



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

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# Instructions for Schedule A

## Itemized Deductions

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

### Future Developments

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

### What's New

**Standard mileage rates.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 21 cents a mile. The rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents a mile.

## General Instructions

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

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

If you and your spouse paid expenses jointly and are filing separate returns for 2024, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



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

## Specific Instructions

### Medical and Dental Expenses

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



*If you received a distribution from a health savings account or a medical savings account in 2024, see Pub. 969 to figure your deduction.*

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

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

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

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

- Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see [Limit on long-term care premiums you can deduct](#), later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Schedule 1 (Form 1040), line 17. You can't include insurance premiums paid by making a pre-tax reduction to your employee compensation because these amounts are already being excluded from your income by not being included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't include any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.
- Prescription medicines or insulin.
- Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, and insulin treatments your doctor ordered.
- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services (see Pub. 502).
- The supplemental part of Medicare insurance (Medicare Part B).
- The premiums you pay for Medicare Part D insurance.
- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.
- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.
- Medical treatment at a center for drug or alcohol addiction.
- Medical aids such as eyeglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.
- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.
- Lodging expenses (but not meals) while away from home to receive medical care provided by a physician in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each person who meets the requirements in Pub. 502 under [Lodging](#).
- Ambulance service and other travel costs to get medical care. If you used your own car, you can include what you spent for gas and oil to go to and from the place you received the care; or you can include 21 cents a mile. Add parking and tolls to the amount you claim under either method.
- Cost of breast pumps and supplies that assist lactation.

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

**Limit on long-term care premiums you can include.** The amount you can include for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2024, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2024, age . . .	THEN the most you can include is . . .
40 or under	\$ 470
41–50	\$ 880
51–60	\$ 1,760
61–70	\$ 4,710
71 or older	\$ 5,880

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

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.
- Life insurance or income protection policies.
- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.

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

- Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the Instructions for Form 2441.
- Illegal operations or drugs.
- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.
- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).
- Travel your doctor told you to take for rest or a change.
- Funeral, burial, or cremation costs.

## Line 1

### Medical and Dental Expenses

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

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

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

**Whose medical and dental expenses can you include?** You can include medical and dental bills you paid in 2024 for anyone

who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.
- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents. See *Child of divorced or separated parents* in Pub. 502 for more information.
- Any person you could have claimed as a dependent on your return except that person received \$5,050 or more of gross income or filed a joint return.
- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be claimed as a dependent on someone else's 2024 return.

**Example.** You provided over half of your parent's support but can't claim your parent as a dependent because they received wages of \$5,050 in 2024. You can include on line 1 any medical and dental expenses you paid in 2024 for your parent.

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

**Reimbursements.** If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2024 for medical or dental expenses you paid in 2024, reduce your 2024 expenses by this amount. If you received a reimbursement in 2024 for prior year medical or dental expenses, don't reduce your 2024 expenses by this amount. However, if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Schedule 1 (Form 1040), line 8z. See Pub. 502 for details on how to figure the amount to include.

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

## Taxes You Paid

### Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
- Customs duties.
- Federal estate and gift taxes. However, see [Line 16](#), later, if you had income in respect of a decedent.
- Certain state and local taxes, including tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (for example, marriage, driver's, and pet).
- Foreign personal or real property taxes.

## Line 5

The deduction for state and local taxes is generally limited to \$10,000 (\$5,000 if married filing separately). State and local

taxes subject to this limit are the taxes that you include on lines 5a, 5b, and 5c.

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

The safe harbor applies if you meet the following conditions.

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

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

For more information about this safe harbor and examples, see Treas. Reg. 1.164-3(j).

**U.S. territory taxes.** Include taxes imposed by a U.S. territory with your state and local taxes on lines 5a, 5b, and 5c. However, don't include any U.S. territory taxes you paid that are allocable to excluded income.



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

## Line 5a



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

## State and Local Income Taxes

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

- State and local income taxes withheld from your salary during 2024. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, 1099-MISC, and 1099-NEC may also show state and local income taxes withheld; however, don't include on line 5a any withheld taxes you deducted on other forms, such as Schedule C, E or F.
- State and local income taxes paid in 2024 for a prior year, such as taxes paid with your 2023 state or local income tax return. Don't include penalties or interest.
- State and local estimated tax payments made during 2024, including any part of a prior year refund that you chose to have credited to your 2024 state or local income taxes.
- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund, Rhode Island Temporary Disability Benefit Fund, or Washington State Supplemental Workmen's Compensation Fund.
- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.
- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2024; or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2024. Instead, see the instructions for Schedule 1 (Form 1040), line 1.

## State and Local General Sales Taxes

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

### Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2024 if the tax rate was the same as the general sales tax rate.

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

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

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



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

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

**Refund of general sales taxes.** If you received a refund of state or local general sales taxes in 2024 for amounts paid in 2024, reduce your **actual** 2024 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2024 for prior year purchases, don't reduce your 2024 state and local general sales taxes by this amount. However, if you deducted your **actual** state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Schedule 1 (Form 1040), line 8z. See *Recoveries* in Pub. 525 for details.

### Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2024 Optional State Sales Tax Table and the 2024 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

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



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



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

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

- ✓ Lived in more than one state during 2024, or
- ✓ Had any **nontaxable** income in 2024.

1. Enter your **state** general sales taxes from the 2024 Optional State Sales Tax Table ..... 1.

**Next.** If, for all of 2024, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.

2. Did you live in Alabama, Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Kansas, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2024?

**No.** Enter -0-.

**Yes.** Enter your base **local** general sales taxes from the 2024 Optional Local Sales Tax Tables. } ..... 2.

3. Did your locality impose a **local** general sales tax in 2024? Residents of California and Nevada, see the instructions for line 3 of the worksheet.

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

**Yes.** Enter your **local** general sales tax rate, but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2024, see the instructions for line 3 of the worksheet ..... 3.

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

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

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

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

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

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

**Yes.** Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2024, see the instructions for line 6 of the worksheet. } ..... 6.

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

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



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

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

**Line 1.** If you lived in the same state for all of 2024, enter the applicable amount, based on your 2024 income and family size, from the 2024 Optional State Sales Tax Table for your state. Read down the “At least–But less than” columns for your state and find the line that includes your 2024 income. If married filing separately, don’t include your spouse’s income.

**Note.** The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**Income.** Your 2024 income is the amount shown on your Form 1040 or 1040-SR, line 11, **plus** any nontaxable items, such as the following.

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

**What if you lived in more than one state?** If you lived in more than one state during 2024, use the following steps to figure the amount to put on line 1 of the worksheet.

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

2. Multiply the table amount of each state by a fraction, the numerator of which is the number of days you lived in the state during 2024 and the denominator of which is the total number of days in the year (366).

3. If you also lived in a locality during 2024 that imposed a local general sales tax, complete a separate worksheet for each state you lived in using the prorated amount from step (2) for that state on line 1 of its worksheet. Otherwise, combine the prorated table amounts from step (2) and enter the total on line 1 of a single worksheet.

**Example.** You lived in State A from January 1 through August 31, 2024 (244 days), and in State B from September 1 through December 31, 2024 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A:	$\$500 \times 244/366 =$	\$333
State B:	$\$400 \times 122/366 =$	133
Total	$=$	\$466

If none of the localities in which you lived during 2024 imposed a local general sales tax, enter \$466 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$133 on line 1 of the State B worksheet.

**Line 2.** If you checked the “No” box, enter -0- on line 2, and go to line 3. If you checked the “Yes” box and lived in the same locality for all of 2024, enter the applicable amount, based on your 2024 income and family size, from the 2024 Optional Local Sales Tax Tables for your locality. Read down the “At least–But less than” columns for your locality and find the line that includes

your 2024 income. See the instructions for line 1 of the worksheet to figure your 2024 income. The family size column refers to the number of dependents listed on page 1 of Form 1040 or Form 1040-SR (and any continuation sheets) plus you and, if you are filing a joint return, your spouse. If you are married and not filing a joint return, you can include your spouse in family size only in certain circumstances, which are described in Pub. 501.

**What if you lived in more than one locality?** If you lived in more than one locality during 2024, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2024 and the denominator is the total number of days in the year (366). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

**Example.** You lived in Locality 1 from January 1 through August 31, 2024 (244 days), and in Locality 2 from September 1 through December 31, 2024 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

Locality 1:	$\$100 \times 244/366 =$	\$67
Locality 2:	$\$150 \times 122/366 =$	50
Total	$=$	\$117

**Line 3.** If you lived in California, check the “No” box if your combined state and local general sales tax rate is 7.2500%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 7.2500%.

If you lived in Nevada, check the “No” box if your combined state and local general sales tax rate is 6.8500%. Otherwise, check the “Yes” box and include on line 3 only the part of the combined rate that is more than 6.8500%.

**What if your local general sales tax rate changed during 2024?** If you checked the “Yes” box and your local general sales tax rate changed during 2024, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2024 and the denominator is the total number of days in the year (366). Enter the total of the prorated tax rates on line 3.

**Example.** Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2024 (274 days). The rate increased to 1.75% for the period from October 1 through December 31, 2024 (92 days). You would enter “1.189” on line 3, figured as follows.

January 1 –		
September 30:	$1.00 \times 274/366 =$	0.749
October 1 –		
December 31:	$1.75 \times 92/366 =$	0.440
Total	$=$	1.189

**What if you lived in more than one locality in the same state during 2024?** Complete a separate worksheet for lines 2

through 6 for each locality in your state if you lived in more than one locality in the same state during 2024 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2024 Optional Local Sales Tax Tables to figure your local general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2024 and the denominator is the total number of days in the year (366).

**Example.** You lived in Locality 1 from January 1 through August 31, 2024 (244 days), and in Locality 2 from September 1 through December 31, 2024 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter "0.667" on line 3 for the Locality 1 worksheet and "0.583" for the Locality 2 worksheet, figured as follows.

Locality 1:	$1.00 \times 244/366 =$	0.667
Locality 2:	$1.75 \times 122/366 =$	0.583

**Line 6.** If you lived in more than one locality in the same state during 2024, you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2024. If you checked the "Yes" box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

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

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

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

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

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

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

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

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2024, see [Refund of general sales taxes](#), earlier.

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## Line 5b

### State and Local Real Estate Taxes



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

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

- Don't include the following amounts on line 5b.
- Foreign taxes you paid on real estate.
  - Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).
  - Charges for improvements that tend to increase the value of your property (for example, an assessment to build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk, and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can include only the amount the mortgage company actually paid to the taxing authority in 2024.

If you sold your home in 2024, any real estate tax charged to the buyer should be shown on your settlement statement and in box 6 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See [Refunds and rebates](#), later. Any real estate taxes you paid at closing should be shown on your settlement statement.



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

**Prepayment of next year's property taxes.** Only taxes paid in 2024 and assessed prior to 2025 can be deducted for 2024. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

**Refunds and rebates.** If you received a refund or rebate in 2024 of real estate taxes you paid in 2024, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2024 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Schedule 1 (Form 1040), line 8z, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See [Recoveries](#) in Pub. 525 for details on how to figure the amount to include in income.

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## Line 5c

### State and Local Personal Property Taxes

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

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

**Prepayment of next year's property taxes.** Only taxes paid in 2024 and assessed prior to 2025 can be deducted for 2024. State or local law determines whether and when a property tax is assessed, which is generally when the taxpayer becomes liable for the property tax imposed.

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## Line 6

### Other Taxes

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

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

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

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

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## Interest You Paid

The rules for deducting interest vary, depending on whether the loan proceeds are used for business, personal, or investment activities. See Instructions for Form 8990 for more information about deducting business interest expenses. See Pub. 550 for more information about deducting investment interest expenses. You can't deduct personal interest. However, you can deduct qualified home mortgage interest (on your Schedule A) and interest on certain student loans (on Schedule 1 (Form 1040), line 21), as explained in Pub. 936 and Pub. 970.

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

You allocate interest on a loan in the same way as the loan is allocated. You do this by tracing disbursements of the debt proceeds to specific uses. For more information on allocating mortgage interest, see Pub. 936.

In general, if you paid interest in 2024 that applies to any period after 2024, you can deduct only amounts that apply for 2024.

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

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## Line 8

### Home Mortgage Interest

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

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

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

A surviving spouse may deduct mortgage interest they pay after the decedent's death. To deduct mortgage interest paid by a decedent, see Form 1041 and Form 706 and their instructions.

Check the **box** on line 8 if you had one or more home mortgages in 2024 with an outstanding balance and you didn't use all of your home mortgage proceeds from those loans to buy, build, or substantially improve your home. Interest paid on home mortgage proceeds used for other purposes isn't deductible on lines 8a or 8b.

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

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

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

**Limit for loan proceeds not used to buy, build, or substantially improve your home.** You can only deduct home mortgage interest to the extent that the loan proceeds from your home mortgage are used to buy, build, or substantially improve the home securing the loan ("qualifying debt"). Make sure to check the box on line 8 if you had one or more home mortgages in 2024 with an outstanding balance and you didn't use all of the loan proceeds to buy, build, or substantially improve the home. The only exception to this limit is for loans taken out on or before October 13, 1987; the loan proceeds for these loans are treated as having been used to buy, build, or substantially improve the home. See Pub. 936 for more information about loans taken out on or before October 13, 1987.

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

**Limit on loans taken out on or before December 15, 2017.** For qualifying debt taken out on or before December 15, 2017, you can only deduct home mortgage interest on up to \$1,000,000 (\$500,000 if you are married filing separately) of that debt. The only exception is for loans taken out on or before October 13, 1987; see Pub. 936 for more information about loans taken out on or before October 13, 1987.

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

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

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



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

## Line 8a

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

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

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

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

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

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

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



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

## Line 8b

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

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



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

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

## Line 8c

### Points Not Reported on Form 1098

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

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

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



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

## Line 8d

Reserved for future use

## Line 9

### Investment Interest

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

Complete and attach Form 4952 to figure your deduction.

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

1. Your investment interest expense is less than your investment income from interest and ordinary dividends minus any qualified dividends.
2. You have no other deductible investment expenses.
3. You have no disallowed investment interest expense from 2023.



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

For more details, see Pub. 550.

## Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2024 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

- To verify an organization's charitable status, you can:
- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status.
  - Use our online search tool at [IRS.gov/TEOS](https://www.irs.gov/TEOS) to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data).

## Examples of Qualified Charitable Organizations

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

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

## Amounts You Can Deduct

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

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

**Example.** You paid \$70 to a charitable organization to attend a fund-raising dinner and the value of the dinner was \$40. You can deduct only \$30.

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

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

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

To be contemporaneous, you must get the written acknowledgment from the charitable organization by the date

you file your return or the due date (including extensions) for filing your return, whichever is earlier. Don't attach the contemporaneous written acknowledgment to your return. Instead, keep it for your records.

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

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

## Amounts You Can't Deduct

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

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

- An amount paid to or for the benefit of a college or university in exchange for the right to purchase tickets to an athletic event in the college or university's stadium.
- Travel expenses (including meals and lodging) while away from home performing donated services, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
- Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 16. See [Line 16](#), later, for more information on gambling losses.
- Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property. Generally, no deduction is allowed until the entire interest has been transferred.
- Gifts to individuals and groups that are operated for personal profit.
- Gifts to foreign organizations. However, you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.
- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
- Gifts to groups whose purpose is to lobby for changes in the laws.
- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.
- Cost of tuition. However, you may be able to take an education credit (see Form 8863).

## Line 11

### Gifts by Cash or Check

Enter on line 11 the total value of gifts you made in cash or by check (including out-of-pocket expenses), unless a limit on deducting gifts applies to you. For more information about the limits on deducting gifts, see [Limit on the amount you can](#)

[deduct](#), earlier. If your deduction is limited, you may have a carryover to next year. See Pub. 526 for more information.

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

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

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

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## Line 12

### Other Than by Cash or Check

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

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

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

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


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

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

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

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

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

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

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## Line 13

### Carryover From Prior Year


You may have contributions that you couldn't deduct in an earlier year because they exceeded the limits on the amount you could deduct. In most cases, you have 5 years to use contributions that were limited in an earlier year. Generally, the same limits apply this year to your carryover amounts as applied to those amounts in the earlier year. However, carryover amounts from contributions made in 2020 or 2021 are subject to a 60% limitation if you deduct those amounts in 2024. After applying those limits, enter the amount of your carryover that you are allowed to deduct this year. See Pub. 526 for details.

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## Casualty and Theft Losses

### Line 15

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

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

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

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

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



## Other Itemized Deductions

### Line 16

#### Increased Standard Deduction Reporting

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

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

#### Do not enter an amount on any other line of Schedule A.

For more information on how to determine your increased standard deduction, see Pub. 976.

#### Net Qualified Disaster Loss Reporting

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



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

#### Other Itemized Deductions

List the type and amount of each expense from the following list next to line 16 and enter the total of these expenses on line 16. If

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



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

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

#### Total Itemized Deductions

### Line 18

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



2024 Optional State Sales Tax Tables

Income		Family Size						Family Size						Family Size					
At least	But less than	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Alabama						Arizona						Arkansas					
		2						2						2					
		4.00%						5.60%						6.50%					
\$0	\$20,000	301	365	410	446	476	519	330	380	413	439	460	490	414	479	522	556	584	624
\$20,000	\$30,000	399	483	542	588	628	685	456	524	570	606	636	677	575	666	726	774	813	868
\$30,000	\$40,000	446	539	604	656	701	764	517	596	648	689	722	769	655	758	827	881	925	988
\$40,000	\$50,000	484	585	656	712	760	829	569	655	713	757	794	846	722	836	912	971	1020	1089
\$50,000	\$60,000	517	625	700	761	812	885	614	707	769	817	857	913	781	903	985	1049	1102	1177
\$60,000	\$70,000	546	660	739	803	857	934	654	753	819	871	913	973	833	963	1051	1119	1175	1254
\$70,000	\$80,000	572	691	775	841	897	978	690	794	864	919	964	1027	880	1017	1110	1182	1242	1325
\$80,000	\$90,000	596	720	807	876	934	1018	723	832	906	963	1010	1076	923	1067	1165	1240	1303	1390
\$90,000	\$100,000	618	746	836	908	968	1055	754	868	944	1004	1053	1122	963	1114	1215	1294	1359	1451
\$100,000	\$120,000	647	781	875	949	1013	1103	794	914	995	1058	1110	1182	1016	1175	1282	1365	1433	1530
\$120,000	\$140,000	684	825	924	1002	1069	1164	846	974	1060	1127	1182	1259	1083	1253	1367	1455	1529	1632
\$140,000	\$160,000	717	864	968	1050	1120	1220	893	1028	1119	1190	1248	1330	1145	1324	1445	1538	1616	1725
\$160,000	\$180,000	747	900	1008	1094	1166	1270	936	1078	1173	1247	1308	1394	1202	1390	1516	1614	1695	1809
\$180,000	\$200,000	775	934	1045	1134	1209	1317	976	1124	1224	1301	1364	1454	1254	1450	1582	1685	1770	1889
\$200,000	\$225,000	803	968	1083	1175	1253	1364	1018	1172	1276	1356	1422	1515	1309	1513	1651	1758	1846	1970
\$225,000	\$250,000	833	1004	1124	1219	1299	1415	1061	1222	1330	1414	1484	1581	1366	1580	1723	1835	1927	2057
\$250,000	\$275,000	861	1037	1161	1259	1342	1461	1102	1269	1382	1469	1541	1642	1420	1642	1791	1907	2003	2137
\$275,000	\$300,000	888	1069	1196	1297	1383	1505	1141	1314	1430	1520	1595	1699	1471	1700	1855	1975	2074	2214
\$300,000	or more	1036	1246	1394	1511	1610	1752	1362	1568	1707	1815	1904	2029	1763	2038	2223	2366	2485	2652
Income		California						Colorado						Connecticut					
		3						2						4					
		7.25%						2.90%						6.35%					
\$0	\$20,000	406	469	511	544	571	610	167	194	213	228	240	257	372	410	434	452	467	487
\$20,000	\$30,000	555	640	698	742	780	832	229	267	292	312	329	352	511	563	596	621	641	669
\$30,000	\$40,000	627	723	789	839	881	940	259	302	331	353	372	399	580	639	676	704	727	758
\$40,000	\$50,000	687	793	864	920	966	1030	285	331	363	388	408	438	637	701	742	773	798	833
\$50,000	\$60,000	740	853	930	990	1039	1109	307	357	391	418	440	471	687	756	800	834	861	897
\$60,000	\$70,000	786	907	988	1051	1104	1178	326	380	416	444	468	501	731	804	852	887	916	955
\$70,000	\$80,000	828	955	1041	1107	1163	1240	344	400	438	468	493	528	770	848	898	935	965	1007
\$80,000	\$90,000	866	999	1089	1158	1216	1298	360	419	459	490	516	553	807	888	940	979	1011	1054
\$90,000	\$100,000	901	1040	1133	1206	1266	1351	375	436	478	511	538	576	841	926	980	1020	1053	1098
\$100,000	\$120,000	948	1093	1192	1268	1331	1420	394	459	503	537	566	606	885	975	1032	1074	1109	1156
\$120,000	\$140,000	1007	1162	1266	1347	1415	1509	420	488	535	572	602	645	942	1037	1098	1143	1180	1230
\$140,000	\$160,000	1062	1224	1334	1420	1491	1590	442	515	564	603	635	680	994	1094	1158	1206	1245	1298
\$160,000	\$180,000	1111	1281	1396	1485	1560	1664	463	539	591	631	665	712	1041	1146	1213	1263	1304	1360
\$180,000	\$200,000	1157	1334	1454	1547	1624	1733	483	562	616	658	693	742	1086	1195	1265	1317	1359	1417
\$200,000	\$225,000	1204	1388	1513	1610	1690	1803	503	585	641	685	721	773	1131	1245	1317	1372	1416	1476
\$225,000	\$250,000	1254	1446	1575	1676	1760	1878	524	610	668	714	751	805	1179	1297	1373	1430	1476	1539
\$250,000	\$275,000	1300	1499	1634	1738	1825	1947	543	632	693	740	780	835	1224	1347	1425	1484	1532	1597
\$275,000	\$300,000	1344	1550	1689	1797	1886	2012	562	654	717	766	806	864	1266	1393	1474	1535	1584	1652
\$300,000	or more	1594	1838	2003	2131	2237	2386	668	778	852	910	959	1027	1508	1659	1756	1828	1887	1967
Income		District of Columbia						Florida						Georgia					
		4						1						2					
		6.00%						6.00%						4.00%					
\$0	\$20,000	357	392	415	432	446	465	373	426	461	489	511	542	231	266	290	308	323	345
\$20,000	\$30,000	485	533	564	587	606	631	516	590	639	677	708	752	319	367	400	425	446	476
\$30,000	\$40,000	548	602	637	663	684	713	587	671	727	770	805	855	362	417	454	483	507	540
\$40,000	\$50,000	600	659	697	725	748	780	646	739	800	848	887	941	398	459	499	531	557	594
\$50,000	\$60,000	645	708	749	780	805	839	698	798	864	915	957	1016	429	495	539	573	601	641
\$60,000	\$70,000	684	752	795	828	854	890	743	850	921	975	1020	1083	457	527	574	610	640	683
\$70,000	\$80,000	720	792	837	871	899	937	785	897	972	1030	1077	1144	482	556	605	644	676	720
\$80,000	\$90,000	753	828	875	911	940	979	823	941	1019	1080	1130	1199	505	582	634	675	708	755
\$90,000	\$100,000	784	861	911	948	978	1019	858	981	1063	1126	1178	1251	527	607	661	703	738	787
\$100,000	\$120,000	824	905	957	996	1028	1071	904	1034	1120	1187	1242	1318	555	639	697	741	778	829
\$120,000	\$140,000	875	961	1016	1058	1091	1137	964	1102	1194	1265	1323	1405	591	681	742	789	828	883
\$140,000	\$160,000	921	1012	1070	1114	1149	1197	1018	1164	1261	1336	1398	1484	623	719	783	833	874	932
\$160,000	\$180,000	963	1058	1119	1165	1202	1252	1067	1221	1323	1401	1466	1557	653	753	821	873	916	977
\$180,000	\$200,000	1003	1102	1165	1212	1250	1303	1114	1274	1380	1462	1530	1624	681	786	856	910	955	1019
\$200,000	\$225,000	1043	1146	1212	1261	1301	1355	1161	1328	1439	1525	1595	1694	710	819	892	949	996	1062
\$225,000	\$250,000	1086	1193	1261	1312	1354	1410	1211	1386	1502	1591	1665	1767	740	854	930	989	1038	1107
\$250,000	\$275,000	1125	1236	1307	1360	1403	1462	1258	1439	1560	1653	1729	1836	769	887	966	1027	1078	1150
\$275,000	\$300,000	1163	1277	1350	1405	1450	1510	1303	1490	1615	1711	1790	1901	796	917	999	1063	1116	1190
\$300,000	or more	1377	1512	1598	1663	1716	1787	1558	1782	1931	2046	2141	2274	949	1095	1193	1269	1332	1420
Income		Hawaii						Idaho						Illinois					
		1,6						1						2					
		4.00%						6.00%						6.25%					
\$0	\$20,000	391	468	520	561	596	644	496	602	677	736	786	858	351	415	459	495	524	567
\$20,000	\$30,000	529	631	701	757	803	868	661	801	900	979	1045	1140	478	564	623	671	711	768
\$30,000	\$40,000	595	710	789	851	903	976	740	897	1007	1095	1169	1275	540	636	703	757	801	865
\$40,000	\$50,000	650	776	862	929	986	1066	805	976	1096	1191	1272	1387	591	696	769	828	877	946
\$50,000	\$60,000	698	832	925	997	1058	1143	862	1044	1172	1274	1360	1483	636	748	827	889	942	1017
\$60,000	\$70,000	740	883	980	1057	1121	1212	912	1104	1239	1347	1438	1567	675	794	878	944	999	1079
\$70,000																			

Income		Family Size						Family Size						Family Size					
		1						2						3					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
At least	But less than	Indiana						Iowa						Kansas					
		4						1						6.50%					
		7.00%						6.00%						6.50%					
\$0	\$20,000	402	468	512	546	575	615	395	457	499	531	558	596	411	485	536	577	610	658
\$20,000	\$30,000	555	645	705	752	792	847	543	628	685	730	766	818	563	665	734	789	835	900
\$30,000	\$40,000	630	732	800	854	898	961	616	712	777	827	868	926	637	752	831	893	945	1018
\$40,000	\$50,000	693	804	880	938	987	1056	676	782	853	908	953	1017	699	825	911	979	1036	1116
\$50,000	\$60,000	747	867	949	1012	1065	1139	729	843	919	978	1027	1096	753	889	981	1054	1115	1202
\$60,000	\$70,000	795	923	1010	1077	1133	1212	775	896	978	1040	1092	1165	801	945	1043	1121	1186	1277
\$70,000	\$80,000	839	974	1065	1136	1195	1278	817	945	1031	1097	1152	1228	844	995	1099	1181	1249	1346
\$80,000	\$90,000	879	1021	1116	1191	1252	1339	856	990	1079	1149	1206	1286	884	1042	1151	1236	1307	1408
\$90,000	\$100,000	916	1064	1163	1241	1305	1396	892	1031	1124	1196	1256	1340	920	1085	1198	1287	1361	1466
\$100,000	\$120,000	965	1120	1225	1307	1374	1470	939	1085	1183	1259	1322	1410	969	1142	1261	1354	1432	1543
\$120,000	\$140,000	1028	1193	1304	1391	1463	1565	999	1155	1259	1340	1407	1500	1030	1214	1340	1439	1522	1640
\$140,000	\$160,000	1085	1259	1377	1468	1544	1651	1054	1218	1328	1413	1484	1583	1086	1280	1413	1518	1605	1729
\$160,000	\$180,000	1137	1319	1443	1539	1618	1730	1104	1276	1391	1480	1554	1657	1137	1340	1479	1589	1680	1809
\$180,000	\$200,000	1186	1376	1504	1604	1687	1804	1151	1330	1450	1543	1619	1727	1185	1396	1541	1655	1750	1885
\$200,000	\$225,000	1236	1433	1567	1671	1758	1880	1199	1385	1510	1607	1687	1799	1234	1454	1604	1723	1822	1962
\$225,000	\$250,000	1288	1495	1634	1743	1833	1960	1250	1444	1574	1674	1758	1874	1286	1514	1671	1795	1898	2044
\$250,000	\$275,000	1338	1552	1697	1809	1903	2035	1297	1498	1633	1738	1824	1945	1334	1571	1734	1862	1968	2120
\$275,000	\$300,000	1384	1606	1755	1872	1969	2105	1342	1550	1689	1797	1887	2012	1379	1624	1793	1925	2035	2192
\$300,000	or more	1651	1915	2093	2232	2348	2510	1598	1845	2010	2139	2245	2394	1640	1931	2130	2286	2417	2603
Income		Kentucky						Louisiana						Maine					
		4						2						4					
		6.00%						4.45%						5.50%					
\$0	\$20,000	382	436	472	499	522	554	274	312	338	358	374	397	300	341	368	389	406	430
\$20,000	\$30,000	529	604	654	692	723	767	380	433	469	497	519	551	407	461	498	526	549	581
\$30,000	\$40,000	601	687	743	787	823	873	432	493	534	565	591	627	458	520	561	592	618	655
\$40,000	\$50,000	662	756	818	866	906	961	476	543	588	623	651	691	501	568	613	648	676	716
\$50,000	\$60,000	715	816	884	936	978	1038	514	587	636	673	704	747	538	610	659	695	726	768
\$60,000	\$70,000	761	870	942	997	1043	1106	548	626	678	717	750	796	571	648	698	738	770	815
\$70,000	\$80,000	804	918	994	1053	1101	1168	579	661	716	758	793	841	600	681	735	776	810	857
\$80,000	\$90,000	843	963	1042	1104	1154	1225	607	693	751	795	831	882	627	712	768	811	846	895
\$90,000	\$100,000	879	1004	1087	1151	1204	1277	633	723	783	829	867	920	653	740	798	843	879	931
\$100,000	\$120,000	926	1058	1146	1213	1269	1346	668	763	826	874	915	970	685	777	838	885	923	977
\$120,000	\$140,000	987	1128	1221	1293	1353	1435	712	813	881	932	975	1035	727	824	889	939	980	1037
\$140,000	\$160,000	1043	1192	1290	1366	1429	1516	752	859	931	985	1031	1094	765	868	935	988	1031	1091
\$160,000	\$180,000	1093	1249	1353	1433	1499	1590	789	901	976	1034	1081	1147	800	907	978	1032	1077	1140
\$180,000	\$200,000	1141	1304	1412	1495	1564	1659	823	941	1019	1079	1128	1198	832	943	1017	1074	1120	1185
\$200,000	\$225,000	1189	1359	1472	1559	1630	1730	859	981	1063	1125	1177	1249	865	980	1057	1116	1165	1232
\$225,000	\$250,000	1241	1418	1536	1627	1701	1805	896	1024	1109	1175	1229	1304	900	1020	1100	1161	1211	1282
\$250,000	\$275,000	1289	1473	1596	1690	1767	1875	931	1064	1152	1221	1277	1355	932	1057	1139	1203	1255	1328
\$275,000	\$300,000	1334	1525	1652	1750	1830	1942	964	1102	1193	1264	1322	1403	963	1091	1176	1242	1296	1371
\$300,000	or more	1595	1824	1976	2093	2189	2323	1154	1319	1429	1514	1583	1681	1137	1288	1389	1466	1530	1618
Income		Maryland						Massachusetts						Michigan					
		4						4						4					
		6.00%						6.25%						6.00%					
\$0	\$20,000	296	345	380	407	429	462	313	356	384	406	424	450	337	386	420	446	467	497
\$20,000	\$30,000	407	474	521	558	589	633	425	483	521	551	576	610	463	532	578	614	643	685
\$30,000	\$40,000	461	537	590	632	667	716	479	544	588	621	649	688	525	603	656	696	730	777
\$40,000	\$50,000	507	590	648	693	732	786	524	596	643	680	710	753	577	663	720	765	802	854
\$50,000	\$60,000	546	636	698	747	788	847	563	640	691	731	763	809	622	715	777	825	865	921
\$60,000	\$70,000	581	676	742	794	838	900	598	679	733	775	810	858	662	761	827	878	920	980
\$70,000	\$80,000	613	713	782	837	883	949	629	715	772	816	852	903	698	802	872	926	971	1033
\$80,000	\$90,000	642	747	819	877	925	993	658	747	807	853	891	944	731	840	913	970	1017	1082
\$90,000	\$100,000	669	778	853	913	963	1035	684	777	839	887	927	982	762	876	952	1011	1059	1128
\$100,000	\$120,000	704	819	898	961	1014	1089	719	816	882	932	973	1031	803	922	1002	1064	1116	1188
\$120,000	\$140,000	749	871	955	1022	1078	1158	763	866	936	989	1033	1095	854	981	1067	1133	1188	1264
\$140,000	\$160,000	791	919	1008	1078	1137	1221	803	912	985	1041	1088	1152	901	1036	1126	1195	1253	1334
\$160,000	\$180,000	828	962	1055	1129	1191	1278	840	954	1030	1089	1137	1205	944	1085	1179	1252	1313	1398
\$180,000	\$200,000	864	1003	1100	1176	1241	1332	874	992	1072	1133	1183	1253	984	1131	1229	1306	1369	1457
\$200,000	\$225,000	900	1045	1146	1225	1292	1387	909	1032	1114	1178	1230	1304	1026	1178	1281	1360	1426	1518
\$225,000	\$250,000	938	1089	1194	1277	1346	1445	946	1074	1160	1226	1280	1356	1069	1228	1335	1418	1487	1583
\$250,000	\$275,000	973	1130	1239	1325	1397	1499	980	1113	1202	1270	1327	1406	1110	1275	1386	1472	1543	1643
\$275,000	\$300,000	1007	1169	1281	1370	1445	1551	1012	1150	1241	1312	1370	1452	1148	1319	1434	1523	1597	1700
\$300,000	or more	1200	1392	1525	1630	1718	1844	1197	1359	1468	1551	1620	1716	1368	1572	1709	1815	1903	2026
Income		Minnesota						Mississippi						Missouri					
		1						2						2					
		6.88%						7.00%						4.23%					
\$0	\$20,000	360	408	440	464	484	512	602	730	820	890	950	1035	259	302	332	355	375	402
\$20,000	\$30,000	505	573	618	652	680	719	806	976	1094	1188	1266	1379	357	417	458	490	517	554
\$30,000	\$40,000	577	655	706	745	778	823	904	1094	1226	1330	1419	1544	405	473	520	556	587	629
\$40,000	\$50,000	638	724	780	824	860	909	985	1191	1335	1448	1544	1681	445	520	571	611	645	692
\$50,000	\$60,000	691	784	845	893	931	985	1055	1275	1429	1550	1653	1799	480	561	616	660	696	747
\$60,000	\$70,000	738	838	903	954	995	1053	1117	1350	1512	1640	1748	1902	511	597				

Income		Family Size							Family Size							Family Size							
		At least		But less than		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
		Nebraska							Nevada							New Jersey							
		1							5							6.85%							
\$0	\$20,000	334	383	416	441	462	491	386	446	486	517	543	580	396	444	476	500	519	547				
\$20,000	\$30,000	467	536	582	618	647	688	528	610	665	707	743	792	547	614	657	691	718	756				
\$30,000	\$40,000	533	612	665	705	739	786	598	690	752	800	840	896	621	697	747	785	816	859				
\$40,000	\$50,000	589	676	734	779	816	867	655	756	824	877	921	983	683	767	822	864	898	945				
\$50,000	\$60,000	637	731	794	843	883	939	705	814	887	944	991	1058	737	828	887	932	969	1020				
\$60,000	\$70,000	680	781	848	900	943	1003	750	865	943	1003	1053	1124	785	882	945	993	1032	1087				
\$70,000	\$80,000	719	826	897	952	997	1061	790	911	993	1057	1110	1184	829	930	997	1048	1089	1147				
\$80,000	\$90,000	755	867	942	1000	1047	1114	826	953	1039	1106	1161	1239	869	975	1045	1098	1142	1202				
\$90,000	\$100,000	789	906	984	1044	1094	1163	860	993	1082	1151	1209	1290	906	1017	1090	1145	1191	1253				
\$100,000	\$120,000	833	956	1039	1102	1155	1228	905	1044	1138	1211	1271	1357	954	1071	1148	1207	1254	1321				
\$120,000	\$140,000	889	1021	1109	1177	1233	1312	962	1110	1210	1287	1351	1442	1016	1141	1223	1285	1336	1407				
\$140,000	\$160,000	941	1081	1174	1246	1305	1388	1014	1170	1275	1357	1424	1520	1073	1205	1292	1357	1411	1486				
\$160,000	\$180,000	988	1135	1233	1308	1371	1458	1061	1224	1334	1420	1491	1590	1125	1263	1354	1423	1480	1558				
\$180,000	\$200,000	1032	1186	1288	1367	1432	1523	1105	1275	1390	1479	1553	1656	1173	1318	1412	1484	1543	1625				
\$200,000	\$225,000	1078	1238	1345	1427	1495	1590	1151	1327	1446	1539	1616	1724	1223	1373	1472	1547	1609	1694				
\$225,000	\$250,000	1126	1293	1405	1491	1562	1662	1198	1382	1507	1603	1683	1796	1276	1433	1535	1614	1678	1767				
\$250,000	\$275,000	1171	1345	1461	1551	1625	1728	1243	1434	1562	1663	1746	1862	1325	1488	1595	1676	1743	1835				
\$275,000	\$300,000	1214	1394	1515	1608	1684	1791	1285	1482	1615	1719	1805	1925	1371	1540	1651	1735	1804	1900				
\$300,000	or more	1460	1677	1822	1933	2026	2155	1526	1759	1917	2040	2142	2285	1638	1839	1971	2072	2155	2269				
Income		New Mexico							New York							North Carolina							
		1							2							4.75%							
\$0	\$20,000	360	407	437	460	479	505	242	270	288	302	313	329	340	407	453	489	520	564				
\$20,000	\$30,000	501	566	608	640	666	703	334	373	398	417	433	455	458	546	608	657	698	756				
\$30,000	\$40,000	571	645	693	729	759	800	380	424	453	474	492	517	514	614	683	737	783	849				
\$40,000	\$50,000	629	710	763	804	836	882	418	466	498	522	541	568	561	670	745	804	854	925				
\$50,000	\$60,000	680	768	825	869	904	953	451	503	537	563	584	614	602	718	798	862	915	992				
\$60,000	\$70,000	726	819	880	926	964	1017	480	536	572	600	623	654	638	760	846	913	969	1050				
\$70,000	\$80,000	767	865	930	979	1019	1074	507	566	604	633	657	690	670	799	888	959	1018	1103				
\$80,000	\$90,000	804	908	975	1027	1069	1127	531	593	633	664	689	723	700	834	927	1001	1063	1151				
\$90,000	\$100,000	839	947	1018	1071	1115	1176	554	618	660	692	718	754	727	866	963	1039	1104	1195				
\$100,000	\$120,000	885	999	1073	1130	1176	1240	583	651	696	729	757	795	762	909	1010	1090	1157	1253				
\$120,000	\$140,000	944	1066	1145	1205	1254	1323	621	694	741	777	806	847	808	962	1070	1154	1226	1327				
\$140,000	\$160,000	999	1127	1210	1274	1326	1398	656	733	783	821	852	894	849	1012	1124	1213	1288	1395				
\$160,000	\$180,000	1048	1182	1270	1337	1392	1467	688	768	821	860	893	937	887	1056	1174	1266	1344	1456				
\$180,000	\$200,000	1094	1234	1326	1396	1453	1531	718	801	856	897	931	978	922	1098	1219	1316	1397	1512				
\$200,000	\$225,000	1141	1287	1383	1456	1515	1598	748	835	892	935	971	1019	958	1140	1267	1367	1451	1570				
\$225,000	\$250,000	1191	1344	1444	1520	1582	1668	780	871	931	976	1013	1063	995	1185	1316	1420	1507	1632				
\$250,000	\$275,000	1238	1397	1501	1580	1644	1733	810	905	967	1013	1052	1104	1030	1226	1362	1470	1560	1689				
\$275,000	\$300,000	1282	1447	1554	1636	1703	1795	839	937	1000	1049	1089	1143	1063	1266	1406	1517	1610	1742				
\$300,000	or more	1537	1734	1863	1961	2041	2152	1002	1119	1195	1253	1301	1366	1252	1489	1653	1783	1892	2047				
Income		North Dakota							Ohio							Oklahoma							
		1							1							4.50%							
\$0	\$20,000	280	325	356	380	400	428	366	414	445	469	489	517	313	375	418	452	481	523				
\$20,000	\$30,000	385	448	490	523	551	590	505	571	615	648	675	713	425	509	568	614	653	709				
\$30,000	\$40,000	437	508	556	593	624	669	574	649	698	736	767	810	480	575	641	693	737	800				
\$40,000	\$50,000	481	558	610	652	686	734	631	713	768	809	843	891	526	629	701	758	806	875				
\$50,000	\$60,000	518	602	658	703	740	792	681	770	828	873	910	961	565	676	754	815	867	940				
\$60,000	\$70,000	552	640	701	748	787	843	725	819	882	930	969	1023	600	718	800	865	920	998				
\$70,000	\$80,000	582	675	739	789	830	889	765	865	931	981	1022	1080	632	756	842	910	968	1050				
\$80,000	\$90,000	610	707	774	826	870	931	802	906	975	1028	1071	1132	661	790	880	951	1012	1097				
\$90,000	\$100,000	636	737	807	861	906	970	836	945	1017	1072	1117	1180	688	822	915	990	1052	1141				
\$100,000	\$120,000	669	776	849	906	954	1021	880	995	1071	1129	1177	1243	723	864	962	1040	1106	1199				
\$120,000	\$140,000	713	826	904	965	1015	1087	938	1060	1141	1202	1253	1324	768	917	1021	1104	1174	1273				
\$140,000	\$160,000	752	872	954	1018	1072	1147	990	1119	1204	1270	1323	1398	809	966	1075	1162	1236	1340				
\$160,000	\$180,000	788	914	1000	1067	1123	1201	1038	1173	1262	1331	1387	1465	846	1010	1124	1215	1292	1401				
\$180,000	\$200,000	822	953	1042	1112	1170	1252	1082	1223	1316	1388	1446	1528	880	1051	1170	1265	1344	1458				
\$200,000	\$225,000	856	993	1086	1158	1219	1305	1128	1275	1372	1446	1507	1592	916	1093	1217	1315	1398	1516				
\$225,000	\$250,000	893	1035	1132	1208	1271	1360	1176	1330	1431	1508	1572	1660	953	1138	1267	1369	1455	1577				
\$250,000	\$275,000	927	1074	1175	1254	1319	1412	1221	1381	1486	1566	1632	1724	988	1180	1313	1419	1508	1635				
\$275,000	\$300,000	959	1112	1216	1297	1365	1461	1264	1429	1538	1621	1689	1784	1021	1219	1356	1466	1558	1689				
\$300,000	or more	1144	1325	1449	1546	1626	1740	1509	1706	1835	1935	2016	2130	1210	1443	1605	1734	1842	1997				
Income		Pennsylvania							Rhode Island							South Carolina							
		1							4							2							
\$0	\$20,000	346	391	420	442	461	486	364	417	453	480	503	535	346	396	430	455	477	506				
\$20,000	\$30,000	467	527	566	596	621	655	499	572	620	658	688	732	477	546	592	627	657	697				
\$30,000	\$40,000	526	593	637	671	698	737	566	647	702	744	779	828	541	619	672	712	745	791				
\$40,000	\$50,000	574	648	696	732	763	805	621	710	770	817	855	908	595	681	738	782	819	869				
\$50,000	\$60,000	616	695	746	786	818	863	668	765	829	879	921	978	642	734	796	844	883	937				
\$60,000	\$70,000	654	736	791	833	867	915	711	813	882	935	979	1040	683	782	847	898	940	998				
\$70,000	\$80,000	687	774	831	875	911	961	749	857	929	985	1031	1096	721	825	894	947	991	1052				
\$80,000	\$90,000	718	808	868	914	952																	



Income		Family Size						Family Size						Family Size					
		1						2						3					
		1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
At least	But less than	South Dakota						Tennessee						Texas					
		1						2						1					
		4.20%						7.00%						6.25%					
\$0	\$20,000	375	453	507	549	586	637	529	630	699	754	799	864	382	445	488	521	548	587
\$20,000	\$30,000	511	616	690	748	797	866	717	853	947	1020	1082	1170	527	614	672	718	756	810
\$30,000	\$40,000	577	696	779	844	899	978	809	961	1067	1150	1219	1318	598	697	763	815	858	919
\$40,000	\$50,000	632	763	853	925	985	1070	884	1051	1166	1257	1333	1441	658	766	839	896	943	1010
\$50,000	\$60,000	680	820	917	994	1059	1151	950	1129	1253	1350	1432	1548	710	826	905	966	1017	1089
\$60,000	\$70,000	723	871	974	1056	1124	1222	1008	1198	1329	1432	1519	1641	756	879	963	1029	1083	1159
\$70,000	\$80,000	761	917	1025	1111	1183	1286	1060	1260	1398	1506	1597	1726	797	928	1016	1085	1142	1223
\$80,000	\$90,000	796	959	1073	1162	1238	1345	1108	1317	1461	1574	1669	1804	836	972	1065	1137	1197	1281
\$90,000	\$100,000	828	998	1116	1209	1288	1399	1153	1370	1519	1637	1736	1876	871	1013	1110	1185	1247	1335
\$100,000	\$120,000	871	1049	1173	1271	1354	1471	1211	1438	1595	1719	1823	1970	917	1067	1169	1248	1314	1406
\$120,000	\$140,000	925	1115	1246	1350	1437	1562	1285	1526	1693	1824	1934	2090	977	1137	1245	1329	1399	1497
\$140,000	\$160,000	975	1174	1313	1422	1514	1645	1352	1606	1781	1919	2035	2199	1031	1200	1314	1403	1477	1580
\$160,000	\$180,000	1020	1228	1373	1487	1584	1720	1414	1679	1862	2006	2127	2298	1081	1257	1377	1470	1547	1656
\$180,000	\$200,000	1062	1279	1429	1548	1648	1791	1471	1747	1937	2087	2212	2390	1127	1311	1436	1533	1613	1727
\$200,000	\$225,000	1105	1331	1487	1611	1715	1863	1529	1816	2014	2169	2300	2485	1175	1366	1496	1597	1681	1799
\$225,000	\$250,000	1151	1385	1548	1677	1785	1939	1591	1889	2095	2257	2392	2585	1225	1425	1560	1665	1753	1876
\$250,000	\$275,000	1193	1436	1605	1738	1850	2010	1649	1958	2170	2338	2479	2678	1272	1479	1620	1729	1820	1948
\$275,000	\$300,000	1233	1484	1658	1796	1912	2077	1703	2022	2242	2415	2560	2766	1316	1531	1676	1789	1883	2015
\$300,000	or more	1462	1759	1965	2127	2264	2459	2013	2388	2648	2852	3023	3265	1571	1826	1999	2134	2246	2403
Income		Utah						Vermont						Virginia					
		2						1						2					
		4.85%						6.00%						4.30%					
\$0	\$20,000	369	438	485	523	554	599	266	288	301	312	320	331	237	272	296	314	329	351
\$20,000	\$30,000	500	594	658	709	751	811	367	397	415	429	441	456	327	375	408	433	454	483
\$30,000	\$40,000	564	670	742	799	847	915	416	450	471	487	500	517	371	426	463	491	515	548
\$40,000	\$50,000	617	733	812	874	926	1000	458	495	518	536	549	568	408	468	508	540	566	602
\$50,000	\$60,000	663	787	872	939	995	1074	494	534	559	578	593	613	440	505	548	582	610	650
\$60,000	\$70,000	704	835	925	996	1056	1140	525	568	595	615	631	652	468	537	583	620	649	691
\$70,000	\$80,000	741	879	974	1048	1111	1199	554	599	628	649	665	688	494	566	615	653	685	729
\$80,000	\$90,000	774	919	1018	1096	1161	1253	581	628	657	679	697	721	517	593	645	685	718	764
\$90,000	\$100,000	806	955	1058	1139	1207	1303	605	654	685	708	727	751	539	618	672	713	748	796
\$100,000	\$120,000	846	1004	1112	1197	1268	1369	637	689	722	746	765	791	568	651	708	751	788	838
\$120,000	\$140,000	898	1065	1180	1270	1346	1453	679	734	768	794	815	843	604	693	753	800	838	893
\$140,000	\$160,000	946	1121	1242	1337	1416	1529	716	774	811	838	860	889	638	732	795	844	885	942
\$160,000	\$180,000	989	1172	1298	1398	1481	1598	751	812	850	878	901	932	668	767	833	885	927	987
\$180,000	\$200,000	1029	1220	1351	1454	1540	1663	783	846	886	916	939	972	697	799	869	922	967	1029
\$200,000	\$225,000	1070	1268	1405	1512	1602	1729	816	882	923	954	979	1012	726	833	905	961	1007	1072
\$225,000	\$250,000	1113	1320	1462	1573	1666	1799	850	919	963	995	1021	1056	757	869	944	1002	1050	1118
\$250,000	\$275,000	1154	1367	1514	1630	1727	1864	883	954	999	1033	1060	1096	786	902	980	1040	1090	1161
\$275,000	\$300,000	1192	1413	1564	1684	1784	1925	914	988	1034	1069	1096	1134	813	933	1014	1076	1128	1201
\$300,000	or more	1410	1670	1849	1990	2108	2275	1089	1178	1233	1274	1307	1352	970	1112	1208	1283	1345	1431
Income		Washington						West Virginia						Wisconsin					
		1						1						1					
		6.50%						6.00%						5.00%					
\$0	\$20,000	423	484	524	556	582	618	369	428	468	499	525	561	323	372	405	430	451	481
\$20,000	\$30,000	585	670	726	770	805	856	524	608	665	709	746	798	447	515	560	595	624	665
\$30,000	\$40,000	665	761	825	875	916	973	601	698	764	815	857	917	508	585	637	676	709	755
\$40,000	\$50,000	732	838	908	963	1008	1071	667	774	847	904	951	1017	559	644	700	744	780	831
\$50,000	\$60,000	790	905	981	1040	1088	1156	724	841	921	982	1034	1106	604	695	756	803	842	897
\$60,000	\$70,000	842	964	1045	1108	1159	1232	775	901	986	1052	1107	1184	643	740	805	856	897	955
\$70,000	\$80,000	889	1017	1103	1169	1224	1300	822	955	1045	1115	1174	1256	679	782	850	903	947	1008
\$80,000	\$90,000	932	1067	1156	1226	1283	1363	865	1005	1100	1174	1235	1322	712	819	891	947	993	1057
\$90,000	\$100,000	972	1112	1206	1278	1338	1421	905	1052	1151	1229	1293	1383	743	854	929	987	1035	1102
\$100,000	\$120,000	1024	1172	1271	1347	1410	1498	957	1113	1219	1300	1368	1464	783	900	979	1040	1091	1161
\$120,000	\$140,000	1091	1249	1354	1436	1503	1596	1025	1192	1305	1393	1466	1568	834	959	1043	1108	1162	1237
\$140,000	\$160,000	1153	1320	1431	1517	1587	1686	1088	1265	1385	1478	1556	1664	881	1013	1102	1171	1227	1306
\$160,000	\$180,000	1209	1384	1500	1590	1664	1768	1145	1331	1458	1556	1637	1752	924	1062	1155	1227	1287	1370
\$180,000	\$200,000	1261	1443	1565	1659	1736	1845	1198	1394	1526	1629	1714	1834	964	1108	1205	1280	1342	1428
\$200,000	\$225,000	1315	1505	1632	1730	1810	1923	1253	1458	1596	1704	1794	1919	1005	1155	1256	1334	1399	1489
\$225,000	\$250,000	1372	1570	1702	1805	1889	2007	1312	1526	1671	1784	1878	2009	1048	1205	1311	1392	1459	1553
\$250,000	\$275,000	1425	1631	1768	1874	1962	2084	1367	1590	1741	1859	1957	2094	1089	1252	1361	1446	1516	1613
\$275,000	\$300,000	1475	1688	1831	1940	2031	2158	1419	1651	1808	1930	2031	2174	1127	1296	1409	1497	1569	1670
\$300,000	or more	1763	2018	2188	2320	2428	2579	1720	2002	2193	2341	2465	2638	1347	1549	1684	1788	1874	1995
Income		Wyoming						Note: Residents of Alaska do not have a state sales tax, but should follow the instructions on the next page to determine their local sales tax amount.											
		1						1.											
		4.00%						2.											
\$0	\$20,000	243	277	299	316	330	349	3. The California table includes the 1.25% uniform local sales tax rate in addition to the 6.00% state sales tax rate for a total of 7.25%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 7.25%, and the numerator is the total sales tax rate minus 7.25%.											
\$20,000	\$30,000	338	385	415	439	459	486	4. This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.											
\$30,000	\$40,000	385	438	473	500	522	554	5. The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.600% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus 6.85%.											
\$40,000	\$50,000	424	482	521	551	576	610	6. The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.											
\$50,000	\$60,000	458	521	563	596	622	659												
\$60,000	\$70,000	488	556																



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

IF you live in the state of...	AND you live in...	THEN use Local Table...
Alabama	Any locality that imposes a local sales tax	B
Alaska	Juneau, Kenai, Ketchikan, Kodiak, Sitka, Wasilla or any locality that imposes a local sales tax	C
Arizona	Chandler, Gilbert, Glendale, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma or any other locality that imposes a local sales tax	B
Arkansas	Any Locality that imposes a local sales tax	B
Colorado	Adams County, Boulder County, Centennial, Colorado Springs, Denver City, El Paso County, Larimer County, Pueblo City, Pueblo County or any other locality that imposes a local sales tax	A
	Arapahoe County, Arvada, Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont, Thornton or Westminster	B
Georgia	DeKalb County (excluding Atlanta)	A
	Any other locality that imposes a local sales tax	B
Illinois	Arlington Heights, Bloomington, Champaign, Chicago, Cicero, Decatur, Evanston, Palatine, Peoria, Schaumburg, Skokie, Springfield or any other locality that imposes a local sales tax	A
	Aurora, Elgin, Joliet, Waukegan	B
Kansas	Any locality that imposes a local sales tax	B
	Any other locality that imposes a local sales tax	A
Louisiana	East Baton Rouge Parish	B
	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish, or Terrebonne Parish	C
	Any other locality that imposes a local sales tax	A
Mississippi	City of Tupelo only	A
	City of Jackson only	C
Missouri	Any locality that imposes a local sales tax	B
New York	Counties: Chautauqua, Chenango, Columbia, Delaware, Dutchess, Greene, Hamilton, Tioga Cities: New York, Norwich (Chenango County)	A
	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming or Yates Cities: Auburn, Glens Falls, Gloversville, Ithaca, Johnstown, Mount Vernon, New Rochelle, Ogdensburg, Olean, Oneida (Madison County), Oswego, Rome, Salamanca, Saratoga Springs, Utica, White Plains, Yonkers	B
	Any other locality that imposes a local sales tax	D*
	Any locality that imposes a local sales tax	B
North Carolina	Any locality that imposes a local sales tax	B
	Allendale County, Bamberg County, Barnwell County, Calhoun County, Charleston County, Cherokee County, Chester County, Chesterfield County, Colleton County, Darlington County, Dillon County, Edgefield County, Florence County, Jasper County, Kershaw County, Lancaster County, Laurens County, Lee County, Marion County, Marlboro County, McCormick County, Saluda County, and Williamsburg County	A
South Carolina	Abbeville County, Aiken County, Anderson County, Berkeley County, Clarendon County, Dorchester County, Fairfield County, Greenwood County, Hampton County, Horry County, Lexington County, Myrtle Beach, Newberry County, Orangeburg County, Pickens County, Richland County, Spartanburg County, Union County, York County, or any other locality that imposes a local sales tax	B
	Sumter County	C
Tennessee	Any locality that imposes a local sales tax	B
Utah	Any locality that imposes a local sales tax	B
Virginia	Any locality that imposes a local sales tax	A
* Note: Local Table D is just 25% of the NY State table.		
The optional sales tax tables are constructed using data from the Consumer Expenditure Survey (CES), which is administered by the Bureau of Labor Statistics (BLS). In an effort to reduce measurement error in responses and the burden on survey respondents, the BLS recently redesigned the CES. The newly redesigned survey was used in the construction of the Tax Year (TY) 2024 optional sales tax tables. The methodology used by the IRS to construct the optional sales tax tables did not change from TY 2023 to TY 2024.		

**2024 Optional Local Sales Tax Tables**  
**(Based on a local sales tax rate of 1%)**

Income	Family Size							Family Size						Family Size						Family Size						
							Over												Over							
	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5		
At least	But less than	Local Table A							Local Table B						Local Table C						Local Table D					
\$0	\$20,000	55	64	69	74	78	83	68	81	91	98	104	113	87	105	117	127	136	148	61	68	72	76	78	82	
20,000	30,000	76	87	95	102	107	114	92	110	122	132	140	152	117	140	157	170	181	197	84	93	100	104	108	114	
30,000	40,000	86	99	108	115	121	129	103	123	137	148	157	171	131	157	176	190	203	220	95	106	113	119	123	129	
40,000	50,000	94	108	118	126	132	142	113	134	149	161	171	186	142	171	191	207	220	239	105	117	125	131	135	142	
50,000	60,000	101	117	127	136	143	152	121	144	160	173	184	199	152	183	204	221	236	256	113	126	134	141	146	154	
60,000	70,000	107	124	135	144	152	162	128	152	170	183	194	211	161	193	216	234	249	271	120	134	143	150	156	164	
70,000	80,000	113	131	143	152	160	171	134	160	178	192	204	221	169	203	227	245	261	284	127	142	151	158	164	173	
80,000	90,000	118	137	149	159	167	179	140	167	186	201	213	231	176	211	236	256	272	296	133	148	158	166	172	181	
90,000	100,000	123	143	156	166	174	186	146	174	193	209	221	240	183	220	245	266	283	307	139	155	165	173	180	189	
100,000	120,000	130	150	164	175	184	196	153	183	203	219	232	252	192	230	257	279	296	322	146	163	174	182	189	199	
120,000	140,000	138	160	174	186	195	208	162	193	215	232	246	266	203	244	272	294	313	340	155	174	185	194	202	212	
140,000	160,000	146	168	184	196	206	220	171	203	226	244	259	280	213	256	285	309	329	357	164	183	196	205	213	224	
160,000	180,000	153	176	192	205	215	230	178	212	236	254	270	292	222	267	298	322	343	372	172	192	205	215	223	234	
180,000	200,000	159	184	200	213	224	240	185	220	245	264	280	304	230	277	309	334	356	387	180	200	214	224	233	245	
200,000	225,000	166	191	209	222	233	249	192	229	254	274	291	315	239	287	321	347	369	401	187	209	223	234	243	255	
225,000	250,000	173	199	217	231	243	260	200	238	264	285	303	328	248	298	333	360	383	416	195	218	233	244	253	266	
250,000	275,000	179	207	225	240	252	270	207	246	274	295	313	339	257	308	344	373	396	430	203	226	242	253	263	276	
275,000	300,000	185	214	233	248	261	279	214	254	282	304	323	350	265	318	355	384	409	444	210	234	250	262	272	286	
300,000	or more	213	246	268	286	300	321	244	290	322	347	368	399	301	362	403	437	464	504	251	280	299	313	325	342	

The optional sales tax tables are constructed using data from the Consumer Expenditure Survey (CES), which is administered by the Bureau of Labor Statistics (BLS). In an effort to reduce measurement error in responses and the burden on survey respondents, the BLS recently redesigned the CES. The newly redesigned survey was used in the construction of the Tax Year (TY) 2024 optional sales tax tables. The methodology used by the IRS to construct the optional sales tax tables did not change from TY 2023 to TY 2024.

December 17, 2024