>
7.	Enter the smaller of line 1 or line 6		
8.	Enter the smaller of line 5 or line 7	8.	<input type="text"/>
9.	Subtract line 8 from line 7. This amount is taxed at 0%	9.	<input type="text"/>
10.	Enter the smaller of line 1 or line 4	10.	<input type="text"/>
11.	Enter the amount from line 9	11.	<input type="text"/>
12.	Subtract line 11 from line 10	12.	<input type="text"/>
13.	Enter: \$518,900 if single, \$291,850 if married filing separately, \$583,750 if married filing jointly or qualifying surviving spouse, \$551,350 if head of household.	} 13.	<input type="text"/>
14.	Enter the smaller of line 1 or line 13		
15.	Add lines 5 and 9	15.	<input type="text"/>
16.	Subtract line 15 from line 14. If zero or less, enter -0-	16.	<input type="text"/>
17.	Enter the smaller of line 12 or line 16	17.	<input type="text"/>
18.	Multiply line 17 by 15% (0.15)		18. <input type="text"/>
19.	Add lines 9 and 17	19.	<input type="text"/>
20.	Subtract line 19 from line 10	20.	<input type="text"/>
21.	Multiply line 20 by 20% (0.20)		21. <input type="text"/>
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet		22. <input type="text"/>
23.	Add lines 18, 21, and 22		23. <input type="text"/>
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet		24. <input type="text"/>
25.	<b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet		25. <input type="text"/>

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

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## Line 19

### Child Tax Credit and Credit for Other Dependents

See Schedule 8812 (Form 1040) and its instructions for information on figuring and claiming any child tax credit and credit for other dependents that you may qualify to claim.

**Form 8862, who must file.** You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit (refundable or non-refundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2024 return to claim the credit for 2024. Don't file Form 8862 if you filed Form 8862 for 2023, and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.



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



*If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2024 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.*

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## Payments

### Line 25 Federal Income Tax Withheld

#### Line 25a—Form(s) W-2

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

#### Line 25b—Form(s) 1099

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

If you received a 2024 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

#### Line 25c—Other Forms

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

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

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

Also include on line 25c any tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. To assist

in processing, attach the form to your return to claim a credit for the withholding.

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## Line 26

### 2024 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2024. Include any overpayment that you applied to your 2024 estimated tax from your 2023 return or an amended return (Form 1040-X).

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you can't agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2024. For more information, see Pub. 505. Be sure to show both SSNs in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2024 or in 2025 before filing a 2024 return.

**Divorced taxpayers.** If you got divorced in 2024 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. If you were divorced and remarried in 2024, enter your present spouse's SSN in the space provided on the front of Form 1040 or 1040-SR. Also, on the dotted line next to line 26, enter your former spouse's SSN, followed by "DIV."

**Name change.** If you changed your name and you made estimated tax payments using your former name, attach a statement to the front of Form 1040 or 1040-SR that explains all the payments you and your spouse made in 2024 and the name(s) and SSN(s) under which you made them.

# Line 27— Earned Income Credit (EIC)

## What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you don't owe any tax or didn't have any tax withheld.

## To Take the EIC:

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

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



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



Refunds for returns claiming the earned income credit can't be issued before mid-February 2025. This delay applies to the entire refund, not just the portion associated with the earned income credit.

## Step 1 All Filers

- If, in 2024:
  - 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$59,899 (\$66,819 if married filing jointly)?
  - 2 children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$55,768 (\$62,688 if married filing jointly)?
  - 1 child who has a valid SSN lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$49,084 (\$56,004 if married filing jointly)?
  - No children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$18,591 (\$25,511 if married filing jointly)?

**Yes.** Continue  **No.** You can't take the credit.
- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2024 return (including extensions) that allows you to

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

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

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

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

- Were you or your spouse a nonresident alien for any part of 2024?

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

## Step 2 Investment Income

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

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

**Investment Income** =

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

- Is your investment income more than \$11,600?
 

**Yes.** Continue  **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?
 

**Yes.** See *Form 4797 filers*, later, under *Definitions and Special Rules*.  **No.** You can't take the credit.
- Do any of the following apply for 2024?
  - You are filing Schedule E.
  - You are reporting income from the rental of personal property not used in a trade or business.
  - You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
  - You have income or loss from a passive activity.

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



### Step 3 Qualifying Child

A qualifying child for the EIC is your...

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

AND

was ...

Under age 19 at the end of 2024 and younger than you (or your spouse if filing jointly)

or

Under age 24 at the end of 2024, a student (defined later), and younger than you (or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who isn't filing a joint return for 2024

or is filing a joint return for 2024 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples)

AND

Who lived with you in the United States for more than half of 2024.



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



*If the child didn't live with you for more than half of 2024 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.*




*If the child meets the conditions to be a qualifying child of any other person (other than your spouse, if filing a joint return) for 2024, see Qualifying child of more than one person, later. If the child was married, see Married child, later.*

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

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

2. Are you filing a joint return for 2024?

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

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

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


4. Did you and your spouse have the same principal residence for the last 6 months of 2024?

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

5. Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2024?



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

6. Could you be a qualifying child of another person for 2024? (Check "No" if the other person isn't required to file, and isn't filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

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

### Step 4 Filers Without a Qualifying Child



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

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


2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2024? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1959, and before January 2, 2000.) If your spouse died in 2024 or if you are preparing a return for someone who died in 2024, see Pub. 596 before you answer.

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


3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2024? Your main home can be any location where you regularly live. For examples, see *Main home*, later. Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

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

4. Are you filing a joint return for 2024?  
 **Yes.** Skip questions 5 and 6; go to Step 5.     **No.** Continue

5. Could you be a qualifying child of another person for 2024? (Check "No" if the other person isn't required to file, and isn't filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)  
 **Yes.**      **No.** Continue

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

6. Can you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")  
 **Yes.**      **No.** Go to Step 5.

You can't take the credit.

### Step 5 Earned Income

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

1. Enter the amount from Form 1040 or 1040-SR, line 1z ..... 1. \_\_\_\_\_

2. Enter the Medicaid waiver payment amounts excluded from income on Schedule 1 (Form 1040), line 8s, unless you choose to include these amounts in earned income, in which case enter -0-. See the instructions for Schedule 1, line 8s. .... 2. \_\_\_\_\_



*If you and your spouse both received Medicaid waiver payments during the year, you and your spouse can make different choices about including the full amount of your payments in earned income. Enter only the amount of Medicaid waiver payments that you or your spouse, if filing a joint return, do not want to include in earned income. To include all nontaxable Medicaid waiver payment amounts in earned income, enter -0-.*

3. Subtract line 2 from line 1 ..... 3. \_\_\_\_\_

4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1i of Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later ..... 4. \_\_\_\_\_




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

5. Add lines 3 and 4.  
**This is your earned income** ..... 5. \_\_\_\_\_

2. Were you self-employed at any time in 2024, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

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

3. If you have:
- 3 or more qualifying children who have valid SSNs, is your earned income less than \$59,899 (\$66,819 if married filing jointly)?
  - 2 qualifying children who have valid SSNs, is your earned income less than \$55,768 (\$62,688 if married filing jointly)?
  - 1 qualifying child who has a valid SSN, is your earned income less than \$49,084 (\$56,004 if married filing jointly)?
  - No qualifying children who have valid SSNs, is your earned income less than \$18,591 (\$25,511 if married filing jointly)?

**Yes.** Go to Step 6.     **No.** 

You can't claim the credit.

### Step 6 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?  
 **Yes.** See *Credit figured by the IRS*, later.     **No.** Go to Worksheet A.

### Definitions and Special Rules

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

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

**Clergy.** The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE

and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040 or 1040-SR, line 1z, do the following.

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

**Combat pay, nontaxable.** If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election. In other words, if one of you makes the election, the other one can also make it but doesn't have to.



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

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

1. Enter "EIC" on the dotted line next to line 27.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

**Exception to time lived with you.** Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* under *Who Qualifies as Your Dependent*, earlier, and *Members of the military*, later. A child is considered to have lived with you for more than half of 2024 if the child was born or died in 2024 and your home was this child's home for more than half the time the child was alive in 2024 or if you adopted the child in 2024, the child was lawfully placed with you for legal adoption by you in 2024, or the child was an eligible foster child placed with you during 2024 and your main home was the child's main home for more than half the time since the child was adopted or placed with you in 2024.

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

**Form 8862, who must file.** You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any

reason other than a math or clerical error. But don't file Form 8862 if either of the following applies.

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC hasn't been reduced or disallowed again for any reason other than a math or clerical error.
  - You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC wasn't your qualifying child.
- Also, don't file Form 8862 or take the credit for the:
- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
  - 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

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

**Main home.** Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout 2024. You don't need a permanent address.

**Married child.** A child who was married at the end of 2024 is a qualifying child only if (a) you can claim the child as your dependent, or (b) you could have claimed the child as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

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

**Nonresident aliens.** If you checked the box in the *Filing Status* section to treat a nonresident alien or dual-status alien spouse as a U.S. resident for the entire year, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 27. See *Nonresident aliens and dual-status aliens*, earlier.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2024, the person couldn't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

**Qualifying child of more than one person.** Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier, applies.

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
2. Head of household filing status.

3. Credit for child and dependent care expenses (Schedule 3, line 2).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply. For purposes of these rules, the term “parent” means a biological or adoptive parent of an individual. It doesn’t include a step-parent or foster parent unless that person has adopted the individual.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don’t file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2024. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2024.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2024.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2024, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

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

For more details and examples, see Pub. 596.

**Social security number (SSN).** For the EIC, a valid SSN is a number issued by the Social Security Administration unless “Not Valid for Employment” is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. If “Not Valid for Employment” is printed on the social security card and the cardholder's immigration status has changed so that they are now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if “Valid for Work Only With DHS Authorization” is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

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

If you didn't have an SSN issued on or before the due date of your 2024 return (including extensions), you can't claim the EIC on your original or an amended 2024 return. If a child didn't have an SSN issued on or before the due date of your return (including extensions), you can't count that child as a qualifying child in figuring the amount of the EIC on your original or an amended 2024 return.

**Student.** A student is a child who during any part of 5 calendar months of 2024 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

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


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

**Part 1**

**All Filers Using Worksheet A**

1. Enter your earned income from Step 5. 1

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

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

3. Enter the amount from Form 1040 or 1040-SR, line 11. 3

4. Are the amounts on lines 3 and 1 the same?

**Yes.** Skip line 5; enter the amount from line 2 on line 6.

**No.** Go to line 5.

**Part 2**

**Filers Who Answered “No” on Line 4**

5. If you have:

- No qualifying children who have a valid SSN, is the amount on line 3 less than \$10,330 (\$17,250 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$22,720 (\$29,640 if married filing jointly)?

**Yes.** Leave line 5 blank; enter the amount from line 2 on line 6.

**No.** Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6. 5

**Part 3**

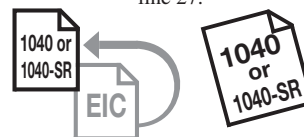
**Your Earned Income Credit**

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

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

**Reminder—**

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2024.


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

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

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

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

<b>Part 3</b>	3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.	3	
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<b>Part 4</b>	4a. Enter your earned income from Step 5.	4a	
<b>All Filers Using Worksheet B</b>  <b>Note.</b> If line 4b includes income on which you should have paid self-employment tax but didn't, we may reduce your credit by the amount of self-employment tax not paid.	b. Combine lines 1e, 2c, 3, and 4a. <b>This is your total earned income.</b>	4b	
	5. If you have:		
	<ul style="list-style-type: none"> <li>● 3 or more qualifying children who have valid SSNs, is line 4b less than \$59,899 (\$66,819 if married filing jointly)?</li> <li>● 2 qualifying children who have valid SSNs, is line 4b less than \$55,768 (\$62,688 if married filing jointly)?</li> <li>● 1 qualifying child who has a valid SSN, is line 4b less than \$49,084 (\$56,004 if married filing jointly)?</li> <li>● No qualifying children who have valid SSNs, is line 4b less than \$18,591 (\$25,511 if married filing jointly)?</li> </ul> <p><input type="checkbox"/> <b>Yes.</b> If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i>, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.</p> <p><input type="checkbox"/> <b>No.</b>  You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.</p>		



**Part 5**

**All Filers Using Worksheet B**

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

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

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

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

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

**Part 6**

**Filers Who Answered "No" on Line 9**

10. If you have:
- No qualifying children who have a valid SSN, is the amount on line 8 less than \$10,330 (\$17,250 if married filing jointly)?
  - 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$22,720 (\$29,640 if married filing jointly)?
- Yes.** Leave line 10 blank; enter the amount from line 7 on line 11.
  - No.** Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

10

**Part 7**

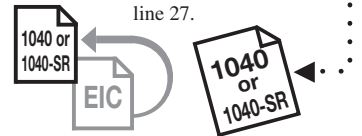
**Your Earned Income Credit**

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

11

**Reminder—**

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



*If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2024.*

# 2024 Earned Income Credit (EIC) Table

**Caution. This is not a tax table.**

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

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

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

If the amount you are looking up from the worksheet is—		And your filing status is—			
		Single, head of household, or qualifying surviving spouse and the number of children you have is—			
		0	1	2	3
At least	But less than	Your credit is—			
2,400	2,450	186	825	970	1,091
2,450	2,500	189	842	990	1,114

If the amount you are looking up from the worksheet is—		And your filing status is—				If the amount you are looking up from the worksheet is—		And your filing status is—									
		Single, head of household, or qualifying surviving spouse* and you have—						Married filing jointly and you have—				Single, head of household, or qualifying surviving spouse* and you have—				Married filing jointly and you have—	
		0	1	2	3			0	1	2	3			0	1	2	3
At least	But less than	Your credit is—				Your credit is—		Your credit is—				Your credit is—		Your credit is—			
1	50	2	9	10	11	2	9	10	11	216	961	1,130	1,271	216	961	1,130	1,271
50	100	6	26	30	34	6	26	30	34	220	978	1,150	1,294	220	978	1,150	1,294
100	150	10	43	50	56	10	43	50	56	224	995	1,170	1,316	224	995	1,170	1,316
150	200	13	60	70	79	13	60	70	79	228	1,012	1,190	1,339	228	1,012	1,190	1,339
200	250	17	77	90	101	17	77	90	101	3,000	3,050	231	1,029	231	1,029	1,210	1,361
250	300	21	94	110	124	21	94	110	124	3,050	3,100	235	1,046	235	1,046	1,230	1,384
300	350	25	111	130	146	25	111	130	146	3,100	3,150	239	1,063	239	1,063	1,250	1,406
350	400	29	128	150	169	29	128	150	169	3,150	3,200	243	1,080	243	1,080	1,270	1,429
400	450	33	145	170	191	33	145	170	191	3,200	3,250	247	1,097	247	1,097	1,290	1,451
450	500	36	162	190	214	36	162	190	214	3,250	3,300	251	1,114	251	1,114	1,310	1,474
500	550	40	179	210	236	40	179	210	236	3,300	3,350	254	1,131	254	1,131	1,330	1,496
550	600	44	196	230	259	44	196	230	259	3,350	3,400	258	1,148	258	1,148	1,350	1,519
600	650	48	213	250	281	48	213	250	281	3,400	3,450	262	1,165	262	1,165	1,370	1,541
650	700	52	230	270	304	52	230	270	304	3,450	3,500	266	1,182	266	1,182	1,390	1,564
700	750	55	247	290	326	55	247	290	326	3,500	3,550	270	1,199	270	1,199	1,410	1,586
750	800	59	264	310	349	59	264	310	349	3,550	3,600	273	1,216	273	1,216	1,430	1,609
800	850	63	281	330	371	63	281	330	371	3,600	3,650	277	1,233	277	1,233	1,450	1,631
850	900	67	298	350	394	67	298	350	394	3,650	3,700	281	1,250	281	1,250	1,470	1,654
900	950	71	315	370	416	71	315	370	416	3,700	3,750	285	1,267	285	1,267	1,490	1,676
950	1,000	75	332	390	439	75	332	390	439	3,750	3,800	289	1,284	289	1,284	1,510	1,699
1,000	1,050	78	349	410	461	78	349	410	461	3,800	3,850	293	1,301	293	1,301	1,530	1,721
1,050	1,100	82	366	430	484	82	366	430	484	3,850	3,900	296	1,318	296	1,318	1,550	1,744
1,100	1,150	86	383	450	506	86	383	450	506	3,900	3,950	300	1,335	300	1,335	1,570	1,766
1,150	1,200	90	400	470	529	90	400	470	529	3,950	4,000	304	1,352	304	1,352	1,590	1,789
1,200	1,250	94	417	490	551	94	417	490	551	4,000	4,050	308	1,369	308	1,369	1,610	1,811
1,250	1,300	98	434	510	574	98	434	510	574	4,050	4,100	312	1,386	312	1,386	1,630	1,834
1,300	1,350	101	451	530	596	101	451	530	596	4,100	4,150	316	1,403	316	1,403	1,650	1,856
1,350	1,400	105	468	550	619	105	468	550	619	4,150	4,200	319	1,420	319	1,420	1,670	1,879
1,400	1,450	109	485	570	641	109	485	570	641	4,200	4,250	323	1,437	323	1,437	1,690	1,901
1,450	1,500	113	502	590	664	113	502	590	664	4,250	4,300	327	1,454	327	1,454	1,710	1,924
1,500	1,550	117	519	610	686	117	519	610	686	4,300	4,350	331	1,471	331	1,471	1,730	1,946
1,550	1,600	120	536	630	709	120	536	630	709	4,350	4,400	335	1,488	335	1,488	1,750	1,969
1,600	1,650	124	553	650	731	124	553	650	731	4,400	4,450	339	1,505	339	1,505	1,770	1,991
1,650	1,700	128	570	670	754	128	570	670	754	4,450	4,500	342	1,522	342	1,522	1,790	2,014
1,700	1,750	132	587	690	776	132	587	690	776	4,500	4,550	346	1,539	346	1,539	1,810	2,036
1,750	1,800	136	604	710	799	136	604	710	799	4,550	4,600	350	1,556	350	1,556	1,830	2,059
1,800	1,850	140	621	730	821	140	621	730	821	4,600	4,650	354	1,573	354	1,573	1,850	2,081
1,850	1,900	143	638	750	844	143	638	750	844	4,650	4,700	358	1,590	358	1,590	1,870	2,104
1,900	1,950	147	655	770	866	147	655	770	866	4,700	4,750	361	1,607	361	1,607	1,890	2,126
1,950	2,000	151	672	790	889	151	672	790	889	4,750	4,800	365	1,624	365	1,624	1,910	2,149
2,000	2,050	155	689	810	911	155	689	810	911	4,800	4,850	369	1,641	369	1,641	1,930	2,171
2,050	2,100	159	706	830	934	159	706	830	934	4,850	4,900	373	1,658	373	1,658	1,950	2,194
2,100	2,150	163	723	850	956	163	723	850	956	4,900	4,950	377	1,675	377	1,675	1,970	2,216
2,150	2,200	166	740	870	979	166	740	870	979	4,950	5,000	381	1,692	381	1,692	1,990	2,239
2,200	2,250	170	757	890	1,001	170	757	890	1,001	5,000	5,050	384	1,709	384	1,709	2,010	2,261
2,250	2,300	174	774	910	1,024	174	774	910	1,024	5,050	5,100	388	1,726	388	1,726	2,030	2,284
2,300	2,350	178	791	930	1,046	178	791	930	1,046	5,100	5,150	392	1,743	392	1,743	2,050	2,306
2,350	2,400	182	808	950	1,069	182	808	950	1,069	5,150	5,200	396	1,760	396	1,760	2,070	2,329
2,400	2,450	186	825	970	1,091	186	825	970	1,091	5,200	5,250	400	1,777	400	1,777	2,090	2,351
2,450	2,500	189	842	990	1,114	189	842	990	1,114	5,250	5,300	404	1,794	404	1,794	2,110	2,374
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136	5,300	5,350	407	1,811	407	1,811	2,130	2,396
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159	5,350	5,400	411	1,828	411	1,828	2,150	2,419
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181	5,400	5,450	415	1,845	415	1,845	2,170	2,441
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204	5,450	5,500	419	1,862	419	1,862	2,190	2,464
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226	5,500	5,550	423	1,879	423	1,879	2,210	2,486
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249	5,550	5,600	426	1,896	426	1,896	2,230	2,509

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

(Continued)



If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying surviving spouse* and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499
7,800	7,850	599	2,661	3,130	3,521	599	2,661	3,130	3,521
7,850	7,900	602	2,678	3,150	3,544	602	2,678	3,150	3,544
7,900	7,950	606	2,695	3,170	3,566	606	2,695	3,170	3,566
7,950	8,000	610	2,712	3,190	3,589	610	2,712	3,190	3,589
8,000	8,050	614	2,729	3,210	3,611	614	2,729	3,210	3,611
8,050	8,100	618	2,746	3,230	3,634	618	2,746	3,230	3,634
8,100	8,150	622	2,763	3,250	3,656	622	2,763	3,250	3,656
8,150	8,200	625	2,780	3,270	3,679	625	2,780	3,270	3,679
8,200	8,250	629	2,797	3,290	3,701	629	2,797	3,290	3,701
8,250	8,300	632	2,814	3,310	3,724	632	2,814	3,310	3,724
8,300	8,350	632	2,831	3,330	3,746	632	2,831	3,330	3,746
8,350	8,400	632	2,848	3,350	3,769	632	2,848	3,350	3,769
8,400	8,450	632	2,865	3,370	3,791	632	2,865	3,370	3,791
8,450	8,500	632	2,882	3,390	3,814	632	2,882	3,390	3,814
8,500	8,550	632	2,899	3,410	3,836	632	2,899	3,410	3,836
8,550	8,600	632	2,916	3,430	3,859	632	2,916	3,430	3,859
8,600	8,650	632	2,933	3,450	3,881	632	2,933	3,450	3,881
8,650	8,700	632	2,950	3,470	3,904	632	2,950	3,470	3,904
8,700	8,750	632	2,967	3,490	3,926	632	2,967	3,490	3,926
8,750	8,800	632	2,984	3,510	3,949	632	2,984	3,510	3,949

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

(Continued)

Earned Income Credit (EIC) Table - *Continued*

(Caution. This is **not** a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—								If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—						Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—				At least	But less than	Your credit is—				Your credit is—			
12,000	12,050	502	4,089	4,810	5,411	632	4,089	4,810	5,411	15,200	15,250	258	4,213	6,090	6,851	632	4,213	6,090	6,851
12,050	12,100	499	4,106	4,830	5,434	632	4,106	4,830	5,434	15,250	15,300	254	4,213	6,110	6,874	632	4,213	6,110	6,874
12,100	12,150	495	4,123	4,850	5,456	632	4,123	4,850	5,456	15,300	15,350	250	4,213	6,130	6,896	632	4,213	6,130	6,896
12,150	12,200	491	4,140	4,870	5,479	632	4,140	4,870	5,479	15,350	15,400	246	4,213	6,150	6,919	632	4,213	6,150	6,919
12,200	12,250	487	4,157	4,890	5,501	632	4,157	4,890	5,501	15,400	15,450	242	4,213	6,170	6,941	632	4,213	6,170	6,941
12,250	12,300	483	4,174	4,910	5,524	632	4,174	4,910	5,524	15,450	15,500	238	4,213	6,190	6,964	632	4,213	6,190	6,964
12,300	12,350	479	4,191	4,930	5,546	632	4,191	4,930	5,546	15,500	15,550	235	4,213	6,210	6,986	632	4,213	6,210	6,986
12,350	12,400	476	4,213	4,950	5,569	632	4,213	4,950	5,569	15,550	15,600	231	4,213	6,230	7,009	632	4,213	6,230	7,009
12,400	12,450	472	4,213	4,970	5,591	632	4,213	4,970	5,591	15,600	15,650	227	4,213	6,250	7,031	632	4,213	6,250	7,031
12,450	12,500	468	4,213	4,990	5,614	632	4,213	4,990	5,614	15,650	15,700	223	4,213	6,270	7,054	632	4,213	6,270	7,054
12,500	12,550	464	4,213	5,010	5,636	632	4,213	5,010	5,636	15,700	15,750	219	4,213	6,290	7,076	632	4,213	6,290	7,076
12,550	12,600	460	4,213	5,030	5,659	632	4,213	5,030	5,659	15,750	15,800	215	4,213	6,310	7,099	632	4,213	6,310	7,099
12,600	12,650	456	4,213	5,050	5,681	632	4,213	5,050	5,681	15,800	15,850	212	4,213	6,330	7,121	632	4,213	6,330	7,121
12,650	12,700	453	4,213	5,070	5,704	632	4,213	5,070	5,704	15,850	15,900	208	4,213	6,350	7,144	632	4,213	6,350	7,144
12,700	12,750	449	4,213	5,090	5,726	632	4,213	5,090	5,726	15,900	15,950	204	4,213	6,370	7,166	632	4,213	6,370	7,166
12,750	12,800	445	4,213	5,110	5,749	632	4,213	5,110	5,749	15,950	16,000	200	4,213	6,390	7,189	632	4,213	6,390	7,189
12,800	12,850	441	4,213	5,130	5,771	632	4,213	5,130	5,771	16,000	16,050	196	4,213	6,410	7,211	632	4,213	6,410	7,211
12,850	12,900	437	4,213	5,150	5,794	632	4,213	5,150	5,794	16,050	16,100	193	4,213	6,430	7,234	632	4,213	6,430	7,234
12,900	12,950	433	4,213	5,170	5,816	632	4,213	5,170	5,816	16,100	16,150	189	4,213	6,450	7,256	632	4,213	6,450	7,256
12,950	13,000	430	4,213	5,190	5,839	632	4,213	5,190	5,839	16,150	16,200	185	4,213	6,470	7,279	632	4,213	6,470	7,279
13,000	13,050	426	4,213	5,210	5,861	632	4,213	5,210	5,861	16,200	16,250	181	4,213	6,490	7,301	632	4,213	6,490	7,301
13,050	13,100	422	4,213	5,230	5,884	632	4,213	5,230	5,884	16,250	16,300	177	4,213	6,510	7,324	632	4,213	6,510	7,324
13,100	13,150	418	4,213	5,250	5,906	632	4,213	5,250	5,906	16,300	16,350	173	4,213	6,530	7,346	632	4,213	6,530	7,346
13,150	13,200	414	4,213	5,270	5,929	632	4,213	5,270	5,929	16,350	16,400	170	4,213	6,550	7,369	632	4,213	6,550	7,369
13,200	13,250	411	4,213	5,290	5,951	632	4,213	5,290	5,951	16,400	16,450	166	4,213	6,570	7,391	632	4,213	6,570	7,391
13,250	13,300	407	4,213	5,310	5,974	632	4,213	5,310	5,974	16,450	16,500	162	4,213	6,590	7,414	632	4,213	6,590	7,414
13,300	13,350	403	4,213	5,330	5,996	632	4,213	5,330	5,996	16,500	16,550	158	4,213	6,610	7,436	632	4,213	6,610	7,436
13,350	13,400	399	4,213	5,350	6,019	632	4,213	5,350	6,019	16,550	16,600	154	4,213	6,630	7,459	632	4,213	6,630	7,459
13,400	13,450	395	4,213	5,370	6,041	632	4,213	5,370	6,041	16,600	16,650	150	4,213	6,650	7,481	632	4,213	6,650	7,481
13,450	13,500	391	4,213	5,390	6,064	632	4,213	5,390	6,064	16,650	16,700	147	4,213	6,670	7,504	632	4,213	6,670	7,504
13,500	13,550	388	4,213	5,410	6,086	632	4,213	5,410	6,086	16,700	16,750	143	4,213	6,690	7,526	632	4,213	6,690	7,526
13,550	13,600	384	4,213	5,430	6,109	632	4,213	5,430	6,109	16,750	16,800	139	4,213	6,710	7,549	632	4,213	6,710	7,549
13,600	13,650	380	4,213	5,450	6,131	632	4,213	5,450	6,131	16,800	16,850	135	4,213	6,730	7,571	632	4,213	6,730	7,571
13,650	13,700	376	4,213	5,470	6,154	632	4,213	5,470	6,154	16,850	16,900	131	4,213	6,750	7,594	632	4,213	6,750	7,594
13,700	13,750	372	4,213	5,490	6,176	632	4,213	5,490	6,176	16,900	16,950	127	4,213	6,770	7,616	632	4,213	6,770	7,616
13,750	13,800	368	4,213	5,510	6,199	632	4,213	5,510	6,199	16,950	17,000	124	4,213	6,790	7,639	632	4,213	6,790	7,639
13,800	13,850	365	4,213	5,530	6,221	632	4,213	5,530	6,221	17,000	17,050	120	4,213	6,810	7,661	632	4,213	6,810	7,661
13,850	13,900	361	4,213	5,550	6,244	632	4,213	5,550	6,244	17,050	17,100	116	4,213	6,830	7,684	632	4,213	6,830	7,684
13,900	13,950	357	4,213	5,570	6,266	632	4,213	5,570	6,266	17,100	17,150	112	4,213	6,850	7,706	632	4,213	6,850	7,706
13,950	14,000	353	4,213	5,590	6,289	632	4,213	5,590	6,289	17,150	17,200	108	4,213	6,870	7,729	632	4,213	6,870	7,729
14,000	14,050	349	4,213	5,610	6,311	632	4,213	5,610	6,311	17,200	17,250	105	4,213	6,890	7,751	632	4,213	6,890	7,751
14,050	14,100	346	4,213	5,630	6,334	632	4,213	5,630	6,334	17,250	17,300	101	4,213	6,910	7,774	630	4,213	6,910	7,774
14,100	14,150	342	4,213	5,650	6,356	632	4,213	5,650	6,356	17,300	17,350	97	4,213	6,930	7,796	626	4,213	6,930	7,796
14,150	14,200	338	4,213	5,670	6,379	632	4,213	5,670	6,379	17,350	17,400	93	4,213	6,950	7,819	622	4,213	6,950	7,819
14,200	14,250	334	4,213	5,690	6,401	632	4,213	5,690	6,401	17,400	17,450	89	4,213	6,960	7,830	619	4,213	6,960	7,830
14,250	14,300	330	4,213	5,710	6,424	632	4,213	5,710	6,424	17,450	17,500	85	4,213	6,960	7,830	615	4,213	6,960	7,830
14,300	14,350	326	4,213	5,730	6,446	632	4,213	5,730	6,446	17,500	17,550	82	4,213	6,960	7,830	611	4,213	6,960	7,830
14,350	14,400	323	4,213	5,750	6,469	632	4,213	5,750	6,469	17,550	17,600	78	4,213	6,960	7,830	607	4,213	6,960	7,830
14,400	14,450	319	4,213	5,770	6,491	632	4,213	5,770	6,491	17,600	17,650	74	4,213	6,960	7,830	603	4,213	6,960	7,830
14,450	14,500	315	4,213	5,790	6,514	632	4,213	5,790	6,514	17,650	17,700	70	4,213	6,960	7,830	599	4,213	6,960	7,830
14,500	14,550	311	4,213	5,810	6,536	632	4,213	5,810	6,536	17,700	17,750	66	4,213	6,960	7,830	596	4,213	6,960	7,830
14,550	14,600	307	4,213	5,830	6,559	632	4,213	5,830	6,559	17,750	17,800	62	4,213	6,960	7,830	592	4,213	6,960	7,830
14,600	14,650	303	4,213	5,850	6,581	632	4,213	5,850	6,581	17,800	17,850	59	4,213	6,960	7,830	588	4,213	6,960	7,830
14,650	14,700	300	4,213	5,870	6,604	632	4,213	5,870	6,604	17,850	17,900	55	4,213	6,960	7,830	584	4,213	6,960	7,830
14,700	14,750	296	4,213	5,890	6,626	632	4,213	5,890	6,626	17,900	17,950	51	4,213	6,960	7,830	580	4,213	6,960	7,830
14,750	14,800	292	4,213	5,910	6,649	632	4,213	5,910	6,649	17,950	18,000	47	4,213	6,960	7,830	577	4,213	6,960	7,830
14,800	14,850	288	4,213	5,930	6,671	632	4,213	5,930	6,671	18,000	18,050	43	4,213	6,960	7,830	573	4,213	6,960	7,830
14,850	14,900	284	4,213	5,950	6,694	632	4,21												

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
18,400	18,450	13	4,213	6,960	7,830	542	4,213	6,960	7,830
18,450	18,500	9	4,213	6,960	7,830	538	4,213	6,960	7,830
18,500	18,550	5	4,213	6,960	7,830	534	4,213	6,960	7,830
18,550	18,600	*	4,213	6,960	7,830	531	4,213	6,960	7,830
18,600	18,650	0	4,213	6,960	7,830	527	4,213	6,960	7,830
18,650	18,700	0	4,213	6,960	7,830	523	4,213	6,960	7,830
18,700	18,750	0	4,213	6,960	7,830	519	4,213	6,960	7,830
18,750	18,800	0	4,213	6,960	7,830	515	4,213	6,960	7,830
18,800	18,850	0	4,213	6,960	7,830	512	4,213	6,960	7,830
18,850	18,900	0	4,213	6,960	7,830	508	4,213	6,960	7,830
18,900	18,950	0	4,213	6,960	7,830	504	4,213	6,960	7,830
18,950	19,000	0	4,213	6,960	7,830	500	4,213	6,960	7,830
19,000	19,050	0	4,213	6,960	7,830	496	4,213	6,960	7,830
19,050	19,100	0	4,213	6,960	7,830	492	4,213	6,960	7,830
19,100	19,150	0	4,213	6,960	7,830	489	4,213	6,960	7,830
19,150	19,200	0	4,213	6,960	7,830	485	4,213	6,960	7,830
19,200	19,250	0	4,213	6,960	7,830	481	4,213	6,960	7,830
19,250	19,300	0	4,213	6,960	7,830	477	4,213	6,960	7,830
19,300	19,350	0	4,213	6,960	7,830	473	4,213	6,960	7,830
19,350	19,400	0	4,213	6,960	7,830	469	4,213	6,960	7,830
19,400	19,450	0	4,213	6,960	7,830	466	4,213	6,960	7,830
19,450	19,500	0	4,213	6,960	7,830	462	4,213	6,960	7,830
19,500	19,550	0	4,213	6,960	7,830	458	4,213	6,960	7,830
19,550	19,600	0	4,213	6,960	7,830	454	4,213	6,960	7,830
19,600	19,650	0	4,213	6,960	7,830	450	4,213	6,960	7,830
19,650	19,700	0	4,213	6,960	7,830	446	4,213	6,960	7,830
19,700	19,750	0	4,213	6,960	7,830	443	4,213	6,960	7,830
19,750	19,800	0	4,213	6,960	7,830	439	4,213	6,960	7,830
19,800	19,850	0	4,213	6,960	7,830	435	4,213	6,960	7,830
19,850	19,900	0	4,213	6,960	7,830	431	4,213	6,960	7,830
19,900	19,950	0	4,213	6,960	7,830	427	4,213	6,960	7,830
19,950	20,000	0	4,213	6,960	7,830	424	4,213	6,960	7,830
20,000	20,050	0	4,213	6,960	7,830	420	4,213	6,960	7,830
20,050	20,100	0	4,213	6,960	7,830	416	4,213	6,960	7,830
20,100	20,150	0	4,213	6,960	7,830	412	4,213	6,960	7,830
20,150	20,200	0	4,213	6,960	7,830	408	4,213	6,960	7,830
20,200	20,250	0	4,213	6,960	7,830	404	4,213	6,960	7,830
20,250	20,300	0	4,213	6,960	7,830	401	4,213	6,960	7,830
20,300	20,350	0	4,213	6,960	7,830	397	4,213	6,960	7,830
20,350	20,400	0	4,213	6,960	7,830	393	4,213	6,960	7,830
20,400	20,450	0	4,213	6,960	7,830	389	4,213	6,960	7,830
20,450	20,500	0	4,213	6,960	7,830	385	4,213	6,960	7,830
20,500	20,550	0	4,213	6,960	7,830	381	4,213	6,960	7,830
20,550	20,600	0	4,213	6,960	7,830	378	4,213	6,960	7,830
20,600	20,650	0	4,213	6,960	7,830	374	4,213	6,960	7,830
20,650	20,700	0	4,213	6,960	7,830	370	4,213	6,960	7,830
20,700	20,750	0	4,213	6,960	7,830	366	4,213	6,960	7,830
20,750	20,800	0	4,213	6,960	7,830	362	4,213	6,960	7,830
20,800	20,850	0	4,213	6,960	7,830	359	4,213	6,960	7,830
20,850	20,900	0	4,213	6,960	7,830	355	4,213	6,960	7,830
20,900	20,950	0	4,213	6,960	7,830	351	4,213	6,960	7,830
20,950	21,000	0	4,213	6,960	7,830	347	4,213	6,960	7,830
21,000	21,050	0	4,213	6,960	7,830	343	4,213	6,960	7,830
21,050	21,100	0	4,213	6,960	7,830	339	4,213	6,960	7,830
21,100	21,150	0	4,213	6,960	7,830	336	4,213	6,960	7,830
21,150	21,200	0	4,213	6,960	7,830	332	4,213	6,960	7,830
21,200	21,250	0	4,213	6,960	7,830	328	4,213	6,960	7,830
21,250	21,300	0	4,213	6,960	7,830	324	4,213	6,960	7,830
21,300	21,350	0	4,213	6,960	7,830	320	4,213	6,960	7,830
21,350	21,400	0	4,213	6,960	7,830	316	4,213	6,960	7,830
21,400	21,450	0	4,213	6,960	7,830	313	4,213	6,960	7,830
21,450	21,500	0	4,213	6,960	7,830	309	4,213	6,960	7,830
21,500	21,550	0	4,213	6,960	7,830	305	4,213	6,960	7,830
21,550	21,600	0	4,213	6,960	7,830	301	4,213	6,960	7,830

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

\* If the amount you are looking up from the worksheet is at least \$18,550 but less than \$18,591, and you have no qualifying children who have valid SSNs, your credit is \$2.

If the amount you are looking up from the worksheet is \$18,591 or more, and you have no qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying surviving spouse* and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
24,800	24,850	0	3,877	6,517	7,387	53	4,213	6,960	7,830
24,850	24,900	0	3,869	6,506	7,376	49	4,213	6,960	7,830
24,900	24,950	0	3,861	6,496	7,366	45	4,213	6,960	7,830
24,950	25,000	0	3,853	6,485	7,355	41	4,213	6,960	7,830
25,000	25,050	0	3,845	6,475	7,345	37	4,213	6,960	7,830
25,050	25,100	0	3,837	6,464	7,334	33	4,213	6,960	7,830
25,100	25,150	0	3,829	6,454	7,324	30	4,213	6,960	7,830
25,150	25,200	0	3,821	6,443	7,313	26	4,213	6,960	7,830
25,200	25,250	0	3,813	6,432	7,302	22	4,213	6,960	7,830
25,250	25,300	0	3,805	6,422	7,292	18	4,213	6,960	7,830
25,300	25,350	0	3,797	6,411	7,281	14	4,213	6,960	7,830
25,350	25,400	0	3,789	6,401	7,271	10	4,213	6,960	7,830
25,400	25,450	0	3,781	6,390	7,260	7	4,213	6,960	7,830
25,450	25,500	0	3,773	6,380	7,250	3	4,213	6,960	7,830
25,500	25,550	0	3,765	6,369	7,239	*	4,213	6,960	7,830
25,550	25,600	0	3,757	6,359	7,229	0	4,213	6,960	7,830
25,600	25,650	0	3,749	6,348	7,218	0	4,213	6,960	7,830
25,650	25,700	0	3,741	6,338	7,208	0	4,213	6,960	7,830
25,700	25,750	0	3,733	6,327	7,197	0	4,213	6,960	7,830
25,750	25,800	0	3,725	6,317	7,187	0	4,213	6,960	7,830
25,800	25,850	0	3,717	6,306	7,176	0	4,213	6,960	7,830
25,850	25,900	0	3,709	6,296	7,166	0	4,213	6,960	7,830
25,900	25,950	0	3,701	6,285	7,155	0	4,213	6,960	7,830
25,950	26,000	0	3,693	6,274	7,144	0	4,213	6,960	7,830
26,000	26,050	0	3,685	6,264	7,134	0	4,213	6,960	7,830
26,050	26,100	0	3,677	6,253	7,123	0	4,213	6,960	7,830
26,100	26,150	0	3,669	6,243	7,113	0	4,213	6,960	7,830
26,150	26,200	0	3,661	6,232	7,102	0	4,213	6,960	7,830
26,200	26,250	0	3,653	6,222	7,092	0	4,213	6,960	7,830
26,250	26,300	0	3,645	6,211	7,081	0	4,213	6,960	7,830
26,300	26,350	0	3,637	6,201	7,071	0	4,213	6,960	7,830
26,350	26,400	0	3,629	6,190	7,060	0	4,213	6,960	7,830
26,400	26,450	0	3,621	6,180	7,050	0	4,213	6,960	7,830
26,450	26,500	0	3,613	6,169	7,039	0	4,213	6,960	7,830
26,500	26,550	0	3,605	6,159	7,029	0	4,213	6,960	7,830
26,550	26,600	0	3,597	6,148	7,018	0	4,213	6,960	7,830
26,600	26,650	0	3,589	6,138	7,008	0	4,213	6,960	7,830
26,650	26,700	0	3,581	6,127	6,997	0	4,213	6,960	7,830
26,700	26,750	0	3,573	6,117	6,987	0	4,213	6,960	7,830
26,750	26,800	0	3,565	6,106	6,976	0	4,213	6,960	7,830
26,800	26,850	0	3,557	6,095	6,965	0	4,213	6,960	7,830
26,850	26,900	0	3,549	6,085	6,955	0	4,213	6,960	7,830
26,900	26,950	0	3,541	6,074	6,944	0	4,213	6,960	7,830
26,950	27,000	0	3,533	6,064	6,934	0	4,213	6,960	7,830
27,000	27,050	0	3,525	6,053	6,923	0	4,213	6,960	7,830
27,050	27,100	0	3,517	6,043	6,913	0	4,213	6,960	7,830
27,100	27,150	0	3,509	6,032	6,902	0	4,213	6,960	7,830
27,150	27,200	0	3,501	6,022	6,892	0	4,213	6,960	7,830
27,200	27,250	0	3,493	6,011	6,881	0	4,213	6,960	7,830
27,250	27,300	0	3,485	6,001	6,871	0	4,213	6,960	7,830
27,300	27,350	0	3,477	5,990	6,860	0	4,213	6,960	7,830
27,350	27,400	0	3,469	5,980	6,850	0	4,213	6,960	7,830
27,400	27,450	0	3,461	5,969	6,839	0	4,213	6,960	7,830
27,450	27,500	0	3,453	5,959	6,829	0	4,213	6,960	7,830
27,500	27,550	0	3,445	5,948	6,818	0	4,213	6,960	7,830
27,550	27,600	0	3,437	5,938	6,808	0	4,213	6,960	7,830
27,600	27,650	0	3,429	5,927	6,797	0	4,213	6,960	7,830
27,650	27,700	0	3,421	5,916	6,786	0	4,213	6,960	7,830
27,700	27,750	0	3,413	5,906	6,776	0	4,213	6,960	7,830
27,750	27,800	0	3,405	5,895	6,765	0	4,213	6,960	7,830
27,800	27,850	0	3,397	5,885	6,755	0	4,213	6,960	7,830
27,850	27,900	0	3,389	5,874	6,744	0	4,213	6,960	7,830
27,900	27,950	0	3,381	5,864	6,734	0	4,213	6,960	7,830
27,950	28,000	0	3,373	5,853	6,723	0	4,213	6,960	7,830

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

\* If the amount you are looking up from the worksheet is at least \$25,500 but less than \$25,511, and you have no qualifying children who have valid SSNs, your credit is \$0.

If the amount you are looking up from the worksheet is \$25,511 or more, and you have no qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
31,200	31,250	0	2,854	5,169	6,039	0	3,960	6,626	7,496
31,250	31,300	0	2,846	5,158	6,028	0	3,952	6,616	7,486
31,300	31,350	0	2,838	5,148	6,018	0	3,944	6,605	7,475
31,350	31,400	0	2,830	5,137	6,007	0	3,936	6,595	7,465
31,400	31,450	0	2,822	5,127	5,997	0	3,928	6,584	7,454
31,450	31,500	0	2,814	5,116	5,986	0	3,920	6,574	7,444
31,500	31,550	0	2,806	5,106	5,976	0	3,912	6,563	7,433
31,550	31,600	0	2,798	5,095	5,965	0	3,904	6,552	7,422
31,600	31,650	0	2,790	5,085	5,955	0	3,896	6,542	7,412
31,650	31,700	0	2,782	5,074	5,944	0	3,888	6,531	7,401
31,700	31,750	0	2,774	5,064	5,934	0	3,880	6,521	7,391
31,750	31,800	0	2,766	5,053	5,923	0	3,872	6,510	7,380
31,800	31,850	0	2,758	5,042	5,912	0	3,864	6,500	7,370
31,850	31,900	0	2,750	5,032	5,902	0	3,856	6,489	7,359
31,900	31,950	0	2,742	5,021	5,891	0	3,848	6,479	7,349
31,950	32,000	0	2,734	5,011	5,881	0	3,840	6,468	7,338
32,000	32,050	0	2,726	5,000	5,870	0	3,832	6,458	7,328
32,050	32,100	0	2,718	4,990	5,860	0	3,824	6,447	7,317
32,100	32,150	0	2,710	4,979	5,849	0	3,816	6,437	7,307
32,150	32,200	0	2,702	4,969	5,839	0	3,808	6,426	7,296
32,200	32,250	0	2,694	4,958	5,828	0	3,800	6,416	7,286
32,250	32,300	0	2,686	4,948	5,818	0	3,792	6,405	7,275
32,300	32,350	0	2,678	4,937	5,807	0	3,784	6,395	7,265
32,350	32,400	0	2,670	4,927	5,797	0	3,776	6,384	7,254
32,400	32,450	0	2,662	4,916	5,786	0	3,768	6,373	7,243
32,450	32,500	0	2,654	4,906	5,776	0	3,760	6,363	7,233
32,500	32,550	0	2,646	4,895	5,765	0	3,752	6,352	7,222
32,550	32,600	0	2,638	4,885	5,755	0	3,744	6,342	7,212
32,600	32,650	0	2,630	4,874	5,744	0	3,736	6,331	7,201
32,650	32,700	0	2,622	4,863	5,733	0	3,728	6,321	7,191
32,700	32,750	0	2,614	4,853	5,723	0	3,720	6,310	7,180
32,750	32,800	0	2,606	4,842	5,712	0	3,712	6,300	7,170
32,800	32,850	0	2,598	4,832	5,702	0	3,704	6,289	7,159
32,850	32,900	0	2,590	4,821	5,691	0	3,696	6,279	7,149
32,900	32,950	0	2,582	4,811	5,681	0	3,688	6,268	7,138
32,950	33,000	0	2,574	4,800	5,670	0	3,680	6,258	7,128
33,000	33,050	0	2,566	4,790	5,660	0	3,672	6,247	7,117
33,050	33,100	0	2,558	4,779	5,649	0	3,664	6,237	7,107
33,100	33,150	0	2,550	4,769	5,639	0	3,656	6,226	7,096
33,150	33,200	0	2,542	4,758	5,628	0	3,648	6,216	7,086
33,200	33,250	0	2,534	4,748	5,618	0	3,640	6,205	7,075
33,250	33,300	0	2,526	4,737	5,607	0	3,632	6,194	7,064
33,300	33,350	0	2,518	4,727	5,597	0	3,624	6,184	7,054
33,350	33,400	0	2,510	4,716	5,586	0	3,616	6,173	7,043
33,400	33,450	0	2,502	4,706	5,576	0	3,608	6,163	7,033
33,450	33,500	0	2,494	4,695	5,565	0	3,600	6,152	7,022
33,500	33,550	0	2,486	4,684	5,554	0	3,592	6,142	7,012
33,550	33,600	0	2,478	4,674	5,544	0	3,584	6,131	7,001
33,600	33,650	0	2,470	4,663	5,533	0	3,576	6,121	6,991
33,650	33,700	0	2,462	4,653	5,523	0	3,568	6,110	6,980
33,700	33,750	0	2,454	4,642	5,512	0	3,560	6,100	6,970
33,750	33,800	0	2,446	4,632	5,502	0	3,552	6,089	6,959
33,800	33,850	0	2,438	4,621	5,491	0	3,544	6,079	6,949
33,850	33,900	0	2,430	4,611	5,481	0	3,536	6,068	6,938
33,900	33,950	0	2,422	4,600	5,470	0	3,528	6,058	6,928
33,950	34,000	0	2,414	4,590	5,460	0	3,520	6,047	6,917
34,000	34,050	0	2,406	4,579	5,449	0	3,512	6,037	6,907
34,050	34,100	0	2,398	4,569	5,439	0	3,504	6,026	6,896
34,100	34,150	0	2,390	4,558	5,428	0	3,496	6,015	6,885
34,150	34,200	0	2,382	4,548	5,418	0	3,488	6,005	6,875
34,200	34,250	0	2,375	4,537	5,407	0	3,480	5,994	6,864
34,250	34,300	0	2,367	4,527	5,397	0	3,472	5,984	6,854
34,300	34,350	0	2,359	4,516	5,386	0	3,464	5,973	6,843
34,350	34,400	0	2,351	4,505	5,375	0	3,456	5,963	6,833

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

(Continued)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
37,600	37,650	0	1,831	3,821	4,691	0	2,937	5,278	6,148
37,650	37,700	0	1,823	3,810	4,680	0	2,929	5,268	6,138
37,700	37,750	0	1,815	3,800	4,670	0	2,921	5,257	6,127
37,750	37,800	0	1,807	3,789	4,659	0	2,913	5,247	6,117
37,800	37,850	0	1,799	3,779	4,649	0	2,905	5,236	6,106
37,850	37,900	0	1,791	3,768	4,638	0	2,897	5,226	6,096
37,900	37,950	0	1,783	3,758	4,628	0	2,889	5,215	6,085
37,950	38,000	0	1,775	3,747	4,617	0	2,881	5,205	6,075
38,000	38,050	0	1,767	3,737	4,607	0	2,873	5,194	6,064
38,050	38,100	0	1,759	3,726	4,596	0	2,865	5,184	6,054
38,100	38,150	0	1,751	3,716	4,586	0	2,857	5,173	6,043
38,150	38,200	0	1,743	3,705	4,575	0	2,849	5,163	6,033
38,200	38,250	0	1,735	3,695	4,565	0	2,841	5,152	6,022
38,250	38,300	0	1,727	3,684	4,554	0	2,833	5,141	6,011
38,300	38,350	0	1,719	3,674	4,544	0	2,825	5,131	6,001
38,350	38,400	0	1,711	3,663	4,533	0	2,817	5,120	5,990
38,400	38,450	0	1,703	3,653	4,523	0	2,809	5,110	5,980
38,450	38,500	0	1,695	3,642	4,512	0	2,801	5,099	5,969
38,500	38,550	0	1,687	3,631	4,501	0	2,793	5,089	5,959
38,550	38,600	0	1,679	3,621	4,491	0	2,785	5,078	5,948
38,600	38,650	0	1,671	3,610	4,480	0	2,777	5,068	5,938
38,650	38,700	0	1,663	3,600	4,470	0	2,769	5,057	5,927
38,700	38,750	0	1,655	3,589	4,459	0	2,761	5,047	5,917
38,750	38,800	0	1,647	3,579	4,449	0	2,753	5,036	5,906
38,800	38,850	0	1,639	3,568	4,438	0	2,745	5,026	5,896
38,850	38,900	0	1,631	3,558	4,428	0	2,737	5,015	5,885
38,900	38,950	0	1,623	3,547	4,417	0	2,729	5,005	5,875
38,950	39,000	0	1,615	3,537	4,407	0	2,721	4,994	5,864
39,000	39,050	0	1,607	3,526	4,396	0	2,713	4,984	5,854
39,050	39,100	0	1,599	3,516	4,386	0	2,705	4,973	5,843
39,100	39,150	0	1,591	3,505	4,375	0	2,697	4,962	5,832
39,150	39,200	0	1,583	3,495	4,365	0	2,689	4,952	5,822
39,200	39,250	0	1,575	3,484	4,354	0	2,681	4,941	5,811
39,250	39,300	0	1,568	3,474	4,344	0	2,673	4,931	5,801
39,300	39,350	0	1,560	3,463	4,333	0	2,665	4,920	5,790
39,350	39,400	0	1,552	3,452	4,322	0	2,657	4,910	5,780
39,400	39,450	0	1,544	3,442	4,312	0	2,649	4,899	5,769
39,450	39,500	0	1,536	3,431	4,301	0	2,641	4,889	5,759
39,500	39,550	0	1,528	3,421	4,291	0	2,633	4,878	5,748
39,550	39,600	0	1,520	3,410	4,280	0	2,625	4,868	5,738
39,600	39,650	0	1,512	3,400	4,270	0	2,617	4,857	5,727
39,650	39,700	0	1,504	3,389	4,259	0	2,609	4,847	5,717
39,700	39,750	0	1,496	3,379	4,249	0	2,601	4,836	5,706
39,750	39,800	0	1,488	3,368	4,238	0	2,593	4,826	5,696
39,800	39,850	0	1,480	3,358	4,228	0	2,585	4,815	5,685
39,850	39,900	0	1,472	3,347	4,217	0	2,577	4,805	5,675
39,900	39,950	0	1,464	3,337	4,207	0	2,569	4,794	5,664
39,950	40,000	0	1,456	3,326	4,196	0	2,561	4,783	5,653
40,000	40,050	0	1,448	3,316	4,186	0	2,553	4,773	5,643
40,050	40,100	0	1,440	3,305	4,175	0	2,545	4,762	5,632
40,100	40,150	0	1,432	3,295	4,165	0	2,537	4,752	5,622
40,150	40,200	0	1,424	3,284	4,154	0	2,530	4,741	5,611
40,200	40,250	0	1,416	3,273	4,143	0	2,522	4,731	5,601
40,250	40,300	0	1,408	3,263	4,133	0	2,514	4,720	5,590
40,300	40,350	0	1,400	3,252	4,122	0	2,506	4,710	5,580
40,350	40,400	0	1,392	3,242	4,112	0	2,498	4,699	5,569
40,400	40,450	0	1,384	3,231	4,101	0	2,490	4,689	5,559
40,450	40,500	0	1,376	3,221	4,091	0	2,482	4,678	5,548
40,500	40,550	0	1,368	3,210	4,080	0	2,474	4,668	5,538
40,550	40,600	0	1,360	3,200	4,070	0	2,466	4,657	5,527
40,600	40,650	0	1,352	3,189	4,059	0	2,458	4,647	5,517
40,650	40,700	0	1,344	3,179	4,049	0	2,450	4,636	5,506
40,700	40,750	0	1,336	3,168	4,038	0	2,442	4,625	5,495
40,750	40,800	0	1,328	3,158	4,028	0	2,434	4,615	5,485

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

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-																	
		Single, head of household, or qualifying surviving spouse* and you have-				Married filing jointly and you have-													
		0	1	2	3	0	1	2	3										
At least	But less than	Your credit is-				Your credit is-													
44,000	44,050	0	808	2,473	3,343	0	1,914	3,931	4,801	47,200	47,250	0	297	1,799	2,669	0	1,403	3,257	4,127
44,050	44,100	0	800	2,463	3,333	0	1,906	3,920	4,790	47,250	47,300	0	289	1,789	2,659	0	1,395	3,246	4,116
44,100	44,150	0	792	2,452	3,322	0	1,898	3,909	4,779	47,300	47,350	0	281	1,778	2,648	0	1,387	3,236	4,106
44,150	44,200	0	784	2,442	3,312	0	1,890	3,899	4,769	47,350	47,400	0	273	1,768	2,638	0	1,379	3,225	4,095
44,200	44,250	0	777	2,431	3,301	0	1,882	3,888	4,758	47,400	47,450	0	265	1,757	2,627	0	1,371	3,214	4,084
44,250	44,300	0	769	2,421	3,291	0	1,874	3,878	4,748	47,450	47,500	0	257	1,747	2,617	0	1,363	3,204	4,074
44,300	44,350	0	761	2,410	3,280	0	1,866	3,867	4,737	47,500	47,550	0	249	1,736	2,606	0	1,355	3,193	4,063
44,350	44,400	0	753	2,399	3,269	0	1,858	3,857	4,727	47,550	47,600	0	241	1,726	2,596	0	1,347	3,183	4,053
44,400	44,450	0	745	2,389	3,259	0	1,850	3,846	4,716	47,600	47,650	0	233	1,715	2,585	0	1,339	3,172	4,042
44,450	44,500	0	737	2,378	3,248	0	1,842	3,836	4,706	47,650	47,700	0	225	1,704	2,574	0	1,331	3,162	4,032
44,500	44,550	0	729	2,368	3,238	0	1,834	3,825	4,695	47,700	47,750	0	217	1,694	2,564	0	1,323	3,151	4,021
44,550	44,600	0	721	2,357	3,227	0	1,826	3,815	4,685	47,750	47,800	0	209	1,683	2,553	0	1,315	3,141	4,011
44,600	44,650	0	713	2,347	3,217	0	1,818	3,804	4,674	47,800	47,850	0	201	1,673	2,543	0	1,307	3,130	4,000
44,650	44,700	0	705	2,336	3,206	0	1,810	3,794	4,664	47,850	47,900	0	193	1,662	2,532	0	1,299	3,120	3,990
44,700	44,750	0	697	2,326	3,196	0	1,802	3,783	4,653	47,900	47,950	0	185	1,652	2,522	0	1,291	3,109	3,979
44,750	44,800	0	689	2,315	3,185	0	1,794	3,773	4,643	47,950	48,000	0	177	1,641	2,511	0	1,283	3,099	3,969
44,800	44,850	0	681	2,305	3,175	0	1,786	3,762	4,632	48,000	48,050	0	169	1,631	2,501	0	1,275	3,088	3,958
44,850	44,900	0	673	2,294	3,164	0	1,778	3,752	4,622	48,050	48,100	0	161	1,620	2,490	0	1,267	3,078	3,948
44,900	44,950	0	665	2,284	3,154	0	1,770	3,741	4,611	48,100	48,150	0	153	1,610	2,480	0	1,259	3,067	3,937
44,950	45,000	0	657	2,273	3,143	0	1,762	3,730	4,600	48,150	48,200	0	145	1,599	2,469	0	1,251	3,057	3,927
45,000	45,050	0	649	2,263	3,133	0	1,754	3,720	4,590	48,200	48,250	0	137	1,589	2,459	0	1,243	3,046	3,916
45,050	45,100	0	641	2,252	3,122	0	1,746	3,709	4,579	48,250	48,300	0	129	1,578	2,448	0	1,235	3,035	3,905
45,100	45,150	0	633	2,242	3,112	0	1,738	3,699	4,569	48,300	48,350	0	121	1,568	2,438	0	1,227	3,025	3,895
45,150	45,200	0	625	2,231	3,101	0	1,731	3,688	4,558	48,350	48,400	0	113	1,557	2,427	0	1,219	3,014	3,884
45,200	45,250	0	617	2,220	3,090	0	1,723	3,678	4,548	48,400	48,450	0	105	1,547	2,417	0	1,211	3,004	3,874
45,250	45,300	0	609	2,210	3,080	0	1,715	3,667	4,537	48,450	48,500	0	97	1,536	2,406	0	1,203	2,993	3,863
45,300	45,350	0	601	2,199	3,069	0	1,707	3,657	4,527	48,500	48,550	0	89	1,525	2,395	0	1,195	2,983	3,853
45,350	45,400	0	593	2,189	3,059	0	1,699	3,646	4,516	48,550	48,600	0	81	1,515	2,385	0	1,187	2,972	3,842
45,400	45,450	0	585	2,178	3,048	0	1,691	3,636	4,506	48,600	48,650	0	73	1,504	2,374	0	1,179	2,962	3,832
45,450	45,500	0	577	2,168	3,038	0	1,683	3,625	4,495	48,650	48,700	0	65	1,494	2,364	0	1,171	2,951	3,821
45,500	45,550	0	569	2,157	3,027	0	1,675	3,615	4,485	48,700	48,750	0	57	1,483	2,353	0	1,163	2,941	3,811
45,550	45,600	0	561	2,147	3,017	0	1,667	3,604	4,474	48,750	48,800	0	49	1,473	2,343	0	1,155	2,930	3,800
45,600	45,650	0	553	2,136	3,006	0	1,659	3,594	4,464	48,800	48,850	0	41	1,462	2,332	0	1,147	2,920	3,790
45,650	45,700	0	545	2,126	2,996	0	1,651	3,583	4,453	48,850	48,900	0	33	1,452	2,322	0	1,139	2,909	3,779
45,700	45,750	0	537	2,115	2,985	0	1,643	3,572	4,442	48,900	48,950	0	25	1,441	2,311	0	1,131	2,899	3,769
45,750	45,800	0	529	2,105	2,975	0	1,635	3,562	4,432	48,950	49,000	0	17	1,431	2,301	0	1,123	2,888	3,758
45,800	45,850	0	521	2,094	2,964	0	1,627	3,551	4,421	49,000	49,050	0	9	1,420	2,290	0	1,115	2,878	3,748
45,850	45,900	0	513	2,084	2,954	0	1,619	3,541	4,411	49,050	49,100	0	*	1,410	2,280	0	1,107	2,867	3,737
45,900	45,950	0	505	2,073	2,943	0	1,611	3,530	4,400	49,100	49,150	0	0	1,399	2,269	0	1,099	2,856	3,726
45,950	46,000	0	497	2,062	2,932	0	1,603	3,520	4,390	49,150	49,200	0	0	1,389	2,259	0	1,091	2,846	3,716
46,000	46,050	0	489	2,052	2,922	0	1,595	3,509	4,379	49,200	49,250	0	0	1,378	2,248	0	1,083	2,835	3,705
46,050	46,100	0	481	2,041	2,911	0	1,587	3,499	4,369	49,250	49,300	0	0	1,368	2,238	0	1,075	2,825	3,695
46,100	46,150	0	473	2,031	2,901	0	1,579	3,488	4,358	49,300	49,350	0	0	1,357	2,227	0	1,067	2,814	3,684
46,150	46,200	0	465	2,020	2,890	0	1,571	3,478	4,348	49,350	49,400	0	0	1,346	2,216	0	1,059	2,804	3,674
46,200	46,250	0	457	2,010	2,880	0	1,563	3,467	4,337	49,400	49,450	0	0	1,336	2,206	0	1,051	2,793	3,663
46,250	46,300	0	449	1,999	2,869	0	1,555	3,457	4,327	49,450	49,500	0	0	1,325	2,195	0	1,043	2,783	3,653
46,300	46,350	0	441	1,989	2,859	0	1,547	3,446	4,316	49,500	49,550	0	0	1,315	2,185	0	1,035	2,772	3,642
46,350	46,400	0	433	1,978	2,848	0	1,539	3,436	4,306	49,550	49,600	0	0	1,304	2,174	0	1,027	2,762	3,632
46,400	46,450	0	425	1,968	2,838	0	1,531	3,425	4,295	49,600	49,650	0	0	1,294	2,164	0	1,019	2,751	3,621
46,450	46,500	0	417	1,957	2,827	0	1,523	3,415	4,285	49,650	49,700	0	0	1,283	2,153	0	1,011	2,741	3,611
46,500	46,550	0	409	1,947	2,817	0	1,515	3,404	4,274	49,700	49,750	0	0	1,273	2,143	0	1,003	2,730	3,600
46,550	46,600	0	401	1,936	2,806	0	1,507	3,393	4,263	49,750	49,800	0	0	1,262	2,132	0	995	2,720	3,590
46,600	46,650	0	393	1,926	2,796	0	1,499	3,383	4,253	49,800	49,850	0	0	1,252	2,122	0	987	2,709	3,579
46,650	46,700	0	385	1,915	2,785	0	1,491	3,372	4,242	49,850	49,900	0	0	1,241	2,111	0	979	2,699	3,569
46,700	46,750	0	377	1,905	2,775	0	1,483	3,362	4,232	49,900	49,950	0	0	1,231	2,101	0	971	2,688	3,558
46,750	46,800	0	369	1,894	2,764	0	1,475	3,351	4,221	49,950	50,000	0	0	1,220	2,090	0	963	2,677	3,547
46,800	46,850	0	361	1,883	2,753	0	1,467	3,341	4,211	50,000	50,050	0	0	1,210	2,080	0	955	2,667	3,537
46,850	46,900	0	353	1,873	2,743	0	1,459	3,330	4,200	50,050	50,100	0	0	1,199	2,069	0	947	2,656	3,526
46,900	46,950	0	345	1,862	2,732	0	1,451	3,320	4,190	50,100	50,150	0	0	1,189	2,059	0	939	2,646	3,516
46,950	47,000	0	337	1,852	2,722	0	1,443	3,309	4,179	50,150	50,200	0	0	1,178	2,048	0	932	2,635	3,505
47,000	47,050	0	329	1,841	2,711	0	1,435	3,299	4,169	50,200	50,250	0	0	1,167	2,037	0	924	2,625	3,495
47,050	47,100	0	321	1,831	2,701	0	1,427	3,288	4,158	50,250	50,300	0	0	1,157	2,027	0	916	2,614	3,484
47,100	47,150	0	313	1,820	2,690	0	1,419	3,278	4,148	50,300	50,350	0	0	1,146	2,016	0	90		

If the amount you are looking up from the worksheet is—		And your filing status is—																	
		Single, head of household, or qualifying surviving spouse* and you have—				Married filing jointly and you have—													
		0	1	2	3	0	1	2	3										
At least	But less than	Your credit is—				Your credit is—													
50,400	50,450	0	0	1,125	1,995	0	892	2,583	3,453	53,200	53,250	0	0	536	1,406	0	444	1,993	2,863
50,450	50,500	0	0	1,115	1,985	0	884	2,572	3,442	53,250	53,300	0	0	525	1,395	0	436	1,982	2,852
50,500	50,550	0	0	1,104	1,974	0	876	2,562	3,432	53,300	53,350	0	0	515	1,385	0	428	1,972	2,842
50,550	50,600	0	0	1,094	1,964	0	868	2,551	3,421	53,350	53,400	0	0	504	1,374	0	420	1,961	2,831
50,600	50,650	0	0	1,083	1,953	0	860	2,541	3,411	53,400	53,450	0	0	494	1,364	0	412	1,951	2,821
50,650	50,700	0	0	1,073	1,943	0	852	2,530	3,400	53,450	53,500	0	0	483	1,353	0	404	1,940	2,810
50,700	50,750	0	0	1,062	1,932	0	844	2,519	3,389	53,500	53,550	0	0	472	1,342	0	396	1,930	2,800
50,750	50,800	0	0	1,052	1,922	0	836	2,509	3,379	53,550	53,600	0	0	462	1,332	0	388	1,919	2,789
50,800	50,850	0	0	1,041	1,911	0	828	2,498	3,368	53,600	53,650	0	0	451	1,321	0	380	1,909	2,779
50,850	50,900	0	0	1,031	1,901	0	820	2,488	3,358	53,650	53,700	0	0	441	1,311	0	372	1,898	2,768
50,900	50,950	0	0	1,020	1,890	0	812	2,477	3,347	53,700	53,750	0	0	430	1,300	0	364	1,888	2,758
50,950	51,000	0	0	1,009	1,879	0	804	2,467	3,337	53,750	53,800	0	0	420	1,290	0	356	1,877	2,747
51,000	51,050	0	0	999	1,869	0	796	2,456	3,326	53,800	53,850	0	0	409	1,279	0	348	1,867	2,737
51,050	51,100	0	0	988	1,858	0	788	2,446	3,316	53,850	53,900	0	0	399	1,269	0	340	1,856	2,726
51,100	51,150	0	0	978	1,848	0	780	2,435	3,305	53,900	53,950	0	0	388	1,258	0	332	1,846	2,716
51,150	51,200	0	0	967	1,837	0	772	2,425	3,295	53,950	54,000	0	0	378	1,248	0	324	1,835	2,705
51,200	51,250	0	0	957	1,827	0	764	2,414	3,284	54,000	54,050	0	0	367	1,237	0	316	1,825	2,695
51,250	51,300	0	0	946	1,816	0	756	2,404	3,274	54,050	54,100	0	0	357	1,227	0	308	1,814	2,684
51,300	51,350	0	0	936	1,806	0	748	2,393	3,263	54,100	54,150	0	0	346	1,216	0	300	1,803	2,673
51,350	51,400	0	0	925	1,795	0	740	2,383	3,253	54,150	54,200	0	0	336	1,206	0	292	1,793	2,663
51,400	51,450	0	0	915	1,785	0	732	2,372	3,242	54,200	54,250	0	0	325	1,195	0	284	1,782	2,652
51,450	51,500	0	0	904	1,774	0	724	2,362	3,232	54,250	54,300	0	0	315	1,185	0	276	1,772	2,642
51,500	51,550	0	0	894	1,764	0	716	2,351	3,221	54,300	54,350	0	0	304	1,174	0	268	1,761	2,631
51,550	51,600	0	0	883	1,753	0	708	2,340	3,210	54,350	54,400	0	0	293	1,163	0	260	1,751	2,621
51,600	51,650	0	0	873	1,743	0	700	2,330	3,200	54,400	54,450	0	0	283	1,153	0	252	1,740	2,610
51,650	51,700	0	0	862	1,732	0	692	2,319	3,189	54,450	54,500	0	0	272	1,142	0	244	1,730	2,600
51,700	51,750	0	0	852	1,722	0	684	2,309	3,179	54,500	54,550	0	0	262	1,132	0	236	1,719	2,589
51,750	51,800	0	0	841	1,711	0	676	2,298	3,168	54,550	54,600	0	0	251	1,121	0	228	1,709	2,579
51,800	51,850	0	0	830	1,700	0	668	2,288	3,158	54,600	54,650	0	0	241	1,111	0	220	1,698	2,568
51,850	51,900	0	0	820	1,690	0	660	2,277	3,147	54,650	54,700	0	0	230	1,100	0	212	1,688	2,558
51,900	51,950	0	0	809	1,679	0	652	2,267	3,137	54,700	54,750	0	0	220	1,090	0	204	1,677	2,547
51,950	52,000	0	0	799	1,669	0	644	2,256	3,126	54,750	54,800	0	0	209	1,079	0	196	1,667	2,537
52,000	52,050	0	0	788	1,658	0	636	2,246	3,116	54,800	54,850	0	0	199	1,069	0	188	1,656	2,526
52,050	52,100	0	0	778	1,648	0	628	2,235	3,105	54,850	54,900	0	0	188	1,058	0	180	1,646	2,516
52,100	52,150	0	0	767	1,637	0	620	2,225	3,095	54,900	54,950	0	0	178	1,048	0	172	1,635	2,505
52,150	52,200	0	0	757	1,627	0	612	2,214	3,084	54,950	55,000	0	0	167	1,037	0	164	1,624	2,494
52,200	52,250	0	0	746	1,616	0	604	2,204	3,074	55,000	55,050	0	0	157	1,027	0	156	1,614	2,484
52,250	52,300	0	0	736	1,606	0	596	2,193	3,063	55,050	55,100	0	0	146	1,016	0	148	1,603	2,473
52,300	52,350	0	0	725	1,595	0	588	2,183	3,053	55,100	55,150	0	0	136	1,006	0	140	1,593	2,463
52,350	52,400	0	0	715	1,585	0	580	2,172	3,042	55,150	55,200	0	0	125	995	0	133	1,582	2,452
52,400	52,450	0	0	704	1,574	0	572	2,161	3,031	55,200	55,250	0	0	114	984	0	125	1,572	2,442
52,450	52,500	0	0	694	1,564	0	564	2,151	3,021	55,250	55,300	0	0	104	974	0	117	1,561	2,431
52,500	52,550	0	0	683	1,553	0	556	2,140	3,010	55,300	55,350	0	0	93	963	0	109	1,551	2,421
52,550	52,600	0	0	673	1,543	0	548	2,130	3,000	55,350	55,400	0	0	83	953	0	101	1,540	2,410
52,600	52,650	0	0	662	1,532	0	540	2,119	2,989	55,400	55,450	0	0	72	942	0	93	1,530	2,400
52,650	52,700	0	0	651	1,521	0	532	2,109	2,979	55,450	55,500	0	0	62	932	0	85	1,519	2,389
52,700	52,750	0	0	641	1,511	0	524	2,098	2,968	55,500	55,550	0	0	51	921	0	77	1,509	2,379
52,750	52,800	0	0	630	1,500	0	516	2,088	2,958	55,550	55,600	0	0	41	911	0	69	1,498	2,368
52,800	52,850	0	0	620	1,490	0	508	2,077	2,947	55,600	55,650	0	0	30	900	0	61	1,488	2,358
52,850	52,900	0	0	609	1,479	0	500	2,067	2,937	55,650	55,700	0	0	20	890	0	53	1,477	2,347
52,900	52,950	0	0	599	1,469	0	492	2,056	2,926	55,700	55,750	0	0	9	879	0	45	1,466	2,336
52,950	53,000	0	0	588	1,458	0	484	2,046	2,916	55,750	55,800	0	0	*	869	0	37	1,456	2,326
53,000	53,050	0	0	578	1,448	0	476	2,035	2,905	55,800	55,850	0	0	0	858	0	29	1,445	2,315
53,050	53,100	0	0	567	1,437	0	468	2,025	2,895	55,850	55,900	0	0	0	848	0	21	1,435	2,305
53,100	53,150	0	0	557	1,427	0	460	2,014	2,884	55,900	55,950	0	0	0	837	0	13	1,424	2,294
53,150	53,200	0	0	546	1,416	0	452	2,004	2,874	55,950	56,000	0	0	0	826	0	5	1,414	2,284

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

\* If the amount you are looking up from the worksheet is at least \$55,750 but less than \$55,768, and you have two qualifying children who have valid SSNs, your credit is \$2.

If the amount you are looking up from the worksheet is \$55,768 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

(Continued)



If the amount you are looking up from the worksheet is-		And your filing status is-																	
		Single, head of household, or qualifying surviving spouse* and you have-				Married filing jointly and you have-													
		0	1	2	3	0	1	2	3										
At least	But less than	Your credit is-				Your credit is-													
56,000	56,050	0	0	0	816	0	*	1,403	2,273	58,800	58,850	0	0	0	226	0	0	814	1,684
56,050	56,100	0	0	0	805	0	0	1,393	2,263	58,850	58,900	0	0	0	216	0	0	803	1,673
56,100	56,150	0	0	0	795	0	0	1,382	2,252	58,900	58,950	0	0	0	205	0	0	793	1,663
56,150	56,200	0	0	0	784	0	0	1,372	2,242	58,950	59,000	0	0	0	195	0	0	782	1,652
56,200	56,250	0	0	0	774	0	0	1,361	2,231	59,000	59,050	0	0	0	184	0	0	772	1,642
56,250	56,300	0	0	0	763	0	0	1,351	2,221	59,050	59,100	0	0	0	174	0	0	761	1,631
56,300	56,350	0	0	0	753	0	0	1,340	2,210	59,100	59,150	0	0	0	163	0	0	750	1,620
56,350	56,400	0	0	0	742	0	0	1,330	2,200	59,150	59,200	0	0	0	153	0	0	740	1,610
56,400	56,450	0	0	0	732	0	0	1,319	2,189	59,200	59,250	0	0	0	142	0	0	729	1,599
56,450	56,500	0	0	0	721	0	0	1,309	2,179	59,250	59,300	0	0	0	132	0	0	719	1,589
56,500	56,550	0	0	0	711	0	0	1,298	2,168	59,300	59,350	0	0	0	121	0	0	708	1,578
56,550	56,600	0	0	0	700	0	0	1,287	2,157	59,350	59,400	0	0	0	110	0	0	698	1,568
56,600	56,650	0	0	0	690	0	0	1,277	2,147	59,400	59,450	0	0	0	100	0	0	687	1,557
56,650	56,700	0	0	0	679	0	0	1,266	2,136	59,450	59,500	0	0	0	89	0	0	677	1,547
56,700	56,750	0	0	0	669	0	0	1,256	2,126	59,500	59,550	0	0	0	79	0	0	666	1,536
56,750	56,800	0	0	0	658	0	0	1,245	2,115	59,550	59,600	0	0	0	68	0	0	656	1,526
56,800	56,850	0	0	0	647	0	0	1,235	2,105	59,600	59,650	0	0	0	58	0	0	645	1,515
56,850	56,900	0	0	0	637	0	0	1,224	2,094	59,650	59,700	0	0	0	47	0	0	635	1,505
56,900	56,950	0	0	0	626	0	0	1,214	2,084	59,700	59,750	0	0	0	37	0	0	624	1,494
56,950	57,000	0	0	0	616	0	0	1,203	2,073	59,750	59,800	0	0	0	26	0	0	614	1,484
57,000	57,050	0	0	0	605	0	0	1,193	2,063	59,800	59,850	0	0	0	16	0	0	603	1,473
57,050	57,100	0	0	0	595	0	0	1,182	2,052	59,850	59,900	0	0	0	**	0	0	593	1,463
57,100	57,150	0	0	0	584	0	0	1,172	2,042	59,900	59,950	0	0	0	0	0	0	582	1,452
57,150	57,200	0	0	0	574	0	0	1,161	2,031	59,950	60,000	0	0	0	0	0	0	571	1,441
57,200	57,250	0	0	0	563	0	0	1,151	2,021	60,000	60,050	0	0	0	0	0	0	561	1,431
57,250	57,300	0	0	0	553	0	0	1,140	2,010	60,050	60,100	0	0	0	0	0	0	550	1,420
57,300	57,350	0	0	0	542	0	0	1,130	2,000	60,100	60,150	0	0	0	0	0	0	540	1,410
57,350	57,400	0	0	0	532	0	0	1,119	1,989	60,150	60,200	0	0	0	0	0	0	529	1,399
57,400	57,450	0	0	0	521	0	0	1,108	1,978	60,200	60,250	0	0	0	0	0	0	519	1,389
57,450	57,500	0	0	0	511	0	0	1,098	1,968	60,250	60,300	0	0	0	0	0	0	508	1,378
57,500	57,550	0	0	0	500	0	0	1,087	1,957	60,300	60,350	0	0	0	0	0	0	498	1,368
57,550	57,600	0	0	0	490	0	0	1,077	1,947	60,350	60,400	0	0	0	0	0	0	487	1,357
57,600	57,650	0	0	0	479	0	0	1,066	1,936	60,400	60,450	0	0	0	0	0	0	477	1,347
57,650	57,700	0	0	0	468	0	0	1,056	1,926	60,450	60,500	0	0	0	0	0	0	466	1,336
57,700	57,750	0	0	0	458	0	0	1,045	1,915	60,500	60,550	0	0	0	0	0	0	456	1,326
57,750	57,800	0	0	0	447	0	0	1,035	1,905	60,550	60,600	0	0	0	0	0	0	445	1,315
57,800	57,850	0	0	0	437	0	0	1,024	1,894	60,600	60,650	0	0	0	0	0	0	435	1,305
57,850	57,900	0	0	0	426	0	0	1,014	1,884	60,650	60,700	0	0	0	0	0	0	424	1,294
57,900	57,950	0	0	0	416	0	0	1,003	1,873	60,700	60,750	0	0	0	0	0	0	413	1,283
57,950	58,000	0	0	0	405	0	0	993	1,863	60,750	60,800	0	0	0	0	0	0	403	1,273
58,000	58,050	0	0	0	395	0	0	982	1,852	60,800	60,850	0	0	0	0	0	0	392	1,262
58,050	58,100	0	0	0	384	0	0	972	1,842	60,850	60,900	0	0	0	0	0	0	382	1,252
58,100	58,150	0	0	0	374	0	0	961	1,831	60,900	60,950	0	0	0	0	0	0	371	1,241
58,150	58,200	0	0	0	363	0	0	951	1,821	60,950	61,000	0	0	0	0	0	0	361	1,231
58,200	58,250	0	0	0	353	0	0	940	1,810	61,000	61,050	0	0	0	0	0	0	350	1,220
58,250	58,300	0	0	0	342	0	0	929	1,799	61,050	61,100	0	0	0	0	0	0	340	1,210
58,300	58,350	0	0	0	332	0	0	919	1,789	61,100	61,150	0	0	0	0	0	0	329	1,199
58,350	58,400	0	0	0	321	0	0	908	1,778	61,150	61,200	0	0	0	0	0	0	319	1,189
58,400	58,450	0	0	0	311	0	0	898	1,768	61,200	61,250	0	0	0	0	0	0	308	1,178
58,450	58,500	0	0	0	300	0	0	887	1,757	61,250	61,300	0	0	0	0	0	0	298	1,168
58,500	58,550	0	0	0	289	0	0	877	1,747	61,300	61,350	0	0	0	0	0	0	287	1,157
58,550	58,600	0	0	0	279	0	0	866	1,736	61,350	61,400	0	0	0	0	0	0	277	1,147
58,600	58,650	0	0	0	268	0	0	856	1,726	61,400	61,450	0	0	0	0	0	0	266	1,136
58,650	58,700	0	0	0	258	0	0	845	1,715	61,450	61,500	0	0	0	0	0	0	256	1,126
58,700	58,750	0	0	0	247	0	0	835	1,705	61,500	61,550	0	0	0	0	0	0	245	1,115
58,750	58,800	0	0	0	237	0	0	824	1,694	61,550	61,600	0	0	0	0	0	0	234	1,104

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- \* If the amount you are looking up from the worksheet is at least \$56,000 but less than \$56,004, and you have one qualifying child who has a valid SSN, your credit is \$0.  
If the amount you are looking up from the worksheet is \$56,004 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.
- \*\* If the amount you are looking up from the worksheet is at least \$59,850 but less than \$59,899, and you have three qualifying children who have valid SSNs, your credit is \$5.  
If the amount you are looking up from the worksheet is \$59,899 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
61,600	61,650	0	0	0	0	0	0	224	1,094
61,650	61,700	0	0	0	0	0	0	213	1,083
61,700	61,750	0	0	0	0	0	0	203	1,073
61,750	61,800	0	0	0	0	0	0	192	1,062
61,800	61,850	0	0	0	0	0	0	182	1,052
61,850	61,900	0	0	0	0	0	0	171	1,041
61,900	61,950	0	0	0	0	0	0	161	1,031
61,950	62,000	0	0	0	0	0	0	150	1,020
62,000	62,050	0	0	0	0	0	0	140	1,010
62,050	62,100	0	0	0	0	0	0	129	999
62,100	62,150	0	0	0	0	0	0	119	989
62,150	62,200	0	0	0	0	0	0	108	978
62,200	62,250	0	0	0	0	0	0	98	968
62,250	62,300	0	0	0	0	0	0	87	957
62,300	62,350	0	0	0	0	0	0	77	947
62,350	62,400	0	0	0	0	0	0	66	936
62,400	62,450	0	0	0	0	0	0	55	925
62,450	62,500	0	0	0	0	0	0	45	915
62,500	62,550	0	0	0	0	0	0	34	904
62,550	62,600	0	0	0	0	0	0	24	894
62,600	62,650	0	0	0	0	0	0	13	883
62,650	62,700	0	0	0	0	0	0	*	873
62,700	62,750	0	0	0	0	0	0	0	862
62,750	62,800	0	0	0	0	0	0	0	852
62,800	62,850	0	0	0	0	0	0	0	841
62,850	62,900	0	0	0	0	0	0	0	831
62,900	62,950	0	0	0	0	0	0	0	820
62,950	63,000	0	0	0	0	0	0	0	810
63,000	63,050	0	0	0	0	0	0	0	799
63,050	63,100	0	0	0	0	0	0	0	789
63,100	63,150	0	0	0	0	0	0	0	778
63,150	63,200	0	0	0	0	0	0	0	768
63,200	63,250	0	0	0	0	0	0	0	757
63,250	63,300	0	0	0	0	0	0	0	746
63,300	63,350	0	0	0	0	0	0	0	736
63,350	63,400	0	0	0	0	0	0	0	725
63,400	63,450	0	0	0	0	0	0	0	715
63,450	63,500	0	0	0	0	0	0	0	704
63,500	63,550	0	0	0	0	0	0	0	694
63,550	63,600	0	0	0	0	0	0	0	683
63,600	63,650	0	0	0	0	0	0	0	673
63,650	63,700	0	0	0	0	0	0	0	662
63,700	63,750	0	0	0	0	0	0	0	652
63,750	63,800	0	0	0	0	0	0	0	641
63,800	63,850	0	0	0	0	0	0	0	631
63,850	63,900	0	0	0	0	0	0	0	620
63,900	63,950	0	0	0	0	0	0	0	610
63,950	64,000	0	0	0	0	0	0	0	599
64,000	64,050	0	0	0	0	0	0	0	589
64,050	64,100	0	0	0	0	0	0	0	578
64,100	64,150	0	0	0	0	0	0	0	567
64,150	64,200	0	0	0	0	0	0	0	557
64,200	64,250	0	0	0	0	0	0	0	546
64,250	64,300	0	0	0	0	0	0	0	536
64,300	64,350	0	0	0	0	0	0	0	525
64,350	64,400	0	0	0	0	0	0	0	515

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse★ and you have—				Married filing jointly and you have—			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is—				Your credit is—			
64,400	64,450	0	0	0	0	0	0	0	504
64,450	64,500	0	0	0	0	0	0	0	494
64,500	64,550	0	0	0	0	0	0	0	483
64,550	64,600	0	0	0	0	0	0	0	473
64,600	64,650	0	0	0	0	0	0	0	462
64,650	64,700	0	0	0	0	0	0	0	452
64,700	64,750	0	0	0	0	0	0	0	441
64,750	64,800	0	0	0	0	0	0	0	431
64,800	64,850	0	0	0	0	0	0	0	420
64,850	64,900	0	0	0	0	0	0	0	410
64,900	64,950	0	0	0	0	0	0	0	399
64,950	65,000	0	0	0	0	0	0	0	388
65,000	65,050	0	0	0	0	0	0	0	378
65,050	65,100	0	0	0	0	0	0	0	367
65,100	65,150	0	0	0	0	0	0	0	357
65,150	65,200	0	0	0	0	0	0	0	346
65,200	65,250	0	0	0	0	0	0	0	336
65,250	65,300	0	0	0	0	0	0	0	325
65,300	65,350	0	0	0	0	0	0	0	315
65,350	65,400	0	0	0	0	0	0	0	304
65,400	65,450	0	0	0	0	0	0	0	294
65,450	65,500	0	0	0	0	0	0	0	283
65,500	65,550	0	0	0	0	0	0	0	273
65,550	65,600	0	0	0	0	0	0	0	262
65,600	65,650	0	0	0	0	0	0	0	252
65,650	65,700	0	0	0	0	0	0	0	241
65,700	65,750	0	0	0	0	0	0	0	230
65,750	65,800	0	0	0	0	0	0	0	220
65,800	65,850	0	0	0	0	0	0	0	209
65,850	65,900	0	0	0	0	0	0	0	199
65,900	65,950	0	0	0	0	0	0	0	188
65,950	66,000	0	0	0	0	0	0	0	178
66,000	66,050	0	0	0	0	0	0	0	167
66,050	66,100	0	0	0	0	0	0	0	157
66,100	66,150	0	0	0	0	0	0	0	146
66,150	66,200	0	0	0	0	0	0	0	136
66,200	66,250	0	0	0	0	0	0	0	125
66,250	66,300	0	0	0	0	0	0	0	115
66,300	66,350	0	0	0	0	0	0	0	104
66,350	66,400	0	0	0	0	0	0	0	94
66,400	66,450	0	0	0	0	0	0	0	83
66,450	66,500	0	0	0	0	0	0	0	73
66,500	66,550	0	0	0	0	0	0	0	62
66,550	66,600	0	0	0	0	0	0	0	51
66,600	66,650	0	0	0	0	0	0	0	41
66,650	66,700	0	0	0	0	0	0	0	30
66,700	66,750	0	0	0	0	0	0	0	20
66,750	66,800	0	0	0	0	0	0	0	9
66,800	66,850	0	0	0	0	0	0	0	**

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- \* If the amount you are looking up from the worksheet is at least \$62,650 but less than \$62,688, and you have two qualifying children who have valid SSNs, your credit is \$4.  
If the amount you are looking up from the worksheet is \$62,688 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.
- \*\* If the amount you are looking up from the worksheet is at least \$66,800 but less than \$66,819, and you have three qualifying children who have valid SSNs, your credit is \$2.  
If the amount you are looking up from the worksheet is \$66,819 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

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## Line 28

### Additional Child Tax Credit

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

**Form 8862, who must file.** You must file Form 8862 to claim the additional child tax credit if your child tax credit (refundable or nonrefundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2024 return to claim the credit for 2024. Don't file Form 8862 if you filed Form 8862 for 2023 and the child tax credit, additional child tax credit, or credit for other dependents was allowed for that year. See Form 8862 and its instructions for details.



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



*Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2025. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.*

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## Line 29

### American Opportunity Credit

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

**Form 8862 required.** You must file Form 8862 to claim the American opportunity credit if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2024 return to claim the credit for 2024. Don't file Form 8862 if you filed Form 8862 for 2023 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



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

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## Line 30

Line 30 has been reserved for future use.

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## Refund

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### Line 34

#### Amount Overpaid

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

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## Refund Offset

If you owe past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 34 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Bureau of the Fiscal Service. For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from the Fiscal Service. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

### Deposit Refund Into Multiple Accounts

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

### Injured Spouse

If you file a joint return and your spouse hasn't paid past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line 34 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, see Form 8379.

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## Lines 35a Through 35d

### Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](https://www.irs.gov/Refunds). See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your *e-filed* return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically).

Have your 2024 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

**Claiming a refund for a deceased taxpayer.** If you are filing a joint return with your deceased spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and include a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

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

## DIRECT DEPOSIT

*Simple. Safe. Secure.*

**Fast Refunds!** Join the eight in 10 taxpayers who choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs, later.

If you want us to directly deposit the amount shown on line 35a to your checking, savings, health savings, brokerage or other similar account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 35b through 35d (if you want your refund deposited to only one account), or
- Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account.

If you don't want your refund directly deposited to your account, don't check the box on line 35a. Draw a line through the boxes on lines 35b and 35d. We will send you a check instead.

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

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

### Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.



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

**IRA.** You can have your refund (or part of it) directly deposited to a traditional IRA or Roth IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trust-

ee or custodian won't accept a deposit for 2024). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing the return. For example, if you file your 2024 return during 2025 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2025. If you designate your deposit to be for 2024, you must verify that the deposit was actually made to the account by the due date of the return (not counting extensions). If the deposit isn't made by that date, the deposit isn't an IRA contribution for 2024. In that case, you must file an amended 2024 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



*You and your spouse, if filing jointly, each may be able to contribute up to \$7,000 (\$8,000 if age 50 or older at the end of 2024) to a traditional IRA or Roth IRA for 2024. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.*

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

**Form 8888.** You can have your refund directly deposited into more than one account. For more information, see the Form 8888 instructions.



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

### Line 35b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. On the sample check shown later, the routing number is 250250025. C. and M. Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 35b if:

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

## Sample Check—Lines 35b Through 35d

- Your deposit is to a savings account that doesn't allow you to write checks, or

- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

### Line 35c

Check the appropriate box for the type of account. Don't check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted.

### Line 35d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check shown later, the account number is 20202086. Don't include the check number.

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

### Reasons Your Direct Deposit Request Will Be Rejected

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

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

- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.

- Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.

- You haven't given a valid account number.

The sample check is from C. KEYS, M. KEYS, 123 Pear Lane, Anyplace, MI 00000. The payee is blank. The amount is \$1234. The routing number is 250250025 and the account number is 20202086. The check number is 1234. There are callouts for 'Routing number (line 35b)', 'Account number (line 35d)', and 'Do not include the check number.' A watermark 'TREASURY DRAFT USE ONLY' is visible across the check.



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

- Any numbers or letters on lines 35b through 35d are crossed out or whited out.



The IRS isn't responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted.

### Line 36

#### Applied to Your 2025 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2025 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2025 estimated tax can't be changed later.

### Amount You Owe



To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 15, 2025, for most taxpayers. You don't have to pay if line 37 is under \$1.

Include any estimated tax penalty from line 38 in the amount you enter on line 37. Don't include any estimated payments for 2025 in this payment. Instead, make the estimated payment separately.

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

### Line 37

#### Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash, check, or money order. Go to [IRS.gov/Payments](#) for payment options.

#### Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to [IRS.gov/](#)

**Payments.** You can pay using any of the following methods.

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

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

- **Pay by Card or Digital Wallet.** To pay by debit or credit card, or digital wallet, go to [IRS.gov/Payments](https://www.irs.gov/Payments). A fee is charged by these service providers. You can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.

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

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

- **Electronic Federal Tax Payment System (EFTPS).** Allows you to pay your taxes online or by phone directly from your checking or savings account. There is no fee for this service. You must be enrolled either online or have an enrollment form mailed to you. See *EFTPS* under *Pay by Phone*, later.

### Pay by Phone

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

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

ACI Payments, Inc.  
888-UPAY-TAX™  
(888-872-9829)  
[fed.acipayonline.com](https://www.fed.acipayonline.com)

Link2Gov Corporation  
888-PAY-1040™  
(888-729-1040)  
[www.PAY1040.com](https://www.PAY1040.com)

WorldPay US, Inc.  
844-PAY-TAX-8™  
(844-729-8298)  
[www.payUSAtax.com](https://www.payUSAtax.com)

**EFTPS.** To get more information about EFTPS or to enroll in EFTPS, visit [EFTPS.gov](https://www.EFTPS.gov) or call 800-555-4477. To contact EFTPS using Telecommunications Relay Services (TRS) for people who are deaf, hard of hearing, or have a speech disability, dial 711 and then provide the TRS assistant the 800-555-4477 number or 800-733-4829. Additional information about EFTPS is also available in Pub. 966.

### Pay by Mobile Device

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

### Pay by Cash

You can pay your taxes in cash. To find out about the different cash payment methods, go to [IRS.gov/PayCash](https://www.irs.gov/PayCash). Don't send cash payments through the mail.

### Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, make your check or money order payable to "United States Treasury" for the full amount due. Don't send cash. Don't attach the payment to your return. Write "2024 Form 1040" or "2024 Form 1040-SR" and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](https://www.irs.gov/Form1040V). If you are filing a joint return, enter the SSN shown first on your tax return.

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

Mail your 2024 tax return, payment, and Form 1040-V to the address shown on the form that applies to you. If you e-filed your return, but choose to make a payment through the mail, mail your 2024 payment and Form 1040-V to the address shown on the form that applies to you.

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

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

### What if You Can't Pay?

If you can't pay the full amount shown on line 37 when you file, you can ask for:

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

**Installment agreement.** Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 15, 2025, for most people. You must also pay a fee. To limit the interest and penalty

charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to [IRS.gov](https://www.irs.gov) and click on [Apply for an Online Payment Plan](#).

**Extension of time to pay.** If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2025, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2025. You must pay the tax before the extension runs out. If you do not pay the tax by the extended due date, penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to [IRS.gov/Form1127](https://www.irs.gov/Form1127).

## Line 38

### Estimated Tax Penalty

You may owe this penalty if:

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

For most people, the “tax shown on your return” is the amount on your 2024 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

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

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you

would owe the penalty even if you didn't include those taxes.

**Exception.** You won't owe the penalty if your 2023 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2023 return and you were a U.S. citizen or resident for all of 2023.
2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2024 return is at least 100% of the tax shown on your 2023 return (110% of that amount if you aren't in the business of farming or fishing, and your adjusted gross income (AGI) shown on your 2023 return was more than \$150,000 (more than \$75,000 if married filing separately for 2024)). Your estimated tax payments for 2024 must have been made on time and for the required amount.

For most people, the “tax shown on your 2023 return” is the amount on your 2023 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9 and 12; Schedule H, lines 8e and 8f; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

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

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2023 even if you didn't include those taxes.

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

### Figuring the Penalty

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

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

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

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

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

**TIP** *Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.*

## Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2024 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

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

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

You aren't authorizing the designee to receive any refund check, bind you to anything (including any additional tax

liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see Pub. 947.

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2025 tax return. This is April 15, 2026, for most people.

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## Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return with your spouse who died in 2024, see *Death of a Taxpayer*, earlier.

### Court-Appointed Conservator, Guardian, or Other Fiduciary

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

### Child's Return

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

### Requirements for a Paper Return

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

## Requirements for an Electronic Return

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. If you are filing electronically using Direct File, you should follow the instructions provided to you by Direct File for how to sign your electronic return. Otherwise, to file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

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

**Self-Select PIN.** The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there are no papers to sign and nothing to mail—not even your Forms W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2023 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year PIN to verify your identity if

you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2023 return.)

If you need your AGI from your originally filed 2023 federal income tax return, and you don't have your 2023 income tax return, you can access your transcript through your online account at [IRS.gov/Account](https://www.irs.gov/Account). You can also go to [IRS.gov/Transcript](https://www.irs.gov/Transcript) or call the IRS at 800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2023 Form 1040 or 1040-SR, line 11.

For more information, go to [IRS.gov/Efile](https://www.irs.gov/Efile).



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2024.

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

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

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## Identity Protection PIN



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

If you received an IP PIN from the IRS, enter it in the IP PIN spaces provided



next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



*New IP PINs are generated every year. They will generally be sent out by mid-January 2025. Use this IP PIN on your 2024 return as well as any prior-year returns you file in 2025.*

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

If you need more information, including how to retrieve your IP PIN online, go to [IRS.gov/IPPIN](https://www.irs.gov/ippin). If you're unable to retrieve your IP PIN online, you can call 800-908-4490.

### **Phone Number and Email Address**

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you

choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

For information on how to report phone scams or unsolicited emails claiming to be from the IRS, see *Secure Your Tax Records From Identity Theft*, later.

### **Paid Preparer Must Sign Your Return**

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

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

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## **Assemble Your Return**

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of the "Attachment Sequence No." shown in the upper-right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

# 2024 Tax Table



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

**Example.** A married couple is filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,575. This is the tax amount they should enter in the entry space on Form 1040, line 16.

## Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household
<b>Your tax is—</b>					
25,200	25,250	2,795	2,563	2,795	2,696
25,250	25,300	2,801	2,569	2,801	2,702
25,300	25,350	2,807	2,575	2,807	2,708
25,350	25,400	2,813	2,581	2,813	2,714

Tax Table Example Tax Table Example

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

(Continued)

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

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>3,000</b>						<b>6,000</b>						<b>9,000</b>					
3,000	3,050	303	303	303	303	6,000	6,050	603	603	603	603	9,000	9,050	903	903	903	903
3,050	3,100	308	308	308	308	6,050	6,100	608	608	608	608	9,050	9,100	908	908	908	908
3,100	3,150	313	313	313	313	6,100	6,150	613	613	613	613	9,100	9,150	913	913	913	913
3,150	3,200	318	318	318	318	6,150	6,200	618	618	618	618	9,150	9,200	918	918	918	918
3,200	3,250	323	323	323	323	6,200	6,250	623	623	623	623	9,200	9,250	923	923	923	923
3,250	3,300	328	328	328	328	6,250	6,300	628	628	628	628	9,250	9,300	928	928	928	928
3,300	3,350	333	333	333	333	6,300	6,350	633	633	633	633	9,300	9,350	933	933	933	933
3,350	3,400	338	338	338	338	6,350	6,400	638	638	638	638	9,350	9,400	938	938	938	938
3,400	3,450	343	343	343	343	6,400	6,450	643	643	643	643	9,400	9,450	943	943	943	943
3,450	3,500	348	348	348	348	6,450	6,500	648	648	648	648	9,450	9,500	948	948	948	948
3,500	3,550	353	353	353	353	6,500	6,550	653	653	653	653	9,500	9,550	953	953	953	953
3,550	3,600	358	358	358	358	6,550	6,600	658	658	658	658	9,550	9,600	958	958	958	958
3,600	3,650	363	363	363	363	6,600	6,650	663	663	663	663	9,600	9,650	963	963	963	963
3,650	3,700	368	368	368	368	6,650	6,700	668	668	668	668	9,650	9,700	968	968	968	968
3,700	3,750	373	373	373	373	6,700	6,750	673	673	673	673	9,700	9,750	973	973	973	973
3,750	3,800	378	378	378	378	6,750	6,800	678	678	678	678	9,750	9,800	978	978	978	978
3,800	3,850	383	383	383	383	6,800	6,850	683	683	683	683	9,800	9,850	983	983	983	983
3,850	3,900	388	388	388	388	6,850	6,900	688	688	688	688	9,850	9,900	988	988	988	988
3,900	3,950	393	393	393	393	6,900	6,950	693	693	693	693	9,900	9,950	993	993	993	993
3,950	4,000	398	398	398	398	6,950	7,000	698	698	698	698	9,950	10,000	998	998	998	998
<b>4,000</b>						<b>7,000</b>						<b>10,000</b>					
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,000	10,050	1,003	1,003	1,003	1,003
4,050	4,100	408	408	408	408	7,050	7,100	708	708	708	708	10,050	10,100	1,008	1,008	1,008	1,008
4,100	4,150	413	413	413	413	7,100	7,150	713	713	713	713	10,100	10,150	1,013	1,013	1,013	1,013
4,150	4,200	418	418	418	418	7,150	7,200	718	718	718	718	10,150	10,200	1,018	1,018	1,018	1,018
4,200	4,250	423	423	423	423	7,200	7,250	723	723	723	723	10,200	10,250	1,023	1,023	1,023	1,023
4,250	4,300	428	428	428	428	7,250	7,300	728	728	728	728	10,250	10,300	1,028	1,028	1,028	1,028
4,300	4,350	433	433	433	433	7,300	7,350	733	733	733	733	10,300	10,350	1,033	1,033	1,033	1,033
4,350	4,400	438	438	438	438	7,350	7,400	738	738	738	738	10,350	10,400	1,038	1,038	1,038	1,038
4,400	4,450	443	443	443	443	7,400	7,450	743	743	743	743	10,400	10,450	1,043	1,043	1,043	1,043
4,450	4,500	448	448	448	448	7,450	7,500	748	748	748	748	10,450	10,500	1,048	1,048	1,048	1,048
4,500	4,550	453	453	453	453	7,500	7,550	753	753	753	753	10,500	10,550	1,053	1,053	1,053	1,053
4,550	4,600	458	458	458	458	7,550	7,600	758	758	758	758	10,550	10,600	1,058	1,058	1,058	1,058
4,600	4,650	463	463	463	463	7,600	7,650	763	763	763	763	10,600	10,650	1,063	1,063	1,063	1,063
4,650	4,700	468	468	468	468	7,650	7,700	768	768	768	768	10,650	10,700	1,068	1,068	1,068	1,068
4,700	4,750	473	473	473	473	7,700	7,750	773	773	773	773	10,700	10,750	1,073	1,073	1,073	1,073
4,750	4,800	478	478	478	478	7,750	7,800	778	778	778	778	10,750	10,800	1,078	1,078	1,078	1,078
4,800	4,850	483	483	483	483	7,800	7,850	783	783	783	783	10,800	10,850	1,083	1,083	1,083	1,083
4,850	4,900	488	488	488	488	7,850	7,900	788	788	788	788	10,850	10,900	1,088	1,088	1,088	1,088
4,900	4,950	493	493	493	493	7,900	7,950	793	793	793	793	10,900	10,950	1,093	1,093	1,093	1,093
4,950	5,000	498	498	498	498	7,950	8,000	798	798	798	798	10,950	11,000	1,098	1,098	1,098	1,098
<b>5,000</b>						<b>8,000</b>						<b>11,000</b>					
5,000	5,050	503	503	503	503	8,000	8,050	803	803	803	803	11,000	11,050	1,103	1,103	1,103	1,103
5,050	5,100	508	508	508	508	8,050	8,100	808	808	808	808	11,050	11,100	1,108	1,108	1,108	1,108
5,100	5,150	513	513	513	513	8,100	8,150	813	813	813	813	11,100	11,150	1,113	1,113	1,113	1,113
5,150	5,200	518	518	518	518	8,150	8,200	818	818	818	818	11,150	11,200	1,118	1,118	1,118	1,118
5,200	5,250	523	523	523	523	8,200	8,250	823	823	823	823	11,200	11,250	1,123	1,123	1,123	1,123
5,250	5,300	528	528	528	528	8,250	8,300	828	828	828	828	11,250	11,300	1,128	1,128	1,128	1,128
5,300	5,350	533	533	533	533	8,300	8,350	833	833	833	833	11,300	11,350	1,133	1,133	1,133	1,133
5,350	5,400	538	538	538	538	8,350	8,400	838	838	838	838	11,350	11,400	1,138	1,138	1,138	1,138
5,400	5,450	543	543	543	543	8,400	8,450	843	843	843	843	11,400	11,450	1,143	1,143	1,143	1,143
5,450	5,500	548	548	548	548	8,450	8,500	848	848	848	848	11,450	11,500	1,148	1,148	1,148	1,148
5,500	5,550	553	553	553	553	8,500	8,550	853	853	853	853	11,500	11,550	1,153	1,153	1,153	1,153
5,550	5,600	558	558	558	558	8,550	8,600	858	858	858	858	11,550	11,600	1,158	1,158	1,158	1,158
5,600	5,650	563	563	563	563	8,600	8,650	863	863	863	863	11,600	11,650	1,163	1,163	1,163	1,163
5,650	5,700	568	568	568	568	8,650	8,700	868	868	868	868	11,650	11,700	1,168	1,168	1,168	1,168
5,700	5,750	573	573	573	573	8,700	8,750	873	873	873	873	11,700	11,750	1,173	1,173	1,173	1,173
5,750	5,800	578	578	578	578	8,750	8,800	878	878	878	878	11,750	11,800	1,178	1,178	1,178	1,178
5,800	5,850	583	583	583	583	8,800	8,850	883	883	883	883	11,800	11,850	1,183	1,183	1,183	1,183
5,850	5,900	588	588	588	588	8,850	8,900	888	888	888	888	11,850	11,900	1,188	1,188	1,188	1,188
5,900	5,950	593	593	593	593	8,900	8,950	893	893	893	893	11,900	11,950	1,193	1,193	1,193	1,193
5,950	6,000	598	598	598	598	8,950	9,000	898	898	898	898	11,950	12,000	1,203	1,198	1,205	1,198

(Continued)

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

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—						Your tax is—						Your tax is—					
<b>12,000</b>						<b>15,000</b>						<b>18,000</b>					
12,000	12,050	1,211	1,203	1,211	1,203	15,000	15,050	1,571	1,503	1,571	1,503	18,000	18,050	1,931	1,803	1,931	1,832
12,050	12,100	1,217	1,208	1,217	1,208	15,050	15,100	1,577	1,508	1,577	1,508	18,050	18,100	1,937	1,808	1,937	1,838
12,100	12,150	1,223	1,213	1,223	1,213	15,100	15,150	1,583	1,513	1,583	1,513	18,100	18,150	1,943	1,813	1,943	1,844
12,150	12,200	1,229	1,218	1,229	1,218	15,150	15,200	1,589	1,518	1,589	1,518	18,150	18,200	1,949	1,818	1,949	1,850
12,200	12,250	1,235	1,223	1,235	1,223	15,200	15,250	1,595	1,523	1,595	1,523	18,200	18,250	1,955	1,823	1,955	1,856
12,250	12,300	1,241	1,228	1,241	1,228	15,250	15,300	1,601	1,528	1,601	1,528	18,250	18,300	1,961	1,828	1,961	1,862
12,300	12,350	1,247	1,233	1,247	1,233	15,300	15,350	1,607	1,533	1,607	1,533	18,300	18,350	1,967	1,833	1,967	1,868
12,350	12,400	1,253	1,238	1,253	1,238	15,350	15,400	1,613	1,538	1,613	1,538	18,350	18,400	1,973	1,838	1,973	1,874
12,400	12,450	1,259	1,243	1,259	1,243	15,400	15,450	1,619	1,543	1,619	1,543	18,400	18,450	1,979	1,843	1,979	1,880
12,450	12,500	1,265	1,248	1,265	1,248	15,450	15,500	1,625	1,548	1,625	1,548	18,450	18,500	1,985	1,848	1,985	1,886
12,500	12,550	1,271	1,253	1,271	1,253	15,500	15,550	1,631	1,553	1,631	1,553	18,500	18,550	1,991	1,853	1,991	1,892
12,550	12,600	1,277	1,258	1,277	1,258	15,550	15,600	1,637	1,558	1,637	1,558	18,550	18,600	1,997	1,858	1,997	1,898
12,600	12,650	1,283	1,263	1,283	1,263	15,600	15,650	1,643	1,563	1,643	1,563	18,600	18,650	2,003	1,863	2,003	1,904
12,650	12,700	1,289	1,268	1,289	1,268	15,650	15,700	1,649	1,568	1,649	1,568	18,650	18,700	2,009	1,868	2,009	1,910
12,700	12,750	1,295	1,273	1,295	1,273	15,700	15,750	1,655	1,573	1,655	1,573	18,700	18,750	2,015	1,873	2,015	1,916
12,750	12,800	1,301	1,278	1,301	1,278	15,750	15,800	1,661	1,578	1,661	1,578	18,750	18,800	2,021	1,878	2,021	1,922
12,800	12,850	1,307	1,283	1,307	1,283	15,800	15,850	1,667	1,583	1,667	1,583	18,800	18,850	2,027	1,883	2,027	1,928
12,850	12,900	1,313	1,288	1,313	1,288	15,850	15,900	1,673	1,588	1,673	1,588	18,850	18,900	2,033	1,888	2,033	1,934
12,900	12,950	1,319	1,293	1,319	1,293	15,900	15,950	1,679	1,593	1,679	1,593	18,900	18,950	2,039	1,893	2,039	1,940
12,950	13,000	1,325	1,298	1,325	1,298	15,950	16,000	1,685	1,598	1,685	1,598	18,950	19,000	2,045	1,898	2,045	1,946
<b>13,000</b>						<b>16,000</b>						<b>19,000</b>					
13,000	13,050	1,331	1,303	1,331	1,303	16,000	16,050	1,691	1,603	1,691	1,603	19,000	19,050	2,051	1,903	2,051	1,952
13,050	13,100	1,337	1,308	1,337	1,308	16,050	16,100	1,697	1,608	1,697	1,608	19,050	19,100	2,057	1,908	2,057	1,958
13,100	13,150	1,343	1,313	1,343	1,313	16,100	16,150	1,703	1,613	1,703	1,613	19,100	19,150	2,063	1,913	2,063	1,964
13,150	13,200	1,349	1,318	1,349	1,318	16,150	16,200	1,709	1,618	1,709	1,618	19,150	19,200	2,069	1,918	2,069	1,970
13,200	13,250	1,355	1,323	1,355	1,323	16,200	16,250	1,715	1,623	1,715	1,623	19,200	19,250	2,075	1,923	2,075	1,976
13,250	13,300	1,361	1,328	1,361	1,328	16,250	16,300	1,721	1,628	1,721	1,628	19,250	19,300	2,081	1,928	2,081	1,982
13,300	13,350	1,367	1,333	1,367	1,333	16,300	16,350	1,727	1,633	1,727	1,633	19,300	19,350	2,087	1,933	2,087	1,988
13,350	13,400	1,373	1,338	1,373	1,338	16,350	16,400	1,733	1,638	1,733	1,638	19,350	19,400	2,093	1,938	2,093	1,994
13,400	13,450	1,379	1,343	1,379	1,343	16,400	16,450	1,739	1,643	1,739	1,643	19,400	19,450	2,099	1,943	2,099	2,000
13,450	13,500	1,385	1,348	1,385	1,348	16,450	16,500	1,745	1,648	1,745	1,648	19,450	19,500	2,105	1,948	2,105	2,006
13,500	13,550	1,391	1,353	1,391	1,353	16,500	16,550	1,751	1,653	1,751	1,653	19,500	19,550	2,111	1,953	2,111	2,012
13,550	13,600	1,397	1,358	1,397	1,358	16,550	16,600	1,757	1,658	1,757	1,658	19,550	19,600	2,117	1,958	2,117	2,018
13,600	13,650	1,403	1,363	1,403	1,363	16,600	16,650	1,763	1,663	1,763	1,664	19,600	19,650	2,123	1,963	2,123	2,024
13,650	13,700	1,409	1,368	1,409	1,368	16,650	16,700	1,769	1,668	1,769	1,670	19,650	19,700	2,129	1,968	2,129	2,030
13,700	13,750	1,415	1,373	1,415	1,373	16,700	16,750	1,775	1,673	1,775	1,676	19,700	19,750	2,135	1,973	2,135	2,036
13,750	13,800	1,421	1,378	1,421	1,378	16,750	16,800	1,781	1,678	1,781	1,682	19,750	19,800	2,141	1,978	2,141	2,042
13,800	13,850	1,427	1,383	1,427	1,383	16,800	16,850	1,787	1,683	1,787	1,688	19,800	19,850	2,147	1,983	2,147	2,048
13,850	13,900	1,433	1,388	1,433	1,388	16,850	16,900	1,793	1,688	1,793	1,694	19,850	19,900	2,153	1,988	2,153	2,054
13,900	13,950	1,439	1,393	1,439	1,393	16,900	16,950	1,799	1,693	1,799	1,700	19,900	19,950	2,159	1,993	2,159	2,060
13,950	14,000	1,445	1,398	1,445	1,398	16,950	17,000	1,805	1,698	1,805	1,706	19,950	20,000	2,165	1,998	2,165	2,066
<b>14,000</b>						<b>17,000</b>						<b>20,000</b>					
14,000	14,050	1,451	1,403	1,451	1,403	17,000	17,050	1,811	1,703	1,811	1,712	20,000	20,050	2,171	2,003	2,171	2,072
14,050	14,100	1,457	1,408	1,457	1,408	17,050	17,100	1,817	1,708	1,817	1,718	20,050	20,100	2,177	2,008	2,177	2,078
14,100	14,150	1,463	1,413	1,463	1,413	17,100	17,150	1,823	1,713	1,823	1,724	20,100	20,150	2,183	2,013	2,183	2,084
14,150	14,200	1,469	1,418	1,469	1,418	17,150	17,200	1,829	1,718	1,829	1,730	20,150	20,200	2,189	2,018	2,189	2,090
14,200	14,250	1,475	1,423	1,475	1,423	17,200	17,250	1,835	1,723	1,835	1,736	20,200	20,250	2,195	2,023	2,195	2,096
14,250	14,300	1,481	1,428	1,481	1,428	17,250	17,300	1,841	1,728	1,841	1,742	20,250	20,300	2,201	2,028	2,201	2,102
14,300	14,350	1,487	1,433	1,487	1,433	17,300	17,350	1,847	1,733	1,847	1,748	20,300	20,350	2,207	2,033	2,207	2,108
14,350	14,400	1,493	1,438	1,493	1,438	17,350	17,400	1,853	1,738	1,853	1,754	20,350	20,400	2,213	2,038	2,213	2,114
14,400	14,450	1,499	1,443	1,499	1,443	17,400	17,450	1,859	1,743	1,859	1,760	20,400	20,450	2,219	2,043	2,219	2,120
14,450	14,500	1,505	1,448	1,505	1,448	17,450	17,500	1,865	1,748	1,865	1,766	20,450	20,500	2,225	2,048	2,225	2,126
14,500	14,550	1,511	1,453	1,511	1,453	17,500	17,550	1,871	1,753	1,871	1,772	20,500	20,550	2,231	2,053	2,231	2,132
14,550	14,600	1,517	1,458	1,517	1,458	17,550	17,600	1,877	1,758	1,877	1,778	20,550	20,600	2,237	2,058	2,237	2,138
14,600	14,650	1,523	1,463	1,523	1,463	17,600	17,650	1,883	1,763	1,883	1,784	20,600	20,650	2,243	2,063	2,243	2,144
14,650	14,700	1,529	1,468	1,529	1,468	17,650	17,700	1,889	1,768	1,889	1,790	20,650	20,700	2,249	2,068	2,249	2,150
14,700	14,750	1,535	1,473	1,535	1,473	17,700	17,750	1,895	1,773	1,895	1,796	20,700	20,750	2,255	2,073	2,255	2,156
14,750	14,800	1,541	1,478	1,541	1,478	17,750	17,800	1,901	1,778	1,901	1,802	20,750	20,800	2,261	2,078	2,261	2,162
14,800	14,850	1,547	1,483	1,547	1,483	17,800	17,850	1,907	1,783	1,907	1,808	20,800	20,850	2,267	2,083	2,267	2,168
14,850	14,900	1,553	1,488	1,553	1,488	17,850	17,900	1,913	1,788	1,913	1,814	20,850	20,900	2,273	2,088	2,273	2,174
14,900	14,950	1,559	1,493	1,559	1,493	17,900	17,950	1,919	1,793	1,919	1,820	20,900	20,950	2,279	2,093	2,279	2,180
14,950	15,000	1,565	1,498	1,565	1,498	17,950	18,000	1,925	1,798	1,925	1,826	20,950	21,000	2,285	2,098	2,285	2,186

If line 15 (taxable income) is—		And you are—				Your tax is—	If line 15 (taxable income) is—		And you are—				Your tax is—	If line 15 (taxable income) is—		And you are—				Your tax is—
		Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household				Single	Married filing jointly *	Married filing separately	Head of a household	
<b>21,000</b>							<b>24,000</b>							<b>27,000</b>						
21,000	21,050	2,291	2,103	2,291	2,192	24,000	24,050	2,651	2,419	2,651	2,552	27,000	27,050	3,011	2,779	3,011	2,912			
21,050	21,100	2,297	2,108	2,297	2,198	24,050	24,100	2,657	2,425	2,657	2,558	27,050	27,100	3,017	2,785	3,017	2,918			
21,100	21,150	2,303	2,113	2,303	2,204	24,100	24,150	2,663	2,431	2,663	2,564	27,100	27,150	3,023	2,791	3,023	2,924			
21,150	21,200	2,309	2,118	2,309	2,210	24,150	24,200	2,669	2,437	2,669	2,570	27,150	27,200	3,029	2,797	3,029	2,930			
21,200	21,250	2,315	2,123	2,315	2,216	24,200	24,250	2,675	2,443	2,675	2,576	27,200	27,250	3,035	2,803	3,035	2,936			
21,250	21,300	2,321	2,128	2,321	2,222	24,250	24,300	2,681	2,449	2,681	2,582	27,250	27,300	3,041	2,809	3,041	2,942			
21,300	21,350	2,327	2,133	2,327	2,228	24,300	24,350	2,687	2,455	2,687	2,588	27,300	27,350	3,047	2,815	3,047	2,948			
21,350	21,400	2,333	2,138	2,333	2,234	24,350	24,400	2,693	2,461	2,693	2,594	27,350	27,400	3,053	2,821	3,053	2,954			
21,400	21,450	2,339	2,143	2,339	2,240	24,400	24,450	2,699	2,467	2,699	2,600	27,400	27,450	3,059	2,827	3,059	2,960			
21,450	21,500	2,345	2,148	2,345	2,246	24,450	24,500	2,705	2,473	2,705	2,606	27,450	27,500	3,065	2,833	3,065	2,966			
21,500	21,550	2,351	2,153	2,351	2,252	24,500	24,550	2,711	2,479	2,711	2,612	27,500	27,550	3,071	2,839	3,071	2,972			
21,550	21,600	2,357	2,158	2,357	2,258	24,550	24,600	2,717	2,485	2,717	2,618	27,550	27,600	3,077	2,845	3,077	2,978			
21,600	21,650	2,363	2,163	2,363	2,264	24,600	24,650	2,723	2,491	2,723	2,624	27,600	27,650	3,083	2,851	3,083	2,984			
21,650	21,700	2,369	2,168	2,369	2,270	24,650	24,700	2,729	2,497	2,729	2,630	27,650	27,700	3,089	2,857	3,089	2,990			
21,700	21,750	2,375	2,173	2,375	2,276	24,700	24,750	2,735	2,503	2,735	2,636	27,700	27,750	3,095	2,863	3,095	2,996			
21,750	21,800	2,381	2,178	2,381	2,282	24,750	24,800	2,741	2,509	2,741	2,642	27,750	27,800	3,101	2,869	3,101	3,002			
21,800	21,850	2,387	2,183	2,387	2,288	24,800	24,850	2,747	2,515	2,747	2,648	27,800	27,850	3,107	2,875	3,107	3,008			
21,850	21,900	2,393	2,188	2,393	2,294	24,850	24,900	2,753	2,521	2,753	2,654	27,850	27,900	3,113	2,881	3,113	3,014			
21,900	21,950	2,399	2,193	2,399	2,300	24,900	24,950	2,759	2,527	2,759	2,660	27,900	27,950	3,119	2,887	3,119	3,020			
21,950	22,000	2,405	2,198	2,405	2,306	24,950	25,000	2,765	2,533	2,765	2,666	27,950	28,000	3,125	2,893	3,125	3,026			
<b>22,000</b>							<b>25,000</b>							<b>28,000</b>						
22,000	22,050	2,411	2,203	2,411	2,312	25,000	25,050	2,771	2,539	2,771	2,672	28,000	28,050	3,131	2,899	3,131	3,032			
22,050	22,100	2,417	2,208	2,417	2,318	25,050	25,100	2,777	2,545	2,777	2,678	28,050	28,100	3,137	2,905	3,137	3,038			
22,100	22,150	2,423	2,213	2,423	2,324	25,100	25,150	2,783	2,551	2,783	2,684	28,100	28,150	3,143	2,911	3,143	3,044			
22,150	22,200	2,429	2,218	2,429	2,330	25,150	25,200	2,789	2,557	2,789	2,690	28,150	28,200	3,149	2,917	3,149	3,050			
22,200	22,250	2,435	2,223	2,435	2,336	25,200	25,250	2,795	2,563	2,795	2,696	28,200	28,250	3,155	2,923	3,155	3,056			
22,250	22,300	2,441	2,228	2,441	2,342	25,250	25,300	2,801	2,569	2,801	2,702	28,250	28,300	3,161	2,929	3,161	3,062			
22,300	22,350	2,447	2,233	2,447	2,348	25,300	25,350	2,807	2,575	2,807	2,708	28,300	28,350	3,167	2,935	3,167	3,068			
22,350	22,400	2,453	2,238	2,453	2,354	25,350	25,400	2,813	2,581	2,813	2,714	28,350	28,400	3,173	2,941	3,173	3,074			
22,400	22,450	2,459	2,243	2,459	2,360	25,400	25,450	2,819	2,587	2,819	2,720	28,400	28,450	3,179	2,947	3,179	3,080			
22,450	22,500	2,465	2,248	2,465	2,366	25,450	25,500	2,825	2,593	2,825	2,726	28,450	28,500	3,185	2,953	3,185	3,086			
22,500	22,550	2,471	2,253	2,471	2,372	25,500	25,550	2,831	2,599	2,831	2,732	28,500	28,550	3,191	2,959	3,191	3,092			
22,550	22,600	2,477	2,258	2,477	2,378	25,550	25,600	2,837	2,605	2,837	2,738	28,550	28,600	3,197	2,965	3,197	3,098			
22,600	22,650	2,483	2,263	2,483	2,384	25,600	25,650	2,843	2,611	2,843	2,744	28,600	28,650	3,203	2,971	3,203	3,104			
22,650	22,700	2,489	2,268	2,489	2,390	25,650	25,700	2,849	2,617	2,849	2,750	28,650	28,700	3,209	2,977	3,209	3,110			
22,700	22,750	2,495	2,273	2,495	2,396	25,700	25,750	2,855	2,623	2,855	2,756	28,700	28,750	3,215	2,983	3,215	3,116			
22,750	22,800	2,501	2,278	2,501	2,402	25,750	25,800	2,861	2,629	2,861	2,762	28,750	28,800	3,221	2,989	3,221	3,122			
22,800	22,850	2,507	2,283	2,507	2,408	25,800	25,850	2,867	2,635	2,867	2,768	28,800	28,850	3,227	2,995	3,227	3,128			
22,850	22,900	2,513	2,288	2,513	2,414	25,850	25,900	2,873	2,641	2,873	2,774	28,850	28,900	3,233	3,001	3,233	3,134			
22,900	22,950	2,519	2,293	2,519	2,420	25,900	25,950	2,879	2,647	2,879	2,780	28,900	28,950	3,239	3,007	3,239	3,140			
22,950	23,000	2,525	2,298	2,525	2,426	25,950	26,000	2,885	2,653	2,885	2,786	28,950	29,000	3,245	3,013	3,245	3,146			
<b>23,000</b>							<b>26,000</b>							<b>29,000</b>						
23,000	23,050	2,531	2,303	2,531	2,432	26,000	26,050	2,891	2,659	2,891	2,792	29,000	29,050	3,251	3,019	3,251	3,152			
23,050	23,100	2,537	2,308	2,537	2,438	26,050	26,100	2,897	2,665	2,897	2,798	29,050	29,100	3,257	3,025	3,257	3,158			
23,100	23,150	2,543	2,313	2,543	2,444	26,100	26,150	2,903	2,671	2,903	2,804	29,100	29,150	3,263	3,031	3,263	3,164			
23,150	23,200	2,549	2,318	2,549	2,450	26,150	26,200	2,909	2,677	2,909	2,810	29,150	29,200	3,269	3,037	3,269	3,170			
23,200	23,250	2,555	2,323	2,555	2,456	26,200	26,250	2,915	2,683	2,915	2,816	29,200	29,250	3,275	3,043	3,275	3,176			
23,250	23,300	2,561	2,329	2,561	2,462	26,250	26,300	2,921	2,689	2,921	2,822	29,250	29,300	3,281	3,049	3,281	3,182			
23,300	23,350	2,567	2,335	2,567	2,468	26,300	26,350	2,927	2,695	2,927	2,828	29,300	29,350	3,287	3,055	3,287	3,188			
23,350	23,400	2,573	2,341	2,573	2,474	26,350	26,400	2,933	2,701	2,933	2,834	29,350	29,400	3,293	3,061	3,293	3,194			
23,400	23,450	2,579	2,347	2,579	2,480	26,400	26,450	2,939	2,707	2,939	2,840	29,400	29,450	3,299	3,067	3,299	3,200			
23,450	23,500	2,585	2,353	2,585	2,486	26,450	26,500	2,945	2,713	2,945	2,846	29,450	29,500	3,305	3,073	3,305	3,206			
23,500	23,550	2,591	2,359	2,591	2,492	26,500	26,550	2,951	2,719	2,951	2,852	29,500	29,550	3,311	3,079	3,311	3,212			
23,550	23,600	2,597	2,365	2,597	2,498	26,550	26,600	2,957	2,725	2,957	2,858	29,550	29,600	3,317	3,085	3,317	3,218			
23,600	23,650	2,603	2,371	2,603	2,504	26,600	26,650	2,963	2,731	2,963	2,864	29,600	29,650	3,323	3,091	3,323	3,224			
23,650	23,700	2,609	2,377	2,609	2,510	26,650	26,700	2,969	2,737	2,969	2,870	29,650	29,700	3,329	3,097	3,329	3,230			
23,700	23,750	2,615	2,383	2,615	2,516	26,700	26,750	2,975	2,743	2,975	2,876	29,700	29,750	3,335	3,103	3,335	3,236			
23,750	23,800	2,621	2,389	2,621	2,522	26,750	26,800	2,981	2,749	2,981	2,882	29,750	29,800	3,341	3,109	3,341	3,242			
23,800	23,850	2,627	2,395	2,627	2,528	26,800	26,850	2,987	2,755	2,987	2,888	29,800	29,850	3,347	3,115	3,347	3,248			
23,850	23,900	2,633	2,401	2,633	2,534	26,850	26,900	2,993	2,761	2,993	2,894	29,850	29,900	3,353	3,121	3,353	3,254			
23,900	23,950	2,639	2,407	2,639	2,540	26,900	26,950	2,999	2,767	2,999	2,900	29,900	29,950	3,359	3,127	3,359	3,260			
23,950	24,000	2,645	2,413	2,645	2,546	26,950	27,000	3,005	2,773	3,0										

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>30,000</b>						<b>33,000</b>						<b>36,000</b>					
30,000	30,050	3,371	3,139	3,371	3,272	33,000	33,050	3,731	3,499	3,731	3,632	36,000	36,050	4,091	3,859	4,091	3,992
30,050	30,100	3,377	3,145	3,377	3,278	33,050	33,100	3,737	3,505	3,737	3,638	36,050	36,100	4,097	3,865	4,097	3,998
30,100	30,150	3,383	3,151	3,383	3,284	33,100	33,150	3,743	3,511	3,743	3,644	36,100	36,150	4,103	3,871	4,103	4,004
30,150	30,200	3,389	3,157	3,389	3,290	33,150	33,200	3,749	3,517	3,749	3,650	36,150	36,200	4,109	3,877	4,109	4,010
30,200	30,250	3,395	3,163	3,395	3,296	33,200	33,250	3,755	3,523	3,755	3,656	36,200	36,250	4,115	3,883	4,115	4,016
30,250	30,300	3,401	3,169	3,401	3,302	33,250	33,300	3,761	3,529	3,761	3,662	36,250	36,300	4,121	3,889	4,121	4,022
30,300	30,350	3,407	3,175	3,407	3,308	33,300	33,350	3,767	3,535	3,767	3,668	36,300	36,350	4,127	3,895	4,127	4,028
30,350	30,400	3,413	3,181	3,413	3,314	33,350	33,400	3,773	3,541	3,773	3,674	36,350	36,400	4,133	3,901	4,133	4,034
30,400	30,450	3,419	3,187	3,419	3,320	33,400	33,450	3,779	3,547	3,779	3,680	36,400	36,450	4,139	3,907	4,139	4,040
30,450	30,500	3,425	3,193	3,425	3,326	33,450	33,500	3,785	3,553	3,785	3,686	36,450	36,500	4,145	3,913	4,145	4,046
30,500	30,550	3,431	3,199	3,431	3,332	33,500	33,550	3,791	3,559	3,791	3,692	36,500	36,550	4,151	3,919	4,151	4,052
30,550	30,600	3,437	3,205	3,437	3,338	33,550	33,600	3,797	3,565	3,797	3,698	36,550	36,600	4,157	3,925	4,157	4,058
30,600	30,650	3,443	3,211	3,443	3,344	33,600	33,650	3,803	3,571	3,803	3,704	36,600	36,650	4,163	3,931	4,163	4,064
30,650	30,700	3,449	3,217	3,449	3,350	33,650	33,700	3,809	3,577	3,809	3,710	36,650	36,700	4,169	3,937	4,169	4,070
30,700	30,750	3,455	3,223	3,455	3,356	33,700	33,750	3,815	3,583	3,815	3,716	36,700	36,750	4,175	3,943	4,175	4,076
30,750	30,800	3,461	3,229	3,461	3,362	33,750	33,800	3,821	3,589	3,821	3,722	36,750	36,800	4,181	3,949	4,181	4,082
30,800	30,850	3,467	3,235	3,467	3,368	33,800	33,850	3,827	3,595	3,827	3,728	36,800	36,850	4,187	3,955	4,187	4,088
30,850	30,900	3,473	3,241	3,473	3,374	33,850	33,900	3,833	3,601	3,833	3,734	36,850	36,900	4,193	3,961	4,193	4,094
30,900	30,950	3,479	3,247	3,479	3,380	33,900	33,950	3,839	3,607	3,839	3,740	36,900	36,950	4,199	3,967	4,199	4,100
30,950	31,000	3,485	3,253	3,485	3,386	33,950	34,000	3,845	3,613	3,845	3,746	36,950	37,000	4,205	3,973	4,205	4,106
<b>31,000</b>						<b>34,000</b>						<b>37,000</b>					
31,000	31,050	3,491	3,259	3,491	3,392	34,000	34,050	3,851	3,619	3,851	3,752	37,000	37,050	4,211	3,979	4,211	4,112
31,050	31,100	3,497	3,265	3,497	3,398	34,050	34,100	3,857	3,625	3,857	3,758	37,050	37,100	4,217	3,985	4,217	4,118
31,100	31,150	3,503	3,271	3,503	3,404	34,100	34,150	3,863	3,631	3,863	3,764	37,100	37,150	4,223	3,991	4,223	4,124
31,150	31,200	3,509	3,277	3,509	3,410	34,150	34,200	3,869	3,637	3,869	3,770	37,150	37,200	4,229	3,997	4,229	4,130
31,200	31,250	3,515	3,283	3,515	3,416	34,200	34,250	3,875	3,643	3,875	3,776	37,200	37,250	4,235	4,003	4,235	4,136
31,250	31,300	3,521	3,289	3,521	3,422	34,250	34,300	3,881	3,649	3,881	3,782	37,250	37,300	4,241	4,009	4,241	4,142
31,300	31,350	3,527	3,295	3,527	3,428	34,300	34,350	3,887	3,655	3,887	3,788	37,300	37,350	4,247	4,015	4,247	4,148
31,350	31,400	3,533	3,301	3,533	3,434	34,350	34,400	3,893	3,661	3,893	3,794	37,350	37,400	4,253	4,021	4,253	4,154
31,400	31,450	3,539	3,307	3,539	3,440	34,400	34,450	3,899	3,667	3,899	3,800	37,400	37,450	4,259	4,027	4,259	4,160
31,450	31,500	3,545	3,313	3,545	3,446	34,450	34,500	3,905	3,673	3,905	3,806	37,450	37,500	4,265	4,033	4,265	4,166
31,500	31,550	3,551	3,319	3,551	3,452	34,500	34,550	3,911	3,679	3,911	3,812	37,500	37,550	4,271	4,039	4,271	4,172
31,550	31,600	3,557	3,325	3,557	3,458	34,550	34,600	3,917	3,685	3,917	3,818	37,550	37,600	4,277	4,045	4,277	4,178
31,600	31,650	3,563	3,331	3,563	3,464	34,600	34,650	3,923	3,691	3,923	3,824	37,600	37,650	4,283	4,051	4,283	4,184
31,650	31,700	3,569	3,337	3,569	3,470	34,650	34,700	3,929	3,697	3,929	3,830	37,650	37,700	4,289	4,057	4,289	4,190
31,700	31,750	3,575	3,343	3,575	3,476	34,700	34,750	3,935	3,703	3,935	3,836	37,700	37,750	4,295	4,063	4,295	4,196
31,750	31,800	3,581	3,349	3,581	3,482	34,750	34,800	3,941	3,709	3,941	3,842	37,750	37,800	4,301	4,069	4,301	4,202
31,800	31,850	3,587	3,355	3,587	3,488	34,800	34,850	3,947	3,715	3,947	3,848	37,800	37,850	4,307	4,075	4,307	4,208
31,850	31,900	3,593	3,361	3,593	3,494	34,850	34,900	3,953	3,721	3,953	3,854	37,850	37,900	4,313	4,081	4,313	4,214
31,900	31,950	3,599	3,367	3,599	3,500	34,900	34,950	3,959	3,727	3,959	3,860	37,900	37,950	4,319	4,087	4,319	4,220
31,950	32,000	3,605	3,373	3,605	3,506	34,950	35,000	3,965	3,733	3,965	3,866	37,950	38,000	4,325	4,093	4,325	4,226
<b>32,000</b>						<b>35,000</b>						<b>38,000</b>					
32,000	32,050	3,611	3,379	3,611	3,512	35,000	35,050	3,971	3,739	3,971	3,872	38,000	38,050	4,331	4,099	4,331	4,232
32,050	32,100	3,617	3,385	3,617	3,518	35,050	35,100	3,977	3,745	3,977	3,878	38,050	38,100	4,337	4,105	4,337	4,238
32,100	32,150	3,623	3,391	3,623	3,524	35,100	35,150	3,983	3,751	3,983	3,884	38,100	38,150	4,343	4,111	4,343	4,244
32,150	32,200	3,629	3,397	3,629	3,530	35,150	35,200	3,989	3,757	3,989	3,890	38,150	38,200	4,349	4,117	4,349	4,250
32,200	32,250	3,635	3,403	3,635	3,536	35,200	35,250	3,995	3,763	3,995	3,896	38,200	38,250	4,355	4,123	4,355	4,256
32,250	32,300	3,641	3,409	3,641	3,542	35,250	35,300	4,001	3,769	4,001	3,902	38,250	38,300	4,361	4,129	4,361	4,262
32,300	32,350	3,647	3,415	3,647	3,548	35,300	35,350	4,007	3,775	4,007	3,908	38,300	38,350	4,367	4,135	4,367	4,268
32,350	32,400	3,653	3,421	3,653	3,554	35,350	35,400	4,013	3,781	4,013	3,914	38,350	38,400	4,373	4,141	4,373	4,274
32,400	32,450	3,659	3,427	3,659	3,560	35,400	35,450	4,019	3,787	4,019	3,920	38,400	38,450	4,379	4,147	4,379	4,280
32,450	32,500	3,665	3,433	3,665	3,566	35,450	35,500	4,025	3,793	4,025	3,926	38,450	38,500	4,385	4,153	4,385	4,286
32,500	32,550	3,671	3,439	3,671	3,572	35,500	35,550	4,031	3,799	4,031	3,932	38,500	38,550	4,391	4,159	4,391	4,292
32,550	32,600	3,677	3,445	3,677	3,578	35,550	35,600	4,037	3,805	4,037	3,938	38,550	38,600	4,397	4,165	4,397	4,298
32,600	32,650	3,683	3,451	3,683	3,584	35,600	35,650	4,043	3,811	4,043	3,944	38,600	38,650	4,403	4,171	4,403	4,304
32,650	32,700	3,689	3,457	3,689	3,590	35,650	35,700	4,049	3,817	4,049	3,950	38,650	38,700	4,409	4,177	4,409	4,310
32,700	32,750	3,695	3,463	3,695	3,596	35,700	35,750	4,055	3,823	4,055	3,956	38,700	38,750	4,415	4,183	4,415	4,316
32,750	32,800	3,701	3,469	3,701	3,602	35,750	35,800	4,061	3,829	4,061	3,962	38,750	38,800	4,421	4,189	4,421	4,322
32,800	32,850	3,707	3,475	3,707	3,608	35,800	35,850	4,067	3,835	4,067	3,968	38,800	38,850	4,427	4,195	4,427	4,328
32,850	32,900	3,713	3,481	3,713	3,614	35,850	35,900	4,073	3,841	4,073	3,974	38,850	38,900	4,433	4,201	4,433	4,334
32,900	32,950	3,719	3,487	3,719	3,620	35,900	35,950	4,079	3,847	4,079	3,980	38,900	38,950	4,439	4,207	4,439	4,340
32,950	33,000	3,725	3,493	3,725	3,626	35,950	36,000	4,085	3,853	4,085	3,986	38,950	39,000	4,44			

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>39,000</b>						<b>42,000</b>						<b>45,000</b>					
39,000	39,050	4,451	4,219	4,451	4,352	42,000	42,050	4,811	4,579	4,811	4,712	45,000	45,050	5,171	4,939	5,171	5,072
39,050	39,100	4,457	4,225	4,457	4,358	42,050	42,100	4,817	4,585	4,817	4,718	45,050	45,100	5,177	4,945	5,177	5,078
39,100	39,150	4,463	4,231	4,463	4,364	42,100	42,150	4,823	4,591	4,823	4,724	45,100	45,150	5,183	4,951	5,183	5,084
39,150	39,200	4,469	4,237	4,469	4,370	42,150	42,200	4,829	4,597	4,829	4,730	45,150	45,200	5,189	4,957	5,189	5,090
39,200	39,250	4,475	4,243	4,475	4,376	42,200	42,250	4,835	4,603	4,835	4,736	45,200	45,250	5,195	4,963	5,195	5,096
39,250	39,300	4,481	4,249	4,481	4,382	42,250	42,300	4,841	4,609	4,841	4,742	45,250	45,300	5,201	4,969	5,201	5,102
39,300	39,350	4,487	4,255	4,487	4,388	42,300	42,350	4,847	4,615	4,847	4,748	45,300	45,350	5,207	4,975	5,207	5,108
39,350	39,400	4,493	4,261	4,493	4,394	42,350	42,400	4,853	4,621	4,853	4,754	45,350	45,400	5,213	4,981	5,213	5,114
39,400	39,450	4,499	4,267	4,499	4,400	42,400	42,450	4,859	4,627	4,859	4,760	45,400	45,450	5,219	4,987	5,219	5,120
39,450	39,500	4,505	4,273	4,505	4,406	42,450	42,500	4,865	4,633	4,865	4,766	45,450	45,500	5,225	4,993	5,225	5,126
39,500	39,550	4,511	4,279	4,511	4,412	42,500	42,550	4,871	4,639	4,871	4,772	45,500	45,550	5,231	4,999	5,231	5,132
39,550	39,600	4,517	4,285	4,517	4,418	42,550	42,600	4,877	4,645	4,877	4,778	45,550	45,600	5,237	5,005	5,237	5,138
39,600	39,650	4,523	4,291	4,523	4,424	42,600	42,650	4,883	4,651	4,883	4,784	45,600	45,650	5,243	5,011	5,243	5,144
39,650	39,700	4,529	4,297	4,529	4,430	42,650	42,700	4,889	4,657	4,889	4,790	45,650	45,700	5,249	5,017	5,249	5,150
39,700	39,750	4,535	4,303	4,535	4,436	42,700	42,750	4,895	4,663	4,895	4,796	45,700	45,750	5,255	5,023	5,255	5,156
39,750	39,800	4,541	4,309	4,541	4,442	42,750	42,800	4,901	4,669	4,901	4,802	45,750	45,800	5,261	5,029	5,261	5,162
39,800	39,850	4,547	4,315	4,547	4,448	42,800	42,850	4,907	4,675	4,907	4,808	45,800	45,850	5,267	5,035	5,267	5,168
39,850	39,900	4,553	4,321	4,553	4,454	42,850	42,900	4,913	4,681	4,913	4,814	45,850	45,900	5,273	5,041	5,273	5,174
39,900	39,950	4,559	4,327	4,559	4,460	42,900	42,950	4,919	4,687	4,919	4,820	45,900	45,950	5,279	5,047	5,279	5,180
39,950	40,000	4,565	4,333	4,565	4,466	42,950	43,000	4,925	4,693	4,925	4,826	45,950	46,000	5,285	5,053	5,285	5,186
<b>40,000</b>						<b>43,000</b>						<b>46,000</b>					
40,000	40,050	4,571	4,339	4,571	4,472	43,000	43,050	4,931	4,699	4,931	4,832	46,000	46,050	5,291	5,059	5,291	5,192
40,050	40,100	4,577	4,345	4,577	4,478	43,050	43,100	4,937	4,705	4,937	4,838	46,050	46,100	5,297	5,065	5,297	5,198
40,100	40,150	4,583	4,351	4,583	4,484	43,100	43,150	4,943	4,711	4,943	4,844	46,100	46,150	5,303	5,071	5,303	5,204
40,150	40,200	4,589	4,357	4,589	4,490	43,150	43,200	4,949	4,717	4,949	4,850	46,150	46,200	5,309	5,077	5,309	5,210
40,200	40,250	4,595	4,363	4,595	4,496	43,200	43,250	4,955	4,723	4,955	4,856	46,200	46,250	5,315	5,083	5,315	5,216
40,250	40,300	4,601	4,369	4,601	4,502	43,250	43,300	4,961	4,729	4,961	4,862	46,250	46,300	5,321	5,089	5,321	5,222
40,300	40,350	4,607	4,375	4,607	4,508	43,300	43,350	4,967	4,735	4,967	4,868	46,300	46,350	5,327	5,095	5,327	5,228
40,350	40,400	4,613	4,381	4,613	4,514	43,350	43,400	4,973	4,741	4,973	4,874	46,350	46,400	5,333	5,101	5,333	5,234
40,400	40,450	4,619	4,387	4,619	4,520	43,400	43,450	4,979	4,747	4,979	4,880	46,400	46,450	5,339	5,107	5,339	5,240
40,450	40,500	4,625	4,393	4,625	4,526	43,450	43,500	4,985	4,753	4,985	4,886	46,450	46,500	5,345	5,113	5,345	5,246
40,500	40,550	4,631	4,399	4,631	4,532	43,500	43,550	4,991	4,759	4,991	4,892	46,500	46,550	5,351	5,119	5,351	5,252
40,550	40,600	4,637	4,405	4,637	4,538	43,550	43,600	4,997	4,765	4,997	4,898	46,550	46,600	5,357	5,125	5,357	5,258
40,600	40,650	4,643	4,411	4,643	4,544	43,600	43,650	5,003	4,771	5,003	4,904	46,600	46,650	5,363	5,131	5,363	5,264
40,650	40,700	4,649	4,417	4,649	4,550	43,650	43,700	5,009	4,777	5,009	4,910	46,650	46,700	5,369	5,137	5,369	5,270
40,700	40,750	4,655	4,423	4,655	4,556	43,700	43,750	5,015	4,783	5,015	4,916	46,700	46,750	5,375	5,143	5,375	5,276
40,750	40,800	4,661	4,429	4,661	4,562	43,750	43,800	5,021	4,789	5,021	4,922	46,750	46,800	5,381	5,149	5,381	5,282
40,800	40,850	4,667	4,435	4,667	4,568	43,800	43,850	5,027	4,795	5,027	4,928	46,800	46,850	5,387	5,155	5,387	5,288
40,850	40,900	4,673	4,441	4,673	4,574	43,850	43,900	5,033	4,801	5,033	4,934	46,850	46,900	5,393	5,161	5,393	5,294
40,900	40,950	4,679	4,447	4,679	4,580	43,900	43,950	5,039	4,807	5,039	4,940	46,900	46,950	5,399	5,167	5,399	5,290
40,950	41,000	4,685	4,453	4,685	4,586	43,950	44,000	5,045	4,813	5,045	4,946	46,950	47,000	5,405	5,173	5,405	5,306
<b>41,000</b>						<b>44,000</b>						<b>47,000</b>					
41,000	41,050	4,691	4,459	4,691	4,592	44,000	44,050	5,051	4,819	5,051	4,952	47,000	47,050	5,411	5,179	5,411	5,312
41,050	41,100	4,697	4,465	4,697	4,598	44,050	44,100	5,057	4,825	5,057	4,958	47,050	47,100	5,417	5,185	5,417	5,318
41,100	41,150	4,703	4,471	4,703	4,604	44,100	44,150	5,063	4,831	5,063	4,964	47,100	47,150	5,423	5,191	5,423	5,324
41,150	41,200	4,709	4,477	4,709	4,610	44,150	44,200	5,069	4,837	5,069	4,970	47,150	47,200	5,429	5,197	5,429	5,330
41,200	41,250	4,715	4,483	4,715	4,616	44,200	44,250	5,075	4,843	5,075	4,976	47,200	47,250	5,435	5,203	5,435	5,336
41,250	41,300	4,721	4,489	4,721	4,622	44,250	44,300	5,081	4,849	5,081	4,982	47,250	47,300	5,441	5,209	5,441	5,342
41,300	41,350	4,727	4,495	4,727	4,628	44,300	44,350	5,087	4,855	5,087	4,988	47,300	47,350	5,447	5,215	5,447	5,348
41,350	41,400	4,733	4,501	4,733	4,634	44,350	44,400	5,093	4,861	5,093	4,994	47,350	47,400	5,453	5,221	5,453	5,354
41,400	41,450	4,739	4,507	4,739	4,640	44,400	44,450	5,099	4,867	5,099	5,000	47,400	47,450	5,459	5,227	5,459	5,360
41,450	41,500	4,745	4,513	4,745	4,646	44,450	44,500	5,105	4,873	5,105	5,006	47,450	47,500	5,465	5,233	5,465	5,366
41,500	41,550	4,751	4,519	4,751	4,652	44,500	44,550	5,111	4,879	5,111	5,012	47,500	47,550	5,471	5,239	5,471	5,372
41,550	41,600	4,757	4,525	4,757	4,658	44,550	44,600	5,117	4,885	5,117	5,018	47,550	47,600	5,477	5,245	5,477	5,378
41,600	41,650	4,763	4,531	4,763	4,664	44,600	44,650	5,123	4,891	5,123	5,024	47,600	47,650	5,483	5,251	5,483	5,384
41,650	41,700	4,769	4,537	4,769	4,670	44,650	44,700	5,129	4,897	5,129	5,030	47,650	47,700	5,489	5,257	5,489	5,390
41,700	41,750	4,775	4,543	4,775	4,676	44,700	44,750	5,135	4,903	5,135	5,036	47,700	47,750	5,495	5,263	5,495	5,396
41,750	41,800	4,781	4,549	4,781	4,682	44,750	44,800	5,141	4,909	5,141	5,042	47,750	47,800	5,501	5,269	5,501	5,402
41,800	41,850	4,787	4,555	4,787	4,688	44,800	44,850	5,147	4,915	5,147	5,048	47,800	47,850	5,507	5,275	5,507	5,408
41,850	41,900	4,793	4,561	4,793	4,694	44,850	44,900	5,153	4,921	5,153	5,054	47,850	47,900	5,513	5,281	5,513	5,414
41,900	41,950	4,799	4,567	4,799	4,700	44,900	44,950	5,159	4,927	5,159	5,060	47,900	47,950	5,519	5,287	5,519	5,420
41,950	42,000	4,805	4,573	4,805	4,706	44,950	45,000										

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>48,000</b>						<b>51,000</b>						<b>54,000</b>					
48,000	48,050	5,619	5,299	5,619	5,432	51,000	51,050	6,279	5,659	6,279	5,792	54,000	54,050	6,939	6,019	6,939	6,152
48,050	48,100	5,630	5,305	5,630	5,438	51,050	51,100	6,290	5,665	6,290	5,798	54,050	54,100	6,950	6,025	6,950	6,158
48,100	48,150	5,641	5,311	5,641	5,444	51,100	51,150	6,301	5,671	6,301	5,804	54,100	54,150	6,961	6,031	6,961	6,164
48,150	48,200	5,652	5,317	5,652	5,450	51,150	51,200	6,312	5,677	6,312	5,810	54,150	54,200	6,972	6,037	6,972	6,170
48,200	48,250	5,663	5,323	5,663	5,456	51,200	51,250	6,323	5,683	6,323	5,816	54,200	54,250	6,983	6,043	6,983	6,176
48,250	48,300	5,674	5,329	5,674	5,462	51,250	51,300	6,334	5,689	6,334	5,822	54,250	54,300	6,994	6,049	6,994	6,182
48,300	48,350	5,685	5,335	5,685	5,468	51,300	51,350	6,345	5,695	6,345	5,828	54,300	54,350	7,005	6,055	7,005	6,188
48,350	48,400	5,696	5,341	5,696	5,474	51,350	51,400	6,356	5,701	6,356	5,834	54,350	54,400	7,016	6,061	7,016	6,194
48,400	48,450	5,707	5,347	5,707	5,480	51,400	51,450	6,367	5,707	6,367	5,840	54,400	54,450	7,027	6,067	7,027	6,200
48,450	48,500	5,718	5,353	5,718	5,486	51,450	51,500	6,378	5,713	6,378	5,846	54,450	54,500	7,038	6,073	7,038	6,206
48,500	48,550	5,729	5,359	5,729	5,492	51,500	51,550	6,389	5,719	6,389	5,852	54,500	54,550	7,049	6,079	7,049	6,212
48,550	48,600	5,740	5,365	5,740	5,498	51,550	51,600	6,400	5,725	6,400	5,858	54,550	54,600	7,060	6,085	7,060	6,218
48,600	48,650	5,751	5,371	5,751	5,504	51,600	51,650	6,411	5,731	6,411	5,864	54,600	54,650	7,071	6,091	7,071	6,224
48,650	48,700	5,762	5,377	5,762	5,510	51,650	51,700	6,422	5,737	6,422	5,870	54,650	54,700	7,082	6,097	7,082	6,230
48,700	48,750	5,773	5,383	5,773	5,516	51,700	51,750	6,433	5,743	6,433	5,876	54,700	54,750	7,093	6,103	7,093	6,236
48,750	48,800	5,784	5,389	5,784	5,522	51,750	51,800	6,444	5,749	6,444	5,882	54,750	54,800	7,104	6,109	7,104	6,242
48,800	48,850	5,795	5,395	5,795	5,528	51,800	51,850	6,455	5,755	6,455	5,888	54,800	54,850	7,115	6,115	7,115	6,248
48,850	48,900	5,806	5,401	5,806	5,534	51,850	51,900	6,466	5,761	6,466	5,894	54,850	54,900	7,126	6,121	7,126	6,254
48,900	48,950	5,817	5,407	5,817	5,540	51,900	51,950	6,477	5,767	6,477	5,900	54,900	54,950	7,137	6,127	7,137	6,260
48,950	49,000	5,828	5,413	5,828	5,546	51,950	52,000	6,488	5,773	6,488	5,906	54,950	55,000	7,148	6,133	7,148	6,266
<b>49,000</b>						<b>52,000</b>						<b>55,000</b>					
49,000	49,050	5,839	5,419	5,839	5,552	52,000	52,050	6,499	5,779	6,499	5,912	55,000	55,050	7,159	6,139	7,159	6,272
49,050	49,100	5,850	5,425	5,850	5,558	52,050	52,100	6,510	5,785	6,510	5,918	55,050	55,100	7,170	6,145	7,170	6,278
49,100	49,150	5,861	5,431	5,861	5,564	52,100	52,150	6,521	5,791	6,521	5,924	55,100	55,150	7,181	6,151	7,181	6,284
49,150	49,200	5,872	5,437	5,872	5,570	52,150	52,200	6,532	5,797	6,532	5,930	55,150	55,200	7,192	6,157	7,192	6,290
49,200	49,250	5,883	5,443	5,883	5,576	52,200	52,250	6,543	5,803	6,543	5,936	55,200	55,250	7,203	6,163	7,203	6,296
49,250	49,300	5,894	5,449	5,894	5,582	52,250	52,300	6,554	5,809	6,554	5,942	55,250	55,300	7,214	6,169	7,214	6,302
49,300	49,350	5,905	5,455	5,905	5,588	52,300	52,350	6,565	5,815	6,565	5,948	55,300	55,350	7,225	6,175	7,225	6,308
49,350	49,400	5,916	5,461	5,916	5,594	52,350	52,400	6,576	5,821	6,576	5,954	55,350	55,400	7,236	6,181	7,236	6,314
49,400	49,450	5,927	5,467	5,927	5,600	52,400	52,450	6,587	5,827	6,587	5,960	55,400	55,450	7,247	6,187	7,247	6,320
49,450	49,500	5,938	5,473	5,938	5,606	52,450	52,500	6,598	5,833	6,598	5,966	55,450	55,500	7,258	6,193	7,258	6,326
49,500	49,550	5,949	5,479	5,949	5,612	52,500	52,550	6,609	5,839	6,609	5,972	55,500	55,550	7,269	6,199	7,269	6,332
49,550	49,600	5,960	5,485	5,960	5,618	52,550	52,600	6,620	5,845	6,620	5,978	55,550	55,600	7,280	6,205	7,280	6,338
49,600	49,650	5,971	5,491	5,971	5,624	52,600	52,650	6,631	5,851	6,631	5,984	55,600	55,650	7,291	6,211	7,291	6,344
49,650	49,700	5,982	5,497	5,982	5,630	52,650	52,700	6,642	5,857	6,642	5,990	55,650	55,700	7,302	6,217	7,302	6,350
49,700	49,750	5,993	5,503	5,993	5,636	52,700	52,750	6,653	5,863	6,653	5,996	55,700	55,750	7,313	6,223	7,313	6,356
49,750	49,800	6,004	5,509	6,004	5,642	52,750	52,800	6,664	5,869	6,664	6,002	55,750	55,800	7,324	6,229	7,324	6,362
49,800	49,850	6,015	5,515	6,015	5,648	52,800	52,850	6,675	5,875	6,675	6,008	55,800	55,850	7,335	6,235	7,335	6,368
49,850	49,900	6,026	5,521	6,026	5,654	52,850	52,900	6,686	5,881	6,686	6,014	55,850	55,900	7,346	6,241	7,346	6,374
49,900	49,950	6,037	5,527	6,037	5,660	52,900	52,950	6,697	5,887	6,697	6,020	55,900	55,950	7,357	6,247	7,357	6,380
49,950	50,000	6,048	5,533	6,048	5,666	52,950	53,000	6,708	5,893	6,708	6,026	55,950	56,000	7,368	6,253	7,368	6,386
<b>50,000</b>						<b>53,000</b>						<b>56,000</b>					
50,000	50,050	6,059	5,539	6,059	5,672	53,000	53,050	6,719	5,899	6,719	6,032	56,000	56,050	7,379	6,259	7,379	6,392
50,050	50,100	6,070	5,545	6,070	5,678	53,050	53,100	6,730	5,905	6,730	6,038	56,050	56,100	7,390	6,265	7,390	6,398
50,100	50,150	6,081	5,551	6,081	5,684	53,100	53,150	6,741	5,911	6,741	6,044	56,100	56,150	7,401	6,271	7,401	6,404
50,150	50,200	6,092	5,557	6,092	5,690	53,150	53,200	6,752	5,917	6,752	6,050	56,150	56,200	7,412	6,277	7,412	6,410
50,200	50,250	6,103	5,563	6,103	5,696	53,200	53,250	6,763	5,923	6,763	6,056	56,200	56,250	7,423	6,283	7,423	6,416
50,250	50,300	6,114	5,569	6,114	5,702	53,250	53,300	6,774	5,929	6,774	6,062	56,250	56,300	7,434	6,289	7,434	6,422
50,300	50,350	6,125	5,575	6,125	5,708	53,300	53,350	6,785	5,935	6,785	6,068	56,300	56,350	7,445	6,295	7,445	6,428
50,350	50,400	6,136	5,581	6,136	5,714	53,350	53,400	6,796	5,941	6,796	6,074	56,350	56,400	7,456	6,301	7,456	6,434
50,400	50,450	6,147	5,587	6,147	5,720	53,400	53,450	6,807	5,947	6,807	6,080	56,400	56,450	7,467	6,307	7,467	6,440
50,450	50,500	6,158	5,593	6,158	5,726	53,450	53,500	6,818	5,953	6,818	6,086	56,450	56,500	7,478	6,313	7,478	6,446
50,500	50,550	6,169	5,599	6,169	5,732	53,500	53,550	6,829	5,959	6,829	6,092	56,500	56,550	7,489	6,319	7,489	6,452
50,550	50,600	6,180	5,605	6,180	5,738	53,550	53,600	6,840	5,965	6,840	6,098	56,550	56,600	7,500	6,325	7,500	6,458
50,600	50,650	6,191	5,611	6,191	5,744	53,600	53,650	6,851	5,971	6,851	6,104	56,600	56,650	7,511	6,331	7,511	6,464
50,650	50,700	6,202	5,617	6,202	5,750	53,650	53,700	6,862	5,977	6,862	6,110	56,650	56,700	7,522	6,337	7,522	6,470
50,700	50,750	6,213	5,623	6,213	5,756	53,700	53,750	6,873	5,983	6,873	6,116	56,700	56,750	7,533	6,343	7,533	6,476
50,750	50,800	6,224	5,629	6,224	5,762	53,750	53,800	6,884	5,989	6,884	6,122	56,750	56,800	7,544	6,349	7,544	6,482
50,800	50,850	6,235	5,635	6,235	5,768	53,800	53,850	6,895	5,995	6,895	6,128	56,800	56,850	7,555	6,355	7,555	6,488
50,850	50,900	6,246	5,641	6,246	5,774	53,850	53,900	6,906	6,001	6,906	6,134	56,850	56,900	7,566	6,361	7,566	6,494
50,900	50,950	6,257	5,647	6,257	5,780	53,900	53,950	6,917	6,007	6,917	6,140	56,900	56,950	7,577	6,367	7,577	6,500
50,950	51,000	6,268	5,653	6,268	5,786	53,950	54,000										





If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>66,000</b>						<b>69,000</b>						<b>72,000</b>					
66,000	66,050	9,579	7,459	9,579	7,885	69,000	69,050	10,239	7,819	10,239	8,545	72,000	72,050	10,899	8,179	10,899	9,205
66,050	66,100	9,590	7,465	9,590	7,896	69,050	69,100	10,250	7,825	10,250	8,556	72,050	72,100	10,910	8,185	10,910	9,216
66,100	66,150	9,601	7,471	9,601	7,907	69,100	69,150	10,261	7,831	10,261	8,567	72,100	72,150	10,921	8,191	10,921	9,227
66,150	66,200	9,612	7,477	9,612	7,918	69,150	69,200	10,272	7,837	10,272	8,578	72,150	72,200	10,932	8,197	10,932	9,238
66,200	66,250	9,623	7,483	9,623	7,929	69,200	69,250	10,283	7,843	10,283	8,589	72,200	72,250	10,943	8,203	10,943	9,249
66,250	66,300	9,634	7,489	9,634	7,940	69,250	69,300	10,294	7,849	10,294	8,600	72,250	72,300	10,954	8,209	10,954	9,260
66,300	66,350	9,645	7,495	9,645	7,951	69,300	69,350	10,305	7,855	10,305	8,611	72,300	72,350	10,965	8,215	10,965	9,271
66,350	66,400	9,656	7,501	9,656	7,962	69,350	69,400	10,316	7,861	10,316	8,622	72,350	72,400	10,976	8,221	10,976	9,282
66,400	66,450	9,667	7,507	9,667	7,973	69,400	69,450	10,327	7,867	10,327	8,633	72,400	72,450	10,987	8,227	10,987	9,293
66,450	66,500	9,678	7,513	9,678	7,984	69,450	69,500	10,338	7,873	10,338	8,644	72,450	72,500	10,998	8,233	10,998	9,304
66,500	66,550	9,689	7,519	9,689	7,995	69,500	69,550	10,349	7,879	10,349	8,655	72,500	72,550	11,009	8,239	11,009	9,315
66,550	66,600	9,700	7,525	9,700	8,006	69,550	69,600	10,360	7,885	10,360	8,666	72,550	72,600	11,020	8,245	11,020	9,326
66,600	66,650	9,711	7,531	9,711	8,017	69,600	69,650	10,371	7,891	10,371	8,677	72,600	72,650	11,031	8,251	11,031	9,337
66,650	66,700	9,722	7,537	9,722	8,028	69,650	69,700	10,382	7,897	10,382	8,688	72,650	72,700	11,042	8,257	11,042	9,348
66,700	66,750	9,733	7,543	9,733	8,039	69,700	69,750	10,393	7,903	10,393	8,699	72,700	72,750	11,053	8,263	11,053	9,359
66,750	66,800	9,744	7,549	9,744	8,050	69,750	69,800	10,404	7,909	10,404	8,710	72,750	72,800	11,064	8,269	11,064	9,370
66,800	66,850	9,755	7,555	9,755	8,061	69,800	69,850	10,415	7,915	10,415	8,721	72,800	72,850	11,075	8,275	11,075	9,381
66,850	66,900	9,766	7,561	9,766	8,072	69,850	69,900	10,426	7,921	10,426	8,732	72,850	72,900	11,086	8,281	11,086	9,392
66,900	66,950	9,777	7,567	9,777	8,083	69,900	69,950	10,437	7,927	10,437	8,743	72,900	72,950	11,097	8,287	11,097	9,403
66,950	67,000	9,788	7,573	9,788	8,094	69,950	70,000	10,448	7,933	10,448	8,754	72,950	73,000	11,108	8,293	11,108	9,414
<b>67,000</b>						<b>70,000</b>						<b>73,000</b>					
67,000	67,050	9,799	7,579	9,799	8,105	70,000	70,050	10,459	7,939	10,459	8,765	73,000	73,050	11,119	8,299	11,119	9,425
67,050	67,100	9,810	7,585	9,810	8,116	70,050	70,100	10,470	7,945	10,470	8,776	73,050	73,100	11,130	8,305	11,130	9,436
67,100	67,150	9,821	7,591	9,821	8,127	70,100	70,150	10,481	7,951	10,481	8,787	73,100	73,150	11,141	8,311	11,141	9,447
67,150	67,200	9,832	7,597	9,832	8,138	70,150	70,200	10,492	7,957	10,492	8,798	73,150	73,200	11,152	8,317	11,152	9,458
67,200	67,250	9,843	7,603	9,843	8,149	70,200	70,250	10,503	7,963	10,503	8,809	73,200	73,250	11,163	8,323	11,163	9,469
67,250	67,300	9,854	7,609	9,854	8,160	70,250	70,300	10,514	7,969	10,514	8,820	73,250	73,300	11,174	8,329	11,174	9,480
67,300	67,350	9,865	7,615	9,865	8,171	70,300	70,350	10,525	7,975	10,525	8,831	73,300	73,350	11,185	8,335	11,185	9,491
67,350	67,400	9,876	7,621	9,876	8,182	70,350	70,400	10,536	7,981	10,536	8,842	73,350	73,400	11,196	8,341	11,196	9,502
67,400	67,450	9,887	7,627	9,887	8,193	70,400	70,450	10,547	7,987	10,547	8,853	73,400	73,450	11,207	8,347	11,207	9,513
67,450	67,500	9,898	7,633	9,898	8,204	70,450	70,500	10,558	7,993	10,558	8,864	73,450	73,500	11,218	8,353	11,218	9,524
67,500	67,550	9,909	7,639	9,909	8,215	70,500	70,550	10,569	7,999	10,569	8,875	73,500	73,550	11,229	8,359	11,229	9,535
67,550	67,600	9,920	7,645	9,920	8,226	70,550	70,600	10,580	8,005	10,580	8,886	73,550	73,600	11,240	8,365	11,240	9,546
67,600	67,650	9,931	7,651	9,931	8,237	70,600	70,650	10,591	8,011	10,591	8,897	73,600	73,650	11,251	8,371	11,251	9,557
67,650	67,700	9,942	7,657	9,942	8,248	70,650	70,700	10,602	8,017	10,602	8,908	73,650	73,700	11,262	8,377	11,262	9,568
67,700	67,750	9,953	7,663	9,953	8,259	70,700	70,750	10,613	8,023	10,613	8,919	73,700	73,750	11,273	8,383	11,273	9,579
67,750	67,800	9,964	7,669	9,964	8,270	70,750	70,800	10,624	8,029	10,624	8,930	73,750	73,800	11,284	8,389	11,284	9,590
67,800	67,850	9,975	7,675	9,975	8,281	70,800	70,850	10,635	8,035	10,635	8,941	73,800	73,850	11,295	8,395	11,295	9,601
67,850	67,900	9,986	7,681	9,986	8,292	70,850	70,900	10,646	8,041	10,646	8,952	73,850	73,900	11,306	8,401	11,306	9,612
67,900	67,950	9,997	7,687	9,997	8,303	70,900	70,950	10,657	8,047	10,657	8,963	73,900	73,950	11,317	8,407	11,317	9,623
67,950	68,000	10,008	7,693	10,008	8,314	70,950	71,000	10,668	8,053	10,668	8,974	73,950	74,000	11,328	8,413	11,328	9,634
<b>68,000</b>						<b>71,000</b>						<b>74,000</b>					
68,000	68,050	10,019	7,699	10,019	8,325	71,000	71,050	10,679	8,059	10,679	8,985	74,000	74,050	11,339	8,419	11,339	9,645
68,050	68,100	10,030	7,705	10,030	8,336	71,050	71,100	10,690	8,065	10,690	8,996	74,050	74,100	11,350	8,425	11,350	9,656
68,100	68,150	10,041	7,711	10,041	8,347	71,100	71,150	10,701	8,071	10,701	9,007	74,100	74,150	11,361	8,431	11,361	9,667
68,150	68,200	10,052	7,717	10,052	8,358	71,150	71,200	10,712	8,077	10,712	9,018	74,150	74,200	11,372	8,437	11,372	9,678
68,200	68,250	10,063	7,723	10,063	8,369	71,200	71,250	10,723	8,083	10,723	9,029	74,200	74,250	11,383	8,443	11,383	9,689
68,250	68,300	10,074	7,729	10,074	8,380	71,250	71,300	10,734	8,089	10,734	9,040	74,250	74,300	11,394	8,449	11,394	9,700
68,300	68,350	10,085	7,735	10,085	8,391	71,300	71,350	10,745	8,095	10,745	9,051	74,300	74,350	11,405	8,455	11,405	9,711
68,350	68,400	10,096	7,741	10,096	8,402	71,350	71,400	10,756	8,101	10,756	9,062	74,350	74,400	11,416	8,461	11,416	9,722
68,400	68,450	10,107	7,747	10,107	8,413	71,400	71,450	10,767	8,107	10,767	9,073	74,400	74,450	11,427	8,467	11,427	9,733
68,450	68,500	10,118	7,753	10,118	8,424	71,450	71,500	10,778	8,113	10,778	9,084	74,450	74,500	11,438	8,473	11,438	9,744
68,500	68,550	10,129	7,759	10,129	8,435	71,500	71,550	10,789	8,119	10,789	9,095	74,500	74,550	11,449	8,479	11,449	9,755
68,550	68,600	10,140	7,765	10,140	8,446	71,550	71,600	10,800	8,125	10,800	9,106	74,550	74,600	11,460	8,485	11,460	9,766
68,600	68,650	10,151	7,771	10,151	8,457	71,600	71,650	10,811	8,131	10,811	9,117	74,600	74,650	11,471	8,491	11,471	9,777
68,650	68,700	10,162	7,777	10,162	8,468	71,650	71,700	10,822	8,137	10,822	9,128	74,650	74,700	11,482	8,497	11,482	9,788
68,700	68,750	10,173	7,783	10,173	8,479	71,700	71,750	10,833	8,143	10,833	9,139	74,700	74,750	11,493	8,503	11,493	9,799
68,750	68,800	10,184	7,789	10,184	8,490	71,750	71,800	10,844	8,149	10,844	9,150	74,750	74,800	11,504	8,509	11,504	9,810
68,800	68,850	10,195	7,795	10,195	8,501	71,800	71,850	10,855	8,155	10,855	9,161	74,800	74,850	11,515	8,515	11,515	9,821
68,850	68,900	10,206	7,801	10,206	8,512	71,850	71,900	10,866	8,161	10,866	9,172	74,850	74,900	11,526	8,521	11,526	9,832
68,900	68,950	10,217	7,807	10,217	8,523	71,900	71,950	10,877	8,167	10,							

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>75,000</b>						<b>78,000</b>						<b>81,000</b>					
75,000	75,050	11,559	8,539	11,559	9,865	78,000	78,050	12,219	8,899	12,219	10,525	81,000	81,050	12,879	9,259	12,879	11,185
75,050	75,100	11,570	8,545	11,570	9,876	78,050	78,100	12,230	8,905	12,230	10,536	81,050	81,100	12,890	9,265	12,890	11,196
75,100	75,150	11,581	8,551	11,581	9,887	78,100	78,150	12,241	8,911	12,241	10,547	81,100	81,150	12,901	9,271	12,901	11,207
75,150	75,200	11,592	8,557	11,592	9,898	78,150	78,200	12,252	8,917	12,252	10,558	81,150	81,200	12,912	9,277	12,912	11,218
75,200	75,250	11,603	8,563	11,603	9,909	78,200	78,250	12,263	8,923	12,263	10,569	81,200	81,250	12,923	9,283	12,923	11,229
75,250	75,300	11,614	8,569	11,614	9,920	78,250	78,300	12,274	8,929	12,274	10,580	81,250	81,300	12,934	9,289	12,934	11,240
75,300	75,350	11,625	8,575	11,625	9,931	78,300	78,350	12,285	8,935	12,285	10,591	81,300	81,350	12,945	9,295	12,945	11,251
75,350	75,400	11,636	8,581	11,636	9,942	78,350	78,400	12,296	8,941	12,296	10,602	81,350	81,400	12,956	9,301	12,956	11,262
75,400	75,450	11,647	8,587	11,647	9,953	78,400	78,450	12,307	8,947	12,307	10,613	81,400	81,450	12,967	9,307	12,967	11,273
75,450	75,500	11,658	8,593	11,658	9,964	78,450	78,500	12,318	8,953	12,318	10,624	81,450	81,500	12,978	9,313	12,978	11,284
75,500	75,550	11,669	8,599	11,669	9,975	78,500	78,550	12,329	8,959	12,329	10,635	81,500	81,550	12,989	9,319	12,989	11,295
75,550	75,600	11,680	8,605	11,680	9,986	78,550	78,600	12,340	8,965	12,340	10,646	81,550	81,600	13,000	9,325	13,000	11,306
75,600	75,650	11,691	8,611	11,691	9,997	78,600	78,650	12,351	8,971	12,351	10,657	81,600	81,650	13,011	9,331	13,011	11,317
75,650	75,700	11,702	8,617	11,702	10,008	78,650	78,700	12,362	8,977	12,362	10,668	81,650	81,700	13,022	9,337	13,022	11,328
75,700	75,750	11,713	8,623	11,713	10,019	78,700	78,750	12,373	8,983	12,373	10,679	81,700	81,750	13,033	9,343	13,033	11,339
75,750	75,800	11,724	8,629	11,724	10,030	78,750	78,800	12,384	8,989	12,384	10,690	81,750	81,800	13,044	9,349	13,044	11,350
75,800	75,850	11,735	8,635	11,735	10,041	78,800	78,850	12,395	8,995	12,395	10,701	81,800	81,850	13,055	9,355	13,055	11,361
75,850	75,900	11,746	8,641	11,746	10,052	78,850	78,900	12,406	9,001	12,406	10,712	81,850	81,900	13,066	9,361	13,066	11,372
75,900	75,950	11,757	8,647	11,757	10,063	78,900	78,950	12,417	9,007	12,417	10,723	81,900	81,950	13,077	9,367	13,077	11,383
75,950	76,000	11,768	8,653	11,768	10,074	78,950	79,000	12,428	9,013	12,428	10,734	81,950	82,000	13,088	9,373	13,088	11,394
<b>76,000</b>						<b>79,000</b>						<b>82,000</b>					
76,000	76,050	11,779	8,659	11,779	10,085	79,000	79,050	12,439	9,019	12,439	10,745	82,000	82,050	13,099	9,379	13,099	11,405
76,050	76,100	11,790	8,665	11,790	10,096	79,050	79,100	12,450	9,025	12,450	10,756	82,050	82,100	13,110	9,385	13,110	11,416
76,100	76,150	11,801	8,671	11,801	10,107	79,100	79,150	12,461	9,031	12,461	10,767	82,100	82,150	13,121	9,391	13,121	11,427
76,150	76,200	11,812	8,677	11,812	10,118	79,150	79,200	12,472	9,037	12,472	10,778	82,150	82,200	13,132	9,397	13,132	11,438
76,200	76,250	11,823	8,683	11,823	10,129	79,200	79,250	12,483	9,043	12,483	10,789	82,200	82,250	13,143	9,403	13,143	11,449
76,250	76,300	11,834	8,689	11,834	10,140	79,250	79,300	12,494	9,049	12,494	10,800	82,250	82,300	13,154	9,409	13,154	11,460
76,300	76,350	11,845	8,695	11,845	10,151	79,300	79,350	12,505	9,055	12,505	10,811	82,300	82,350	13,165	9,415	13,165	11,471
76,350	76,400	11,856	8,701	11,856	10,162	79,350	79,400	12,516	9,061	12,516	10,822	82,350	82,400	13,176	9,421	13,176	11,482
76,400	76,450	11,867	8,707	11,867	10,173	79,400	79,450	12,527	9,067	12,527	10,833	82,400	82,450	13,187	9,427	13,187	11,493
76,450	76,500	11,878	8,713	11,878	10,184	79,450	79,500	12,538	9,073	12,538	10,844	82,450	82,500	13,198	9,433	13,198	11,504
76,500	76,550	11,889	8,719	11,889	10,195	79,500	79,550	12,549	9,079	12,549	10,855	82,500	82,550	13,209	9,439	13,209	11,515
76,550	76,600	11,900	8,725	11,900	10,206	79,550	79,600	12,560	9,085	12,560	10,866	82,550	82,600	13,220	9,445	13,220	11,526
76,600	76,650	11,911	8,731	11,911	10,217	79,600	79,650	12,571	9,091	12,571	10,877	82,600	82,650	13,231	9,451	13,231	11,537
76,650	76,700	11,922	8,737	11,922	10,228	79,650	79,700	12,582	9,097	12,582	10,888	82,650	82,700	13,242	9,457	13,242	11,548
76,700	76,750	11,933	8,743	11,933	10,239	79,700	79,750	12,593	9,103	12,593	10,899	82,700	82,750	13,253	9,463	13,253	11,559
76,750	76,800	11,944	8,749	11,944	10,250	79,750	79,800	12,604	9,109	12,604	10,910	82,750	82,800	13,264	9,469	13,264	11,570
76,800	76,850	11,955	8,755	11,955	10,261	79,800	79,850	12,615	9,115	12,615	10,921	82,800	82,850	13,275	9,475	13,275	11,581
76,850	76,900	11,966	8,761	11,966	10,272	79,850	79,900	12,626	9,121	12,626	10,932	82,850	82,900	13,286	9,481	13,286	11,592
76,900	76,950	11,977	8,767	11,977	10,283	79,900	79,950	12,637	9,127	12,637	10,943	82,900	82,950	13,297	9,487	13,297	11,603
76,950	77,000	11,988	8,773	11,988	10,294	79,950	80,000	12,648	9,133	12,648	10,954	82,950	83,000	13,308	9,493	13,308	11,614
<b>77,000</b>						<b>80,000</b>						<b>83,000</b>					
77,000	77,050	11,999	8,779	11,999	10,305	80,000	80,050	12,659	9,139	12,659	10,965	83,000	83,050	13,319	9,499	13,319	11,625
77,050	77,100	12,010	8,785	12,010	10,316	80,050	80,100	12,670	9,145	12,670	10,976	83,050	83,100	13,330	9,505	13,330	11,636
77,100	77,150	12,021	8,791	12,021	10,327	80,100	80,150	12,681	9,151	12,681	10,987	83,100	83,150	13,341	9,511	13,341	11,647
77,150	77,200	12,032	8,797	12,032	10,338	80,150	80,200	12,692	9,157	12,692	10,998	83,150	83,200	13,352	9,517	13,352	11,658
77,200	77,250	12,043	8,803	12,043	10,349	80,200	80,250	12,703	9,163	12,703	11,009	83,200	83,250	13,363	9,523	13,363	11,669
77,250	77,300	12,054	8,809	12,054	10,360	80,250	80,300	12,714	9,169	12,714	11,020	83,250	83,300	13,374	9,529	13,374	11,680
77,300	77,350	12,065	8,815	12,065	10,371	80,300	80,350	12,725	9,175	12,725	11,031	83,300	83,350	13,385	9,535	13,385	11,691
77,350	77,400	12,076	8,821	12,076	10,382	80,350	80,400	12,736	9,181	12,736	11,042	83,350	83,400	13,396	9,541	13,396	11,702
77,400	77,450	12,087	8,827	12,087	10,393	80,400	80,450	12,747	9,187	12,747	11,053	83,400	83,450	13,407	9,547	13,407	11,713
77,450	77,500	12,098	8,833	12,098	10,404	80,450	80,500	12,758	9,193	12,758	11,064	83,450	83,500	13,418	9,553	13,418	11,724
77,500	77,550	12,109	8,839	12,109	10,415	80,500	80,550	12,769	9,199	12,769	11,075	83,500	83,550	13,429	9,559	13,429	11,735
77,550	77,600	12,120	8,845	12,120	10,426	80,550	80,600	12,780	9,205	12,780	11,086	83,550	83,600	13,440	9,565	13,440	11,746
77,600	77,650	12,131	8,851	12,131	10,437	80,600	80,650	12,791	9,211	12,791	11,097	83,600	83,650	13,451	9,571	13,451	11,757
77,650	77,700	12,142	8,857	12,142	10,448	80,650	80,700	12,802	9,217	12,802	11,108	83,650	83,700	13,462	9,577	13,462	11,768
77,700	77,750	12,153	8,863	12,153	10,459	80,700	80,750	12,813	9,223	12,813	11,119	83,700	83,750	13,473	9,583	13,473	11,779
77,750	77,800	12,164	8,869	12,164	10,470	80,750	80,800	12,824	9,229	12,824	11,130	83,750	83,800	13,484	9,589	13,484	11,790
77,800	77,850	12,175	8,875	12,175	10,481	80,800	80,850	12,835	9,235	12,835	11,141	83,800	83,850	13,495	9,595	13	

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
<b>84,000</b>						<b>87,000</b>						<b>90,000</b>					
84,000	84,050	13,539	9,619	13,539	11,845	87,000	87,050	14,199	9,979	14,199	12,505	90,000	90,050	14,859	10,339	14,859	13,165
84,050	84,100	13,550	9,625	13,550	11,856	87,050	87,100	14,210	9,985	14,210	12,516	90,050	90,100	14,870	10,345	14,870	13,176
84,100	84,150	13,561	9,631	13,561	11,867	87,100	87,150	14,221	9,991	14,221	12,527	90,100	90,150	14,881	10,351	14,881	13,187
84,150	84,200	13,572	9,637	13,572	11,878	87,150	87,200	14,232	9,997	14,232	12,538	90,150	90,200	14,892	10,357	14,892	13,198
84,200	84,250	13,583	9,643	13,583	11,889	87,200	87,250	14,243	10,003	14,243	12,549	90,200	90,250	14,903	10,363	14,903	13,209
84,250	84,300	13,594	9,649	13,594	11,900	87,250	87,300	14,254	10,009	14,254	12,560	90,250	90,300	14,914	10,369	14,914	13,220
84,300	84,350	13,605	9,655	13,605	11,911	87,300	87,350	14,265	10,015	14,265	12,571	90,300	90,350	14,925	10,375	14,925	13,231
84,350	84,400	13,616	9,661	13,616	11,922	87,350	87,400	14,276	10,021	14,276	12,582	90,350	90,400	14,936	10,381	14,936	13,242
84,400	84,450	13,627	9,667	13,627	11,933	87,400	87,450	14,287	10,027	14,287	12,593	90,400	90,450	14,947	10,387	14,947	13,253
84,450	84,500	13,638	9,673	13,638	11,944	87,450	87,500	14,298	10,033	14,298	12,604	90,450	90,500	14,958	10,393	14,958	13,264
84,500	84,550	13,649	9,679	13,649	11,955	87,500	87,550	14,309	10,039	14,309	12,615	90,500	90,550	14,969	10,399	14,969	13,275
84,550	84,600	13,660	9,685	13,660	11,966	87,550	87,600	14,320	10,045	14,320	12,626	90,550	90,600	14,980	10,405	14,980	13,286
84,600	84,650	13,671	9,691	13,671	11,977	87,600	87,650	14,331	10,051	14,331	12,637	90,600	90,650	14,991	10,411	14,991	13,297
84,650	84,700	13,682	9,697	13,682	11,988	87,650	87,700	14,342	10,057	14,342	12,648	90,650	90,700	15,002	10,417	15,002	13,308
84,700	84,750	13,693	9,703	13,693	11,999	87,700	87,750	14,353	10,063	14,353	12,659	90,700	90,750	15,013	10,423	15,013	13,319
84,750	84,800	13,704	9,709	13,704	12,010	87,750	87,800	14,364	10,069	14,364	12,670	90,750	90,800	15,024	10,429	15,024	13,330
84,800	84,850	13,715	9,715	13,715	12,021	87,800	87,850	14,375	10,075	14,375	12,681	90,800	90,850	15,035	10,435	15,035	13,341
84,850	84,900	13,726	9,721	13,726	12,032	87,850	87,900	14,386	10,081	14,386	12,692	90,850	90,900	15,046	10,441	15,046	13,352
84,900	84,950	13,737	9,727	13,737	12,043	87,900	87,950	14,397	10,087	14,397	12,703	90,900	90,950	15,057	10,447	15,057	13,363
84,950	85,000	13,748	9,733	13,748	12,054	87,950	88,000	14,408	10,093	14,408	12,714	90,950	91,000	15,068	10,453	15,068	13,374
<b>85,000</b>						<b>88,000</b>						<b>91,000</b>					
85,000	85,050	13,759	9,739	13,759	12,065	88,000	88,050	14,419	10,099	14,419	12,725	91,000	91,050	15,079	10,459	15,079	13,385
85,050	85,100	13,770	9,745	13,770	12,076	88,050	88,100	14,430	10,105	14,430	12,736	91,050	91,100	15,090	10,465	15,090	13,396
85,100	85,150	13,781	9,751	13,781	12,087	88,100	88,150	14,441	10,111	14,441	12,747	91,100	91,150	15,101	10,471	15,101	13,407
85,150	85,200	13,792	9,757	13,792	12,098	88,150	88,200	14,452	10,117	14,452	12,758	91,150	91,200	15,112	10,477	15,112	13,418
85,200	85,250	13,803	9,763	13,803	12,109	88,200	88,250	14,463	10,123	14,463	12,769	91,200	91,250	15,123	10,483	15,123	13,429
85,250	85,300	13,814	9,769	13,814	12,120	88,250	88,300	14,474	10,129	14,474	12,780	91,250	91,300	15,134	10,489	15,134	13,440
85,300	85,350	13,825	9,775	13,825	12,131	88,300	88,350	14,485	10,135	14,485	12,791	91,300	91,350	15,145	10,495	15,145	13,451
85,350	85,400	13,836	9,781	13,836	12,142	88,350	88,400	14,496	10,141	14,496	12,802	91,350	91,400	15,156	10,501	15,156	13,462
85,400	85,450	13,847	9,787	13,847	12,153	88,400	88,450	14,507	10,147	14,507	12,813	91,400	91,450	15,167	10,507	15,167	13,473
85,450	85,500	13,858	9,793	13,858	12,164	88,450	88,500	14,518	10,153	14,518	12,824	91,450	91,500	15,178	10,513	15,178	13,484
85,500	85,550	13,869	9,799	13,869	12,175	88,500	88,550	14,529	10,159	14,529	12,835	91,500	91,550	15,189	10,519	15,189	13,495
85,550	85,600	13,880	9,805	13,880	12,186	88,550	88,600	14,540	10,165	14,540	12,846	91,550	91,600	15,200	10,525	15,200	13,506
85,600	85,650	13,891	9,811	13,891	12,197	88,600	88,650	14,551	10,171	14,551	12,857	91,600	91,650	15,211	10,531	15,211	13,517
85,650	85,700	13,902	9,817	13,902	12,208	88,650	88,700	14,562	10,177	14,562	12,868	91,650	91,700	15,222	10,537	15,222	13,528
85,700	85,750	13,913	9,823	13,913	12,219	88,700	88,750	14,573	10,183	14,573	12,879	91,700	91,750	15,233	10,543	15,233	13,539
85,750	85,800	13,924	9,829	13,924	12,230	88,750	88,800	14,584	10,189	14,584	12,890	91,750	91,800	15,244	10,549	15,244	13,550
85,800	85,850	13,935	9,835	13,935	12,241	88,800	88,850	14,595	10,195	14,595	12,901	91,800	91,850	15,255	10,555	15,255	13,561
85,850	85,900	13,946	9,841	13,946	12,252	88,850	88,900	14,606	10,201	14,606	12,912	91,850	91,900	15,266	10,561	15,266	13,572
85,900	85,950	13,957	9,847	13,957	12,263	88,900	88,950	14,617	10,207	14,617	12,923	91,900	91,950	15,277	10,567	15,277	13,583
85,950	86,000	13,968	9,853	13,968	12,274	88,950	89,000	14,628	10,213	14,628	12,934	91,950	92,000	15,288	10,573	15,288	13,594
<b>86,000</b>						<b>89,000</b>						<b>92,000</b>					
86,000	86,050	13,979	9,859	13,979	12,285	89,000	89,050	14,639	10,219	14,639	12,945	92,000	92,050	15,299	10,579	15,299	13,605
86,050	86,100	13,990	9,865	13,990	12,296	89,050	89,100	14,650	10,225	14,650	12,956	92,050	92,100	15,310	10,585	15,310	13,616
86,100	86,150	14,001	9,871	14,001	12,307	89,100	89,150	14,661	10,231	14,661	12,967	92,100	92,150	15,321	10,591	15,321	13,627
86,150	86,200	14,012	9,877	14,012	12,318	89,150	89,200	14,672	10,237	14,672	12,978	92,150	92,200	15,332	10,597	15,332	13,638
86,200	86,250	14,023	9,883	14,023	12,329	89,200	89,250	14,683	10,243	14,683	12,989	92,200	92,250	15,343	10,603	15,343	13,649
86,250	86,300	14,034	9,889	14,034	12,340	89,250	89,300	14,694	10,249	14,694	13,000	92,250	92,300	15,354	10,609	15,354	13,660
86,300	86,350	14,045	9,895	14,045	12,351	89,300	89,350	14,705	10,255	14,705	13,011	92,300	92,350	15,365	10,615	15,365	13,671
86,350	86,400	14,056	9,901	14,056	12,362	89,350	89,400	14,716	10,261	14,716	13,022	92,350	92,400	15,376	10,621	15,376	13,682
86,400	86,450	14,067	9,907	14,067	12,373	89,400	89,450	14,727	10,267	14,727	13,033	92,400	92,450	15,387	10,627	15,387	13,693
86,450	86,500	14,078	9,913	14,078	12,384	89,450	89,500	14,738	10,273	14,738	13,044	92,450	92,500	15,398	10,633	15,398	13,704
86,500	86,550	14,089	9,919	14,089	12,395	89,500	89,550	14,749	10,279	14,749	13,055	92,500	92,550	15,409	10,639	15,409	13,715
86,550	86,600	14,100	9,925	14,100	12,406	89,550	89,600	14,760	10,285	14,760	13,066	92,550	92,600	15,420	10,645	15,420	13,726
86,600	86,650	14,111	9,931	14,111	12,417	89,600	89,650	14,771	10,291	14,771	13,077	92,600	92,650	15,431	10,651	15,431	13,737
86,650	86,700	14,122	9,937	14,122	12,428	89,650	89,700	14,782	10,297	14,782	13,088	92,650	92,700	15,442	10,657	15,442	13,748
86,700	86,750	14,133	9,943	14,133	12,439	89,700	89,750	14,793	10,303	14,793	13,099	92,700	92,750	15,453	10,663	15,453	13,759
86,750	86,800	14,144	9,949	14,144	12,450	89,750	89,800	14,804	10,309	14,804	13,110	92,750	92,800	15,464	10,669	15,464	13,770
86,800	86,850	14,155	9,955	14,155	12,461	89,800	89,850	14,815	10,315	14,815	13,121	92,800	92,850	15,475			

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—	And you are—				If line 15 (taxable income) is—	And you are—					
		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		Single	Married filing jointly *	Married filing separately	Head of a household		
At least	But less than	Your tax is—				At least	But less than	Your tax is—				At least	But less than	Your tax is—			
<b>93,000</b>						<b>96,000</b>						<b>99,000</b>					
93,000	93,050	15,519	10,699	15,519	13,825	96,000	96,050	16,179	11,232	16,179	14,485	99,000	99,050	16,839	11,892	16,839	15,145
93,050	93,100	15,530	10,705	15,530	13,836	96,050	96,100	16,190	11,243	16,190	14,496	99,050	99,100	16,850	11,903	16,850	15,156
93,100	93,150	15,541	10,711	15,541	13,847	96,100	96,150	16,201	11,254	16,201	14,507	99,100	99,150	16,861	11,914	16,861	15,167
93,150	93,200	15,552	10,717	15,552	13,858	96,150	96,200	16,212	11,265	16,212	14,518	99,150	99,200	16,872	11,925	16,872	15,178
93,200	93,250	15,563	10,723	15,563	13,869	96,200	96,250	16,223	11,276	16,223	14,529	99,200	99,250	16,883	11,936	16,883	15,189
93,250	93,300	15,574	10,729	15,574	13,880	96,250	96,300	16,234	11,287	16,234	14,540	99,250	99,300	16,894	11,947	16,894	15,200
93,300	93,350	15,585	10,735	15,585	13,891	96,300	96,350	16,245	11,298	16,245	14,551	99,300	99,350	16,905	11,958	16,905	15,211
93,350	93,400	15,596	10,741	15,596	13,902	96,350	96,400	16,256	11,309	16,256	14,562	99,350	99,400	16,916	11,969	16,916	15,222
93,400	93,450	15,607	10,747	15,607	13,913	96,400	96,450	16,267	11,320	16,267	14,573	99,400	99,450	16,927	11,980	16,927	15,233
93,450	93,500	15,618	10,753	15,618	13,924	96,450	96,500	16,278	11,331	16,278	14,584	99,450	99,500	16,938	11,991	16,938	15,244
93,500	93,550	15,629	10,759	15,629	13,935	96,500	96,550	16,289	11,342	16,289	14,595	99,500	99,550	16,949	12,002	16,949	15,255
93,550	93,600	15,640	10,765	15,640	13,946	96,550	96,600	16,300	11,353	16,300	14,606	99,550	99,600	16,960	12,013	16,960	15,266
93,600	93,650	15,651	10,771	15,651	13,957	96,600	96,650	16,311	11,364	16,311	14,617	99,600	99,650	16,971	12,024	16,971	15,277
93,650	93,700	15,662	10,777	15,662	13,968	96,650	96,700	16,322	11,375	16,322	14,628	99,650	99,700	16,982	12,035	16,982	15,288
93,700	93,750	15,673	10,783	15,673	13,979	96,700	96,750	16,333	11,386	16,333	14,639	99,700	99,750	16,993	12,046	16,993	15,299
93,750	93,800	15,684	10,789	15,684	13,990	96,750	96,800	16,344	11,397	16,344	14,650	99,750	99,800	17,004	12,057	17,004	15,310
93,800	93,850	15,695	10,795	15,695	14,001	96,800	96,850	16,355	11,408	16,355	14,661	99,800	99,850	17,015	12,068	17,015	15,321
93,850	93,900	15,706	10,801	15,706	14,012	96,850	96,900	16,366	11,419	16,366	14,672	99,850	99,900	17,026	12,079	17,026	15,332
93,900	93,950	15,717	10,807	15,717	14,023	96,900	96,950	16,377	11,430	16,377	14,683	99,900	99,950	17,037	12,090	17,037	15,343
93,950	94,000	15,728	10,813	15,728	14,034	96,950	97,000	16,388	11,441	16,388	14,694	99,950	100,000	17,048	12,101	17,048	15,354
<b>94,000</b>						<b>97,000</b>						<div style="border: 1px solid black; padding: 10px; display: inline-block;"> <p><b>\$100,000 or over</b> use the Tax Computation Worksheet</p> </div>					
94,000	94,050	15,739	10,819	15,739	14,045	97,000	97,050	16,399	11,452	16,399	14,705						
94,050	94,100	15,750	10,825	15,750	14,056	97,050	97,100	16,410	11,463	16,410	14,716						
94,100	94,150	15,761	10,831	15,761	14,067	97,100	97,150	16,421	11,474	16,421	14,727						
94,150	94,200	15,772	10,837	15,772	14,078	97,150	97,200	16,432	11,485	16,432	14,738						
94,200	94,250	15,783	10,843	15,783	14,089	97,200	97,250	16,443	11,496	16,443	14,749						
94,250	94,300	15,794	10,849	15,794	14,100	97,250	97,300	16,454	11,507	16,454	14,760						
94,300	94,350	15,805	10,858	15,805	14,111	97,300	97,350	16,465	11,518	16,465	14,771						
94,350	94,400	15,816	10,869	15,816	14,122	97,350	97,400	16,476	11,529	16,476	14,782						
94,400	94,450	15,827	10,880	15,827	14,133	97,400	97,450	16,487	11,540	16,487	14,793						
94,450	94,500	15,838	10,891	15,838	14,144	97,450	97,500	16,498	11,551	16,498	14,804						
94,500	94,550	15,849	10,902	15,849	14,155	97,500	97,550	16,509	11,562	16,509	14,815						
94,550	94,600	15,860	10,913	15,860	14,166	97,550	97,600	16,520	11,573	16,520	14,826						
94,600	94,650	15,871	10,924	15,871	14,177	97,600	97,650	16,531	11,584	16,531	14,837						
94,650	94,700	15,882	10,935	15,882	14,188	97,650	97,700	16,542	11,595	16,542	14,848						
94,700	94,750	15,893	10,946	15,893	14,199	97,700	97,750	16,553	11,606	16,553	14,859						
94,750	94,800	15,904	10,957	15,904	14,210	97,750	97,800	16,564	11,617	16,564	14,870						
94,800	94,850	15,915	10,968	15,915	14,221	97,800	97,850	16,575	11,628	16,575	14,881						
94,850	94,900	15,926	10,979	15,926	14,232	97,850	97,900	16,586	11,639	16,586	14,892						
94,900	94,950	15,937	10,990	15,937	14,243	97,900	97,950	16,597	11,650	16,597	14,903						
94,950	95,000	15,948	11,001	15,948	14,254	97,950	98,000	16,608	11,661	16,608	14,914						
<b>95,000</b>						<b>98,000</b>											
95,000	95,050	15,959	11,012	15,959	14,265	98,000	98,050	16,619	11,672	16,619	14,925						
95,050	95,100	15,970	11,023	15,970	14,276	98,050	98,100	16,630	11,683	16,630	14,936						
95,100	95,150	15,981	11,034	15,981	14,287	98,100	98,150	16,641	11,694	16,641	14,947						
95,150	95,200	15,992	11,045	15,992	14,298	98,150	98,200	16,652	11,705	16,652	14,958						
95,200	95,250	16,003	11,056	16,003	14,309	98,200	98,250	16,663	11,716	16,663	14,969						
95,250	95,300	16,014	11,067	16,014	14,320	98,250	98,300	16,674	11,727	16,674	14,980						
95,300	95,350	16,025	11,078	16,025	14,331	98,300	98,350	16,685	11,738	16,685	14,991						
95,350	95,400	16,036	11,089	16,036	14,342	98,350	98,400	16,696	11,749	16,696	15,002						
95,400	95,450	16,047	11,100	16,047	14,353	98,400	98,450	16,707	11,760	16,707	15,013						
95,450	95,500	16,058	11,111	16,058	14,364	98,450	98,500	16,718	11,771	16,718	15,024						
95,500	95,550	16,069	11,122	16,069	14,375	98,500	98,550	16,729	11,782	16,729	15,035						
95,550	95,600	16,080	11,133	16,080	14,386	98,550	98,600	16,740	11,793	16,740	15,046						
95,600	95,650	16,091	11,144	16,091	14,397	98,600	98,650	16,751	11,804	16,751	15,057						
95,650	95,700	16,102	11,155	16,102	14,408	98,650	98,700	16,762	11,815	16,762	15,068						
95,700	95,750	16,113	11,166	16,113	14,419	98,700	98,750	16,773	11,826	16,773	15,079						
95,750	95,800	16,124	11,177	16,124	14,430	98,750	98,800	16,784	11,837	16,784	15,090						
95,800	95,850	16,135	11,188	16,135	14,441	98,800	98,850	16,795	11,848	16,795	15,101						
95,850	95,900	16,146	11,199	16,146	14,452	98,850	98,900	16,806	11,859	16,806	15,112						
95,900	95,950	16,157	11,210	16,157	14,463	98,900	98,950	16,817	11,870	16,817	15,123						
95,950	96,000	16,168	11,221	16,168	14,474	98,950	99,000	16,828	11,881	16,828	15,134						

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

## 2024 Tax Computation Worksheet—Line 16



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

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

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 41,812.25	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$201,050	\$	× 22% (0.22)	\$	\$ 9,894.00	\$
Over \$201,050 but not over \$383,900	\$	× 24% (0.24)	\$	\$ 13,915.00	\$
Over \$383,900 but not over \$487,450	\$	× 32% (0.32)	\$	\$ 44,627.00	\$
Over \$487,450 but not over \$731,200	\$	× 35% (0.35)	\$	\$ 59,250.50	\$
Over \$731,200	\$	× 37% (0.37)	\$	\$ 73,874.50	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$365,600	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$365,600	\$	× 37% (0.37)	\$	\$ 36,937.25	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,500	\$	× 22% (0.22)	\$	\$ 6,641.00	\$
Over \$100,500 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 8,651.00	\$
Over \$191,950 but not over \$243,700	\$	× 32% (0.32)	\$	\$ 24,007.00	\$
Over \$243,700 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 31,318.00	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 43,505.00	\$

# General Information

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

## Voter Registration

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

## How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. Direct File and Free File provide eligible taxpayers the ability to e-file their taxes for free. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) and [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details and to see if you are eligible.

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

that your name and SSN agree with your social security card.

- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.
- If you live in an apartment, be sure to include your apartment number in your address.
- If you are taking the standard deduction, see the instructions for line 12 to be sure you entered the correct amount.
- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.
- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of qualifying children you have who have valid SSNs.
- Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).
- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.
- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 37 for details.
- Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.
- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.
- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Mar-

ketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 1a, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

## Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits; (b) you are divorced, separated, or no longer living with your spouse; or (c) given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

## Income Tax Withholding and Estimated Tax Payments for 2025

**TIP** You can use the [Tax Withholding Estimator](#) instead of Pub. 505 or the worksheets included with Form W-4 or W-4P to determine whether you need to have your withholding increased or decreased.

In general, you don't have to make estimated tax payments if you expect that your 2025 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2025 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

## Secure Your Tax Records From Identity Theft

**TIP** All taxpayers can now apply for an Identity Protection PIN (IP PIN). Go to [IRS.gov/GetAnIPPIN](#) to request an IP PIN through your online account, file Form 15227 if your AGI on your last filed return is less than \$79,000 (\$158,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.

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

To reduce your risk:

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

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 5027.

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

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through Telecommunications Relay Services at [FCC.gov/TRS](#).

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

The IRS doesn't initiate contact with or request detailed personal information from taxpayers via emails, texts, or social media messages. Also, the IRS doesn't ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to [phishing@irs.gov](#). For more information, go to [IRS.gov/Phishing](#). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can report suspicious emails, texts, and social media messages to the Federal Trade Commission (FTC) at [ftc.gov/complaint](#). You can contact them at

[www.ftc.gov/idtheft](#) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](#) and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

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

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

## How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, go to [Pay.gov](#) and make a contribution by credit card, debit card, PayPal, checking account, or savings account. If you prefer, you can make a check payable to the "Bureau of the Fiscal Service" and send it to: Bureau of the Fiscal Service, Attn: Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [TreasuryDirect.gov/Help-Center/Public-Debt-FAQs/#DebtFinance](#) and click on "How do you make a contribution to reduce the debt?"

**TIP** You may be able to deduct this gift on your 2025 tax return.

## How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or



filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

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## Amended Return

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

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See [IRS.gov/Filing/Amended-Return-Frequently-Asked-Questions](https://www.irs.gov/Filing/Amended-Return-Frequently-Asked-Questions) for more information.

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

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## Need a Copy of Your Tax Return Information?

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

- Access your online account at [IRS.gov/Account](https://www.irs.gov/Account),
- Visit [IRS.gov/Transcript](https://www.irs.gov/Transcript),
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

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

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## Past Due Returns

If you or someone you know needs to file past due tax returns, go to [Filing](https://www.irs.gov/past-due-returns)

[past due returns](https://www.irs.gov/past-due-returns) or [IRS.gov/Individuals](https://www.irs.gov/Individuals) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2021 return in 2025, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

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## How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

**Preparing and filing your tax return.** After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However,

state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource \(MilitaryOneSource.mil/MilTax\)](https://www.militaryonesource.com/MilitaryOneSource/mil/MilTax).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.

- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](https://www.irs.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).

- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number (EIN) at no cost.

- The [Tax Withholding Estimator \(IRS.gov/W4App\)](https://www.irs.gov/W4App) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [First-Time Homebuyer Credit Account Look-up \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer)

tool provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On [IRS.gov](#), you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.

- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.

- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

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

**Need someone to prepare your tax return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on [IRS.gov](#).*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents,

and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

**Business tax account.** If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/businessaccount](#) for more information.

**IRS social media.** Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](#).
- [Youtube.com/irsvideomultilingua](#).
- [Youtube.com/irsvideosASL](#).

**Online tax information in other languages.** You can find information on [IRS.gov/MyLanguage](#) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](#).

**Alternative media preference.** Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](#) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](#) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](#) to place an order.

**Mobile-friendly forms.** You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](#) for more information.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](#).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [IRS.gov/Account](#) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

### Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the

misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

### Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



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

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. *Digital assets* are not accepted. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

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

- **Debit Card, Credit Card, or Digital Wallet:** Choose an approved payment processor to pay online or by phone.

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

- **Electronic Federal Tax Payment System:** This is the best option for businesses. Enrollment is required.

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

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

- **Same-Day Wire:** You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure.

Paying electronically is quick, easy, and faster than mailing in a check or money order.

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

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

- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/OIC) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/OIC).

**Filing an amended return.** Go to [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](https://www.irs.gov/WMAR) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**IRS Document Upload Tool.** You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

**Schedule LEP.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in

2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

## Interest and Penalties

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

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than

the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

### Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

### Penalties

**Late filing.** If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$510 or the amount of any tax you owe, whichever is smaller.

**Late payment of tax.** If you pay your taxes late, the penalty is usually 1/2 of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

**Frivolous return.** In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [IRS.gov/irb/2010-17\\_IRB#NOT-2010-33](https://www.irs.gov/irb/2010-17_IRB#NOT-2010-33).

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


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## Refund Information

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**where's my refund?** To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds) or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2025 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

 To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

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

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



*Updates to refund status are made once a day—usually at night.*



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

*Where's My Refund* doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at [IRS.gov/Spanish](https://www.irs.gov/Spanish) and 800-829-1954.

# Instructions for Schedule 1

## Additional Income and Adjustments to Income

### General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

### Form(s) 1099-K

If, for tax year 2024, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

- If the entire amount reported to you on Form(s) 1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.

- If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.

- If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in

box 1(a) should be reported elsewhere on your return depending on the nature of the transactions.

**TIP** *If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead report it as you would report any other capital gain on Form 8949 and Schedule D.*

**Example—Incorrect Form 1099-K.** You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You would enter \$800 in the entry space at the top of Schedule 1.

**Example—Personal item sold at a loss.** You bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported in box 1(a) of your Form 1099-K. You would enter \$700 in the entry space at the top of Schedule 1.

**Example—Personal items sold at a loss and a gain.** In addition to selling your couch for \$700, you also sold a handbag that you bought for \$800 and sold for \$1,200. Your Form 1099-K shows \$1,900 in box 1(a). You would enter \$700 in the entry space at the top of Schedule 1 for your loss on selling the couch and the remaining \$400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

**Example—Multiple incorrect Form(s) 1099-K.** You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You also received a Form 1099-K that reported \$6,000 in box 1(a) but \$700 of that amount was reported in error. You would enter \$1,500 in the entry space at the top of Schedule 1. The remaining \$5,300 should be reported elsewhere on your return depending on the nature of the transactions.

### Additional Income

#### Line 1

#### Taxable Refunds, Credits, or Offsets of State and Local Income Taxes

**TIP** *None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.*

If you received a refund, credit, or offset of state or local income taxes in 2024, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2024 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2024 estimated state or local income tax, the amount applied is treated as received in 2024. If the refund was for a tax you paid in 2023 and you deducted state and local income taxes on your 2023 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

**Exception.** See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2024 that is for a tax year other than 2023.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2024 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2023 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2023 state and local income tax refund is more than your 2023 state and local income tax deduction minus the amount you could have deducted as your 2023 state and local general sales taxes.

5. You made your last payment of 2023 estimated state or local income tax in 2024.

6. You owed alternative minimum tax in 2023.

7. You couldn't use the full amount of credits you were entitled to in 2023 because the total credits were more than the amount shown on your 2023 Form 1040 or 1040-SR, line 16.

8. You could be claimed as a dependent by someone else in 2023.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2024 Form 1040 or 1040-SR with the same person.

## Lines 2a and 2b

### Alimony Received

#### Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

#### Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

### Line 3

#### Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

#### Line 4

#### Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

#### Line 7

#### Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2024. Report this amount on line 7.



*If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2024.*

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2024 and you repaid any of it in 2024, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2024, you repaid

more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



*If you received unemployment compensation in 2024, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.*

## Lines 8a Through 8z

### Other Income



*Do not report on lines 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any non-employee compensation shown on Form 1099-MISC, 1099-NEC, or 1099-K (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC, 1099-NEC, or 1099-K to find out where to report that income. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/1099K](https://www.irs.gov/1099K).*

#### Line 8a

#### Net operating loss (NOL) deduction.

Enter any deduction for an NOL from an earlier year. Enter the amount in the pre-printed parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See Pub. 536 for details.

#### Line 8b

**Gambling.** Enter any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.

**State and Local Income Tax Refund Worksheet—Schedule 1, Line 1**

**Before you begin:** ✓ Be sure you have read the *Exception* in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.


1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2023 Schedule A, line 5d ..... **1.** \_\_\_\_\_

2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d) more than the amount on your 2023 Schedule A, line 5e?

**No.** Enter the amount from line 1 on line 3 and go to line 4. \_\_\_\_\_

**Yes.** Subtract the amount on your 2023 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d). **2.** \_\_\_\_\_

3. Is the amount on line 1 more than the amount on line 2?

**No.**  None of your refund is taxable. \_\_\_\_\_

**Yes.** Subtract line 2 from line 1. **3.** \_\_\_\_\_

4. Enter your total itemized deductions from your 2023 Schedule A, line 17. **4.** \_\_\_\_\_

**Note.** If the filing status on your 2023 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2023, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your 2023 Form 1040 or 1040-SR.

- Single or married filing separately—\$13,850
- Married filing jointly or qualifying surviving spouse—\$27,700
- Head of household—\$20,800

**5.** \_\_\_\_\_

6. Check any boxes that apply.\*

You were born before January 2, 1959.  You are blind.

Spouse was born before January 2, 1959.  Spouse is blind.


No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,500 (\$1,850 if your 2023 filing status was single or head of household). **6.** \_\_\_\_\_

\*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

7. Add lines 5 and 6 ..... **7.** \_\_\_\_\_

8. Is the amount on line 7 less than the amount on line 4?

**No.**  None of your refund is taxable. \_\_\_\_\_

**Yes.** Subtract line 7 from line 4 ..... **8.** \_\_\_\_\_

9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 ..... **9.** \_\_\_\_\_





Attach Form(s) W-2G to Form 1040 or 1040-SR if any federal income tax was withheld.

### Line 8c

**Cancellation of debt.** Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter “canceled debt” or “foreclosure” in the search box.

### Line 8d

**Foreign earned income exclusion and housing exclusion from Form 2555.** Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

### Line 8e

**Income from Form 8853.** Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.



*You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.*

### Line 8f

**Income from Form 8889.** Enter the total of the amounts from Form 8889, lines 16 and 20.



*You may have to pay an additional tax if you received a taxable distribution from a health savings account. See the Instructions for Form 8889.*

### Line 8h

**Jury duty pay.** Enter any jury duty pay and see the instructions for line 24a.

### Line 8i

**Prizes and awards.** Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

### Line 8j

**Activity not engaged in for profit income.** See Pub. 525.

### Line 8k

**Stock options.** Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

### Line 8l

**Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property.** Also see the instructions for line 24b, later.

### Line 8m

**Olympic and Paralympic medals and USOC prize money.** The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

### Line 8n

**Section 951(a) inclusion.** Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n from your Forms 5471 the sum of any amounts reported on

Schedule I, lines 1a through h and line 2. Remember to attach copies of your Forms 5471 to your return.

### Line 8o

**Section 951(a) inclusion.** Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 8o from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of your Forms 8992.



*If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.*

### Line 8p

**461(l) excess business loss adjustment.** Enter the amount of your excess business loss from Form 461, line 16.

### Line 8q

**Taxable distributions from an ABLE account.** Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



*You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.*

### Line 8r

**Scholarship and fellowship grants not reported on Form W-2.** Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example,

amounts used for room, board, and travel must be reported on line 8r.

### Line 8s

**Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d.** Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, Code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

### Line 8t

**Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan.** Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

### Line 8u

**Wages earned while incarcerated.** Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

### Line 8v

**Digital assets not reported elsewhere.** If, in 2024, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as

income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to [IRS.gov/Businesses/Small-Businesses-Self-Employed/Digital-Assets](https://www.irs.gov/Businesses/Small-Businesses-Self-Employed/Digital-Assets).

### Line 8z

**Other income.** Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2024 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2024; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

**Nontaxable income.** Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.

- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

- Gifts and bequests. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than \$100,000; or

2. Amounts totaling more than \$19,570 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

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## Adjustments to Income

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### Line 11

#### Educator Expenses

If you were an eligible educator in 2024, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2024. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.

**TIP** *Qualified expenses include amounts paid or incurred in 2024 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.*

Qualified expenses don't include expenses for home schooling or for non-athletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.

- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use [Tax Topic 458](#) or see Pub. 529.

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### Line 12

#### Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on line 12.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

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### Line 13

#### Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2024. See Form 8889.

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### Line 14

#### Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

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### Line 15

#### Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

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### Line 16

#### Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

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### Line 17

#### Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.
  - You were a partner with net earnings from self-employment.
  - You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
  - You received wages in 2024 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and re-

**Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17**

**Before you begin:** ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Form 7206 to figure your deduction.

- |   |                        |
|---|------------------------|
| <p><b>1.</b> Enter the total amount paid in 2024 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2024 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer .....</p> | <p><b>1.</b> _____</p> |
| <p><b>2.</b> Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax .....</p>   | <p><b>2.</b> _____</p> |
| <p><b>3. Self-employed health insurance deduction.</b> Enter the <b>smaller</b> of line 1 or line 2 here and on Schedule 1, line 17. <b>Don't</b> include this amount in figuring any medical expense deduction on Schedule A .....</p>   | <p><b>3.</b> _____</p> |

\*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

\*\***Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

port the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2024 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2024, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2024, don't use amounts paid for coverage for that month to figure the deduction.



*A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.*

**Example.** If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Instructions for Form 7206.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

**Exceptions.** Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

**Line 18**

**Penalty on Early Withdrawal of Savings**

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

**Lines 19a, 19b, and 19c  
Alimony Paid**

**Line 19a**

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't

take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

### Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

### Line 20

#### IRA Deduction

**TIP** *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2024, you must report them on Form 8606.*

**TIP** *You are entitled to a deduction for your contribution to a traditional IRA regardless of age.*

If you made contributions to a traditional IRA for 2024, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 2, 2025, that shows all contributions to your traditional IRA for 2024.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA

deduction. But read the following list before you fill in the worksheet.

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2024, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE IRA plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.

4. If you made contributions to your IRA in 2024 that you deducted for 2023, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on

how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2024, see Pub. 590-A for special rules.

#### Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

**Married persons filing separately.** If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2024.

**TIP** *You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.*

**IRA Deduction Worksheet—Schedule 1, Line 20**

**Before you begin:**

- ✓ Be sure you have read the instructions for this line. You may not be able to use this worksheet.
- ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2024, enter “D” on the dotted line next to Schedule 1, line 20. If you don’t, you may get a math error notice from the IRS.

**Your IRA**

**Spouse's IRA**

- 1a.** Were you covered by a retirement plan (see *Were You Covered by a Retirement Plan?*)? ..... **1a.**  Yes  No
- b.** If married filing jointly, was your spouse covered by a retirement plan? ..... **1b.**  Yes  No

**Next.** If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.

- \$7,000, if under age 50 at the end of 2024.
- \$8,000, if age 50 or older at the end of 2024.


Otherwise, go to line 2.

- 2.** Enter the amount shown below that applies to you.
- Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 2024, enter \$87,000.
  - Qualifying surviving spouse, enter \$143,000.
  - Married filing jointly, enter \$143,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$240,000 for the person who wasn't covered by a plan.
  - Married filing separately and you lived with your spouse at any time in 2024, enter \$10,000.

**2a.** \_\_\_\_\_ **2b.** \_\_\_\_\_

- 3.** Enter the amount from Form 1040 or 1040-SR, line 9 ..... **3.** \_\_\_\_\_
- 4.** Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25 ..... **4.** \_\_\_\_\_

- 5.** Subtract line 4 from line 3. If married filing jointly, enter the result in both columns ..... **5a.** \_\_\_\_\_ **5b.** \_\_\_\_\_

- 6.** Is the amount on line 5 less than the amount on line 2?
- No.**  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.

- Yes.** Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.

- If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.
  - i.** \$7,000, if under age 50 at the end of 2024.
  - ii.** \$8,000, if age 50 or older at the end of 2024.
 If the result is less than \$10,000, go to line 7.
- If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.
  - i.** \$7,000, if under age 50 at the end of 2024.
  - ii.** \$8,000, if age 50 or older at the end of 2024.
 Otherwise, go to line 7.

**6a.** \_\_\_\_\_ **6b.** \_\_\_\_\_

**IRA Deduction Worksheet—Continued**

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 70% (0.70) (or by 80% (0.80) in the column for the IRA of a person who is age 50 or older at the end of 2024).</li> <li>• Married filing jointly or qualifying surviving spouse, multiply by 35% (0.35) (or by 40% (0.40) in the column for the IRA of a person who is age 50 or older at the end of 2024). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 70% (0.70) (or by 80% (0.80) if age 50 or older at the end of 2024).</li> </ul>	7a.	7b.
<p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> <li>• Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20.</li> <li>• Alimony and separate maintenance payments reported on Schedule 1, line 2a.</li> <li>• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i.</li> </ul>	8.	
<p>9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A</p>	9.	
<p>10. Add lines 8 and 9</p>	10.	
<p> <i>If married filing jointly and line 10 is less than \$14,000 (\$15,000 if one spouse is age 50 or older at the end of 2024; \$16,000 if both spouses are age 50 or older at the end of 2024), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p>		
<p>11. Enter traditional IRA contributions made, or that will be made by the due date of your 2024 return not counting extensions (April 15, 2025, for most people), for 2024 to your IRA on line 11a and to your spouse's IRA on line 11b</p>	11a.	11b.
<p>12. On line 12a, enter the <b>smallest</b> of line 7a, 10, or 11a. On line 12b, enter the <b>smallest</b> of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)</p>	12a.	12b.

**Line 21**

**Student Loan Interest Deduction**

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

- You paid interest in 2024 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than \$95,000 if single, head of household, or qualifying surviving spouse; \$195,000 if married filing jointly. Use lines 2 through 4 of

the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

**Exception.** Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

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

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

## Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

**Before you begin:** ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).  
 ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1.	Enter the total interest you paid in 2024 on qualified student loans (see the instructions for line 21). <b>Don't</b> enter more than \$2,500 .....	1.	<input type="text"/>
2.	Enter the amount from Form 1040 or 1040-SR, line 9 .....	2.	<input type="text"/>
3.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 .....	3.	<input type="text"/>
4.	Subtract line 3 from line 2 .....	4.	<input type="text"/>
5.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> <li>• Single, head of household, or qualifying surviving spouse—\$80,000</li> <li>• Married filing jointly—\$165,000</li> </ul>		
6.	Is the amount on line 4 more than the amount on line 5?	5.	<input type="text"/>
	<input type="checkbox"/> <b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9.	6.	<input type="text"/>
	<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 4 .....		
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 .....	7.	<input type="text"/>
8.	Multiply line 1 by line 7 .....	8.	<input type="text"/>
9.	<b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21. <b>Don't</b> include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) .....	9.	<input type="text"/>

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

- a. The person filed a joint return;
- b. The person had gross income that was equal to or more than the exemption amount for that year or \$5,050 for 2024; or
- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

**Qualified higher education expenses.** Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educa-

tional institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

### Line 22

Line 22 has been reserved for future use.

### Line 23

#### Archer MSA Deduction

See Form 8853.

### Lines 24a Through 24z

#### Line 24a

**Jury duty pay.** Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

#### Line 24b

Enter the deductible expenses related to income reported on line 8l from the rental of personal property you engaged in

for profit but were not in the business of renting such property.

#### Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

#### Line 24d

Enter reforestation amortization and expenses (see Instructions for Form 4562).

#### Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

#### Line 24f

Enter contributions to section 501(c)(18) (D) pension plans (see Pub. 525).

#### Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).



**Line 24h**

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

**Line 24i**

Enter attorney fees and court costs you paid in connection with an award from

the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

**Line 24j**

Enter the housing deduction from Form 2555.

**Line 24k**

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

**Line 24z**

Leave line 24z blank.

TREASURY/IRS  
AND OMB USE  
ONLY DRAFT  
November 14, 2024

# Instructions for Schedule 2

## Additional Taxes

### General Instructions

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

### Specific Instructions

#### Lines 1a Through 1z

##### Additions to Tax

**Line 1a. Excess advance premium tax credit repayment.** The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may

also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

**Line 1b. Repayment of new clean vehicle credit(s) from Schedule A (Form 8936), Part II.** If you purchased a new clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II and you:

- Checked the "Yes" box on Part II, line 8a or 8d; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

**Line 1c. Repayment of previously owned clean vehicle credit(s) from Schedule A (Form 8936), Part IV.** If you purchased a previously owned clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV and you:

- Checked the "Yes" box on Part IV, line 13a or 13c; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and

you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

**Line 1d. Recapture of net EPE.** Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

**Line 1e. Excessive payments (EP) from Form 4255, column (n).** If you reported an amount on Form 4255, column (n) on line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

**Line 1f. 20% EP from Form 4255, column (o).** If Form 4255, column (o), line 1a, 1c, 1d, and/or 2a includes an additional 20% EP that you owe (calculated as 20% of the total EP before figuring the 20% EP), check the applicable box and enter the 20% EP amount included on line 1f. Enter only the 20% EP from column (o) on line 1f. If you checked more than one box, enter the total of the 20% EP amounts from each box on line 1f. Any other EP amounts reported on Form 4255, column (o), lines 1a, 1c, 1d, and/or 2a should be included on line 1y. See the instructions for line 1y.

**Line 1y. Other additions to tax.** Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."
2. Any EPE related to the credit applied against tax from Form 8933/Form 4255, line 2a, column (c). Identify as "EPE8933."
3. Recapture of any non-EPE credit from Form 8933/Form 4255, line 2a, column (k). Identify as "NEPE8933."
4. Any amount from Form 4255, column (o) that was not reported on line 1f. Identify as "EPGEPE."

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## Line 2

### Alternative Minimum Tax (AMT)

**Alternative minimum tax (AMT) exemption amount increased.** The AMT exemption amount is increased to \$85,700 (\$133,300 if married filing jointly or qualifying surviving spouse; \$66,650 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$609,350 (\$1,218,700 if married filing jointly or qualifying surviving spouse).

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

**Exception.** Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.
- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to [IRS.gov/AMT](https://www.irs.gov/AMT).

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## Line 5


### Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any non-cash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.

 *You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.*

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## Line 6

### Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

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## Line 8

### Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 73.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

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## Line 9

### Household Employment Taxes

Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,700 or more in 2024. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2024 and was a student.

2. You withheld federal income tax during 2024 at the request of any household employee.

**Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 2**

**Before you begin:** ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

**1. Are you filing Schedule A?**

**No.** Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 13a, from Form 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.

**Yes.** Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15 ..... **1.** \_\_\_\_\_

**2.** Enter the amount from Schedule A, line 7 ..... **2.** \_\_\_\_\_

**3.** Add lines 1 and 2 ..... **3.** \_\_\_\_\_


**4.** Enter any tax refund from Schedule 1, lines 1 and 8z ..... **4.** \_\_\_\_\_

**5.** Subtract line 4 from line 3 ..... **5.** \_\_\_\_\_

**6. Enter the amount shown below for your filing status.**

- Single or head of household—\$85,700
  - Married filing jointly or qualifying surviving spouse—\$133,300
  - Married filing separately—\$66,650
- } ..... **6.** \_\_\_\_\_

**7. Is the amount on line 5 more than the amount on line 6?**

**No.**  Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 2, blank.

**Yes.** Subtract line 6 from line 5 ..... **7.** \_\_\_\_\_

**8. Enter the amount shown below for your filing status.**

- Single or head of household—\$609,350
  - Married filing jointly or qualifying surviving spouse—\$1,218,700
  - Married filing separately—\$609,350
- } ..... **8.** \_\_\_\_\_

**9. Is the amount on line 5 more than the amount on line 8?**


**No.** Enter -0-. Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.

**Yes.** Subtract line 8 from line 5 ..... **9.** \_\_\_\_\_

**10.** Multiply line 9 by 25% (0.25) and enter the **smaller** of the result or line 6 ..... **10.** \_\_\_\_\_

**11.** Add lines 7 and 10 ..... **11.** \_\_\_\_\_

**12. Is the amount on line 11 more than \$232,600 (\$116,300 if married filing separately)?**

**Yes.**  Fill in Form 6251 to see if you owe the alternative minimum tax.

**No.** Multiply line 11 by 26% (0.26) ..... **12.** \_\_\_\_\_

**13.** Add Form 1040, 1040-SR, or 1040-NR, line 16 (minus any tax from Form 4972), and Schedule 2, line 1z. (If you used Schedule J to figure your tax on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16, refigure that tax without using Schedule J before including it in this calculation.) ..... **13.** \_\_\_\_\_

**Next.** Is the amount on line 12 more than the amount on line 13?

**Yes.** Fill in Form 6251 to see if you owe the alternative minimum tax.

**No.** You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 2, blank.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2023 or 2024 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

## Line 10

### First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2024, you can enter your 2024 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.



*The 15-year repayment period for the first-time homebuyer credit for homes purchased in 2008 began with your 2010 tax return and ends with your 2024 tax return.*

## Line 11

### Additional Medicare Tax

See Form 8959 and its instructions if the total of your 2024 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
- \$250,000 if married filing jointly; or
- \$200,000 if single, head of household, or qualifying surviving spouse.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the

tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

## Line 12

### Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying surviving spouse, or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$0 if married filing separately,
- \$123,500 if married filing jointly or qualifying surviving spouse, or
- \$73,500 if single or head of household.

## Line 13

**Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance.** This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

## Line 14

### Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

## Line 15

### Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over \$150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

## Line 16

### Recapture of Low-Income Housing Credit

Enter the amount from Form 8611, line 14.

## Lines 17a Through 17z

### Other Additional Taxes

**Line 17a.** Recapture of the following credits.

1. Amounts from Form 4255, column (j), lines 1b and 1j; and the Form 3468, Parts II and VII amounts that get reported on Form 4255, line 1z. Identify as "3468."

2. Non-EPE recapture applied against tax from Form 3468, Part IV/Form 4255, line 1d, column (j). Identify as "NEPE3458."

3. New markets credit (see Form 8874). Identify as "NMCR."

4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."

**Line 17b.** If you sold your home in 2024 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

**Line 17c.** Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

**Line 17d.** Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

**Line 17e.** Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

**Line 17f.** Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

**Line 17g.** Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

**Line 17h.** Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details.

**Line 17i.** Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount wasn't determinable until 2024. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 457A(c)(2). See section 457A for details.

**Line 17j.** Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

**Line 17k.** If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be

shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 14. Enter this amount on line 17k.

**Line 17l.** Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

**Line 17m.** Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

**Line 17n.** Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

**Line 17o.** Enter any tax on non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

**Line 17p.** Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

**Line 17q.** Enter any interest amount from Form 8621, line 24.

**Line 17z.** Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

- The prevailing wage and apprenticeship penalties (PWA) from Form 4255 for the following:

1. Form 7210/Form 4255, line 1c, column (p). Identify as "PWA7210."
2. Form 8933/Form 4255, line 2a, column (p). Identify as "PWA8933."
3. Any amount from Form 4255, column (p), not reported elsewhere. Identify as "NPWA."

- Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 6l, instructions and the amount on line 3 of that worksheet is negative.

**Line 19**  
**Recapture of Net EPE From Form 4255**

Enter the recapture amount of the net EPE claimed on Form 4255, line 1d, column (l) related to the credit from Form 3468, Part IV.

**Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z)**

Complete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions.

1. Enter the sum of any chapter 1 taxes\* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2 ..... 1.
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions ..... 2.
3. Is the amount on line 1 more than the amount on line 2?  
 **Yes.** List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 17z.  
 **No.** List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 17z.

Combine this amount with any other amounts reported on line 17z to complete the line 17z entry space.

\* Chapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes. Generally, this does not include amounts reported on Schedule 2, lines 4, 7, 9, 11–13, 17k–17m, or 17z (other than chapter 1 taxes).

# Instructions for Schedule 3

## Additional Credits and Payments

### General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

### Specific Instructions

#### Line 1

##### Foreign Tax Credit

**TIP** If you are a shareholder in a controlled foreign corporation and made a section 962 election, see the instructions for Forms 1040 and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.

If you paid income tax to a foreign country or U.S. territory, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

**Exception.** You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-3 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

**Do you meet all five requirements just listed?**

**Yes.** Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 1a.

**No.** See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

#### Line 2

##### Credit for Child and Dependent Care Expenses

You may be able to take this credit if, in order to work or look for work, you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent,

- Your disabled spouse or any other disabled person who couldn't care for themselves, or

- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

#### Line 3

##### Education Credits

If you (or your dependent) paid qualified expenses in 2024 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution,

you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

- Your filing status is married filing separately.

- The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

- You, or your spouse, were a non-resident alien for any part of 2024 unless your filing status is married filing jointly. See *Nonresident aliens and dual-status aliens*, earlier.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and [IRS.gov/EdCredit](https://www.irs.gov/EdCredit).

#### Line 4

##### Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than rollover contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental section 457(b) plan, SIMPLE IRA, or a SEP; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABL account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more

than \$38,250 (\$57,375 if head of household; \$76,500 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2007, (b) is claimed as a dependent on someone else's 2024 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2024, you:

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

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

For more details, use [Tax Topic 610](#) or see Form 8880.

## Line 5

### Residential Energy Credits

**Line 5a—Residential clean energy credit.** If you made energy saving improvements to one or more homes that you used as a residence during 2024, you may be able to take the residential clean energy credit. For more information, see Form 5695 and its instructions.

**Line 5b—Energy efficient home improvement credit.** If you made qualified energy efficiency improvements to your main home located in the United States in 2024, you may be able to take the energy efficient home improvement credit. For more information, see Form 5695 and its instructions.

**Condos and co-ops.** If you are a member of a condominium management association for a condominium you own or


a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

**More details.** For details, see Form 5695.

## Lines 6a Through 6z

### Other Nonrefundable Credits

**Line 6a.** The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

 *The net elective payment election, amount from Form 3800, Part III, line 6, column (j) is reported on Schedule 3, line 13c.*

**Line 6b.** Enter any credit for prior year minimum tax. See Form 8801.

**Line 6c.** You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2024. See the Instructions for Form 8839.

**Line 6d.** Enter any credit for the elderly or the disabled. See Schedule R.

**Line 6e.** Line 6e has been reserved for future use.

**Line 6f.** Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

**Line 6g.** Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

**Line 6h.** You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2023. See Form 8859.

**Line 6i.** Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

**Line 6j.** Enter any alternative fuel vehicle refueling property credit. See Form 8911.

**Line 6k.** Enter any credit to holders of tax credit bonds. See Form 8912.

**Line 6l.** Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

**Line 6m.** Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

**Line 6z. Other nonrefundable credits.** Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of the credit.

## Line 9

### Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in

## Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6l)

Complete this worksheet if Form 8978, line 14, is negative.

1.	Enter the amount from Form 1040 or 1040-SR, line 18	1.	_____
2.	Enter as a positive number the negative amount from Form 8978, line 14	2.	_____
3.	Is the amount on line 1 equal to or more than the amount on line 2?		
	<input type="checkbox"/> <b>Yes.</b> Enter the amount from line 2 on line 6l		
	<input type="checkbox"/> <b>No.</b> Enter the amount from line 1 on line 6l, and subtract line 2 from line 1*	3.	( _____ )

\* Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.



health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

---

### Line 10

#### Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

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### Line 11

#### Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for

2024 and total wages of more than \$168,600, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$10,453.20. But if any one employer withheld more than \$10,453.20, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

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### Line 12

#### Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

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### Lines 13a Through 13z

#### Other Payments or Refundable Credits

#### Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income,

enter the amount on line 13b. See Pub. 525 for details about this credit.

#### Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

#### Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

#### Line 13z

**Other refundable credits.** Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit. See section 960(c)(5). Enter "960(c)" and the amount of the credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22 for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

# Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

## List of Tax Topics

All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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101	IRS services—Volunteer tax assistance, outreach programs, and identity theft	502	Medical and dental expenses
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103	Tax help for small businesses and the self-employed	504	Home mortgage points
104	Taxpayer Advocate Service—Your voice at the IRS	505	Interest expense
105	Armed Forces tax information	506	Charitable contributions
107	Tax relief in disaster situations	509	Business use of home
	<b>IRS procedures</b>	510	Business use of car
151	Your appeal rights	511	Business travel expenses
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155	Obtaining forms and publications	515	Casualty, disaster, and theft losses
156	How to get a transcript or copy of your tax return		<b>Tax computation</b>
157	Change your address—How to notify the IRS	551	Standard deduction
158	Paying your taxes and ensuring proper credit of payments	552	Tax and credits figured by the IRS
159	How to get a wage and income transcript or copy of Form W-2	553	Tax on a child's investment and other unearned income (Kiddie tax)
161	Returning an erroneous refund—Paper check or direct deposit	554	Self-employment tax
	<b>Collection</b>	556	Alternative minimum tax
201	The collection process	557	Additional tax on early distributions from traditional and Roth IRAs
202	Tax payment options	558	Additional tax on early distributions from retirement plans other than IRAs
203	Reduced refund	559	Net Investment Income Tax
204	Offers in compromise	560	Additional Medicare Tax
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	<b>Alternative filing methods</b>	601	Earned income credit
253	Substitute tax forms	602	Child and dependent care credit
254	How to choose a tax return preparer	607	Adoption credit and adoption assistance programs
255	Signing your return electronically	608	Excess social security and RRTA tax withheld
	<b>General information</b>	610	Retirement savings contributions credit
301	When, how, and where to file	611	Repayment of the first-time homebuyer credit
303	Checklist of common errors when preparing your tax return	612	The premium tax credit
304	Extensions of time to file your tax return		<b>IRS notices</b>
305	Recordkeeping	651	Notices—What to do
306	Penalty for underpayment of estimated tax	652	Notice of underreported income—CP2000
307	Backup withholding	653	IRS notices and bills, penalties, and interest charges
308	Amended returns	654	Understanding your CP75 or CP75A Notice Request for Supporting Documentation
			<b>Basis of assets, depreciation, and sale of assets</b>
		701	Sale of your home
		703	Basis of assets
		704	Depreciation
		705	Installment sales
			<b>Employer tax information</b>
		751	Social security and Medicare withholding rates

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753 Form W-4—Employee's Withholding Certificate  
755 Employer identification number (EIN)—How to apply  
756 Employment taxes for household employees  
757 Forms 941 and 944—Deposit requirements  
758 Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return  
759 Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements  
760 Form 943—Reporting and deposit requirements for agricultural employers  
761 Tips—Withholding and reporting

**Topic  
No.****Subject**

- 762 Independent contractor vs. employee  
763 The Affordable Care Act  
**Electronic media filers—1099 series and related information returns**  
801 Who must file information returns electronically  
802 Applying to file information returns electronically  
803 Electronic filing waivers and exemptions and filing extensions  
804 FIRE system test files and combined federal/state filing (CF/SF) program  
**Tax information for U.S. resident aliens and citizens living abroad**  
851 Resident and nonresident aliens  
856 Foreign tax credit  
857 Individual taxpayer identification number (ITIN)  
858 Alien tax clearance

**Topic  
No.****Subject**

- Tax information for residents of Puerto Rico**  
901 Is a person with income from Puerto Rico required to file a U.S. federal income tax return?  
902 Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax  
903 U.S. employment tax in Puerto Rico
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ONLY DRAFT  
November 14, 2024

## Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the

tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

### We Welcome Comments on Forms

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

If you have suggestions for making these forms simpler, we would be happy

to hear from you. You can send us comments through [IRS.gov/FormsComments](https://www.irs.gov/formscomments). Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

### Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of November 2024 for taxpayers filing a 2024 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is XX hours, with an average cost of \$XXX per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about X hours and \$XXX, while business taxpayers are expected to have an average burden of about XX hours and \$XXX. Simi-

larly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

For more information on taxpayer burden see Pub. 5743. If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

### Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden					Average Cost (Dollars)**
		Average Time (Hours)					
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other	
All taxpayers	100%	XX	X	X	X	X	\$XXX
Type of taxpayer							
Nonbusiness***	XX%	X	X	X	X	X	XXX
Business***	XX%	XX	XX	X	X	X	XXX

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

\*\*Dollars rounded to the nearest \$10.

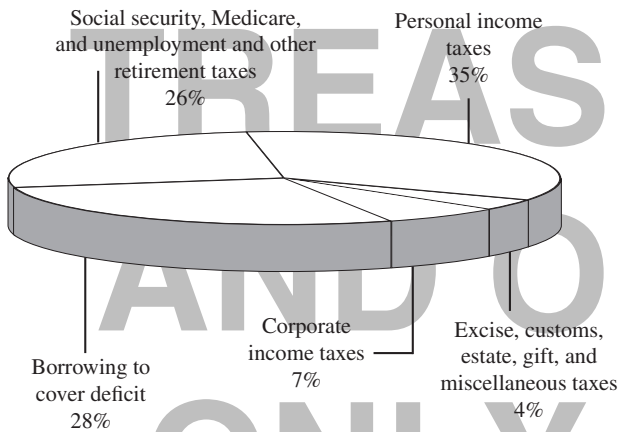
\*\*\*You are considered a “business” filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a “nonbusiness” filer if you don’t file any of those schedules or forms with Form 1040 or 1040-SR.

November 14, 2024

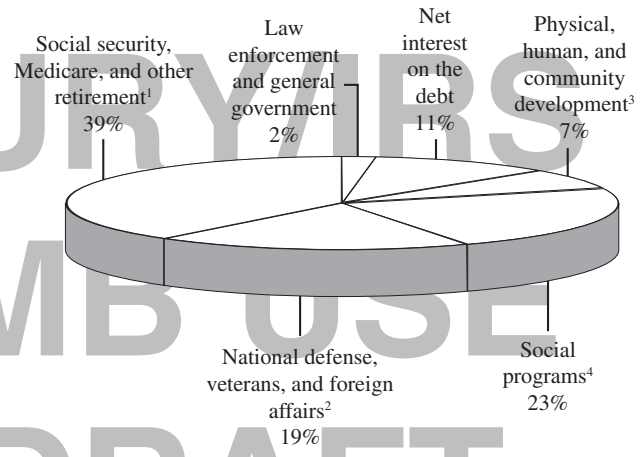
# Major Categories of Federal Income and Outlays for Fiscal Year 2023

**Income and Outlays.** These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2023.

## Income



## Outlays\*



\*Numbers may not total to 100% due to rounding.

On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the federal government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receipt of the President's proposal, the Congress reviews the proposal and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2023 (which began on October 1, 2022, and ended on September

30, 2023, federal income was \$4.441 trillion and outlays were \$6.135 trillion, leaving a deficit of \$1.694 trillion.

### Footnotes for Certain Federal Outlays

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

2. **National defense, veterans, and foreign affairs:** About 13% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs:** About 17% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages shown here exclude undistributed offsetting receipts, which were \$132 billion in fiscal year 2023. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

# 2024 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

## Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,600	10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	609,350	55,678.50 + 35%	243,725
609,350	.....	183,647.25 + 37%	609,350

## Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying surviving spouse**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$23,200	10%	\$0
23,200	94,300	\$2,320.00 + 12%	23,200
94,300	201,050	10,852.00 + 22%	94,300
201,050	383,900	34,337.00 + 24%	201,050
383,900	487,450	78,221.00 + 32%	383,900
487,450	731,200	111,357.00 + 35%	487,450
731,200	.....	196,669.50 + 37%	731,200

## Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,600	10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	365,600	55,678.50 + 35%	243,725
365,600	.....	99,334.75 + 37%	365,600

## Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$16,550	10%	\$0
16,550	63,100	\$1,655.00 + 12%	16,550
63,100	100,500	7,241.00 + 22%	63,100
100,500	191,950	15,469.00 + 24%	100,500
191,950	243,700	37,417.00 + 32%	191,950
243,700	609,350	53,977.00 + 35%	243,700
609,350	.....	181,954.50 + 37%	609,350

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ONLY DRAFT

November 14, 2024



# Your Rights as a Taxpayer

## The Taxpayer Bill of Rights

### 1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

### 2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

### 3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

### 4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

### 5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

### 6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

### 7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

### 8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

### 9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

### 10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at [IRS.gov/TaxpayerRights](https://www.irs.gov/TaxpayerRights)

**Where Do You File?**

Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



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

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arizona, New Mexico	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

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