IRS

Department of the Treasury
Internal Revenue Service

www.irs.ustreas.gov

Note: *This booklet does not contain tax forms.*

1998 1040A

Instructions

Including Instructions for Schedules 1 and 2

TaxpayerNews

Explore IRS e-file!

IRS e-file

- Quickest way to file.
- Fastest way to get your refund.
- Best way to avoid errors and notices.

See page 5.

Need Help?

Quick and easy access to tax help and forms.

See page 6.

SSN Needed!

We heard you!

To protect your privacy, we took your social security number (SSN) off the label. But we still need your SSN. So be sure to complete the SSN area at the top of Form 1040A.

See page 11.

New Tax Benefits!

Child Tax Credits!

You may be able to claim credits of up to $400 for each child under 17.

See page 11.

Benefits for College and Other Higher Education!

- Student loan interest deduction.
- Credits for tuition and fees.

See page 11.

Cat. No. 12088U

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Form **1040A** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return 1998** IRS Use Only—Do not write or staple in this space.

OMB No. 1545-0085

Label (See page 18.)

Use the IRS label. Otherwise, please print or type.

18 LABEL HERE

Your first name and initial | Last name | **Your social security number** 11

If a joint return, spouse's first name and initial | Last name | **Spouse's social security number** 11 New

FOR REFERENCE ONLY—DO NOT FILE

Home address (number and street). If you have a P.O. box, see page 19. | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 19.

▲ IMPORTANT! ▲ You **must** enter your SSN(s) above.

19 **Presidential Election Campaign Fund** (See page 19.)

	Yes	No
Do you want $3 to go to this fund?		
If a joint return, does your spouse want $3 to go to this fund?		

Note: *Checking "Yes" will not change your tax or reduce your refund.*

Filing status 19

Check only one box.

1 ☐ Single

2 ☐ Married filing joint return (even if only one had income)

3 ☐ Married filing separate return. Enter spouse's social security number above and full name here. ▶

4 ☐ Head of household (with qualifying person). (See page 20.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 21.)

Exemptions

6a ☐ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, **do not** check box 6a.

21 b ☐ **Spouse**

No. of boxes checked on 6a and 6b ____

c **Dependents:**

If more than seven dependents, see page 21. 21

(1) First name Last name	(2) Dependent's social security number 22	(3) Dependent's relationship to you	(4) ✓ if qualified child for child tax credit (see page 22)
			☐
			☐ New
			☐
			☐
			☐
			☐
			☐

No. of your children on 6c who: 22

- **lived with you** ____
- **did not live with you due to divorce or separation (see page 23)** 23 ____

Dependents on 6c not entered above ____

d Total number of exemptions claimed. **Add numbers entered on lines above** ☐

Income

45 **Attach Copy B of your Forms W-2 and 1099-R here.**

If you did not get a W-2, see page 24. 24

Enclose, but do not staple, any payment. 44

7	Wages, salaries, tips, etc. Attach Form(s) W-2.	7	23
8a	**Taxable** interest. Attach Schedule 1 if required.	8a	24
b	**Tax-exempt** interest. DO NOT include on line 8a. 8b 24		
9	Ordinary dividends. Attach Schedule 1 if required.	9	24
10a	Total IRA distributions. 10a 24	**10b** Taxable amount (see page 24). 10b	24
11a	Total pensions and annuities. 11a 25	**11b** Taxable amount (see page 25). 11b	25
12	Unemployment compensation.	12	27
13a	Social security benefits. 13a 27	**13b** Taxable amount (see page 27). 13b	27
14	Add lines 7 through 13b (far right column). This is your **total income.** ▶	14	

Adjusted gross income

15	IRA deduction (see page 28). 15		28
New 16	Student loan interest deduction (see page 28). 16		
17	Add lines 15 and 16. These are your **total adjustments.**	17	
18	Subtract line 17 from line 14. This is your **adjusted gross income.** If under $30,095 (under $10,030 if a child did not live with you), see the EIC instructions on page 36. ▶	18	

36

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 49. Cat. No. 11327A **1998 Form 1040A**

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Taxable income

19 Enter the amount from line 18. 19

20a Check if: ☐ **You** were 65 or older ☐ Blind ☐ **Spouse** was 65 or older ☐ Blind **Enter number of boxes checked** ▶ 20a

b If you are married filing separately and your spouse itemizes deductions, see page 30 and check here . . . . . ▶ 20b ☐ (30)

21 Enter the **standard deduction** for your filing status. **But** see page 31 if you checked any box on line 20a or 20b **OR** if someone can claim you as a dependent.
- Single—$4,250
- Married filing jointly or Qualifying widow(er)—$7,100
- Head of household—$6,250
- Married filing separately—$3,550

21 (31)

22 Subtract line 21 from line 19. If line 21 is more than line 19, enter -0-. 22

23 Multiply $2,700 by the total number of exemptions claimed on line 6d. 23

24 Subtract line 23 from line 22. If line 23 is more than line 22, enter -0-. This is your **taxable income.** ▶ 24

Tax, credits, and payments

25 Find the tax on the amount on line 24 (see page 31). 25 (31)

26 Credit for child and dependent care expenses. Attach Schedule 2. 26 (32)

27 Credit for the elderly or the disabled. Attach Schedule 3. 27 (32)

New **28** Child tax credit (see page 32). 28 (32)

New **29** Education credits. Attach Form 8863. 29 (34)

30 Adoption credit. Attach Form 8839. 30 (34)

31 Add lines 26 through 30. These are your **total credits.** 31

32 Subtract line 31 from line 25. If line 31 is more than line 25, enter -0-. 32

33 Advance earned income credit payments from Form(s) W-2. 33 (34)

34 Add lines 32 and 33. This is your **total tax.** ▶ 34 (35)

35 Total Federal income tax withheld from Forms W-2 and 1099. 35 (35)

36 1998 estimated tax payments and amount applied from 1997 return. 36 (35)

37a **Earned income credit.** Attach Schedule EIC if you have a qualifying child. 37a (36)

b Nontaxable earned income: amount ▶ (38) and type ▶ (38)

New **38** Additional child tax credit. Attach Form 8812. 38 (43)

39 Add lines 35, 36, 37a, and 38. These are your **total payments.** ▶ 39 (43)

Refund

Have it directly deposited! See page 43 and fill in 41b, 41c, and 41d.

40 If line 39 is more than line 34, subtract line 34 from line 39. This is the amount you **overpaid.** 40 (43)

41a Amount of line 40 you want **refunded to you.** 41a (43)

b Routing number

c Type: ☐ Checking ☐ Savings

d Account number

42 Amount of line 40 you want **applied to your 1999 estimated tax.** 42 (44)

Amount you owe

43 If line 34 is more than line 39, subtract line 39 from line 34. This is the **amount you owe.** For details on how to pay, see page 44. 43 (44)

44 Estimated tax penalty (see page 44). 44 (44)

Sign here

Joint return? See page 19. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature (44)	Date	Your occupation	Daytime telephone number (optional) New
Spouse's signature. If joint return, BOTH must sign.	Date	Spouse's occupation	( ) (45)

Paid preparer's use only

Preparer's signature ▶ (45)	Date	Check if self-employed ☐	Preparer's social security no.
Firm's name (or yours if self-employed) and address ▶			EIN
			ZIP code

A Message From the Commissioner

Dear Taxpayer:

As part of its ongoing efforts to improve customer service, the IRS is working to provide you with even more reliable and helpful assistance for the coming tax filing season. Whether it is in person or on the phone, we want to answer your questions correctly, promptly and courteously. We want to process your return quickly and accurately and make sure that more of you can file by computer and telephone and get information and forms over the Internet. To find out more about the many different services the IRS offers this tax season, see page 6 of this booklet.

Paperless filing is the wave of the future. The IRS is greatly expanding and promoting the use of electronic filing through our *e-file* program. You can ask a tax professional to *e-file* your return, or if you prefer, you can file from home using your personal computer. There are also more than 5,000 tax products, including forms, on the IRS Home Page (www.irs.ustreas.gov) that can be downloaded to your computer.

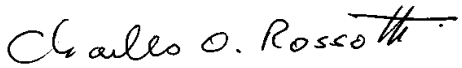
Beginning in January 1999, our phone helpline will also be open for business 24-hours-a-day/seven days a week, all year long. New technology will reduce even further hold time and allow callers to get specific information and help on, for example, the sale of a house, retirement, or job changes.

During the 1998 tax filing season, we offered more walk-in office hours at locations and times convenient to you. We will expand this option beginning in January with walk-in service on 13 Saturdays at 250 sites across the nation.

We will continue to hold Problem Solving Days every month throughout the year when taxpayers can sit down and meet face-to-face with an IRS representative to help resolve a particular problem. When and where a Problem Solving Day will be held near you can be found on the IRS Home Page at www.irs.ustreas.gov and the events are publicized in local newspapers and on radio and television.

We still have a ways to go before we can provide world class customer service but we are taking some important steps in the right direction. We have also begun a multi-year modernization of the IRS with customer service as its focus and the goal of giving America's taxpayers the services they expect and deserve.

Sincerely,



Charles O. Rossotti

The IRS Mission

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

IRS Customer Service Standards

At the IRS our goal is to continually improve the quality of our services. To achieve that goal, we have developed customer service standards in the following areas:

- **Easier filing**
- **Access to information**
- **Accuracy**
- **Prompt refunds**
- **Initial contact resolution**
- **Canceling penalties**
- **Resolving problems**
- **Simpler forms**

If you would like information about the IRS standards and a report of our accomplishments, see **Pub. 2183.**

IRS *e-file.* Click. Zip. Fast Round Trip!

Take advantage of the benefits of IRS *e-file!*

- Get your **REFUND** in **half the time**
- Take advantage of the **FASTEST** and most **ACCURATE** way possible to file your tax return (thereby reducing your likelihood of receiving an error notice)
- Get **PROOF** your return has been accepted
- File your Federal and state tax returns together
- **New this year—**Pay your balance due electronically when you use an authorized IRS *e-file* provider or when you *e-file* from your home computer.

TIP

IRS *e-file* means a fast refund—even faster with **Direct Deposit!**

Look for this sign! An authorized IRS *e-file* provider can prepare **AND** *e-file* your return or *e-file* a tax return you have prepared yourself.

IRS *e-file* From Your Personal Computer

File electronically from your home using tax preparation software, a personal computer, and a modem. Check out the IRS web site at www.irs.ustreas.gov for a list of companies who participate in this IRS *e-file* program. You can also find a listing of partnerships the IRS has with private sector companies offering low-cost IRS *e-file* options.

IRS *e-file* By Phone

10 minutes is all it takes to file your tax return with a touch tone phone through TeleFile. This system is FREE, available 24 hours a day, 7 days a week for those taxpayers who receive the *TeleFile Tax Package.*

Get all the details on page 12.

"People are quickly discovering how easy it is to take care of their taxes by telephone or personal computer. This year millions will file electronically and millions more will get tax information by computer or telephone. Beginning in 1999, if you file electronically you can also pay your balance due electronically. These are some of the ways the IRS is providing the same ease and convenience you have come to expect from firms in the private sector."

Robert E. Barr, Assistant Commissioner,
Electronic Tax Administration, IRS

Quick and Easy Access to Tax Help and Forms

PERSONAL COMPUTER

*Access the IRS's Internet Web Site at **www.irs.ustreas.gov** to do the following:*

- Download Forms, Instructions, and Publications
- See Answers to Frequently Asked Tax Questions
- Search Publications On-Line by Topic or Keyword
- Figure Your Withholding Allowances Using our W-4 Calculator
- Send Us Comments or Request Help via E-Mail
- Sign up to Receive Hot Tax Issues and News by E-Mail From the IRS Digital Dispatch

You can also reach us using:

- Telnet at **iris.irs.ustreas.gov**
- File Transfer Protocol at **ftp.irs.ustreas.gov**
- Direct Dial (by modem) **703-321-8020**

FAX

*Just call **703-368-9694** from the telephone connected to the fax machine to get over 100 of the most requested forms and instructions. (See page 7 for a partial list of the items.)*

MAIL

You can order forms, instructions, and publications by completing the order blank on page 47. You should receive your order within 10 days after we receive your request.

PHONE

You can get forms, publications, and information 24 hours a day, 7 days a week, by phone.

Forms and Publications

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

TeleTax Topics

You can listen to pre-recorded messages covering about 150 tax topics. *(See pages 8 and 9 for the number to call and a list of the topics.)*

Refund Information

You can check on the status of your 1998 refund using TeleTax's Refund Information service. *(See page 8.)*

WALK-IN

You can pick up some of the most requested forms, instructions, and publications at many post offices, libraries, and IRS offices. Some IRS offices and libraries have an extensive collection of products available to photocopy or print from a CD-ROM.

CD-ROM

*Order **Pub. 1796,** Federal Tax Products on CD-ROM, and get:*

- Current Year Forms, Instructions, and Publications
- Prior Year Forms and Instructions
- Popular Forms That May Be Filled in Electronically, Printed out for Submission, and Saved for Recordkeeping

Buy the CD-ROM on the Internet at **www.irs.ustreas.gov/cdorders** from the National Technical Information Service (**NTIS**) for $13 (plus a $5 handling fee), and save 35%, or, call **1-877-CDFORMS** (1-877-233-6767) toll-free to buy the CD-ROM for $20 (plus a $5 handling fee).

You can also get help in other ways—See page 46 for information.

You can get the following items from the IRS or at participating post offices or libraries.

Form 1040
Instructions for Form 1040 & Schedules

Schedule A for itemized deductions

Schedule B for interest and ordinary dividends if over $400, and for answering the foreign accounts or foreign trusts questions

Schedule EIC qualifying child information for the earned income credit

Form 1040A
Instructions for Form 1040A & Schedules

Schedule 1 for Form 1040A filers to report interest and ordinary dividends

Schedule 2 for Form 1040A filers to report child and dependent care expenses

Form 1040EZ
Instructions for Form 1040EZ

Many libraries also carry reference sets of forms and publications which can be photocopied and used for filing. Ask the reference librarian for **Pub. 1132,** Reproducible Federal Tax Forms For Use In Libraries, and **Pub. 1194,** A Selection of IRS Tax Information Publications.

Partial List of Forms Available by Fax

The following forms and instructions are available through our **Tax Fax** service by calling **703-368-9694** from the telephone connected to the fax machine. When you call, you will hear instructions on how to use the service. Select the option for getting forms. Then, enter the **Fax Order No.** shown below for each item you want. When you hang up the phone, the fax will begin.

Name of Form or Instructions	Title of Form or Instructions	Fax Order No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	4
Form W-4	Employee's Withholding Allowance Certificate	10220	2
Form W-5	Earned Income Credit Advance Payment Certificate	10227	3
Form W-7	Application for IRS Individual Taxpayer Identification Number	10229	3
Form W-9	Request for Taxpayer Identification Number and Certification	10231	2
Instr. W-9	Instructions for Requester of Form W-9	20479	2
Form W-10	Dependent Care Provider's Identification and Certification	10437	1
Form 1040	U.S. Individual Income Tax Return	11320	2
Instr. 1040	Line Instructions for Form 1040	11325	28
Instr. 1040	General Information for Form 1040	24811	26
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Ordinary Dividends	11330	2
Instr. Sch. A&B		24328	8
Schedule C (Form 1040)	Profit or Loss From Business (Sole Proprietorship)	11334	2
Instr. Sch. C		24329	9
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2
Schedule D (Form 1040)	Capital Gains and Losses	11338	2
Instr. Sch. D		24331	7
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2
Instr. Sch. E		24332	6
Schedule EIC (Form 1040A or 1040)	Earned Income Credit	13339	2
Schedule SE (Form 1040)	Self-Employment Tax	11358	2
Instr. Sch. SE		24334	4
Form 1040A	U.S. Individual Income Tax Return	11327	2
Schedule 1 (Form 1040A)	Interest and Ordinary Dividends for Form 1040A Filers	12075	1
Schedule 2 (Form 1040A)	Child and Dependent Care Expenses for Form 1040A Filers	10749	2
Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2
Instr. Sch. 3		12059	4
Form 1040-ES	Estimated Tax for Individuals	11340	7
Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Form 2106	Employee Business Expenses	11700	2
Instr. 2106		64188	4
Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	3
Instr. 2210		63610	5
Form 2441	Child and Dependent Care Expenses	11862	2
Instr. 2441		10842	3
Form 2848	Power of Attorney and Declaration of Representative	11980	2
Instr. 2848		11981	3
Form 3903	Moving Expenses	12490	2
Form 4562	Depreciation and Amortization	12906	2
Instr. 4562		12907	12
Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141	4
Form 4952	Investment Interest Expense Deduction	13177	2
Form 8332	Release of Claim to Exemption for Child of Divorced or Separated Parents	13910	1
Form 8379	Injured Spouse Claim and Allocation	62474	2
Form 8606	Nondeductible IRAs	63966	2
Instr. 8606		25399	8
Form 8812	Additional Child Tax Credit	10644	2
Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Form 8822	Change of Address	12081	2
Form 8829	Expenses for Business Use of Your Home	13232	1
Instr. 8829		15683	3
Form 8857	Request for Innocent Spouse Relief	24647	4
Form 8862	Information To Claim Earned Income Credit After Disallowance	25145	2
Instr. 8862		25343	2
Form 8863	Education Credits	25379	4
Form 9465	Installment Agreement Request	14842	2

What Is TeleTax?

Call TeleTax at **1-800-829-4477** and you can get:

Refund information. Check the status of your **1998** refund.

Recorded tax information. There are about 150 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

How Do You Use TeleTax?

Refund Information

Note: *Refund information is not available until at least 4 weeks after you file your return (3 weeks if you file electronically), and sometimes is not available for up to 6 weeks. Please wait at least 4 weeks before calling to check on the status of your refund. If it has been more than 6 weeks and TeleTax does not give you a refund issuance date, please call us. See page 10.*

Be sure to have a copy of your 1998 tax return available because you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar amount of your refund.

Then, call **1-800-829-4477** and follow the recorded instructions.

TIP

The IRS updates refund information every 7 days, over the weekend. Refunds are sent out weekly, on Fridays. If you call to check the status of your refund and are not given the date it will be issued, please wait until the next week before calling back.

Recorded Tax Information

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

Topics by Personal Computer

TeleTax topics are also available using a personal computer and modem (connect to **www.irs.ustreas.gov**).

TeleTax Topics

Topic No.	Subject
	IRS Help Available
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Small Business Tax Education Program (STEP)—Tax help for small businesses
104	Problem Resolution Program—Help for problem situations
105	Public libraries—Tax information tapes and reproducible tax forms
	IRS Procedures
151	Your appeal rights
152	Refunds—How long they should take
153	What to do if you haven't filed your tax return
154	Form W-2—What to do if not received
155	Forms and Publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify the IRS
158	Ensuring proper credit of payments
159	Hardship assistance applications
	Collection
201	The collection process
202	What to do if you can't pay your tax
203	Failure to pay child support and other Federal obligations
204	Offers in compromise
205	Innocent spouse relief
	Alternative Filing Methods
251	Form 1040PC format return
252	Electronic filing
253	Substitute tax forms
254	How to choose a tax preparer
255	TeleFile
	General Information
301	When, where, and how to file
302	Highlights of tax changes
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Education IRA contributions
311	Power of attorney information
	Filing Requirements, Filing Status, and Exemptions
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
	Types of Income
401	Wages and salaries
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified general rule
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting vacation property and renting to relatives

TeleTax Topics

(Continued)

Topic No.	Subject
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions
	Adjustments to Income
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
	Itemized Deductions
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Disaster area losses
	Tax Computation
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Five- or ten-year tax options for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional IRAs
558	Tax on early distributions from retirement plans
	Tax Credits
601	Earned income credit (EIC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld
	IRS Notices
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
	Basis of Assets, Depreciation, and Sale of Assets
701	Sale of your home after May 6, 1997
702	Sale of your home before May 7, 1997
703	Basis of assets
704	Depreciation
705	Installment sales
	Employer Tax Information
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file
753	Form W-4—Employee's Withholding Allowance Certificate
754	Form W-5—Advance earned income credit
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Form 941—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return
759	Form 940/940-EZ—Deposit requirements
760	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
	Magnetic Media Filers—1099 Series and Related Information Returns
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined Federal and state filing
805	Electronic filing of information returns
	Tax Information for Aliens and U.S. Citizens Living Abroad
851	Resident and nonresident aliens
852	Dual-status alien
853	Foreign earned income exclusion— General
854	Foreign earned income exclusion— Who qualifies?
855	Foreign earned income exclusion— What qualifies?
856	Foreign tax credit
857	IRS Individual Taxpayer Identification Number—Form W-7
858	Alien tax clearance
	Tax Information for Puerto Rico Residents (in Spanish)
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents
	Other Topics in Spanish
951	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
952	Refunds—How long they should take
953	Forms and publications—How to order
954	Highlights of tax changes
955	Who must file?
956	Which form to use?
957	What is your filing status?
958	Social security and equivalent railroad retirement benefits
959	Earned income credit (EIC)
960	Advance earned income credit
961	Alien tax clearance

Topic numbers are effective January 1, 1999.

If you cannot answer your question by using one of the methods listed on page 6, please call us for assistance at **1-800-829-1040.** You will not be charged for the call unless your phone company charges you for local calls. This service is available 24 hours a day, 7 days a week.

TIP

*If you want to check on the status of your **1998 refund,** call **TeleTax.** See page 8 for the number.*

Before You Call

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

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

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

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

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

Evaluation of Services Provided. The IRS uses several methods to evaluate the quality of this telephone service. One method is for a second IRS representative to sometimes listen in on or record telephone calls. Another is to ask some callers to complete a short survey at the end of the call.

Making the Call

Call **1-800-829-1040.** (For TTY/TDD help, call 1-800-829-4059.) If you have a pulse or rotary dial phone, stay on the line and one of our assisters will answer.

If you have a touch-tone phone, press **1** to enter our automated system. You can press the number for your topic as soon as you hear it. The system will direct you to the appropriate assistance. You may not need to speak to a representative to get your answers. You can do the following within the system.

- Order tax forms and publications.
- Find out the status of your refund or what you owe.
- Determine if we have adjusted your account or received payments you made.
- Request a transcript of your account.

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

By law, you are responsible for paying your share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

TIP

*For details on these and other changes, see **Pub. 553** or see **What's Hot** at www.irs.ustreas.gov.*

What's New for 1998?

Put Your Social Security Number on Form 1040A!

To protect your privacy, your social security number (SSN) is not printed on the peel-off label that came in the mail with this booklet. This means that you must now enter your SSN in the space provided on page 1 of Form 1040A. If you are married filing a joint return, also enter your spouse's SSN. Be sure to list the SSNs in the same order as the first names.

TIP

If you are married filing a joint return, make sure you list the names and SSNs in the same order each year.

New Child Tax Credits

Do you have a child who was under age 17 at the end of 1998?

If so, you may be able to claim either or both of these new credits:

- The Child Tax Credit
- The Additional Child Tax Credit

The total of these credits cannot be more than $400 for each qualifying child. Figure the child tax credit first. If you have three or more qualifying children and you are not able to claim the full $400 child tax credit for each child, you may be able to claim the additional credit.

The **additional child tax credit** is refundable; that is, it may give you a refund even if you do not owe any tax.

These credits are in addition to the child and dependent care credit and the earned income credit that you may be able to claim.

Who Is a Qualifying Child? The child must be your dependent and must meet certain other requirements. See **Qualifying Child for Child Tax Credit** in the instructions for line 6c, column (4), on page 22.

Caution: *If the child meets those requirements, check the box in column (4) on line 6c of your return.*

Where Do You Claim These Credits?

Child Tax Credit. If you have at least one qualifying child, follow the instructions on page 32 and figure the credit on the **Child Tax Credit Worksheet.** Do not attach the worksheet to your return. Enter the credit on Form 1040A, line 28.

Additional Child Tax Credit. Use **Form 8812** to figure this credit and attach it to your return. Enter the additional child tax credit on Form 1040A, line 38.

Student Loan Interest Deduction

If you paid interest on a qualified student loan, you may be able to deduct up to $1,000 of the interest on line 16. See the instructions for line 16 on page 28.

Education Credits

You may be able to take the Hope credit for tuition and related expenses paid for yourself, your spouse, or dependents to enroll at or attend an eligible educational institution. For qualified expenses paid after June 30, 1998, you may be able to take the lifetime learning credit. These credits are reported on line 29. The Hope credit only applies to the first 2 years of postsecondary education. Use **Form 8863** to figure the credits.

IRA Deduction Restored for Some People Covered by Retirement Plans

You may be able to take an IRA deduction if you were covered by a retirement plan and your modified AGI (adjusted gross income) is less than: $40,000 if single, head of household, or married filing separately and you lived apart from your spouse for all of 1998; $60,000 if married filing jointly or qualifying widow(er). If you are married filing jointly and you were not covered by a plan but your spouse was, you may be able take a deduction if the modified AGI on the joint return is less than $160,000. See the instructions for line 15 on page 28.

Roth Conversion IRAs

If you converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 1998, you may have to file **Form 8606.** See Form 8606 and its instructions for details.

Penalty-Free IRA Distributions

The additional tax on an early distribution from an IRA may not apply if you paid higher education expenses for yourself, your spouse, or your children or grandchildren. The tax also may not apply if you paid expenses related to the purchase of a home by a first-time homebuyer. See **Form 5329** and its instructions for details.

Estimated Tax Penalty

You generally will not owe an estimated tax penalty if the amount you owe on line 43 is less than $1,000. See the instructions for line 44 on page 44.

Household Employment Taxes

You cannot file Form 1040A if you owe household employment taxes on wages you paid to a household employee. Instead, you must file Form 1040 and Schedule H. To find out if you owe these taxes, use TeleTax topic 756 (see page 8).

Earned Income Credit (EIC)

You may be able to take this credit if you earned less than $30,095 (less than $10,030 if you do not have any qualifying children). See the instructions for lines 37a and 37b that begin on page 36.

Credit for Federal Tax Paid on Kerosene

If you bought undyed kerosene after June 30, 1998, for heating or certain other nonhighway uses, you may be

able to take a credit of 24.4 cents for each gallon. But you must use **Form 4136** and Form 1040 to do so. You can get a refund even if you do not owe tax.

Payment of Tax

If you owe tax, make your check or money order payable to the **"United States Treasury."** See the instructions for line 43 on page 44 for more details.

Daytime Phone Number on Form 1040A

We have added a space on page 2 of Form 1040A for your daytime phone number. Providing your phone number may help speed the processing of your return if we have a question that can be answered over the phone. However, you do not have to enter your number. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

What To Look for in 1999

Child Tax Credit

The total of the child tax credit and the additional child tax credit can be as much as $500 for each qualifying child.

Student Loan Interest Deduction

You may be able to deduct up to $1,500 of the interest you pay on a qualified student loan.

IRA Deductions Allowed to More People Covered by Retirement Plans

You may be able to take an IRA deduction if you are covered by a retirement plan and your 1999 modified adjusted gross income is less than: $41,000 if single, head of household, or married filing separately and you live apart from your spouse for all of 1999; $61,000 if married filing jointly or qualifying widow(er).

Explore IRS *e-file*!

Millions of people just like you file their tax returns electronically using an IRS *e-file* option because they offer:

- **A fast refund in half the time — even faster with Direct Deposit.**
- **Faster processing and increased accuracy.**
- **An acknowledgment of IRS receipt within 48 hours.**
- **The ability to pay your balance due electronically and specify the date the money is debited from your bank account.**

In many cases, IRS *e-file* options allow you to file your state tax return with your Federal return. What's more, with IRS *e-file*, your return is less likely to have errors therefore lessening your chances of receiving a letter from IRS. Here's how you can participate with IRS *e-file*:

Use an Authorized IRS *e-file* Provider

AUTHORIZED IRS e-file PROVIDER

Many tax professionals file returns electronically for their clients. You can prepare your own return and have a professional transmit it electronically *or* you can have your return both prepared AND transmitted electronically. Look for the "AUTHORIZED IRS *e-file* PROVIDER" sign. Tax professionals may charge a fee to *e-file* your return and fees may vary depending on the professional and the specific services requested.

This year, if you owe money with your return, you may take advantage of paying your balance due electronically. This option allows you to file your return electronically now and authorize the debit of your bank account on the date you select—any time up to April 15th.

Use A Personal Computer

If you have a modem, personal computer, and tax preparation software, you can *e-file* your tax return from the convenience of your home. Tax preparation software is available at your local computer retailer or through various web sites over the Internet. Through a tax return transmitter, you can file 24 hours a day, 7 days a week. A tax return transmitter may charge a fee for transmitting your return.

Check out the IRS web site at www.irs.ustreas.gov for a list of companies who participate in this IRS *e-file* program. You can also find a listing of partnerships that the IRS has entered into with private sector companies to provide low-cost IRS *e-file* options. You may also take advantage of paying your balance due electronically now and authorize the debit of your bank account on the date you select—any time up to April 15th.

Visit a VITA/TCE Site

The IRS offers FREE Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Many of these sites also offer IRS *e-file*. See page 46 for details on these programs.

Ask Your Employer or Financial Institution

Some businesses offer IRS *e-file* FREE to their employees as a benefit. Others offer it for a fee to customers. Ask your employer or financial institution if they offer electronic filing. If they don't, why not suggest that they offer it as a benefit or service?

Use a Phone

For millions of eligible taxpayers, *TeleFile* is the easiest way to file. The call only takes about 10 minutes! It allows taxpayers to file simple Federal tax returns using a touch-tone telephone. It's completely paperless. Eligible taxpayers will automatically receive the *TeleFile Tax Package* in the mail. **Parents!: If your children receive a *TeleFile Tax Package*, please encourage them to use *TeleFile*!**

What if a Taxpayer Died?

If a taxpayer died before filing a return for 1998, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property.

If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return should enter **"DECEASED,"** the deceased taxpayer's name, and the date of death across the top of the return.

If your spouse died in 1998 and you did not remarry in 1998, or if your spouse died in 1999 before filing a return for 1998, you can file a joint return. A joint return should show your spouse's 1998 income before death and your income for all of 1998. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

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

For more details, use TeleTax topic 356 (see page 8) or see **Pub. 559.**

What Are the Filing Dates, Penalties, and Extensions?

TIP

*If you were a participant in Operation Joint Guard or Operation Joint Forge or you were in the Persian Gulf area combat zone, see **Pub. 3.***

When Is Your Tax Return Due?

Not later than **April 15, 1999.**

What if You Cannot File on Time?

You can get an automatic 4-month extension by filing **Form 4868** with the IRS by April 15, 1999. If you later find that you still need more time, **Form 2688** may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1999. If you make a payment with Form 4868 or Form 2688, see the instructions for line 39 on page 43.

What if You File or Pay Late?

The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty cannot usually be more than 25% of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be $100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return.

Are There Other Penalties?

Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See **Pub. 17** for details.

In addition to any other penalties, the law imposes a penalty of $500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

Where Do You File?

See the back cover for filing instructions and addresses.

Private Delivery Services. You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax

returns and payments. The IRS publishes a list of the designated private delivery services in September of each year. The list published in September 1998 includes only the following:

- Airborne Express (Airborne): Overnight Air Express Service, Next Afternoon Service, and Second Day Service.
- DHL Worldwide Express (DHL): DHL "Same Day" Service, and DHL USA Overnight.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, and FedEx 2Day.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, and UPS 2nd Day Air A.M.

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

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

How Do You Get a Copy of Your Tax Return?

If you need a copy of your tax return, use **Form 4506.** If you have questions about your account, call or write your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

Filing Requirements

Do You Have To File?

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

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

TIP *Even if you do not otherwise have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file if you are eligible for the earned income credit or the additional child tax credit.*

Exception for Children Under Age 14. If you are planning to file a return for your child who was under age 14 on January 1, 1999, and certain other conditions apply, you may elect to include your child's income on your return. But you must use Form 1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 8) or see Form 8814.

Nonresident Aliens and Dual-Status Aliens. These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1998 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file **Form 1040NR** or **Form 1040NR-EZ.** Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

Chart A—For Most People

IF your filing status is . . .	AND at the end of 1998 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	$6,950 8,000
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	$12,500 13,350 14,200
Married filing separately	any age	$2,700
Head of household (see page 20)	under 65 65 or older	$8,950 10,000
Qualifying widow(er) with dependent child (see page 21)	under 65 65 or older	$9,800 10,650

* *If you turned 65 on January 1, 1999, you are considered to be age 65 at the end of 1998.*

** ***Gross income*** *means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude all or part of it).* ***Do not*** *include social security benefits unless you are married filing a separate return and you lived with your spouse at any time during 1998.*

*** *If you did not live with your spouse at the end of 1998 (or on the date your spouse died) and your gross income was at least $2,700, you must file a return regardless of your age.*

Chart B—For Children and Other Dependents

(See the instructions for line 6c that begin on page 21 to find out if someone can claim you as a dependent.)

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

In this chart, **unearned income** includes taxable interest and dividends. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants.

Caution: *If your gross income was $2,700 or more, you usually cannot be claimed as a dependent unless you were under age 19* ***or*** *a student under age 24. For details, see* ***Test 4—Income*** *on page 21.*

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

☐ **No.** You must file a return if **any** of the following apply.

- Your unearned income was over $700.
- Your earned income was over $4,250.
- The total of your unearned and earned income was more than the **larger** of—

This amount:	**OR**	**This amount:**
$700		Your earned income (up to $4,000) plus $250

☐ **Yes.** You must file a return if **any** of the following apply.

- Your earned income was over $5,300 ($6,350 if 65 or older **and** blind).
- Your unearned income was over $1,750 ($2,800 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:	**PLUS**	**This amount:**
• $700, **or** • Your earned income (up to $4,000) plus $250.		$1,050 ($2,100 if 65 or older **and** blind)

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

☐ **No.** You must file a return if **any** of the following apply.

- Your gross income was at least $5 and your spouse files a separate return and itemizes deductions.
- Your unearned income was over $700.
- Your earned income was over $3,550.
- The total of your unearned and earned income was more than the **larger** of—

This amount:	**OR**	**This amount:**
$700		Your earned income (up to $3,300) plus $250

☐ **Yes.** You must file a return if **any** of the following apply.

- Your earned income was over $4,400 ($5,250 if 65 or older **and** blind).
- Your unearned income was over $1,550 ($2,400 if 65 or older **and** blind).
- Your gross income was at least $5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than—

The larger of:	**PLUS**	**This amount:**
• $700, **or** • Your earned income (up to $3,300) plus $250.		$850 ($1,700 if 65 or older **and** blind)

Chart C—Other Situations When You Must File

You must also file a return if you received any advance earned income credit (EIC) payments from your employer. These payments should be shown in box 9 of your W-2 form.

You must file a return using Form 1040 if **any** of the following apply for 1998.

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer.
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance.
- You had net earnings from self-employment of at least $400.
- You earned wages of $108.28 or more from a church or a qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe tax on a qualified retirement plan, including an individual retirement arrangement (IRA), or on a medical savings account (MSA). But if you are filing a return only because you owe the tax on a qualified retirement plan, you can file **Form 5329** by itself.

Would It Help You To Itemize Deductions on Form 1040?

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

Your filing status is:	AND	Your itemized deductions are more than:
Single		
• Under 65		• $4,250
• 65 or older **or** blind		• 5,300
• 65 or older **and** blind		• 6,350
Married filing jointly		
• Under 65 (both spouses)		• $7,100
• 65 or older **or** blind (one spouse)		• 7,950
• 65 or older **or** blind (both spouses)		• 8,800
• 65 or older **and** blind (one spouse)		• 8,800
• 65 or older **or** blind (one spouse) and 65 or older **and** blind (other spouse)		• 9,650
• 65 or older **and** blind (both spouses)		• 10,500
Married filing separately *		
• Your spouse itemizes deductions		• $0
• Under 65		• 3,550
• 65 or older **or** blind		• 4,400
• 65 or older **and** blind		• 5,250
Head of household		
• Under 65		• $6,250
• 65 or older **or** blind		• 7,300
• 65 or older **and** blind		• 8,350
Qualifying widow(er) with dependent child		
• Under 65		• $7,100
• 65 or older **or** blind		• 7,950
• 65 or older **and** blind		• 8,800

* *If you can take an exemption for your spouse, see* ***Standard Deduction Chart for People Age 65 or Older or Blind*** *on page 31 for the amount that applies to you.*

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the **Standard Deduction Worksheet for Dependents** on page 31.

Where To Report Certain Items From 1998 Forms W-2, 1098, and 1099

Report on Form 1040A, line 35, any amounts shown on these forms as **Federal income tax** withheld.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1)	Line 7
	Allocated tips (box 8)	See **Tip income** on page 23
	Advance EIC payments (box 9)	Line 33
	Dependent care benefits (box 10)	Schedule 2, line 10
	Adoption benefits (box 13, code **T**)	Form 8839, line 20
	Employer contributions to an MSA (box 13, code **R**)	Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1)	Must file Form 1040 to deduct
	Points (box 2)	
	Refund of overpaid interest (box 3)	See the instructions on Form 1098
1098-E	Student loan interest (box 1)	See the instructions for line 16 on page 28
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2)	Must file Form 1040
	Bartering (box 3)	
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Ordinary dividends (box 1)	Line 9
	Total capital gain distributions (box 2a)	Must file Form 1040
	Foreign tax paid (box 6)	
	Nontaxable distributions (box 3)	Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV)
1099-G	Unemployment compensation (box 1)	Line 12. But if you repaid any unemployment compensation in 1998, see the instructions for line 12 on page 27
	State or local income tax refund (box 2)	See the instructions on page 23
1099-INT	Interest income (box 1)	Line 8a
	Interest on U.S. savings bonds and Treasury obligations (box 3)	See the instructions for line 8a on page 24
	Early withdrawal penalty (box 2)	Must file Form 1040
	Foreign tax paid (box 5)	
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from medical savings accounts	Must file Form 1040
1099-OID	Original issue discount (box 1)	See the instructions on Form 1099-OID
	Other periodic interest (box 2)	
	Early withdrawal penalty (box 3)	Must file Form 1040
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
1099-R	Distributions from IRAs*	See the instructions for lines 10a and 10b on page 24
	Distributions from pensions, annuities, etc.	See the instructions for lines 11a and 11b that begin on page 25
	Capital gain (box 3)	See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2)	Must file Form 1040 if required to report the sale (see Pub. 523)
	Buyer's part of real estate tax (box 5)	Must file Form 1040

*This includes distributions from Roth, SEP, SIMPLE, and education IRAs.

Who Can Use Form 1040A?

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

1. You only had **income** from the following sources:
- Wages, salaries, tips
- Interest and ordinary dividends
- Taxable scholarship and fellowship grants
- Pensions, annuities, and IRAs
- Unemployment compensation
- Taxable social security and railroad retirement benefits
- Alaska Permanent Fund dividends

2. The only **adjustments to income** you can claim are
- IRA deduction
- Student loan interest deduction

3. You **do not** itemize deductions.

4. Your taxable income (line 24) is less than $50,000.

5. The only **tax credits** you can claim are:
- Child tax credit
- Additional child tax credit
- Education credits
- Earned income credit
- Credit for child and dependent care expenses
- Credit for the elderly or the disabled
- Adoption credit

You can also use Form 1040A if you received advance earned income credit (EIC) payments or you owe the alternative minimum tax.

When Must You Use Form 1040?

You **must** use Form 1040 if **any** of the following apply.

1. You received **any** of the following types of income:
- Income from self-employment (business or farm income)
- Certain tips you did not report to your employer. See **Tip income** on page 23
- Capital gain distributions
- Nontaxable distributions required to be reported as capital gains
- Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust

2. You received or paid interest on securities transferred between interest payment dates.

3. You can exclude **either** of the following types of income:
- Foreign earned income you received as a U.S. citizen or resident alien
- Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1998

4. You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was $10,000 or less during all of 1998 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.

5. You received a distribution from a foreign trust.

6. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

7. You owe household employment taxes.

Line Instructions for Form 1040A

Name and Address

Use the Peel-Off Label

Using your peel-off name and address label in this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Attach the label to your return **after** you have finished it. Cross out any errors and print the correct information. Add any missing items, such as your apartment number.

Address Change. If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after filing your return, see page 45.

Name Change. If you changed your name, be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. If you received a peel-off label, cross out your former name and print your new name.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

What if You Do Not Have a Label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.

TIP *If you filed a joint return for 1997 and you are filing a joint return for 1998 with the same spouse, be sure to enter your names and SSNs in the same order as on your 1997 return.*

P.O. Box. Enter your box number instead of your street address **only** if your post office does not deliver mail to your home.

Foreign Address. Enter the information in the following order: city, province or state, and country. Follow the country's practice for entering the postal code. Please **do not** abbreviate the country name.

Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. **To apply for an SSN,** get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

Check that your SSN is correct on your Forms W-2 and 1099. See page 46 for more details.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. **To apply for an ITIN,** file **Form W-7** with the IRS. It usually takes about 30 days to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.**

Note: *An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.*

Nonresident Alien Spouse. If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an ITIN.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election.

If you want $3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have $3 go to the fund. If you check "Yes," your tax or refund will not change.

Filing Status

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

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

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

Line 1

Single

You may check the box on line 1 if **any** of the following was true on December 31, 1998:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1998, and did not remarry in 1998.

Line 2

Married Filing Jointly

You may check the box on line 2 if **any** of the following is true:

- You were married as of December 31, 1998, even if you did not live with your spouse at the end of 1998, or
- Your spouse died in 1998 and you did not remarry in 1998, or
- Your spouse died in 1999 before filing a 1998 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. If you file a joint return for 1998, you may not, after the due date for filing that return, amend it to file as married filing separately.

Joint and Several Tax Liability. If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see **Innocent Spouse Relief** on page 45.

Nonresident Aliens and Dual-Status Aliens. You may be able to file a joint return. See **Pub. 519** for details.

Line 3

Married Filing Separately

If you are married and file a separate return, you will usually pay more tax than if you file a joint return. Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 23.

*You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 1998. See **Married Persons Who Live Apart** on this page.*

Line 4

Head of Household

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See this page.) You may check the box on line 4 **only if** as of December 31, 1998, you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance and **either 1** or **2** below apply to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 1998 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
2. You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see the **Exception** on this page).
   - Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, enter the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.
   - Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of Divorced or Separated Parents** on page 22, this child does not have to be your dependent. Enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.
   - Your **foster** child, who must be your dependent.
   - Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1—Relationship** on the next page. But for this purpose, the **Exception** at the end of that test does not apply.

Note: *You **cannot** file as head of household if your child, parent, or relative described earlier is your dependent under the rules on page 22 for **Person Supported by Two or More Taxpayers.***

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 1998, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

1. You **must** have lived apart from your spouse for the **last 6 months** of 1998. **Caution:** *Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.*
2. You file a separate return from your spouse.
3. You paid over half the cost of keeping up your home for 1998.
4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 1998 (if half or less, see the **Exception** below).
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of Divorced or Separated Parents** on page 22. If this child is not your dependent, be sure to enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

If all five apply, you may be able to take the student loan interest deduction, the credit for child and dependent care expenses, an education credit, and the earned income credit. You can also take the standard deduction even if your spouse itemizes deductions. For more details, see the instructions for these topics.

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

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

Dependent. To find out if someone is your dependent, see the instructions for line 6c.

Exception. You can count temporary absences, such as for school, vacation, or medical care, as time lived in the home. If the person for whom you kept up a home was born or died in 1998, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Line 5

Qualifying Widow(er) With Dependent Child

You may check the box on line 5 and use joint return tax rates for 1998 if **all five** of the following apply.

1. Your spouse died in 1996 or 1997 and you did not remarry in 1998.
2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
3. This child lived in your home for all of 1998. Temporary absences, such as for school, vacation, or medical care, count as time lived in the home.
4. You paid over half the cost of keeping up your home.
5. You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 1998, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

Exemptions

For each exemption you can take, you can deduct $2,700 on line 23.

Line 6b

Spouse

Check the box on line 6b if you file either **(1)** a joint return, or **(2)** a separate return and your spouse had no income and is not filing a return. However, **do not** check the box if your spouse can be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 1998, you cannot take an exemption for your former spouse. If, at the end of 1998, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of Your Spouse. If your spouse died in 1998 and you did not remarry by the end of 1998, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **What if a Taxpayer Died?** on page 13.

Line 6c

Dependents

You can take an exemption for each of your dependents who was alive during some part of 1998. This includes a baby **born** in 1998 or a person who **died** in 1998. For more details, see **Pub. 501.** Any person who meets **all five** of the following tests qualifies as your dependent.

If you have **more than seven** dependents, attach a statement to your return with the required information.

Test 1—Relationship

The person must be your relative. But see **Exception** at the end of this test, **Test 1**. The following people are considered your relatives:

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- Your aunt, uncle, nephew, niece if related by blood.

Any relationships established by marriage are not treated as ended by divorce or death.

Exception. A person who lived in your home as a family member for the entire year can also be considered a dependent. However, the relationship must not violate local law.

Test 2—Married Person

If the person is married and files a joint return, you cannot take an exemption for the person.

TIP *If the person and the person's spouse file a joint return only to get a refund of all tax withheld, you may be able to claim him or her if the other four tests are met. See Pub. 501 for details.*

Test 3—Citizen or Resident

The person must be **one** of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

To find out who is a **resident alien,** use TeleTax Topic 851 (see page 8) or see **Pub. 519.**

Test 4—Income

Generally, the person's gross income must be less than $2,700. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

Exception for Your Child. Your child can have gross income of $2,700 or more if he or she was:

1. **Under age 19** at the end of 1998, **or**

(continued)

2. **Under age 24** at the end of 1998 **and** was a **student.**

Your child was a **student** if during any 5 months of 1998 he or she—

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

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

Test 5—Support

The general rule is that you had to provide over half the person's total support in 1998. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of Divorced or Separated Parents** and **Person Supported by Two or More Taxpayers** on this page.

Support includes food, a place to live, clothing, medical and dental care, and education. It also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support:

- Use the actual cost of these items. But you should figure the cost of a place to live at its fair rental value.
- Include money the person used for his or her own support, even if this money was not taxable. Examples are gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as **not** coming from you.

Support **does not** include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

Children of Divorced or Separated Parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who lived apart during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period of time or who did not have custody at all. See Pub. 501 for the definition of custody.

The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and **either 1** or **2** below applies.

1. The custodial parent agrees not to claim the child's exemption for 1998 by signing **Form 8332** or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see **Children Who Did Not Live With You Due to Divorce or Separation** on the next page), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least $600 for the child's support in 1998. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person Supported by Two or More Taxpayers. Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if **all five** of the following apply.

1. You and one or more other eligible person(s) (see below) together paid over half of another person's support.
2. You paid over 10% of that person's support.
3. No one alone paid over half of that person's support.
4. Tests 1 through 4 on page 21 are met.
5. Each other eligible person who paid over 10% of support completes **Form 2120** and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1998.

An **eligible person** is someone who could have claimed another person as a dependent except that he or she did not pay over half of that person's support.

Line 6c, Column (2)

You must enter each dependent's social security number (SSN). If you do not enter the correct SSN, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit and earned income credit) based on that dependent.

TIP *For details on how your dependent can get an SSN, see page 19. If your dependent will not have a number by April 15, 1999, see **What if You Cannot File on Time?** on page 13.*

If your dependent child was born and died in 1998 and you do not have an SSN for the child, attach a copy of the child's birth certificate instead and enter "DIED" in column (2).

Adoption Taxpayer Identification Numbers (ATINs). If you have a dependent who was placed with you by an authorized placement agency and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See **Form W-7A** for details.

Line 6c, Column (4)

Check the box in this column if your dependent is a qualifying child for the child tax credit (defined on the next page). If you have at least one qualifying child, you may be able to take the child tax credit on line 28.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Qualifying Child for Child Tax Credit. A qualifying child for purposes of the child tax credit is a child who:

- Is claimed as your dependent on line 6c, **and**
- Was **under age 17** at the end of 1998, **and**
- Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
- Is a United States citizen or resident alien.

Note: *The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.*

A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final.

A **grandchild** is any descendant of your son, daughter, or adopted child and includes your great-grandchild, great-great-grandchild, etc.

A **foster child** is any child you cared for as your own child and who lived with you for all of 1998. A child who was born or died in 1998 is considered to have lived with you for all of 1998 if your home was the child's home for the entire time he or she was alive during 1998.

Children Who Did Not Live With You Due to Divorce or Separation

If you are claiming a child who did not live with you under the rules on page 22 for **Children of Divorced or Separated Parents,** attach **Form 8332** or similar statement to your return. But see **Exception** below. If your divorce decree or separation agreement went into effect after 1984 and it states you can claim the child as your dependent without regard to any condition, such as payment of support, you may attach a copy of the following pages from the decree or agreement instead.

1. Cover page (put the other parent's SSN on that page), and
2. The page that states you can claim the child as your dependent, and
3. Signature page with the other parent's signature and date of agreement.

Note: *You must attach the required information even if you filed it in an earlier year.*

Exception. You do not have to attach Form 8332 or similar statement if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.

Other Dependent Children

Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include dependent children who lived in Canada or Mexico during 1998.

Income

Rounding Off to Whole Dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. You can drop amounts that are less than 50 cents. For example, $129.39 becomes $129. Increase amounts that are 50 cents or more to the next whole dollar. For example, $235.50 becomes $236. If you do round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

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

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 1998, you may receive a **Form 1099-G.**

In the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or Form 1040A, or did you use TeleFile?

Yes. None of your refund is taxable.

No. You may have to report part or all of the refund as income on Form 1040 in 1998. Use TeleTax topic 405 (see page 8) or see **Pub. 525** for details.

Community Property States

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

Line 7

Wages, Salaries, Tips, etc.

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

- Wages received as a **household employee** for which you did not receive a W-2 form because your employer paid you less than $1,100 in 1998.
- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** if **(1)** you received tips of $20 or more in any month and did not report the full amount to your employer OR **(2)** your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the

allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. See **Pub. 531** for more details.

- **Dependent care benefits,** which should be shown in box 10 of your W-2 form(s). But first complete **Schedule 2** to see if you may exclude part or all of the benefits.
- **Employer-provided adoption benefits,** which should be shown in box 13 of your W-2 form(s) with code **T.** But first complete **Form 8839** to see if you may exclude part or all of the benefits.
- **Scholarship and fellowship grants** not reported on a W-2 form. Also, enter "SCH" and the amount in the space to the left of line 7. **Exception.** If you were a degree candidate, include on line 7 **only** the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.
- **Disability pensions** shown on **Form 1099-R** if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other pensions shown on Form 1099-R (other than payments from an IRA*) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.

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

Missing or Incorrect Form W-2? If you do not get a W-2 form from your employer by February 1, 1999, use TeleTax topic 154 (see page 8) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

Line 8a

Taxable Interest

Each payer should send you a **Form 1099-INT** or **Form 1099-OID.** Report **all** of your taxable interest income on line 8a. But you must fill in and attach **Schedule 1,** Part I, if the total is over $400 or any of the other conditions listed at the beginning of the Schedule 1 instructions (see page 56) apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 1998 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 1998 income. For details, see **Pub. 550.**

TIP *If you get a 1998 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1998, see Pub. 550.*

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. **Do not** include interest earned on your IRA.

Line 9

Ordinary Dividends

Each payer should send you a **Form 1099-DIV.** Report your total ordinary dividends on line 9. But you must fill in and attach **Schedule 1,** Part II, if the total is over $400 or you received ordinary dividends as a nominee (that is, in your name but the dividends actually belong to someone else). (See page 56.) But you must use Form 1040 if you received capital gain distributions or nontaxable distributions required to be reported as capital gains.

For more details, see **Pub. 550.**

Lines 10a and 10b

IRA Distributions

You should receive a **Form 1099-R** showing the amount of the distribution from your individual retirement arrangement (IRA). Unless otherwise noted in the line 10a and 10b instructions, an IRA includes a traditional IRA, Roth IRA, education (Ed) IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Leave line 10a blank and enter the total distribution on line 10b.

Exception. Do not enter your total IRA distribution on line 10b if **any** of the following apply.

1. You made nondeductible contributions to any of your traditional or SEP IRAs for 1998 or an earlier year. Instead, use **Form 8606** to figure the amount to enter on line 10b; enter the total distribution on line 10a. If you made nondeductible contributions to these IRAs for 1998, also see **Pub. 590.**
2. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA. Instead, use Form 8606 to figure the amount to enter on line 10b; enter the total distribution on line 10a.
3. You made an excess contribution in 1998 to your IRA and withdrew it during the period of January 1, 1999, through April 15, 1999. Enter the total distribution on line 10a and the taxable part (the earnings) on line 10b.
4. You received a distribution from an Ed or Roth IRA and the total distribution was not rolled over into another IRA of the same type. Instead, use Form 8606 to figure the amount to enter on line 10b; enter the total distribution on line 10a.
5. You rolled your IRA distribution over into another IRA of the same type (for example, from one traditional IRA to another traditional IRA). Enter the total distribution on line 10a and write "Rollover" next to line 10b. If the total on line 10a was rolled over, enter zero on line 10b. If the total was not rolled over, enter the part not rolled over on line 10b. But if **1** above also applies, use Form 8606 to figure the taxable part.

If you rolled over the distribution **(a)** in 1999 or **(b)** from a conduit IRA into a qualified plan, attach a statement explaining what you did.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Caution: *You may have to pay additional tax if **(1)** you received an early distribution from your IRA and the total distribution was not rolled over, or **(2)** you were born before July 1, 1927, and received less than the minimum required distribution. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you **must** use Form 1040.*

Lines 11a and 11b

Pensions and Annuities

You should receive a **Form 1099-R** showing the amount of your pension and annuity payments. See page 26 for details on rollovers and lump-sum distributions.

Do not report on lines 11a and 11b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.

TIP *Attach Form 1099-R to Form 1040A if any Federal income tax was withheld.*

Fully Taxable Pensions and Annuities. If your pension or annuity is fully taxable, enter it on line 11b; **do not** make an entry on line 11a. Your payments are fully taxable if **either** of the following applies:

- You did not contribute to the cost (see this page) of your pension or annuity, **or**
- You got back your entire cost tax free before 1998.

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

Partially Taxable Pensions and Annuities. If your pension or annuity is partially taxable and your Form 1099-R does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in **Pub. 939.** However, if your annuity starting date (defined on this page) was **after** July 1, 1986, you may be able to use the Simplified Method explained on this page. But if your annuity starting date was **after** November 18, 1996, and items **1, 2,** and **3** under **Simplified Method** apply, you **must** use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for an $80 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 11b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 11b and the total on line 11a.

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

Simplified Method. If your annuity starting date (defined above) was **after** July 1, 1986, and **all three** of the following apply, you can use this simple method. But if your annuity starting date was **after** November 18, 1996, and **all three** of the following apply, you **must** use the Simplified Method.

1. The payments are for **(a)** your life or **(b)** your life and that of your beneficiary.
2. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
3. At the time the pension or annuity payments began, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If all three apply, use the worksheet on page 26 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or **Pub. 721** for U.S. Civil Service retirement.

Caution: *If you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721. **Do not** use the worksheet on page 26.*

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

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

Changing Methods. If your annuity starting date was **after** July 1, 1986, and **before** November 19, 1996, you may be able to change from the General Rule to the Simplified Method (or the other way around). For details, see Pub. 575 or Pub. 721.

Cost. Your cost is generally your net investment in the plan as of the annuity starting date. It should be shown in box 9b of Form 1099-R for the first year you received payments from the plan.

Death Benefit Exclusion. If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to $5,000. If you are entitled to this exclusion, add it to the amount you enter on line 2 of the worksheet. Do this even if the Form 1099-R shows a taxable amount. The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount.

(continued)

Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

Rollovers. A rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 11a and 11b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 11a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of **Form 1099-R.** From the total on line 11a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over either directly or within 60 days of receiving the distribution. Enter the remaining amount, even if zero, on line 11b. Also, enter "Rollover" next to line 11b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-Sum Distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. Enter the total distribution on line 11a and the taxable part on line 11b.

TIP

You may be able to pay less tax on the distribution if you were at least age 59½ on the date of the distribution, you meet certain other conditions, and you choose to use ***Form 4972*** *to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was either age 59½ or older on the date of death or was born before 1936. But you must use Form 1040 to do so. For details, see Form 4972.*

You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over. See Pub. 575 to find out if you owe this tax.

Simplified Method Worksheet—Lines 11a and 11b (keep for your records)

Note: *If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 11b. Enter the total pension or annuity payments received in 1998 on Form 1040A, line 11a.*

1.	Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 11a		1. _____
2.	Enter your cost in the plan at the annuity starting date plus any death benefit exclusion (see page 25)	2. _____	
3.	Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below	3. _____	
4.	Divide line 2 by the number on line 3	4. _____	
5.	Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6	5. _____	
6.	Enter the amount, if any, recovered tax free in years after 1986	6. _____	
7.	Subtract line 6 from line 2	7. _____	
8.	Enter the **smaller** of line 5 or line 7		8. _____
9.	**Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 11b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R		9. _____

Table 1 for Line 3 Above

IF the age at annuity starting date (see page 25) was . . .	AND your annuity starting date was— **before** November 19, 1996, enter on line 3 . . .	**after** November 18, 1996, enter on line 3 . . .
55 or under	300	360
56-60	260	310
61-65	240	260
66-70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 25) were . . .	THEN enter on line 3 . . .
110 or under	410
111-120	360
121-130	310
131-140	260
141 or older	210

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Line 12

Unemployment Compensation

You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 1998.

If you received an overpayment of unemployment compensation in 1998 and you repaid any of it in 1998, subtract the amount you repaid from the total amount you received. Enter the result on line 12. Also, enter "Repaid" and the amount you repaid in the space to the left of line 12. If you repaid unemployment compensation in 1998 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

Note: *If you received **Alaska Permanent Fund dividends,** report them on line 12.*

Lines 13a and 13b

Social Security Benefits

You should receive a **Form SSA-1099** showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 1998. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099.**

To find out if any of your benefits are taxable, first complete Form 1040A, line 15, if it applies to you. Then, complete the worksheet below. However, **do not** use the worksheet if any of the following apply.

- You made contributions to a traditional IRA for 1998 and you were covered by a retirement plan at work. Instead, use the worksheets in **Pub. 590** to

(continued)

Social Security Benefits Worksheet—Lines 13a and 13b (keep for your records)

If you are married filing separately and you **lived apart** from your spouse for all of 1998, enter "D" in the space to the right of the word "benefits" on line 13a.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **Forms RRB-1099** 1. _____

Note: *If line 1 is zero or less, **stop**; none of your social security benefits are taxable. Otherwise, go to line 2.*

2. Enter one-half of line 1 . . . . . 2. _____

3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10b, 11b, and 12. Do not include amounts from box 5 of Forms SSA-1099 or RRB-1099 . . . . . 3. _____

4. Enter the amount, if any, from Form 1040A, line 8b . . . . . 4. _____

5. Add lines 2, 3, and 4 . . . . . 5. _____

6. Enter the amount, if any, from Form 1040A, line 15 . . . . . 6. _____

7. Subtract line 6 from line 5 . . . . . 7. _____

8. Enter: $25,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 1998; $32,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time during 1998 . . . . . 8. _____

9. Subtract line 8 from line 7. If zero or less, enter -0- . . . . . 9. _____

Is line 9 more than zero?

No. Stop; none of your social security benefits are taxable. You do not have to enter any amount on line 13a or 13b of Form 1040A. **But** if you are married filing separately and you **lived apart** from your spouse for all of 1998, enter -0- on line 13b. Be sure to enter "D" to the right of the word "benefits" on line 13a.

Yes. Go to line 10.

10. Enter: $9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 1998; $12,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time during 1998 . . . . . 10. _____

11. Subtract line 10 from line 9. If zero or less, enter -0- . . . . . 11. _____

12. Enter the **smaller** of line 9 or line 10 . . . . . 12. _____

13. Enter one-half of line 12 . . . . . 13. _____

14. Enter the **smaller** of line 2 or line 13 . . . . . 14. _____

15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . . 15. _____

16. Add lines 14 and 15 . . . . . 16. _____

17. Multiply line 1 by 85% (.85) . . . . . 17. _____

18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17 . . . . . 18. _____

- Enter the amount from line 1 on Form 1040A, line 13a.
- Enter the amount from line 18 on Form 1040A, line 13b.

TIP *If part of your benefits are taxable for 1998 **and** they include benefits paid in 1998 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.*

see if any of your social security benefits are taxable and to figure your IRA deduction.

- You file **Form 8815** or you exclude employer-provided adoption benefits. Instead, use the worksheet in **Pub. 915.**
- You repaid any benefits in 1998 and your total repayments (box 4) were more than your total benefits for 1998 (box 3). **None** of your benefits are taxable for 1998. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.

Adjusted Gross Income

Line 15

IRA Deduction

TIP

*If you made any nondeductible contributions to your traditional IRA for 1998, you must report them on **Form 8606.***

If you made contributions to a traditional individual retirement arrangement (IRA) for 1998, you may be able to take an IRA deduction. But you must have had earned income to do so. You should receive a statement by June 1, 1999, that shows all contributions to your traditional IRA for 1998. Use the worksheet on page 29 to figure the amount, if any, of your IRA deduction. **But read the following list before you fill in the worksheet.**

Caution: *If you made contributions to both a traditional IRA and a Roth IRA for 1998, **do not** use the worksheet on page 29. Instead, use the worksheet in **Pub. 590** to figure the amount, if any, of your IRA deduction.*

- If you were age 70½ or older at the end of 1998, you **cannot** deduct any contributions made to your traditional IRA for 1998 or treat them as nondeductible contributions.
- You **cannot** deduct contributions to a Roth IRA or an education IRA.
- You **cannot** deduct contributions to a 401(k) plan, SIMPLE plan, or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your W-2 form.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 15.
- If you made contributions to your IRA in 1998 that you deducted for 1997, **do not** include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or section 457 plan that is included in box 1 of your W-2 form, do not include that distribution on line 6 of the worksheet. The distribution should be shown in box 11 of your W-2 form.
- Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 10a and 10b on page 24.
- Do not include trustee's fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If the total of your IRA deduction on Form 1040A plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 1998, see **Pub. 590** for special rules.

TIP

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

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

Were You Covered by an Employer Retirement Plan? If you were covered by a plan at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The "Pension plan" box in box 15 of your W-2 form should be checked if you were covered by a plan (such as a 401(k) or SIMPLE plan). This box should be checked even if you were not vested in the plan.

If you were covered by a retirement plan and you file **Form 8815** or you excluded employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married Persons Filing Separately. If you were not covered by a retirement plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1998.

Line 16

Student Loan Interest Deduction

You may take this deduction if **all five** of the following apply.

1. You paid interest on a qualified student loan (see page 29).
2. At least part of the interest paid in 1998 was paid during the first 60 months that interest payments were required to be made. See **Example** on page 29.
3. Your filing status is any status **except** married filing separately.
4. The amount on Form 1040A, line 14, minus the amount on line 15, is less than: $55,000 if single, head of household, or qualifying widow(er); $75,000 if married filing jointly.
5. You are not claimed as a dependent on someone's (such as your parent's) 1998 tax return.

If all five apply, use the worksheet on page 30 to figure your deduction.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Example. You took out a qualified student loan in 1991 while in college. You had 6 years to repay the loan and your first monthly payment was due July 1993, after you graduated. You made a payment every month as required. If you meet items **3** through **5** listed on page 28, you may use only the interest you paid for January through June 1998 to figure your deduction. June is the end of the 60-month period (July 1993–June 1998).

Qualified Student Loan. This is any loan you took out to pay the qualified higher education expenses for yourself, your spouse, or anyone who was your dependent when the loan was taken out. The person for whom the expenses were paid must have been an eligible student (see the next page). However, a loan is not a qualified student loan if **(1)** any of the proceeds were used for other purposes, or **(2)** the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see **Pub. 970.**

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

- Employer-provided educational assistance benefits that are not included in box 1 of your W-2 form(s).
- Excludable U.S. series EE savings bond interest from **Form 8815.**
- Qualified distributions from an education IRA.
- Any scholarship, educational assistance allowance, or other payment (but **not** gifts, inheritances, etc.) excluded from income.

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

(continued)

IRA Deduction Worksheet—Line 15 (keep for your records)

Before you begin, read the list on page 28.

		Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan at work (see page 28)?	1a. ☐ Yes ☐ No	
b.	If married filing jointly, was your spouse covered by a retirement plan at work?		1b. ☐ Yes ☐ No
	Next: If you checked "No" on line 1a, and, if married filing jointly, "No" on line 1b, skip lines 2–4, enter $2,000 on line 5a (and 5b if applicable), and go to line 6. Otherwise, go to line 2.		
2.	Enter the amount shown below for your filing status: • Single, head of household, or married filing separately and you **lived apart** from your spouse for all of 1998, enter $40,000 • Qualifying widow(er), enter $60,000 • Married filing jointly, enter $60,000 in both columns. But if you checked "No" on either line 1a or 1b, enter $160,000 for the person who was not covered by a plan • Marrried filing separately and you lived with your spouse at any time in 1998, enter $10,000	2a. _____	2b. _____
3.	Enter the amount from Form 1040A, line 14, in both columns. If this amount is equal to or more than the amount on line 2, none of your IRA contributions are deductible. **Stop here.** For details on nondeductible IRA contributions, see Form 8606	3a. _____	3b. _____
4.	Subtract line 3 from line 2 in each column. **If the result is $10,000 or more, enter $2,000 on line 5 and go to line 6 for that column**	4a. _____	4b. _____
5.	Multiply lines 4a and 4b by 20% (.20). If the result is not a multiple of $10, round it up to the next multiple of $10 (for example, round $490.30 to $500). If the result is $200 or more, enter the result. But if it is less than $200, enter $200	5a. _____	5b. _____
6.	Enter the amount from Form 1040A, line 7 . . . . . 6. _____		
	Caution: *If married filing jointly and line 6 is less than $4,000,* ***stop here*** *and see* ***Pub. 590*** *to figure your IRA deduction.*		
7.	Enter traditional IRA contributions made, or that will be made by April 15, 1999, for 1998 to your IRA on line 7a and to your spouse's IRA on line 7b	7a. _____	7b. _____
8.	On line 8a, enter the **smallest** of line 5a, line 6, or line 7a. On line 8b, enter the **smallest** of line 5b, line 6, or line 7b. This is the most you can deduct. Add the amounts on lines 8a and 8b and enter the total on Form 1040A, line 15. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	8a. _____	8b. _____

An **eligible student** is a person who:

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

Taxable Income

Line 20a

If you were age 65 or older or blind, check the appropriate boxes on line 20a. If you were married and checked the box on line 6b of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 20a.

Age. If you were age 65 or older on January 1, 1999, check the "65 or older" box on your 1998 return.

Blindness. If you were partially blind as of December 31, 1998, you must get a statement certified by your eye doctor or registered optometrist that:

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

If your eye condition is not likely to improve beyond the conditions listed above, you must also get a statement certified by your eye doctor or registered optometrist to this effect. You must keep the statement for your records.

Line 20b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 20b. You CANNOT take the standard deduction even if you were age 65 or older or blind (that is, you completed line 20a). Enter zero on line 21 and go to line 22.

TIP

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

Student Loan Interest Deduction Worksheet—Line 16 (keep for your records)

Before you begin, see the instructions for line 16 on page 28.

1.	Enter the total interest you paid in 1998 on qualified student loans (defined on page 29). Do not include interest that was required to be paid after the first 60 months		1. _____
2.	Enter the **smaller** of line 1 or $1,000		2. _____
3.	Enter the amount from Form 1040A, line 14	3. _____	
4.	Enter the amount from Form 1040A, line 15	4. _____	
5.	Subtract line 4 from line 3	5. _____	
6.	Enter: $40,000 if single, head of household, or qualifying widow(er); $60,000 if married filing jointly	6. _____	
7.	Is line 5 more than line 6? **No.** Skip lines 7 and 8, enter -0- on line 9, and go to line 10. **Yes.** Subtract line 6 from line 5	7. _____	
8.	Divide line 7 by $15,000. Enter the result as a decimal (rounded to at least three places). Do not enter more than "1.000"		8. ____.____
9.	Multiply line 2 by line 8		9. _____
10.	**Student loan interest deduction.** Subtract line 9 from line 2. Enter the result here and on Form 1040A, line 16		10. _____

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Line 21

Standard Deduction

Most people can find their standard deduction by looking at line 21 of Form 1040A. But if you checked **any** box on **line 20a,** OR you (or your spouse if filing jointly) can be claimed as a dependent on someone's 1998 return, use the chart or worksheet below that applies to you to figure your standard deduction. Also, if you checked the box on **line 20b,** you **cannot** take the standard deduction even if you were age 65 or older or blind.

Line 24

Taxable Income

If You Want, the IRS Will Figure Your Tax and Some of Your Credits.

Tax. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill. For details, including who is eligible and what to do, see **Pub. 967.**

Credit for the Elderly or the Disabled. If you can take this credit and you want us to figure it for you, see the instructions for **Schedule 3.**

Earned Income Credit (EIC). Answer the questions on page 36 to see if you can take this credit. If you can take the EIC and you want us to figure it for you, follow the instructions for question 4 or 9, whichever applies to you.

Tax, Credits, and Payments

Line 25

Tax

Find your tax in the Tax Table on pages 50–55.

Form 8615. If this return is for a child who was under age 14 on January 1, 1999, and the child had more than $1,400 of investment income, such as taxable interest or dividends, Form 8615 must be used to

Standard Deduction Chart for People Age 65 or Older or Blind—Line 21

If someone can claim you (or your spouse if married filing jointly) as a dependent, use the worksheet below instead.

Enter the number from the box on line 20a of Form 1040A. ▶ ☐

Caution: *Do not use the number of exemptions from line 6d.*

IF your filing status is . . .	AND the number in the box above is . . .	THEN enter on Form 1040A, line 21 . . .
Single	1	$5,300
	2	6,350
Married filing jointly or Qualifying widow(er)	1	$7,950
	2	8,800
	3	9,650
	4	10,500
Married filing separately	1	$4,400
	2	5,250
	3	6,100
	4	6,950
Head of household	1	$7,300
	2	8,350

Standard Deduction Worksheet for Dependents—Line 21 (keep for your records)

Use this worksheet ONLY if someone can claim you (or your spouse if married filing jointly) as a dependent.

1. Add $250 to the amount from Form 1040A, line 7. Enter the total . . . . . 1. _____

2. Minimum standard deduction 2. 700.00

3. Enter the **larger** of line 1 or line 2 . . . . . 3. _____

4. Enter the amount shown below for your filing status:
- Single, enter $4,250
- Married filing separately, enter $3,550
- Married filing jointly or Qualifying widow(er), enter $7,100
- Head of household, enter $6,250

. . . . . 4. _____

5. Standard deduction.

a. Enter the **smaller** of line 3 or line 4. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 21. Otherwise, go to line 5b . . . . . 5a. _____

b. If 65 or older or blind, multiply the number on Form 1040A, line 20a, by $1,050 if single or head of household; $850 if married filing jointly or separately, or qualifying widow(er) . . . . . 5b. _____

c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 21 . . . . . 5c. _____

figure the tax. But if neither of the child's parents was alive at the end of 1998, do not use Form 8615. Instead, use the Tax Table to figure the child's tax.

Line 26

Child and Dependent Care Credit

You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. For details, see the instructions for **Schedule 2.**

Line 27

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 1998 **(1)** you were age 65 or older, or **(2)** you retired on **permanent and total disability** and you had taxable disability income in 1998.

But you usually **cannot** take the credit if the amount on Form 1040A, line 19, is $17,500 or more ($20,000 if married filing jointly and only one spouse is eligible for the credit; $25,000 if married filing jointly and both spouses are eligible; $12,500 if married filing separately). See **Schedule 3** and its instructions for details.

Line 28

Child Tax Credit

TIP *This credit is in addition to the child and dependent care credit and the earned income credit that you may be able to claim.*

What Is the Child Tax Credit?

The child tax credit is a credit for people who have a qualifying child; it reduces tax people owe. The credit can be as much as $400 for each qualifying child.

Note: *If the amount on Form 1040A, line 25, is zero, you **cannot** take this credit because there is no tax to reduce. But if you have three or more qualifying children, you may be able to take the additional child tax credit on Form 1040A, line 38. To find out if you can, you will need to complete the **Child Tax Credit Worksheet** on page 33 even though you cannot take the credit.*

How Do You Figure the Credit?

Use the **Child Tax Credit Worksheet** on page 33 to figure the amount of your credit. If you are going to claim an education credit on Form 1040A, line 29, you need to know the amount of that credit to figure your child tax credit. Complete **Form 8863** and enter your education credit(s) on Form 1040A, line 29.

Who Is a Qualifying Child?

A qualifying child is a child who:

- Is claimed as your dependent on Form 1040A, line 6c, **and**
- Was **under age 17** at the end of 1998, **and**
- Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
- Is a United States citizen or resident alien.

Note: *The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.*

A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final.

A **grandchild** is any descendant of your son, daughter, or adopted child and includes your great-grandchild, great-great-grandchild, etc.

A **foster child** is any child you cared for as your own child and who lived with you for all of 1998. A child who was born or died in 1998 is considered to have lived with you for all of 1998 if your home was the child's home for the entire time he or she was alive in 1998.

To find out who is a **resident alien,** use TeleTax topic 851 (see page 8) or see **Pub. 519.**

Caution: *Make sure you checked the box in column (4) of line 6c for each qualifying child.*

Additional Child Tax Credit

You may be able to take the additional child tax credit on Form 1040A, line 38, if **both 1** and **2** below apply.

1. The amount on line 1 of the **Child Tax Credit Worksheet** is more than $800.
2. The amount on line 7 of the Child Tax Credit Worksheet is more than the amount on line 11 of that worksheet.

But first complete your return through line 37b. Then, complete **Form 8812** to figure any additional child tax credit.

Child Tax Credit Worksheet—Line 28

Do Not File

▶ Keep for your records.

1. $400.00 × _____ . Multiply and enter the result . . . . . 1. _____

Enter number of qualifying children (see page 32)

2. Enter the amount from Form 1040A, line 19 . . . . . 2. _____

3. Is line 2 above more than $55,000?

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

☐ **Yes.** Enter: $75,000 if single, head of household, or qualifying widow(er); $110,000 if married filing jointly; $55,000 if married filing separately . . . . . 3. _____

4. Subtract line 3 from line 2. If zero or less, enter -0- here and on line 6, and go to line 7 . . . . . 4. _____

5. Divide line 4 by $1,000. If the result is not a whole number, round it up to the next higher whole number (for example, round 0.01 to 1) . . . . . 5. _____

6. Multiply $50 by the number on line 5 . . . . . 6. _____

7. Subtract line 6 from line 1. If zero or less, **stop here;** you **cannot** take this credit . 7. _____

8. Enter the amount from Form 1040A, line 25 . . . . . 8. _____

9. Is line 1 above more than $800?

☐ **No.** Add the amounts from Form 1040A, lines 26, 27, and 29. Enter the total.

☐ **Yes.** Enter the amount from the worksheet on page 34.

9. _____

10. Subtract line 9 above from line 8 . . . . . 10. _____

11. **Child tax credit.** Enter the **smaller** of line 7 or line 10 here and on Form 1040A, line 28 ▶ 11. _____

TIP

If line 1 above is more than $800, you may be able to take the ***Additional Child Tax Credit.*** *See page 32.*

Line 9 of Child Tax Credit Worksheet on Page 33 (keep for your records)

Use this worksheet **only** if you checked "Yes" on line 9 of the worksheet on page 33.

1. Add the amounts from Form 1040A, lines 26, 27, and 29. Enter the total . . . . 1. _____

2. Are you claiming the adoption credit **(Form 8839)?**

☐ **No. Stop here;** enter the amount from line 1 above on line 9 of the worksheet on page 33.

☐ **Yes.** Enter the amount from line 7 of the worksheet on page 33 . . . . . 2. _____

Next, complete Form 1040A, lines 37a and 37b if they apply to you, and figure any amount to enter to the left of line 39 (see page 43). Then, go to line 3 below.

3. Enter the total social security and Medicare taxes withheld from your pay (and your spouse's if filing a joint return). These taxes should be shown in boxes 4 and 6 of your W-2 form(s). If you worked for a railroad, see below . . . . . 3. _____

4. Enter the total of the amount from Form 1040A, line 37a, plus any amount entered to the left of line 39 for excess social security and railroad retirement (RRTA) taxes withheld . 4. _____

5. Subtract line 4 from line 3. If zero, **stop here;** enter the amount from line 1 above on line 9 of the worksheet on page 33 . 5. _____

6. Subtract line 5 from line 2. If line 5 is more than line 2, enter -0-. This is your child tax credit for purposes of figuring the adoption credit . . . . . 6. _____

Next, figure your adoption credit on Form 8839. Use the amount from line 6 above in place of the amount from Form 1040A, line 28. Enter the credit on Form 1040A, line 30. Then, go to line 7 below.

7. Enter the amount from Form 1040A, line 30 . . . . . 7. _____

8. Add lines 1 and 7. Enter the total here and on line 9 of the worksheet on page 33 8. _____

Railroad Employees. Include the following taxes in the total on line 3 above.

- Tier 1 tax withheld from your pay. This tax should be shown in box 14 of your W-2 form(s) and identified as "Tier 1 tax."
- If you were an employee representative, 50% of the total Tier 1 tax and Tier 1 Medicare tax you paid for 1998.

Line 29

Education Credits

If you (or your dependent) paid expenses in 1998 for yourself, your spouse, or your dependent to enroll in or attend the first 2 years of post-secondary education, you may be able to take the Hope credit. For qualified expenses paid after June 30, 1998, you may be able to take the lifetime learning credit. See **Form 8863** for details. However, if you are married filing a separate return, you **cannot** take either credit.

Line 30

Adoption Credit

You may be able to take this credit if you paid expenses in 1997 or 1998 to adopt a child. See **Form 8839** for details.

Line 33

Advance Earned Income Credit Payments

If you received advance earned income credit (EIC) payments, enter them on line 33. These payments should be shown in box 9 of your W-2 form(s).

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Line 34

Total Tax

If you owe the alternative minimum tax, include that tax in the total on line 34.

Alternative Minimum Tax. If **both 1** and **2** below apply to you, use the worksheet on this page to see if you owe this tax and, if you do, the amount to include on line 34.

1. The amount on Form 1040A, line 19, plus any tax-exempt interest on Form 1040A, line 8b, is more than: $45,000 if married filing jointly or qualifying widow(er); $33,750 if single or head of household; $22,500 if married filing separately.
2. The amount on Form 1040A, line 23, is $8,100 or more.

Caution: *If filing for a child under age 14, add the amount on Form 1040A, line 19, to the child's tax-exempt interest from private activity bonds issued after August 7, 1986. If that total is more than the total of $5,000 plus the amount on Form 1040A, line 7,* ***do not*** *file this form. Instead, file Form 1040 for the child. Use* ***Form 6251*** *to see if the child owes this tax.*

Line 35

Federal Income Tax Withheld

Add the amounts shown as Federal income tax withheld on your **Forms W-2** and **1099-R.** Enter the total on line 35. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and box 4 of Form 1099-R.

If you received a 1998 Form 1099 showing Federal income tax withheld on dividends, interest income, or unemployment compensation, include the amount withheld in the total on line 35. This should be shown in box 4 of the 1099 form. If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 35.

Line 36

1998 Estimated Tax Payments

Enter any payments you made on your estimated Federal income tax **(Form 1040-ES)** for 1998. Include any overpayment from your 1997 return that you applied to your 1998 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. See **Pub. 505** for details on how to report your payments. If you or your spouse paid separate estimated tax but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1998 or in 1999 before filing a 1998 return. Also, see Pub. 505 if:

1. You were divorced in 1998 and you made joint estimated tax payments with your former spouse, or
2. You changed your name and you made estimated tax payments using your former name.

Alternative Minimum Tax Worksheet (keep for your records)

1.	Enter the amount from Form 1040A, line 19, plus any tax-exempt interest from private activity bonds issued after August 7, 1986		1. _____
2.	Enter the amount shown below for your filing status: • Single or Head of household, enter $33,750 • Married filing jointly or Qualifying widow(er), enter $45,000 • Married filing separately, enter $22,500		2. _____
3.	Subtract line 2 from line 1. If zero or less, **stop;** you do not owe this tax • If you are married filing separately, go to line 4. • All others, enter the amount from line 3 on line 6 and go to line 7.		3. _____
4.	Subtract $75,000 from the amount on line 1. If zero or less, enter -0- here and on line 5, and go to line 6	4. _____	
5.	Multiply line 4 by 25% (.25)		5. _____
6.	Add lines 3 and 5		6. _____
7.	Multiply line 6 by 26% (.26)		7. _____
8.	Enter the amount from Form 1040A, line 25		8. _____
9.	**Alternative minimum tax.** If line 8 is equal to or more than line 7, you do not owe this tax. If line 8 is less than line 7, subtract line 8 from line 7 and enter the result. Also, include this amount in the total on Form 1040A, line 34. Enter "AMT" and show the amount in the space to the left of line 34		9. _____

Lines 37a and 37b

Earned Income Credit (EIC)

The EIC reduces the tax you owe and may give you a refund even if you do not owe any tax. The credit can be as much as—

- $341 if you do not have a qualifying child (defined on page 37),
- $2,271 if you have one qualifying child, or
- $3,756 if you have more than one qualifying child.

Who Can Take the EIC

Answer the questions on this page to see if you can take this credit. **But** you **cannot** take the credit if **any** of the following apply:

- Your filing status is married filing separately.

Questions To See If You Can Take the Earned Income Credit

Before you begin, if you were in the military stationed outside the United States, see **Special Rules** on page 39.

All filers:

1. Is the total of lines 8a, 8b, and 9 on Form 1040A over $2,300?

☐ **No.** Go to question 2.
☐ **Yes. Stop.** You **cannot** take the credit.

2. Do you have at least one qualifying child (defined on page 37)?

☐ **No.** Skip to question 5.
☐ **Yes.** Go to question 3.

If you have at least one qualifying child:

3. Is your **modified AGI** (see page 38) less than $26,473 (less than $30,095 if you have more than one qualifying child)?

☐ **No. Stop.** You **cannot** take the credit.
☐ **Yes.** Go to question 4.

4. Is the total of your **taxable and nontaxable earned income** (see page 38) less than $26,473 (less than $30,095 if you have more than one qualifying child)? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)

☐ **No. Stop.** You **cannot** take the credit. Enter "No" directly to the right of line 37a.
☐ **Yes.** You can take the credit. **If you want the IRS to figure it for you,** complete and attach **Schedule EIC** and enter "EIC" directly to the right of line 37a. Also, enter the amount and type of any nontaxable earned income on line 37b. **If you want to figure the credit yourself, stop** and complete the worksheet on page 37 now.

If you do not have a qualifying child:

5. Is your **modified AGI** (see page 38) less than $10,030?

☐ **No. Stop.** You **cannot** take the credit.
☐ **Yes.** Go to question 6.

6. Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 1998?

☐ **No. Stop.** You **cannot** take the credit. Enter "No" directly to the right of line 37a.
☐ **Yes.** Go to question 7.

7. Can you (or your spouse if filing a joint return) be claimed as a dependent on someone else's 1998 tax return?

☐ **Yes. Stop.** You **cannot** take the credit.
☐ **No.** Go to question 8.

8. Was your home (and your spouse's if filing a joint return) in the United States for more than half of 1998?

☐ **No. Stop.** You **cannot** take the credit. Enter "No" directly to the right of line 37a.
☐ **Yes.** Go to question 9.

9. Is the total of your **taxable and nontaxable earned income** (see page 38) less than $10,030? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)

☐ **No. Stop.** You **cannot** take the credit. Enter "No" directly to the right of line 37a.
☐ **Yes.** You can take the credit. **If you want the IRS to figure it for you,** enter "EIC" directly to the right of line 37a. Also, enter the amount and type of any nontaxable earned income on line 37b. **If you want to figure the credit yourself,** complete the worksheet on page 37.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

- You were a nonresident alien for any part of 1998 and your filing status is any status **except** married filing jointly.
- You, or your spouse if filing a joint return, **(1)** were the qualifying child of another person in 1998, or **(2)** do not have a social security number (defined below). If you cannot take the credit for either of these reasons, enter "No" directly to the right of line 37a.

Caution: *If it is determined that you are not entitled to the earned income credit due to reckless or intentional disregard of the rules, you **cannot** claim the credit for the next 2 years. If you fraudulently claimed the credit, you **cannot** claim it for the next 10 years. If your 1997 earned income credit was disallowed as the result of deficiency procedures, you must complete and attach **Form 8862** to claim the credit this year.*

Social Security Number (SSN). For purposes of the EIC, an SSN means a number issued by the Social Security Administration to a U.S. citizen or to a person who has permission from the Immigration and Naturalization Service to work in the United States.

Qualifying Child

A qualifying child is a child who:

1. Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
2. Was (at the end of 1998)—
   - under age 19, or
   - under age 24 and a student (see page 38), or
   - any age and permanently and totally disabled (see page 38), **and**
3. Lived with you in the United States for more than half of 1998 (for all of 1998 if a foster child). If the child did not live with you for the required time, see the **Exception** on page 38.

(continued)

Earned Income Credit Worksheet—Line 37a (keep for your records)

Before you begin, if you were a household employee who did not receive a Form W-2 because your employer paid you less than $1,100 in 1998, see **Special Rules** on page 39.

Also, see **Special Rules** if Form 1040A, line 7, includes workfare payments or any amount paid to an inmate in a penal institution.

Caution: *Be sure to include all your income on lines 1, 2, 4, and 7 below. An incorrect amount may increase your tax or reduce your refund.*

1. Enter the amount from Form 1040A, line 7 . . . . . 1. _____

2. If you received a taxable scholarship or fellowship grant that was not reported on a W-2 form, enter that amount here . . . . . 2. _____

3. Subtract line 2 from line 1 . . . . . 3. _____

4. Enter any **nontaxable earned income** (see page 38). Types of nontaxable earned income include contributions to a 401(k) plan, and military housing and subsistence. These should be shown in box 13 of your W-2 form . . . . . 4. _____

5. Add lines 3 and 4 . . . . . 5. _____

6. Look up the amount on **line 5** above in the **EIC Table** on pages **40–42** to find your credit. Enter the credit here . . . . . 6. _____

If line 6 is zero, **stop.** You **cannot** take the credit. Enter "No" directly to the right of line 37a of Form 1040A.

7. Enter your **modified AGI** (see page 38) . . . . . 7. _____

8. Is line 7 less than—

- $5,600 if you do not have a qualifying child?
- $12,300 if you have at least one qualifying child?

☐ **Yes.** Go to line 9 now.

☐ **No.** Look up the amount on **line 7** above in the **EIC Table** on pages **40–42** to find your credit. Enter the credit here . . . . . 8. _____

9. Earned income credit.

- If you checked "Yes" on line 8, enter the amount from line 6.
- If you checked "No" on line 8, enter the **smaller** of line 6 or line 8.

. . . . . 9. _____

Next: Take the amount from line 9 above and enter it on Form 1040A, line 37a.

AND

If you had any nontaxable earned income (see line 4 above), enter the amount and type of that income on line 37b.

AND

Complete **Schedule EIC** and attach it to your return ONLY if you have a qualifying child.

Note: *If you included the alternative minimum tax on line 34, subtract it from the amount on line 9 above. Then, enter the result (if more than zero) on Form 1040A, line 37a. Also, replace the amount on line 9 above with the amount entered on Form 1040A, line 37a.*

Caution: *The child must have an SSN (defined on page 37) unless the child was born and died in 1998.*

A child does not always have to be your dependent to qualify. But if the child was married or is also a qualifying child of another person (other than your spouse if filing a joint return), special rules apply. See **Married Child** and **Qualifying Child of More Than One Person** on this page.

Example. You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1998 tax return. Your son is **your** qualifying child because he meets each of the three requirements listed on page 37. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than half of 1998 and the **Exception** below does not apply.

The following explains some of the terms used earlier.

- A **foster child** is any child you cared for as your own child. For example, if you acted as the parent of your niece or nephew, this child is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final.
- A **grandchild** is any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.
- A **student** is a child who during any 5 months of 1998—
  1. Was enrolled as a full-time student at a school, or
  2. Took a full-time, on-farm training course. The course had to be given by a school or a state, county, or local government agency.

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

- A child is **permanently and totally disabled** if **both** of the following apply.
  1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
  2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

Exception. The child, including a foster child, is considered to have lived with you for all of 1998 if **both** of the following apply.

1. The child was born or died in 1998.
2. Your home was the child's home for the entire time he or she was alive during 1998.

Temporary absences, such as for school, vacation, or medical care, count as time lived at home.

Married Child. If your child was married at the end of 1998, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules on page 22 for **Children of Divorced or Separated Parents,** this child is your qualifying child.

Qualifying Child of More Than One Person. If a child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** modified AGI (adjusted gross income) for 1998 may treat that child as a qualifying child. The other person(s) **cannot** claim the credit for people who do not have a qualifying child. If the other person is your spouse and you are filing a joint return, this rule does not apply. If you cannot take the credit because of this rule, enter "No" directly to the right of line 37a.

Example. You and your 5-year-old daughter moved in with your mother in April 1998. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your modified AGI for 1998 was $8,000 and your mother's was $14,000. Because your mother's modified AGI was higher, your daughter is your mother's qualifying child. You **cannot** take any EIC, even if your mother does not claim the credit.

Modified AGI (Adjusted Gross Income)

Modified AGI is the total of the amounts on Form 1040A, lines 8b and 18, plus any nontaxable distributions from a pension, annuity, or individual retirement arrangement (IRA). But it does not include any distribution that is not taxable because it **(1)** was a trustee-to-trustee transfer or **(2)** was rolled over into a similar type of plan during the period allowed for rollovers. If you converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA, see **Pub. 596** to figure your modified AGI.

Taxable Earned Income

This usually is the amount reported on Form 1040A, line 7. But if line 7 includes any of the following amounts, subtract them from the total on line 7. The result is your taxable earned income for purposes of the EIC.

- A taxable scholarship or fellowship grant that was not reported on a W-2 form.
- An amount paid to an inmate in a penal institution. Enter "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.
- **Workfare payments.** These are cash payments certain families receive from a state or local agency that administers public assistance programs funded under the Federal Temporary Assistance for Needy Families program in return for **(1)** work experience activities (including work associated with remodeling or repairing publicly assisted housing) if sufficient private sector employment is not available, or **(2)** community service program activities. Enter "WP" and the amount subtracted in the space to the left of line 7 of Form 1040A.

Also, if line 7 of Form 1040A includes any amount paid to a household employee who did not receive a W-2 form, see **Special Rules** on page 39.

Nontaxable Earned Income

Caution: *Be sure to include all your nontaxable earned income on line 37b of Form 1040A.*

Certain earned income is not taxable, but it must be included to see if you can take the earned income

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

credit. It is also used to figure the credit. Nontaxable earned income includes anything of value (money, goods, or services) that is not taxable which you received from your employer for your work. But it does not include workfare payments (defined on page 38). Some examples of nontaxable earned income are listed below.

- Basic quarters and subsistence allowances, the value of in-kind quarters and subsistence, and combat zone excluded pay received from the U.S. military. These amounts should be shown in box 13 of your 1998 W-2 form with code **Q.**
- Housing allowances or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.
- Excludable dependent care benefits from Schedule 2, line 18.
- Excludable employer-provided adoption benefits from Form 8839, line 29.
- Salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, see **Pub. 596.**

TIP

Nontaxable earned income does not include welfare benefits, such as those listed below.

Effect of Credit on Certain Welfare Benefits

Any refund you receive as the result of claiming the earned income credit will not be used to determine if you are eligible for the following benefit programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (formerly Aid to Families With Dependent Children (AFDC)).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Special Rules

Members of the Military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. See **Pub. 596** for the definition of extended active duty.

Household Employees. If you were a household employee who did not receive a W-2 form because your employer paid you less than $1,100 in 1998, be sure to include the amount you were paid on Form 1040A, line 7. Enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.

Workfare Payments. These are not earned income for purposes of the EIC. If the total on Form 1040A, line 7, includes such income, subtract that income from the amount on line 7. Enter the result on line 1 of the worksheet on page 37. Also, enter "WP" and the amount subtracted in the space to the left of line 7 of Form 1040A.

Inmates. Amounts paid to inmates in penal institutions for their work are not earned income for purposes of the EIC. If the total on Form 1040A, line 7, includes such income, subtract that income from the amount on line 7. Enter the result on line 1 of the worksheet on page 37. Also, enter "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.

1998 Earned Income Credit (EIC) Table

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

To find your credit: First, read down the "At least — But less than" columns and find the line that includes the amount you entered on line 5 or line 7 of the **Earned Income Credit Worksheet** on page 37. Next, read across to the column that includes the number of qualifying children you have. Then, enter the credit from that column on line 6 or line 8 of that worksheet, whichever applies.

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—		
		No children	One child	Two children			No children	One child	Two children			No children	One child	Two children			No children	One child	Two children
At least	But less than	Your credit is—			At least	But less than	Your credit is—			At least	But less than	Your credit is—			At least	But less than	Your credit is—		
$1	**$50**	$2	$9	$10	**2,400**	**2,450**	186	825	970	**4,800**	**4,850**	341	1,641	1,930	**7,200**	**7,250**	215	2,271	2,890
50	**100**	6	26	30	**2,450**	**2,500**	189	842	990	**4,850**	**4,900**	341	1,658	1,950	**7,250**	**7,300**	211	2,271	2,910
100	**150**	10	43	50	**2,500**	**2,550**	193	859	1,010	**4,900**	**4,950**	341	1,675	1,970	**7,300**	**7,350**	207	2,271	2,930
150	**200**	13	60	70	**2,550**	**2,600**	197	876	1,030	**4,950**	**5,000**	341	1,692	1,990	**7,350**	**7,400**	203	2,271	2,950
200	**250**	17	77	90	**2,600**	**2,650**	201	893	1,050	**5,000**	**5,050**	341	1,709	2,010	**7,400**	**7,450**	199	2,271	2,970
250	**300**	21	94	110	**2,650**	**2,700**	205	910	1,070	**5,050**	**5,100**	341	1,726	2,030	**7,450**	**7,500**	195	2,271	2,990
300	**350**	25	111	130	**2,700**	**2,750**	208	927	1,090	**5,100**	**5,150**	341	1,743	2,050	**7,500**	**7,550**	192	2,271	3,010
350	**400**	29	128	150	**2,750**	**2,800**	212	944	1,110	**5,150**	**5,200**	341	1,760	2,070	**7,550**	**7,600**	188	2,271	3,030
400	**450**	33	145	170	**2,800**	**2,850**	216	961	1,130	**5,200**	**5,250**	341	1,777	2,090	**7,600**	**7,650**	184	2,271	3,050
450	**500**	36	162	190	**2,850**	**2,900**	220	978	1,150	**5,250**	**5,300**	341	1,794	2,110	**7,650**	**7,700**	180	2,271	3,070
500	**550**	40	179	210	**2,900**	**2,950**	224	995	1,170	**5,300**	**5,350**	341	1,811	2,130	**7,700**	**7,750**	176	2,271	3,090
550	**600**	44	196	230	**2,950**	**3,000**	228	1,012	1,190	**5,350**	**5,400**	341	1,828	2,150	**7,750**	**7,800**	173	2,271	3,110
600	**650**	48	213	250	**3,000**	**3,050**	231	1,029	1,210	**5,400**	**5,450**	341	1,845	2,170	**7,800**	**7,850**	169	2,271	3,130
650	**700**	52	230	270	**3,050**	**3,100**	235	1,046	1,230	**5,450**	**5,500**	341	1,862	2,190	**7,850**	**7,900**	165	2,271	3,150
700	**750**	55	247	290	**3,100**	**3,150**	239	1,063	1,250	**5,500**	**5,550**	341	1,879	2,210	**7,900**	**7,950**	161	2,271	3,170
750	**800**	59	264	310	**3,150**	**3,200**	243	1,080	1,270	**5,550**	**5,600**	341	1,896	2,230	**7,950**	**8,000**	157	2,271	3,190
800	**850**	63	281	330	**3,200**	**3,250**	247	1,097	1,290	**5,600**	**5,650**	337	1,913	2,250	**8,000**	**8,050**	153	2,271	3,210
850	**900**	67	298	350	**3,250**	**3,300**	251	1,114	1,310	**5,650**	**5,700**	333	1,930	2,270	**8,050**	**8,100**	150	2,271	3,230
900	**950**	71	315	370	**3,300**	**3,350**	254	1,131	1,330	**5,700**	**5,750**	329	1,947	2,290	**8,100**	**8,150**	146	2,271	3,250
950	**1,000**	75	332	390	**3,350**	**3,400**	258	1,148	1,350	**5,750**	**5,800**	326	1,964	2,310	**8,150**	**8,200**	142	2,271	3,270
1,000	**1,050**	78	349	410	**3,400**	**3,450**	262	1,165	1,370	**5,800**	**5,850**	322	1,981	2,330	**8,200**	**8,250**	138	2,271	3,290
1,050	**1,100**	82	366	430	**3,450**	**3,500**	266	1,182	1,390	**5,850**	**5,900**	318	1,998	2,350	**8,250**	**8,300**	134	2,271	3,310
1,100	**1,150**	86	383	450	**3,500**	**3,550**	270	1,199	1,410	**5,900**	**5,950**	314	2,015	2,370	**8,300**	**8,350**	130	2,271	3,330
1,150	**1,200**	90	400	470	**3,550**	**3,600**	273	1,216	1,430	**5,950**	**6,000**	310	2,032	2,390	**8,350**	**8,400**	127	2,271	3,350
1,200	**1,250**	94	417	490	**3,600**	**3,650**	277	1,233	1,450	**6,000**	**6,050**	306	2,049	2,410	**8,400**	**8,450**	123	2,271	3,370
1,250	**1,300**	98	434	510	**3,650**	**3,700**	281	1,250	1,470	**6,050**	**6,100**	303	2,066	2,430	**8,450**	**8,500**	119	2,271	3,390
1,300	**1,350**	101	451	530	**3,700**	**3,750**	285	1,267	1,490	**6,100**	**6,150**	299	2,083	2,450	**8,500**	**8,550**	115	2,271	3,410
1,350	**1,400**	105	468	550	**3,750**	**3,800**	289	1,284	1,510	**6,150**	**6,200**	295	2,100	2,470	**8,550**	**8,600**	111	2,271	3,430
1,400	**1,450**	109	485	570	**3,800**	**3,850**	293	1,301	1,530	**6,200**	**6,250**	291	2,117	2,490	**8,600**	**8,650**	107	2,271	3,450
1,450	**1,500**	113	502	590	**3,850**	**3,900**	296	1,318	1,550	**6,250**	**6,300**	287	2,134	2,510	**8,650**	**8,700**	104	2,271	3,470
1,500	**1,550**	117	519	610	**3,900**	**3,950**	300	1,335	1,570	**6,300**	**6,350**	283	2,151	2,530	**8,700**	**8,750**	100	2,271	3,490
1,550	**1,600**	120	536	630	**3,950**	**4,000**	304	1,352	1,590	**6,350**	**6,400**	280	2,168	2,550	**8,750**	**8,800**	96	2,271	3,510
1,600	**1,650**	124	553	650	**4,000**	**4,050**	308	1,369	1,610	**6,400**	**6,450**	276	2,185	2,570	**8,800**	**8,850**	92	2,271	3,530
1,650	**1,700**	128	570	670	**4,050**	**4,100**	312	1,386	1,630	**6,450**	**6,500**	272	2,202	2,590	**8,850**	**8,900**	88	2,271	3,550
1,700	**1,750**	132	587	690	**4,100**	**4,150**	316	1,403	1,650	**6,500**	**6,550**	268	2,219	2,610	**8,900**	**8,950**	85	2,271	3,570
1,750	**1,800**	136	604	710	**4,150**	**4,200**	319	1,420	1,670	**6,550**	**6,600**	264	2,236	2,630	**8,950**	**9,000**	81	2,271	3,590
1,800	**1,850**	140	621	730	**4,200**	**4,250**	323	1,437	1,690	**6,600**	**6,650**	260	2,253	2,650	**9,000**	**9,050**	77	2,271	3,610
1,850	**1,900**	143	638	750	**4,250**	**4,300**	327	1,454	1,710	**6,650**	**6,700**	257	2,271	2,670	**9,050**	**9,100**	73	2,271	3,630
1,900	**1,950**	147	655	770	**4,300**	**4,350**	331	1,471	1,730	**6,700**	**6,750**	253	2,271	2,690	**9,100**	**9,150**	69	2,271	3,650
1,950	**2,000**	151	672	790	**4,350**	**4,400**	335	1,488	1,750	**6,750**	**6,800**	249	2,271	2,710	**9,150**	**9,200**	65	2,271	3,670
2,000	**2,050**	155	689	810	**4,400**	**4,450**	339	1,505	1,770	**6,800**	**6,850**	245	2,271	2,730	**9,200**	**9,250**	62	2,271	3,690
2,050	**2,100**	159	706	830	**4,450**	**4,500**	341	1,522	1,790	**6,850**	**6,900**	241	2,271	2,750	**9,250**	**9,300**	58	2,271	3,710
2,100	**2,150**	163	723	850	**4,500**	**4,550**	341	1,539	1,810	**6,900**	**6,950**	238	2,271	2,770	**9,300**	**9,350**	54	2,271	3,730
2,150	**2,200**	166	740	870	**4,550**	**4,600**	341	1,556	1,830	**6,950**	**7,000**	234	2,271	2,790	**9,350**	**9,400**	50	2,271	3,756
2,200	**2,250**	170	757	890	**4,600**	**4,650**	341	1,573	1,850	**7,000**	**7,050**	230	2,271	2,810	**9,400**	**9,450**	46	2,271	3,756
2,250	**2,300**	174	774	910	**4,650**	**4,700**	341	1,590	1,870	**7,050**	**7,100**	226	2,271	2,830	**9,450**	**9,500**	42	2,271	3,756
2,300	**2,350**	178	791	930	**4,700**	**4,750**	341	1,607	1,890	**7,100**	**7,150**	222	2,271	2,850	**9,500**	**9,550**	39	2,271	3,756
2,350	**2,400**	182	808	950	**4,750**	**4,800**	341	1,624	1,910	**7,150**	**7,200**	218	2,271	2,870	**9,550**	**9,600**	35	2,271	3,756

(Continued)

1998 Earned Income Credit (EIC) Table *Continued* (**Caution:** *This is **not** a tax table.*)

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—		
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children
		Your credit is—					Your credit is—					Your credit is—					Your credit is—		
9,600	**9,650**	31	2,271	3,756	**12,400**	**12,450**	0	2,245	3,721	**15,200**	**15,250**	0	1,797	3,132	**18,000**	**18,050**	0	1,350	2,542
9,650	**9,700**	27	2,271	3,756	**12,450**	**12,500**	0	2,237	3,711	**15,250**	**15,300**	0	1,789	3,121	**18,050**	**18,100**	0	1,342	2,531
9,700	**9,750**	23	2,271	3,756	**12,500**	**12,550**	0	2,229	3,700	**15,300**	**15,350**	0	1,781	3,111	**18,100**	**18,150**	0	1,334	2,521
9,750	**9,800**	20	2,271	3,756	**12,550**	**12,600**	0	2,221	3,690	**15,350**	**15,400**	0	1,773	3,100	**18,150**	**18,200**	0	1,326	2,510
9,800	**9,850**	16	2,271	3,756	**12,600**	**12,650**	0	2,213	3,679	**15,400**	**15,450**	0	1,765	3,089	**18,200**	**18,250**	0	1,318	2,500
9,850	**9,900**	12	2,271	3,756	**12,650**	**12,700**	0	2,205	3,669	**15,450**	**15,500**	0	1,757	3,079	**18,250**	**18,300**	0	1,310	2,489
9,900	**9,950**	8	2,271	3,756	**12,700**	**12,750**	0	2,197	3,658	**15,500**	**15,550**	0	1,749	3,068	**18,300**	**18,350**	0	1,302	2,479
9,950	**10,000**	4	2,271	3,756	**12,750**	**12,800**	0	2,189	3,648	**15,550**	**15,600**	0	1,741	3,058	**18,350**	**18,400**	0	1,294	2,468
10,000	**10,050**	*	2,271	3,756	**12,800**	**12,850**	0	2,181	3,637	**15,600**	**15,650**	0	1,733	3,047	**18,400**	**18,450**	0	1,286	2,458
10,050	**10,100**	0	2,271	3,756	**12,850**	**12,900**	0	2,173	3,626	**15,650**	**15,700**	0	1,725	3,037	**18,450**	**18,500**	0	1,278	2,447
10,100	**10,150**	0	2,271	3,756	**12,900**	**12,950**	0	2,165	3,616	**15,700**	**15,750**	0	1,717	3,026	**18,500**	**18,550**	0	1,270	2,437
10,150	**10,200**	0	2,271	3,756	**12,950**	**13,000**	0	2,157	3,605	**15,750**	**15,800**	0	1,710	3,016	**18,550**	**18,600**	0	1,262	2,426
10,200	**10,250**	0	2,271	3,756	**13,000**	**13,050**	0	2,149	3,595	**15,800**	**15,850**	0	1,702	3,005	**18,600**	**18,650**	0	1,254	2,416
10,250	**10,300**	0	2,271	3,756	**13,050**	**13,100**	0	2,141	3,584	**15,850**	**15,900**	0	1,694	2,995	**18,650**	**18,700**	0	1,246	2,405
10,300	**10,350**	0	2,271	3,756	**13,100**	**13,150**	0	2,133	3,574	**15,900**	**15,950**	0	1,686	2,984	**18,700**	**18,750**	0	1,238	2,394
10,350	**10,400**	0	2,271	3,756	**13,150**	**13,200**	0	2,125	3,563	**15,950**	**16,000**	0	1,678	2,974	**18,750**	**18,800**	0	1,230	2,384
10,400	**10,450**	0	2,271	3,756	**13,200**	**13,250**	0	2,117	3,553	**16,000**	**16,050**	0	1,670	2,963	**18,800**	**18,850**	0	1,222	2,373
10,450	**10,500**	0	2,271	3,756	**13,250**	**13,300**	0	2,109	3,542	**16,050**	**16,100**	0	1,662	2,953	**18,850**	**18,900**	0	1,214	2,363
10,500	**10,550**	0	2,271	3,756	**13,300**	**13,350**	0	2,101	3,532	**16,100**	**16,150**	0	1,654	2,942	**18,900**	**18,950**	0	1,206	2,352
10,550	**10,600**	0	2,271	3,756	**13,350**	**13,400**	0	2,093	3,521	**16,150**	**16,200**	0	1,646	2,932	**18,950**	**19,000**	0	1,198	2,342
10,600	**10,650**	0	2,271	3,756	**13,400**	**13,450**	0	2,085	3,511	**16,200**	**16,250**	0	1,638	2,921	**19,000**	**19,050**	0	1,190	2,331
10,650	**10,700**	0	2,271	3,756	**13,450**	**13,500**	0	2,077	3,500	**16,250**	**16,300**	0	1,630	2,910	**19,050**	**19,100**	0	1,182	2,321
10,700	**10,750**	0	2,271	3,756	**13,500**	**13,550**	0	2,069	3,490	**16,300**	**16,350**	0	1,622	2,900	**19,100**	**19,150**	0	1,174	2,310
10,750	**10,800**	0	2,271	3,756	**13,550**	**13,600**	0	2,061	3,479	**16,350**	**16,400**	0	1,614	2,889	**19,150**	**19,200**	0	1,166	2,300
10,800	**10,850**	0	2,271	3,756	**13,600**	**13,650**	0	2,053	3,469	**16,400**	**16,450**	0	1,606	2,879	**19,200**	**19,250**	0	1,158	2,289
10,850	**10,900**	0	2,271	3,756	**13,650**	**13,700**	0	2,045	3,458	**16,450**	**16,500**	0	1,598	2,868	**19,250**	**19,300**	0	1,150	2,279
10,900	**10,950**	0	2,271	3,756	**13,700**	**13,750**	0	2,037	3,447	**16,500**	**16,550**	0	1,590	2,858	**19,300**	**19,350**	0	1,142	2,268
10,950	**11,000**	0	2,271	3,756	**13,750**	**13,800**	0	2,029	3,437	**16,550**	**16,600**	0	1,582	2,847	**19,350**	**19,400**	0	1,134	2,258
11,000	**11,050**	0	2,271	3,756	**13,800**	**13,850**	0	2,021	3,426	**16,600**	**16,650**	0	1,574	2,837	**19,400**	**19,450**	0	1,126	2,247
11,050	**11,100**	0	2,271	3,756	**13,850**	**13,900**	0	2,013	3,416	**16,650**	**16,700**	0	1,566	2,826	**19,450**	**19,500**	0	1,118	2,237
11,100	**11,150**	0	2,271	3,756	**13,900**	**13,950**	0	2,005	3,405	**16,700**	**16,750**	0	1,558	2,816	**19,500**	**19,550**	0	1,110	2,226
11,150	**11,200**	0	2,271	3,756	**13,950**	**14,000**	0	1,997	3,395	**16,750**	**16,800**	0	1,550	2,805	**19,550**	**19,600**	0	1,102	2,215
11,200	**11,250**	0	2,271	3,756	**14,000**	**14,050**	0	1,989	3,384	**16,800**	**16,850**	0	1,542	2,795	**19,600**	**19,650**	0	1,094	2,205
11,250	**11,300**	0	2,271	3,756	**14,050**	**14,100**	0	1,981	3,374	**16,850**	**16,900**	0	1,534	2,784	**19,650**	**19,700**	0	1,086	2,194
11,300	**11,350**	0	2,271	3,756	**14,100**	**14,150**	0	1,973	3,363	**16,900**	**16,950**	0	1,526	2,774	**19,700**	**19,750**	0	1,078	2,184
11,350	**11,400**	0	2,271	3,756	**14,150**	**14,200**	0	1,965	3,353	**16,950**	**17,000**	0	1,518	2,763	**19,750**	**19,800**	0	1,070	2,173
11,400	**11,450**	0	2,271	3,756	**14,200**	**14,250**	0	1,957	3,342	**17,000**	**17,050**	0	1,510	2,752	**19,800**	**19,850**	0	1,062	2,163
11,450	**11,500**	0	2,271	3,756	**14,250**	**14,300**	0	1,949	3,332	**17,050**	**17,100**	0	1,502	2,742	**19,850**	**19,900**	0	1,054	2,152
11,500	**11,550**	0	2,271	3,756	**14,300**	**14,350**	0	1,941	3,321	**17,100**	**17,150**	0	1,494	2,731	**19,900**	**19,950**	0	1,046	2,142
11,550	**11,600**	0	2,271	3,756	**14,350**	**14,400**	0	1,933	3,311	**17,150**	**17,200**	0	1,486	2,721	**19,950**	**20,000**	0	1,038	2,131
11,600	**11,650**	0	2,271	3,756	**14,400**	**14,450**	0	1,925	3,300	**17,200**	**17,250**	0	1,478	2,710	**20,000**	**20,050**	0	1,030	2,121
11,650	**11,700**	0	2,271	3,756	**14,450**	**14,500**	0	1,917	3,290	**17,250**	**17,300**	0	1,470	2,700	**20,050**	**20,100**	0	1,022	2,110
11,700	**11,750**	0	2,271	3,756	**14,500**	**14,550**	0	1,909	3,279	**17,300**	**17,350**	0	1,462	2,689	**20,100**	**20,150**	0	1,014	2,100
11,750	**11,800**	0	2,271	3,756	**14,550**	**14,600**	0	1,901	3,268	**17,350**	**17,400**	0	1,454	2,679	**20,150**	**20,200**	0	1,006	2,089
11,800	**11,850**	0	2,271	3,756	**14,600**	**14,650**	0	1,893	3,258	**17,400**	**17,450**	0	1,446	2,668	**20,200**	**20,250**	0	998	2,079
11,850	**11,900**	0	2,271	3,756	**14,650**	**14,700**	0	1,885	3,247	**17,450**	**17,500**	0	1,438	2,658	**20,250**	**20,300**	0	990	2,068
11,900	**11,950**	0	2,271	3,756	**14,700**	**14,750**	0	1,877	3,237	**17,500**	**17,550**	0	1,430	2,647	**20,300**	**20,350**	0	982	2,058
11,950	**12,000**	0	2,271	3,756	**14,750**	**14,800**	0	1,869	3,226	**17,550**	**17,600**	0	1,422	2,637	**20,350**	**20,400**	0	974	2,047
12,000	**12,050**	0	2,271	3,756	**14,800**	**14,850**	0	1,861	3,216	**17,600**	**17,650**	0	1,414	2,626	**20,400**	**20,450**	0	966	2,036
12,050	**12,100**	0	2,271	3,756	**14,850**	**14,900**	0	1,853	3,205	**17,650**	**17,700**	0	1,406	2,616	**20,450**	**20,500**	0	958	2,026
12,100	**12,150**	0	2,271	3,756	**14,900**	**14,950**	0	1,845	3,195	**17,700**	**17,750**	0	1,398	2,605	**20,500**	**20,550**	0	950	2,015
12,150	**12,200**	0	2,271	3,756	**14,950**	**15,000**	0	1,837	3,184	**17,750**	**17,800**	0	1,390	2,595	**20,550**	**20,600**	0	942	2,005
12,200	**12,250**	0	2,271	3,756	**15,000**	**15,050**	0	1,829	3,174	**17,800**	**17,850**	0	1,382	2,584	**20,600**	**20,650**	0	934	1,994
12,250	**12,300**	0	2,271	3,756	**15,050**	**15,100**	0	1,821	3,163	**17,850**	**17,900**	0	1,374	2,573	**20,650**	**20,700**	0	926	1,984
12,300	**12,350**	0	2,261	3,742	**15,100**	**15,150**	0	1,813	3,153	**17,900**	**17,950**	0	1,366	2,563	**20,700**	**20,750**	0	918	1,973
12,350	**12,400**	0	2,253	3,732	**15,150**	**15,200**	0	1,805	3,142	**17,950**	**18,000**	0	1,358	2,552	**20,750**	**20,800**	0	911	1,963

*If the amount on line 5 or line 7 of the worksheet is at least $10,000 **but** less than $10,030, your credit is $1. Otherwise, you **cannot** take the credit.

(Continued)

1998 Earned Income Credit (EIC) Table *Continued* (**Caution:** *This is **not** a tax table.*)

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—		
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children
		Your credit is—					Your credit is—					Your credit is—					Your credit is—		
20,800	**20,850**	0	903	1,952	**23,200**	**23,250**	0	519	1,447	**25,600**	**25,650**	0	135	941	**28,000**	**28,050**	0	0	436
20,850	**20,900**	0	895	1,942	**23,250**	**23,300**	0	511	1,436	**25,650**	**25,700**	0	127	931	**28,050**	**28,100**	0	0	425
20,900	**20,950**	0	887	1,931	**23,300**	**23,350**	0	503	1,426	**25,700**	**25,750**	0	119	920	**28,100**	**28,150**	0	0	415
20,950	**21,000**	0	879	1,921	**23,350**	**23,400**	0	495	1,415	**25,750**	**25,800**	0	112	910	**28,150**	**28,200**	0	0	404
21,000	**21,050**	0	871	1,910	**23,400**	**23,450**	0	487	1,405	**25,800**	**25,850**	0	104	899	**28,200**	**28,250**	0	0	394
21,050	**21,100**	0	863	1,900	**23,450**	**23,500**	0	479	1,394	**25,850**	**25,900**	0	96	889	**28,250**	**28,300**	0	0	383
21,100	**21,150**	0	855	1,889	**23,500**	**23,550**	0	471	1,384	**25,900**	**25,950**	0	88	878	**28,300**	**28,350**	0	0	373
21,150	**21,200**	0	847	1,879	**23,550**	**23,600**	0	463	1,373	**25,950**	**26,000**	0	80	868	**28,350**	**28,400**	0	0	362
21,200	**21,250**	0	839	1,868	**23,600**	**23,650**	0	455	1,363	**26,000**	**26,050**	0	72	857	**28,400**	**28,450**	0	0	352
21,250	**21,300**	0	831	1,857	**23,650**	**23,700**	0	447	1,352	**26,050**	**26,100**	0	64	847	**28,450**	**28,500**	0	0	341
21,300	**21,350**	0	823	1,847	**23,700**	**23,750**	0	439	1,341	**26,100**	**26,150**	0	56	836	**28,500**	**28,550**	0	0	331
21,350	**21,400**	0	815	1,836	**23,750**	**23,800**	0	431	1,331	**26,150**	**26,200**	0	48	826	**28,550**	**28,600**	0	0	320
21,400	**21,450**	0	807	1,826	**23,800**	**23,850**	0	423	1,320	**26,200**	**26,250**	0	40	815	**28,600**	**28,650**	0	0	310
21,450	**21,500**	0	799	1,815	**23,850**	**23,900**	0	415	1,310	**26,250**	**26,300**	0	32	804	**28,650**	**28,700**	0	0	299
21,500	**21,550**	0	791	1,805	**23,900**	**23,950**	0	407	1,299	**26,300**	**26,350**	0	24	794	**28,700**	**28,750**	0	0	288
21,550	**21,600**	0	783	1,794	**23,950**	**24,000**	0	399	1,289	**26,350**	**26,400**	0	16	783	**28,750**	**28,800**	0	0	278
21,600	**21,650**	0	775	1,784	**24,000**	**24,050**	0	391	1,278	**26,400**	**26,450**	0	8	773	**28,800**	**28,850**	0	0	267
21,650	**21,700**	0	767	1,773	**24,050**	**24,100**	0	383	1,268	**26,450**	**26,500**	0	**	762	**28,850**	**28,900**	0	0	257
21,700	**21,750**	0	759	1,763	**24,100**	**24,150**	0	375	1,257	**26,500**	**26,550**	0	0	752	**28,900**	**28,950**	0	0	246
21,750	**21,800**	0	751	1,752	**24,150**	**24,200**	0	367	1,247	**26,550**	**26,600**	0	0	741	**28,950**	**29,000**	0	0	236
21,800	**21,850**	0	743	1,742	**24,200**	**24,250**	0	359	1,236	**26,600**	**26,650**	0	0	731	**29,000**	**29,050**	0	0	225
21,850	**21,900**	0	735	1,731	**24,250**	**24,300**	0	351	1,226	**26,650**	**26,700**	0	0	720	**29,050**	**29,100**	0	0	215
21,900	**21,950**	0	727	1,721	**24,300**	**24,350**	0	343	1,215	**26,700**	**26,750**	0	0	710	**29,100**	**29,150**	0	0	204
21,950	**22,000**	0	719	1,710	**24,350**	**24,400**	0	335	1,205	**26,750**	**26,800**	0	0	699	**29,150**	**29,200**	0	0	194
22,000	**22,050**	0	711	1,699	**24,400**	**24,450**	0	327	1,194	**26,800**	**26,850**	0	0	689	**29,200**	**29,250**	0	0	183
22,050	**22,100**	0	703	1,689	**24,450**	**24,500**	0	319	1,184	**26,850**	**26,900**	0	0	678	**29,250**	**29,300**	0	0	173
22,100	**22,150**	0	695	1,678	**24,500**	**24,550**	0	311	1,173	**26,900**	**26,950**	0	0	668	**29,300**	**29,350**	0	0	162
22,150	**22,200**	0	687	1,668	**24,550**	**24,600**	0	303	1,162	**26,950**	**27,000**	0	0	657	**29,350**	**29,400**	0	0	152
22,200	**22,250**	0	679	1,657	**24,600**	**24,650**	0	295	1,152	**27,000**	**27,050**	0	0	646	**29,400**	**29,450**	0	0	141
22,250	**22,300**	0	671	1,647	**24,650**	**24,700**	0	287	1,141	**27,050**	**27,100**	0	0	636	**29,450**	**29,500**	0	0	131
22,300	**22,350**	0	663	1,636	**24,700**	**24,750**	0	279	1,131	**27,100**	**27,150**	0	0	625	**29,500**	**29,550**	0	0	120
22,350	**22,400**	0	655	1,626	**24,750**	**24,800**	0	271	1,120	**27,150**	**27,200**	0	0	615	**29,550**	**29,600**	0	0	109
22,400	**22,450**	0	647	1,615	**24,800**	**24,850**	0	263	1,110	**27,200**	**27,250**	0	0	604	**29,600**	**29,650**	0	0	99
22,450	**22,500**	0	639	1,605	**24,850**	**24,900**	0	255	1,099	**27,250**	**27,300**	0	0	594	**29,650**	**29,700**	0	0	88
22,500	**22,550**	0	631	1,594	**24,900**	**24,950**	0	247	1,089	**27,300**	**27,350**	0	0	583	**29,700**	**29,750**	0	0	78
22,550	**22,600**	0	623	1,584	**24,950**	**25,000**	0	239	1,078	**27,350**	**27,400**	0	0	573	**29,750**	**29,800**	0	0	67
22,600	**22,650**	0	615	1,573	**25,000**	**25,050**	0	231	1,068	**27,400**	**27,450**	0	0	562	**29,800**	**29,850**	0	0	57
22,650	**22,700**	0	607	1,563	**25,050**	**25,100**	0	223	1,057	**27,450**	**27,500**	0	0	552	**29,850**	**29,900**	0	0	46
22,700	**22,750**	0	599	1,552	**25,100**	**25,150**	0	215	1,047	**27,500**	**27,550**	0	0	541	**29,900**	**29,950**	0	0	36
22,750	**22,800**	0	591	1,542	**25,150**	**25,200**	0	207	1,036	**27,550**	**27,600**	0	0	531	**29,950**	**30,000**	0	0	25
22,800	**22,850**	0	583	1,531	**25,200**	**25,250**	0	199	1,026	**27,600**	**27,650**	0	0	520	**30,000**	**30,050**	0	0	15
22,850	**22,900**	0	575	1,520	**25,250**	**25,300**	0	191	1,015	**27,650**	**27,700**	0	0	510	**30,050**	**30,095**	0	0	5
22,900	**22,950**	0	567	1,510	**25,300**	**25,350**	0	183	1,005	**27,700**	**27,750**	0	0	499	**30,095 or more**		0	0	0
22,950	**23,000**	0	559	1,499	**25,350**	**25,400**	0	175	994	**27,750**	**27,800**	0	0	489					
23,000	**23,050**	0	551	1,489	**25,400**	**25,450**	0	167	983	**27,800**	**27,850**	0	0	478					
23,050	**23,100**	0	543	1,478	**25,450**	**25,500**	0	159	973	**27,850**	**27,900**	0	0	467					
23,100	**23,150**	0	535	1,468	**25,500**	**25,550**	0	151	962	**27,900**	**27,950**	0	0	457					
23,150	**23,200**	0	527	1,457	**25,550**	**25,600**	0	143	952	**27,950**	**28,000**	0	0	446					

If the amount on line 5 or line 7 of the worksheet is at least $26,450 **but less than $26,473, your credit is $2. Otherwise, you **cannot** take the credit.

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Line 38

Additional Child Tax Credit

You may be able to take this credit if **both 1** and **2** below apply.

1. The amount on line 1 of the **Child Tax Credit Worksheet** on page 33 is more than $800.
2. The amount on line 7 of the Child Tax Credit Worksheet is more than the amount on line 11 of that worksheet.

The additional child tax credit may give you a refund even if you do not owe any tax. Use **Form 8812** to figure the credit.

Line 39

Add lines 35, 36, 37a, and 38. Enter the total on line 39. Also, include in the total on line 39 any of the following that apply.

Amount Paid With Extension of Time To File. If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 39 any amount you paid with that form. To the left of line 39, enter "Form 4868" and show the amount paid. Also, include any amount paid with **Form 2688** if you filed for an additional extension.

Excess Social Security and Railroad Retirement (RRTA) Taxes Withheld. If you had more than one employer for 1998 and your total wages were over $68,400, too much social security tax may have been withheld. If you had more than one railroad employer for 1998 and your total compensation was over $50,700, too much RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 39, see **Pub. 505.**

Refund

Line 40

Amount Overpaid

If line 40 is under $1, we will send the refund only if you request it when you file your return. If you want to check on the status of your refund, please wait at least 4 weeks after you file your return to do so. See page 8 for details.

TIP *If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay. See* ***Income Tax Withholding and Estimated Tax Payments for 1999*** *on page 46.*

Refund Offset. If you have not paid child support or certain Federal nontax debts, such as student loans, all or part of the overpayment on line 40 may be used (offset) to pay the past-due amount. To find out if you may have an offset, contact the agency(ies) you owe the debt to. **Do not** call the IRS because offsets are now made by the Treasury Department's Financial Management Service (FMS) and the IRS will no longer have nontax debt information. If there is an offset, you will receive a notice from FMS showing the amount of the offset and the agency receiving it.

Injured Spouse Claim. If you file a joint return and your spouse has not paid tax, child support, or a Federal nontax debt, such as a student loan, part or all of the overpayment on line 40 may be used (offset) to pay the past-due amount. But **your** part of the overpayment may be refunded to you after the offset occurs if certain conditions apply and you complete and attach **Form 8379.** For details, use TeleTax topic 203 (see page 8) or see Form 8379.

Lines 41b Through 41d

Direct Deposit of Refund

Complete lines 41b through 41d if you want us to directly deposit the amount shown on line 41a into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

Why Use Direct Deposit?

- You get your refund fast—even faster if you *e-file*!
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.

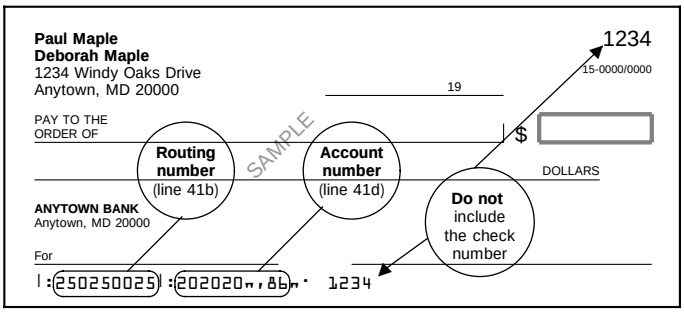
TIP *You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing number and account number.*

Line 41b. The routing number **must** be **nine** digits. If the first two digits are not 01 through 12 or 21 through 32, the direct deposit will be rejected and a check sent instead. On the sample check on the next page, the routing number is 250250025.

Your check may state that it is payable through a bank different from the financial institution at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on this line.

Line 41d. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on the next page, the account number is 20202086. Be sure **not** to include the check number.

Caution: *Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution refuses a direct deposit.*



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

Line 42

Amount Applied to 1999 Estimated Tax

Enter on line 42 the amount, if any, of the overpayment on line 40 you want applied to your estimated tax for 1999. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number. This election to apply part or all of the amount overpaid to your 1999 estimated tax cannot be changed later.

Amount You Owe

Line 43

Amount You Owe

TIP *You do not have to pay if line 43 is under $1.*

Include any estimated tax penalty from line 44 in the amount you enter on line 43. Enclose in the envelope with your return a check or money order payable to the **"United States Treasury"** for the full amount when you file. **Do not** send cash. **Do not** attach the payment to your return. Write "1998 Form 1040A" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

Do not include any estimated tax payment in your check or money order. Mail any estimated tax payment in an envelope separate from the one you use to pay the tax due on Form 1040A.

TIP *You may need to **(a)** increase the amount of income tax withheld from your pay or **(b)** make estimated tax payments for 1999. See **Income Tax Withholding and Estimated Tax Payments for 1999** on page 46.*

Installment Payments

If you cannot pay the full amount shown on line 43 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 1999, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465.** You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 44

Estimated Tax Penalty

You may owe this penalty if:

- Line 43 is at least $1,000 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The "tax shown on your return" is the amount on line 34 minus the total of any amounts shown on lines 37a and 38.

Exceptions to the Penalty. You will not owe the penalty if your 1997 tax return was for a tax year of 12 full months AND **either** of the following applies:

1. You had no tax liability for 1997 and you were a U.S. citizen or resident for all of 1997, **or**
2. The total of lines 35 and 36 on your 1998 return is at least as much as the tax liability shown on your 1997 return. Your estimated tax payments for 1998 must have been made on time and for the required amount.

Figuring the Penalty. If the **Exceptions** above do not apply and you choose to figure the penalty yourself, see **Form 2210** to find out if you owe the penalty. If so, you can use the form to figure the amount. In certain situations, you may be able to lower your penalty. For details, see the Instructions for Form 2210. Enter the penalty on Form 1040A, line 44. Add the penalty to any tax due and enter the total on line 43. If you are due a refund, subtract the penalty from the overpayment you show on line 40. **Do not** file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

TIP *Because Form 2210 is complicated, if you want to, you can leave line 44 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill.*

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **What if a Taxpayer Died?** on page 13.

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

Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 6.

Daytime Phone Number. Providing your daytime phone number may help speed the processing of your return if we have a question that can be answered over the phone. However, you do not have to enter your number. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

Paid Preparers Must Sign Your Return. Generally, anyone you pay to prepare your return must sign it by hand in the space provided. Signature stamps or labels cannot be used. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

Attach Required Forms and Schedules

Attach the first copy or Copy B of Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you are filing Schedule EIC, put it last. **Do not** attach items unless required to do so.

TIP

If you received a 1998 ***Form 1099-R*** *showing Federal income tax withheld, also attach the first copy or Copy B of that form to the front of Form 1040A.*

If you owe tax and are sending in your payment, **do not** attach it to Form 1040A. Instead, place it loose inside the envelope.

How To Avoid Common Mistakes

Mistakes may delay your refund or result in notices being sent to you.

1. Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name.
2. Make sure you enter the correct SSN for each person you claim as a dependent on line 6c or a qualifying child on Schedule EIC.
3. Check your math, especially when figuring your taxable social security benefits, deduction for exemptions, taxable income, Federal income tax withheld, total payments, and refund or amount you owe.
4. Remember to **sign** and date Form 1040A and enter your occupation.
5. Be sure you enter the correct tax on line 25. Also, enter your total tax on line 34.
6. Make sure you use the correct filing status. If you think you can file as Head of household, read the instructions for line 4 on page 20 to make sure you qualify.
7. Make sure your name and address are correct on the peel-off label. If not, enter the correct information.
8. If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.
9. Enter your standard deduction on line 21. Also, if you check any box on line 20a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 1998 return, be sure you see page 31 to find the amount to enter on line 21.
10. If you (or your spouse if you check the box on line 6b) were age 65 or older or blind, be sure to check the appropriate boxes on line 20a.
11. If you can be claimed as a dependent on someone's 1998 return, such as your parents' return, do not check the box on line 6a. If filing a joint return and your spouse can be claimed as a dependent, do not check the box on line 6b.
12. Attach your W-2 form(s) and any other required forms and schedules.
13. If you owe tax, be sure to include the required information on your payment. See the instructions for line 43 on page 44 for details.

General Information

What Are Your Rights as a Taxpayer? You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see **Pub. 1.**

Innocent Spouse Relief. You may qualify for relief from liability for tax on a joint return if **(1)** there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, **(2)** you are divorced, separated, or no longer living with your spouse, or **(3)** given all the facts and circumstances, it would not be fair to hold you liable for the tax. See **Form 8857** or **Pub. 971** for more details.

What Should You Do If You Move? If you move after you file, always notify in writing the Internal Revenue Service Center where you filed your last return, or the Chief, Customer Service Division, at your local IRS district office. You can use **Form 8822** to notify us of your new address. If you are expecting a refund, also notify the post office serving your old address. This will help forward your check to your new address.

How Long Should You Keep Your Tax Return? Keep a copy of your tax return, worksheets you used, and

records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see **Pub. 552.**

Income Tax Withholding and Estimated Tax Payments for 1999. If the amount you owe or the amount you overpaid is large, you may want to file a new **Form W-4** with your employer to change the amount of income tax withheld from your 1999 pay. In general, you do not have to make estimated tax payments if you expect that your 1999 tax return will show a tax refund OR a tax balance due the IRS of less than $1,000. If your total estimated tax (including any alternative minimum tax) for 1999 is $1,000 or more, see **Form 1040-ES.** It has a worksheet you can use to see if you have to make estimated tax payments. See **Pub. 505** for more details.

How Do You Amend Your Tax Return? File **Form 1040X** to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you are physically or mentally unable to manage your financial affairs. See **Pub. 556** for details.

How Do You Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file.

TIP *If you itemize your deductions for 1999, you may be able to deduct this gift.*

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree With Your Social Security Card? If not, your refund may be delayed or you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

Other Ways To Get Help

Send Your Written Questions to the IRS. You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you do not have the address, call us. See page 10 for the number. Do not send questions with your return.

Assistance With Your Return. IRS offices can help you prepare your return. An assister will explain a Form 1040EZ, 1040A, or 1040 with Schedules A and B to you and other taxpayers in a group setting. You may also be able to file your return electronically by computer free of charge at some IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 10 for the number.

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 10 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 1997 tax return if you have it. **Or** to find the nearest American Association of Retired Persons (AARP) Tax-Aide site, visit AARP's Internet Web Site at—www.aarp.org/taxaide/home.htm or call **1-888-AARPNOW.**

On-Line Services. If you subscribe to an on-line service, ask if on-line filing or tax information is available.

Large-Print Forms and Instructions. Pub. 1615 has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See page 6.

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 10 for the number to call.

Braille materials are available at libraries that have special services for people with disabilities.

Help With Unresolved Tax Issues. Most problems can be solved with one contact either by calling, writing, or visiting an IRS office. But if you have tried unsuccessfully to resolve a problem with the IRS, you should contact the Taxpayer Advocate's **Problem Resolution Program** (PRP). Someone at PRP will assign you a personal advocate who is in the best position to try to resolve your problem. The Taxpayer Advocate can also offer you special help if you have a significant hardship as a result of a tax problem.

You should contact the Taxpayer Advocate if:

- You have tried unsuccessfully to resolve your problem with the IRS and have not been contacted by the date promised, or
- You are on your second attempt to resolve a problem.

You may contact a Taxpayer Advocate by calling a new toll-free assistance number, **1-877-777-4778.** People with access to TTY/TDD equipment may call 1-800-829-4059 and ask for the Taxpayer Advocate. If you prefer, you can write to the Taxpayer Advocate at the IRS office that last contacted you.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review. Taxpayer Advocates are working to put service first. For more details, use TeleTax topic 104 (see page 8) or see **Pub. 1546.**

Order Blank for Forms and Publications

TIP *For faster ways of getting the items you need such as by computer or fax, see page 6.*

How To Use the Order Blank

1. Cut the order blank on the dotted line and **be sure to print or type your name accurately in the space provided.**
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you circle.
3. Enclose the order blank in your own envelope and send it to the IRS address shown on the next page. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive a response within 10 days after we receive your request.

Detach at this line

Order Blank

Fill in your name and address.

Name

Number, street, and apt. number

City, town or post office, state, and ZIP code

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

The items in bold may be picked up at many post offices and libraries. You may also download all these items from the Internet at www.irs.ustreas.gov or place an electronic order for them.

1040	Schedule F (1040)	Schedule 3 (1040A)	2441	8812	Pub. 463	Pub. 527	Pub. 926
Schedules A&B (1040)	Schedule H (1040)	**1040EZ**	3903	8822	Pub. 501	Pub. 529	Pub. 929
Schedule C (1040)	Schedule J (1040)	1040-ES (1999)	4562	8829	Pub. 502	Pub. 550	Pub. 936
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	8863	Pub. 505	Pub. 554	Pub. 970
Schedule D (1040)	Schedule SE (1040)	1040X	5329	9465	Pub. 508	Pub. 575	
Schedule D-1 (1040)	**1040A**	2106	8283	Pub. 1	Pub. 521	Pub. 590	
Schedule E (1040)	**Schedule 1 (1040A)**	2106-EZ	8582	Pub. 17	Pub. 523	Pub. 596	
Schedule EIC (1040A or 1040)	**Schedule 2 (1040A)**	2210	8606	Pub. 334	Pub. 525	Pub. 910	

J

Where Do You Send Your Order for Free Forms and Publications?

Caution: ***Do not*** *send your tax return to any of the addresses listed below. Instead, see* ***Where Do You File?*** *on the back cover.*

IF you live in the . . .	THEN send your order blank to . . .
Western United States	Western Area Distribution Center Rancho Cordova, CA 95743-0001
Central United States	Central Area Distribution Center P.O. Box 8903 Bloomington, IL 61702-8903
Eastern United States and foreign addresses	Eastern Area Distribution Center P.O. Box 85074 Richmond, VA 23261-5074

What Should You Know About the Disclosure, Privacy Act, and Paperwork Reduction Act Notice?

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our authority to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a) which require you to file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund or provide your daytime telephone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books and records relating to a form or its instructions must be retained as long as their contents may be material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may also disclose your tax information to Committees of Congress; Federal, state, and local child support agencies; and to other Federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans.

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

The Time It Takes To Prepare Your Return. We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

The estimated average time for people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping,** 2 hr., 17 min.; **Learning about the law or the form,** 2 hr., 20 min.; **Preparing the form,** 3 hr., 13 min.; **Copying, assembling, and sending the form to the IRS,** 35 min.; **Total,** 8 hr., 25 min.

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Internet Home Page (www.irs.ustreas.gov) or write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001.

DO NOT send your return to this address. Instead, see **Where Do You File?** on the back cover.

Estimated Preparation Time

The time needed to complete and file Form 1040A and its schedules will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 17 min.	2 hr., 29 min.	4 hr., 1 min.	35 min.	8 hr., 22 min.
Sch. 1	20 min.	4 min.	10 min.	20 min.	54 min.
Sch. 2	33 min.	10 min.	35 min.	28 min.	1 hr., 46 min.
Sch. 3	13 min.	14 min.	25 min.	35 min.	1 hr., 27 min.
Sch. EIC	0 min.	2 min.	4 min.	20 min.	26 min.

1998 Tax Table

For persons with taxable incomes of less than $50,000

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on line 24 of Form 1040A is $23,250. First, they find the $23,250–23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is $3,491. This is the tax amount they should enter on line 25 of Form 1040A.

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
23,200	**23,250**	3,484	3,484	3,750	3,484
23,250	**23,300**	3,491	3,491	3,764	3,491
23,300	**23,350**	3,499	3,499	3,778	3,499
23,350	**23,400**	3,506	3,506	3,792	3,506

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
$0	**$5**	$0	$0	$0	$0
5	**15**	2	2	2	2
15	**25**	3	3	3	3
25	**50**	6	6	6	6
50	**75**	9	9	9	9
75	**100**	13	13	13	13
100	**125**	17	17	17	17
125	**150**	21	21	21	21
150	**175**	24	24	24	24
175	**200**	28	28	28	28
200	**225**	32	32	32	32
225	**250**	36	36	36	36
250	**275**	39	39	39	39
275	**300**	43	43	43	43
300	**325**	47	47	47	47
325	**350**	51	51	51	51
350	**375**	54	54	54	54
375	**400**	58	58	58	58
400	**425**	62	62	62	62
425	**450**	66	66	66	66
450	**475**	69	69	69	69
475	**500**	73	73	73	73
500	**525**	77	77	77	77
525	**550**	81	81	81	81
550	**575**	84	84	84	84
575	**600**	88	88	88	88
600	**625**	92	92	92	92
625	**650**	96	96	96	96
650	**675**	99	99	99	99
675	**700**	103	103	103	103
700	**725**	107	107	107	107
725	**750**	111	111	111	111
750	**775**	114	114	114	114
775	**800**	118	118	118	118
800	**825**	122	122	122	122
825	**850**	126	126	126	126
850	**875**	129	129	129	129
875	**900**	133	133	133	133
900	**925**	137	137	137	137
925	**950**	141	141	141	141
950	**975**	144	144	144	144
975	**1,000**	148	148	148	148
1,000					
1,000	**1,025**	152	152	152	152
1,025	**1,050**	156	156	156	156
1,050	**1,075**	159	159	159	159
1,075	**1,100**	163	163	163	163
1,100	**1,125**	167	167	167	167
1,125	**1,150**	171	171	171	171
1,150	**1,175**	174	174	174	174
1,175	**1,200**	178	178	178	178
1,200	**1,225**	182	182	182	182
1,225	**1,250**	186	186	186	186
1,250	**1,275**	189	189	189	189
1,275	**1,300**	193	193	193	193

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
1,300	**1,325**	197	197	197	197
1,325	**1,350**	201	201	201	201
1,350	**1,375**	204	204	204	204
1,375	**1,400**	208	208	208	208
1,400	**1,425**	212	212	212	212
1,425	**1,450**	216	216	216	216
1,450	**1,475**	219	219	219	219
1,475	**1,500**	223	223	223	223
1,500	**1,525**	227	227	227	227
1,525	**1,550**	231	231	231	231
1,550	**1,575**	234	234	234	234
1,575	**1,600**	238	238	238	238
1,600	**1,625**	242	242	242	242
1,625	**1,650**	246	246	246	246
1,650	**1,675**	249	249	249	249
1,675	**1,700**	253	253	253	253
1,700	**1,725**	257	257	257	257
1,725	**1,750**	261	261	261	261
1,750	**1,775**	264	264	264	264
1,775	**1,800**	268	268	268	268
1,800	**1,825**	272	272	272	272
1,825	**1,850**	276	276	276	276
1,850	**1,875**	279	279	279	279
1,875	**1,900**	283	283	283	283
1,900	**1,925**	287	287	287	287
1,925	**1,950**	291	291	291	291
1,950	**1,975**	294	294	294	294
1,975	**2,000**	298	298	298	298
2,000					
2,000	**2,025**	302	302	302	302
2,025	**2,050**	306	306	306	306
2,050	**2,075**	309	309	309	309
2,075	**2,100**	313	313	313	313
2,100	**2,125**	317	317	317	317
2,125	**2,150**	321	321	321	321
2,150	**2,175**	324	324	324	324
2,175	**2,200**	328	328	328	328
2,200	**2,225**	332	332	332	332
2,225	**2,250**	336	336	336	336
2,250	**2,275**	339	339	339	339
2,275	**2,300**	343	343	343	343
2,300	**2,325**	347	347	347	347
2,325	**2,350**	351	351	351	351
2,350	**2,375**	354	354	354	354
2,375	**2,400**	358	358	358	358
2,400	**2,425**	362	362	362	362
2,425	**2,450**	366	366	366	366
2,450	**2,475**	369	369	369	369
2,475	**2,500**	373	373	373	373
2,500	**2,525**	377	377	377	377
2,525	**2,550**	381	381	381	381
2,550	**2,575**	384	384	384	384
2,575	**2,600**	388	388	388	388
2,600	**2,625**	392	392	392	392
2,625	**2,650**	396	396	396	396
2,650	**2,675**	399	399	399	399
2,675	**2,700**	403	403	403	403

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
2,700	**2,725**	407	407	407	407
2,725	**2,750**	411	411	411	411
2,750	**2,775**	414	414	414	414
2,775	**2,800**	418	418	418	418
2,800	**2,825**	422	422	422	422
2,825	**2,850**	426	426	426	426
2,850	**2,875**	429	429	429	429
2,875	**2,900**	433	433	433	433
2,900	**2,925**	437	437	437	437
2,925	**2,950**	441	441	441	441
2,950	**2,975**	444	444	444	444
2,975	**3,000**	448	448	448	448
3,000					
3,000	**3,050**	454	454	454	454
3,050	**3,100**	461	461	461	461
3,100	**3,150**	469	469	469	469
3,150	**3,200**	476	476	476	476
3,200	**3,250**	484	484	484	484
3,250	**3,300**	491	491	491	491
3,300	**3,350**	499	499	499	499
3,350	**3,400**	506	506	506	506
3,400	**3,450**	514	514	514	514
3,450	**3,500**	521	521	521	521
3,500	**3,550**	529	529	529	529
3,550	**3,600**	536	536	536	536
3,600	**3,650**	544	544	544	544
3,650	**3,700**	551	551	551	551
3,700	**3,750**	559	559	559	559
3,750	**3,800**	566	566	566	566
3,800	**3,850**	574	574	574	574
3,850	**3,900**	581	581	581	581
3,900	**3,950**	589	589	589	589
3,950	**4,000**	596	596	596	596
4,000					
4,000	**4,050**	604	604	604	604
4,050	**4,100**	611	611	611	611
4,100	**4,150**	619	619	619	619
4,150	**4,200**	626	626	626	626
4,200	**4,250**	634	634	634	634
4,250	**4,300**	641	641	641	641
4,300	**4,350**	649	649	649	649
4,350	**4,400**	656	656	656	656
4,400	**4,450**	664	664	664	664
4,450	**4,500**	671	671	671	671
4,500	**4,550**	679	679	679	679
4,550	**4,600**	686	686	686	686
4,600	**4,650**	694	694	694	694
4,650	**4,700**	701	701	701	701
4,700	**4,750**	709	709	709	709
4,750	**4,800**	716	716	716	716
4,800	**4,850**	724	724	724	724
4,850	**4,900**	731	731	731	731
4,900	**4,950**	739	739	739	739
4,950	**5,000**	746	746	746	746

Continued on next page

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

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
5,000					
5,000	**5,050**	754	754	754	754
5,050	**5,100**	761	761	761	761
5,100	**5,150**	769	769	769	769
5,150	**5,200**	776	776	776	776
5,200	**5,250**	784	784	784	784
5,250	**5,300**	791	791	791	791
5,300	**5,350**	799	799	799	799
5,350	**5,400**	806	806	806	806
5,400	**5,450**	814	814	814	814
5,450	**5,500**	821	821	821	821
5,500	**5,550**	829	829	829	829
5,550	**5,600**	836	836	836	836
5,600	**5,650**	844	844	844	844
5,650	**5,700**	851	851	851	851
5,700	**5,750**	859	859	859	859
5,750	**5,800**	866	866	866	866
5,800	**5,850**	874	874	874	874
5,850	**5,900**	881	881	881	881
5,900	**5,950**	889	889	889	889
5,950	**6,000**	896	896	896	896
6,000					
6,000	**6,050**	904	904	904	904
6,050	**6,100**	911	911	911	911
6,100	**6,150**	919	919	919	919
6,150	**6,200**	926	926	926	926
6,200	**6,250**	934	934	934	934
6,250	**6,300**	941	941	941	941
6,300	**6,350**	949	949	949	949
6,350	**6,400**	956	956	956	956
6,400	**6,450**	964	964	964	964
6,450	**6,500**	971	971	971	971
6,500	**6,550**	979	979	979	979
6,550	**6,600**	986	986	986	986
6,600	**6,650**	994	994	994	994
6,650	**6,700**	1,001	1,001	1,001	1,001
6,700	**6,750**	1,009	1,009	1,009	1,009
6,750	**6,800**	1,016	1,016	1,016	1,016
6,800	**6,850**	1,024	1,024	1,024	1,024
6,850	**6,900**	1,031	1,031	1,031	1,031
6,900	**6,950**	1,039	1,039	1,039	1,039
6,950	**7,000**	1,046	1,046	1,046	1,046
7,000					
7,000	**7,050**	1,054	1,054	1,054	1,054
7,050	**7,100**	1,061	1,061	1,061	1,061
7,100	**7,150**	1,069	1,069	1,069	1,069
7,150	**7,200**	1,076	1,076	1,076	1,076
7,200	**7,250**	1,084	1,084	1,084	1,084
7,250	**7,300**	1,091	1,091	1,091	1,091
7,300	**7,350**	1,099	1,099	1,099	1,099
7,350	**7,400**	1,106	1,106	1,106	1,106
7,400	**7,450**	1,114	1,114	1,114	1,114
7,450	**7,500**	1,121	1,121	1,121	1,121
7,500	**7,550**	1,129	1,129	1,129	1,129
7,550	**7,600**	1,136	1,136	1,136	1,136
7,600	**7,650**	1,144	1,144	1,144	1,144
7,650	**7,700**	1,151	1,151	1,151	1,151
7,700	**7,750**	1,159	1,159	1,159	1,159
7,750	**7,800**	1,166	1,166	1,166	1,166
7,800	**7,850**	1,174	1,174	1,174	1,174
7,850	**7,900**	1,181	1,181	1,181	1,181
7,900	**7,950**	1,189	1,189	1,189	1,189
7,950	**8,000**	1,196	1,196	1,196	1,196

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
8,000					
8,000	**8,050**	1,204	1,204	1,204	1,204
8,050	**8,100**	1,211	1,211	1,211	1,211
8,100	**8,150**	1,219	1,219	1,219	1,219
8,150	**8,200**	1,226	1,226	1,226	1,226
8,200	**8,250**	1,234	1,234	1,234	1,234
8,250	**8,300**	1,241	1,241	1,241	1,241
8,300	**8,350**	1,249	1,249	1,249	1,249
8,350	**8,400**	1,256	1,256	1,256	1,256
8,400	**8,450**	1,264	1,264	1,264	1,264
8,450	**8,500**	1,271	1,271	1,271	1,271
8,500	**8,550**	1,279	1,279	1,279	1,279
8,550	**8,600**	1,286	1,286	1,286	1,286
8,600	**8,650**	1,294	1,294	1,294	1,294
8,650	**8,700**	1,301	1,301	1,301	1,301
8,700	**8,750**	1,309	1,309	1,309	1,309
8,750	**8,800**	1,316	1,316	1,316	1,316
8,800	**8,850**	1,324	1,324	1,324	1,324
8,850	**8,900**	1,331	1,331	1,331	1,331
8,900	**8,950**	1,339	1,339	1,339	1,339
8,950	**9,000**	1,346	1,346	1,346	1,346
9,000					
9,000	**9,050**	1,354	1,354	1,354	1,354
9,050	**9,100**	1,361	1,361	1,361	1,361
9,100	**9,150**	1,369	1,369	1,369	1,369
9,150	**9,200**	1,376	1,376	1,376	1,376
9,200	**9,250**	1,384	1,384	1,384	1,384
9,250	**9,300**	1,391	1,391	1,391	1,391
9,300	**9,350**	1,399	1,399	1,399	1,399
9,350	**9,400**	1,406	1,406	1,406	1,406
9,400	**9,450**	1,414	1,414	1,414	1,414
9,450	**9,500**	1,421	1,421	1,421	1,421
9,500	**9,550**	1,429	1,429	1,429	1,429
9,550	**9,600**	1,436	1,436	1,436	1,436
9,600	**9,650**	1,444	1,444	1,444	1,444
9,650	**9,700**	1,451	1,451	1,451	1,451
9,700	**9,750**	1,459	1,459	1,459	1,459
9,750	**9,800**	1,466	1,466	1,466	1,466
9,800	**9,850**	1,474	1,474	1,474	1,474
9,850	**9,900**	1,481	1,481	1,481	1,481
9,900	**9,950**	1,489	1,489	1,489	1,489
9,950	**10,000**	1,496	1,496	1,496	1,496
10,000					
10,000	**10,050**	1,504	1,504	1,504	1,504
10,050	**10,100**	1,511	1,511	1,511	1,511
10,100	**10,150**	1,519	1,519	1,519	1,519
10,150	**10,200**	1,526	1,526	1,526	1,526
10,200	**10,250**	1,534	1,534	1,534	1,534
10,250	**10,300**	1,541	1,541	1,541	1,541
10,300	**10,350**	1,549	1,549	1,549	1,549
10,350	**10,400**	1,556	1,556	1,556	1,556
10,400	**10,450**	1,564	1,564	1,564	1,564
10,450	**10,500**	1,571	1,571	1,571	1,571
10,500	**10,550**	1,579	1,579	1,579	1,579
10,550	**10,600**	1,586	1,586	1,586	1,586
10,600	**10,650**	1,594	1,594	1,594	1,594
10,650	**10,700**	1,601	1,601	1,601	1,601
10,700	**10,750**	1,609	1,609	1,609	1,609
10,750	**10,800**	1,616	1,616	1,616	1,616
10,800	**10,850**	1,624	1,624	1,624	1,624
10,850	**10,900**	1,631	1,631	1,631	1,631
10,900	**10,950**	1,639	1,639	1,639	1,639
10,950	**11,000**	1,646	1,646	1,646	1,646

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
11,000					
11,000	**11,050**	1,654	1,654	1,654	1,654
11,050	**11,100**	1,661	1,661	1,661	1,661
11,100	**11,150**	1,669	1,669	1,669	1,669
11,150	**11,200**	1,676	1,676	1,676	1,676
11,200	**11,250**	1,684	1,684	1,684	1,684
11,250	**11,300**	1,691	1,691	1,691	1,691
11,300	**11,350**	1,699	1,699	1,699	1,699
11,350	**11,400**	1,706	1,706	1,706	1,706
11,400	**11,450**	1,714	1,714	1,714	1,714
11,450	**11,500**	1,721	1,721	1,721	1,721
11,500	**11,550**	1,729	1,729	1,729	1,729
11,550	**11,600**	1,736	1,736	1,736	1,736
11,600	**11,650**	1,744	1,744	1,744	1,744
11,650	**11,700**	1,751	1,751	1,751	1,751
11,700	**11,750**	1,759	1,759	1,759	1,759
11,750	**11,800**	1,766	1,766	1,766	1,766
11,800	**11,850**	1,774	1,774	1,774	1,774
11,850	**11,900**	1,781	1,781	1,781	1,781
11,900	**11,950**	1,789	1,789	1,789	1,789
11,950	**12,000**	1,796	1,796	1,796	1,796
12,000					
12,000	**12,050**	1,804	1,804	1,804	1,804
12,050	**12,100**	1,811	1,811	1,811	1,811
12,100	**12,150**	1,819	1,819	1,819	1,819
12,150	**12,200**	1,826	1,826	1,826	1,826
12,200	**12,250**	1,834	1,834	1,834	1,834
12,250	**12,300**	1,841	1,841	1,841	1,841
12,300	**12,350**	1,849	1,849	1,849	1,849
12,350	**12,400**	1,856	1,856	1,856	1,856
12,400	**12,450**	1,864	1,864	1,864	1,864
12,450	**12,500**	1,871	1,871	1,871	1,871
12,500	**12,550**	1,879	1,879	1,879	1,879
12,550	**12,600**	1,886	1,886	1,886	1,886
12,600	**12,650**	1,894	1,894	1,894	1,894
12,650	**12,700**	1,901	1,901	1,901	1,901
12,700	**12,750**	1,909	1,909	1,909	1,909
12,750	**12,800**	1,916	1,916	1,916	1,916
12,800	**12,850**	1,924	1,924	1,924	1,924
12,850	**12,900**	1,931	1,931	1,931	1,931
12,900	**12,950**	1,939	1,939	1,939	1,939
12,950	**13,000**	1,946	1,946	1,946	1,946
13,000					
13,000	**13,050**	1,954	1,954	1,954	1,954
13,050	**13,100**	1,961	1,961	1,961	1,961
13,100	**13,150**	1,969	1,969	1,969	1,969
13,150	**13,200**	1,976	1,976	1,976	1,976
13,200	**13,250**	1,984	1,984	1,984	1,984
13,250	**13,300**	1,991	1,991	1,991	1,991
13,300	**13,350**	1,999	1,999	1,999	1,999
13,350	**13,400**	2,006	2,006	2,006	2,006
13,400	**13,450**	2,014	2,014	2,014	2,014
13,450	**13,500**	2,021	2,021	2,021	2,021
13,500	**13,550**	2,029	2,029	2,029	2,029
13,550	**13,600**	2,036	2,036	2,036	2,036
13,600	**13,650**	2,044	2,044	2,044	2,044
13,650	**13,700**	2,051	2,051	2,051	2,051
13,700	**13,750**	2,059	2,059	2,059	2,059
13,750	**13,800**	2,066	2,066	2,066	2,066
13,800	**13,850**	2,074	2,074	2,074	2,074
13,850	**13,900**	2,081	2,081	2,081	2,081
13,900	**13,950**	2,089	2,089	2,089	2,089
13,950	**14,000**	2,096	2,096	2,096	2,096

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

Continued on next page

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
14,000					
14,000	**14,050**	2,104	2,104	2,104	2,104
14,050	**14,100**	2,111	2,111	2,111	2,111
14,100	**14,150**	2,119	2,119	2,119	2,119
14,150	**14,200**	2,126	2,126	2,126	2,126
14,200	**14,250**	2,134	2,134	2,134	2,134
14,250	**14,300**	2,141	2,141	2,141	2,141
14,300	**14,350**	2,149	2,149	2,149	2,149
14,350	**14,400**	2,156	2,156	2,156	2,156
14,400	**14,450**	2,164	2,164	2,164	2,164
14,450	**14,500**	2,171	2,171	2,171	2,171
14,500	**14,550**	2,179	2,179	2,179	2,179
14,550	**14,600**	2,186	2,186	2,186	2,186
14,600	**14,650**	2,194	2,194	2,194	2,194
14,650	**14,700**	2,201	2,201	2,201	2,201
14,700	**14,750**	2,209	2,209	2,209	2,209
14,750	**14,800**	2,216	2,216	2,216	2,216
14,800	**14,850**	2,224	2,224	2,224	2,224
14,850	**14,900**	2,231	2,231	2,231	2,231
14,900	**14,950**	2,239	2,239	2,239	2,239
14,950	**15,000**	2,246	2,246	2,246	2,246
15,000					
15,000	**15,050**	2,254	2,254	2,254	2,254
15,050	**15,100**	2,261	2,261	2,261	2,261
15,100	**15,150**	2,269	2,269	2,269	2,269
15,150	**15,200**	2,276	2,276	2,276	2,276
15,200	**15,250**	2,284	2,284	2,284	2,284
15,250	**15,300**	2,291	2,291	2,291	2,291
15,300	**15,350**	2,299	2,299	2,299	2,299
15,350	**15,400**	2,306	2,306	2,306	2,306
15,400	**15,450**	2,314	2,314	2,314	2,314
15,450	**15,500**	2,321	2,321	2,321	2,321
15,500	**15,550**	2,329	2,329	2,329	2,329
15,550	**15,600**	2,336	2,336	2,336	2,336
15,600	**15,650**	2,344	2,344	2,344	2,344
15,650	**15,700**	2,351	2,351	2,351	2,351
15,700	**15,750**	2,359	2,359	2,359	2,359
15,750	**15,800**	2,366	2,366	2,366	2,366
15,800	**15,850**	2,374	2,374	2,374	2,374
15,850	**15,900**	2,381	2,381	2,381	2,381
15,900	**15,950**	2,389	2,389	2,389	2,389
15,950	**16,000**	2,396	2,396	2,396	2,396
16,000					
16,000	**16,050**	2,404	2,404	2,404	2,404
16,050	**16,100**	2,411	2,411	2,411	2,411
16,100	**16,150**	2,419	2,419	2,419	2,419
16,150	**16,200**	2,426	2,426	2,426	2,426
16,200	**16,250**	2,434	2,434	2,434	2,434
16,250	**16,300**	2,441	2,441	2,441	2,441
16,300	**16,350**	2,449	2,449	2,449	2,449
16,350	**16,400**	2,456	2,456	2,456	2,456
16,400	**16,450**	2,464	2,464	2,464	2,464
16,450	**16,500**	2,471	2,471	2,471	2,471
16,500	**16,550**	2,479	2,479	2,479	2,479
16,550	**16,600**	2,486	2,486	2,486	2,486
16,600	**16,650**	2,494	2,494	2,494	2,494
16,650	**16,700**	2,501	2,501	2,501	2,501
16,700	**16,750**	2,509	2,509	2,509	2,509
16,750	**16,800**	2,516	2,516	2,516	2,516
16,800	**16,850**	2,524	2,524	2,524	2,524
16,850	**16,900**	2,531	2,531	2,531	2,531
16,900	**16,950**	2,539	2,539	2,539	2,539
16,950	**17,000**	2,546	2,546	2,546	2,546

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
17,000					
17,000	**17,050**	2,554	2,554	2,554	2,554
17,050	**17,100**	2,561	2,561	2,561	2,561
17,100	**17,150**	2,569	2,569	2,569	2,569
17,150	**17,200**	2,576	2,576	2,576	2,576
17,200	**17,250**	2,584	2,584	2,584	2,584
17,250	**17,300**	2,591	2,591	2,591	2,591
17,300	**17,350**	2,599	2,599	2,599	2,599
17,350	**17,400**	2,606	2,606	2,606	2,606
17,400	**17,450**	2,614	2,614	2,614	2,614
17,450	**17,500**	2,621	2,621	2,621	2,621
17,500	**17,550**	2,629	2,629	2,629	2,629
17,550	**17,600**	2,636	2,636	2,636	2,636
17,600	**17,650**	2,644	2,644	2,644	2,644
17,650	**17,700**	2,651	2,651	2,651	2,651
17,700	**17,750**	2,659	2,659	2,659	2,659
17,750	**17,800**	2,666	2,666	2,666	2,666
17,800	**17,850**	2,674	2,674	2,674	2,674
17,850	**17,900**	2,681	2,681	2,681	2,681
17,900	**17,950**	2,689	2,689	2,689	2,689
17,950	**18,000**	2,696	2,696	2,696	2,696
18,000					
18,000	**18,050**	2,704	2,704	2,704	2,704
18,050	**18,100**	2,711	2,711	2,711	2,711
18,100	**18,150**	2,719	2,719	2,719	2,719
18,150	**18,200**	2,726	2,726	2,726	2,726
18,200	**18,250**	2,734	2,734	2,734	2,734
18,250	**18,300**	2,741	2,741	2,741	2,741
18,300	**18,350**	2,749	2,749	2,749	2,749
18,350	**18,400**	2,756	2,756	2,756	2,756
18,400	**18,450**	2,764	2,764	2,764	2,764
18,450	**18,500**	2,771	2,771	2,771	2,771
18,500	**18,550**	2,779	2,779	2,779	2,779
18,550	**18,600**	2,786	2,786	2,786	2,786
18,600	**18,650**	2,794	2,794	2,794	2,794
18,650	**18,700**	2,801	2,801	2,801	2,801
18,700	**18,750**	2,809	2,809	2,809	2,809
18,750	**18,800**	2,816	2,816	2,816	2,816
18,800	**18,850**	2,824	2,824	2,824	2,824
18,850	**18,900**	2,831	2,831	2,831	2,831
18,900	**18,950**	2,839	2,839	2,839	2,839
18,950	**19,000**	2,846	2,846	2,846	2,846
19,000					
19,000	**19,050**	2,854	2,854	2,854	2,854
19,050	**19,100**	2,861	2,861	2,861	2,861
19,100	**19,150**	2,869	2,869	2,869	2,869
19,150	**19,200**	2,876	2,876	2,876	2,876
19,200	**19,250**	2,884	2,884	2,884	2,884
19,250	**19,300**	2,891	2,891	2,891	2,891
19,300	**19,350**	2,899	2,899	2,899	2,899
19,350	**19,400**	2,906	2,906	2,906	2,906
19,400	**19,450**	2,914	2,914	2,914	2,914
19,450	**19,500**	2,921	2,921	2,921	2,921
19,500	**19,550**	2,929	2,929	2,929	2,929
19,550	**19,600**	2,936	2,936	2,936	2,936
19,600	**19,650**	2,944	2,944	2,944	2,944
19,650	**19,700**	2,951	2,951	2,951	2,951
19,700	**19,750**	2,959	2,959	2,959	2,959
19,750	**19,800**	2,966	2,966	2,966	2,966
19,800	**19,850**	2,974	2,974	2,974	2,974
19,850	**19,900**	2,981	2,981	2,981	2,981
19,900	**19,950**	2,989	2,989	2,989	2,989
19,950	**20,000**	2,996	2,996	2,996	2,996

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
20,000					
20,000	**20,050**	3,004	3,004	3,004	3,004
20,050	**20,100**	3,011	3,011	3,011	3,011
20,100	**20,150**	3,019	3,019	3,019	3,019
20,150	**20,200**	3,026	3,026	3,026	3,026
20,200	**20,250**	3,034	3,034	3,034	3,034
20,250	**20,300**	3,041	3,041	3,041	3,041
20,300	**20,350**	3,049	3,049	3,049	3,049
20,350	**20,400**	3,056	3,056	3,056	3,056
20,400	**20,450**	3,064	3,064	3,064	3,064
20,450	**20,500**	3,071	3,071	3,071	3,071
20,500	**20,550**	3,079	3,079	3,079	3,079
20,550	**20,600**	3,086	3,086	3,086	3,086
20,600	**20,650**	3,094	3,094	3,094	3,094
20,650	**20,700**	3,101	3,101	3,101	3,101
20,700	**20,750**	3,109	3,109	3,109	3,109
20,750	**20,800**	3,116	3,116	3,116	3,116
20,800	**20,850**	3,124	3,124	3,124	3,124
20,850	**20,900**	3,131	3,131	3,131	3,131
20,900	**20,950**	3,139	3,139	3,139	3,139
20,950	**21,000**	3,146	3,146	3,146	3,146
21,000					
21,000	**21,050**	3,154	3,154	3,154	3,154
21,050	**21,100**	3,161	3,161	3,161	3,161
21,100	**21,150**	3,169	3,169	3,169	3,169
21,150	**21,200**	3,176	3,176	3,176	3,176
21,200	**21,250**	3,184	3,184	3,190	3,184
21,250	**21,300**	3,191	3,191	3,204	3,191
21,300	**21,350**	3,199	3,199	3,218	3,199
21,350	**21,400**	3,206	3,206	3,232	3,206
21,400	**21,450**	3,214	3,214	3,246	3,214
21,450	**21,500**	3,221	3,221	3,260	3,221
21,500	**21,550**	3,229	3,229	3,274	3,229
21,550	**21,600**	3,236	3,236	3,288	3,236
21,600	**21,650**	3,244	3,244	3,302	3,244
21,650	**21,700**	3,251	3,251	3,316	3,251
21,700	**21,750**	3,259	3,259	3,330	3,259
21,750	**21,800**	3,266	3,266	3,344	3,266
21,800	**21,850**	3,274	3,274	3,358	3,274
21,850	**21,900**	3,281	3,281	3,372	3,281
21,900	**21,950**	3,289	3,289	3,386	3,289
21,950	**22,000**	3,296	3,296	3,400	3,296
22,000					
22,000	**22,050**	3,304	3,304	3,414	3,304
22,050	**22,100**	3,311	3,311	3,428	3,311
22,100	**22,150**	3,319	3,319	3,442	3,319
22,150	**22,200**	3,326	3,326	3,456	3,326
22,200	**22,250**	3,334	3,334	3,470	3,334
22,250	**22,300**	3,341	3,341	3,484	3,341
22,300	**22,350**	3,349	3,349	3,498	3,349
22,350	**22,400**	3,356	3,356	3,512	3,356
22,400	**22,450**	3,364	3,364	3,526	3,364
22,450	**22,500**	3,371	3,371	3,540	3,371
22,500	**22,550**	3,379	3,379	3,554	3,379
22,550	**22,600**	3,386	3,386	3,568	3,386
22,600	**22,650**	3,394	3,394	3,582	3,394
22,650	**22,700**	3,401	3,401	3,596	3,401
22,700	**22,750**	3,409	3,409	3,610	3,409
22,750	**22,800**	3,416	3,416	3,624	3,416
22,800	**22,850**	3,424	3,424	3,638	3,424
22,850	**22,900**	3,431	3,431	3,652	3,431
22,900	**22,950**	3,439	3,439	3,666	3,439
22,950	**23,000**	3,446	3,446	3,680	3,446

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

Continued on next page

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
23,000					
23,000	**23,050**	3,454	3,454	3,694	3,454
23,050	**23,100**	3,461	3,461	3,708	3,461
23,100	**23,150**	3,469	3,469	3,722	3,469
23,150	**23,200**	3,476	3,476	3,736	3,476
23,200	**23,250**	3,484	3,484	3,750	3,484
23,250	**23,300**	3,491	3,491	3,764	3,491
23,300	**23,350**	3,499	3,499	3,778	3,499
23,350	**23,400**	3,506	3,506	3,792	3,506
23,400	**23,450**	3,514	3,514	3,806	3,514
23,450	**23,500**	3,521	3,521	3,820	3,521
23,500	**23,550**	3,529	3,529	3,834	3,529
23,550	**23,600**	3,536	3,536	3,848	3,536
23,600	**23,650**	3,544	3,544	3,862	3,544
23,650	**23,700**	3,551	3,551	3,876	3,551
23,700	**23,750**	3,559	3,559	3,890	3,559
23,750	**23,800**	3,566	3,566	3,904	3,566
23,800	**23,850**	3,574	3,574	3,918	3,574
23,850	**23,900**	3,581	3,581	3,932	3,581
23,900	**23,950**	3,589	3,589	3,946	3,589
23,950	**24,000**	3,596	3,596	3,960	3,596
24,000					
24,000	**24,050**	3,604	3,604	3,974	3,604
24,050	**24,100**	3,611	3,611	3,988	3,611
24,100	**24,150**	3,619	3,619	4,002	3,619
24,150	**24,200**	3,626	3,626	4,016	3,626
24,200	**24,250**	3,634	3,634	4,030	3,634
24,250	**24,300**	3,641	3,641	4,044	3,641
24,300	**24,350**	3,649	3,649	4,058	3,649
24,350	**24,400**	3,656	3,656	4,072	3,656
24,400	**24,450**	3,664	3,664	4,086	3,664
24,450	**24,500**	3,671	3,671	4,100	3,671
24,500	**24,550**	3,679	3,679	4,114	3,679
24,550	**24,600**	3,686	3,686	4,128	3,686
24,600	**24,650**	3,694	3,694	4,142	3,694
24,650	**24,700**	3,701	3,701	4,156	3,701
24,700	**24,750**	3,709	3,709	4,170	3,709
24,750	**24,800**	3,716	3,716	4,184	3,716
24,800	**24,850**	3,724	3,724	4,198	3,724
24,850	**24,900**	3,731	3,731	4,212	3,731
24,900	**24,950**	3,739	3,739	4,226	3,739
24,950	**25,000**	3,746	3,746	4,240	3,746
25,000					
25,000	**25,050**	3,754	3,754	4,254	3,754
25,050	**25,100**	3,761	3,761	4,268	3,761
25,100	**25,150**	3,769	3,769	4,282	3,769
25,150	**25,200**	3,776	3,776	4,296	3,776
25,200	**25,250**	3,784	3,784	4,310	3,784
25,250	**25,300**	3,791	3,791	4,324	3,791
25,300	**25,350**	3,799	3,799	4,338	3,799
25,350	**25,400**	3,810	3,806	4,352	3,806
25,400	**25,450**	3,824	3,814	4,366	3,814
25,450	**25,500**	3,838	3,821	4,380	3,821
25,500	**25,550**	3,852	3,829	4,394	3,829
25,550	**25,600**	3,866	3,836	4,408	3,836
25,600	**25,650**	3,880	3,844	4,422	3,844
25,650	**25,700**	3,894	3,851	4,436	3,851
25,700	**25,750**	3,908	3,859	4,450	3,859
25,750	**25,800**	3,922	3,866	4,464	3,866
25,800	**25,850**	3,936	3,874	4,478	3,874
25,850	**25,900**	3,950	3,881	4,492	3,881
25,900	**25,950**	3,964	3,889	4,506	3,889
25,950	**26,000**	3,978	3,896	4,520	3,896

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
26,000					
26,000	**26,050**	3,992	3,904	4,534	3,904
26,050	**26,100**	4,006	3,911	4,548	3,911
26,100	**26,150**	4,020	3,919	4,562	3,919
26,150	**26,200**	4,034	3,926	4,576	3,926
26,200	**26,250**	4,048	3,934	4,590	3,934
26,250	**26,300**	4,062	3,941	4,604	3,941
26,300	**26,350**	4,076	3,949	4,618	3,949
26,350	**26,400**	4,090	3,956	4,632	3,956
26,400	**26,450**	4,104	3,964	4,646	3,964
26,450	**26,500**	4,118	3,971	4,660	3,971
26,500	**26,550**	4,132	3,979	4,674	3,979
26,550	**26,600**	4,146	3,986	4,688	3,986
26,600	**26,650**	4,160	3,994	4,702	3,994
26,650	**26,700**	4,174	4,001	4,716	4,001
26,700	**26,750**	4,188	4,009	4,730	4,009
26,750	**26,800**	4,202	4,016	4,744	4,016
26,800	**26,850**	4,216	4,024	4,758	4,024
26,850	**26,900**	4,230	4,031	4,772	4,031
26,900	**26,950**	4,244	4,039	4,786	4,039
26,950	**27,000**	4,258	4,046	4,800	4,046
27,000					
27,000	**27,050**	4,272	4,054	4,814	4,054
27,050	**27,100**	4,286	4,061	4,828	4,061
27,100	**27,150**	4,300	4,069	4,842	4,069
27,150	**27,200**	4,314	4,076	4,856	4,076
27,200	**27,250**	4,328	4,084	4,870	4,084
27,250	**27,300**	4,342	4,091	4,884	4,091
27,300	**27,350**	4,356	4,099	4,898	4,099
27,350	**27,400**	4,370	4,106	4,912	4,106
27,400	**27,450**	4,384	4,114	4,926	4,114
27,450	**27,500**	4,398	4,121	4,940	4,121
27,500	**27,550**	4,412	4,129	4,954	4,129
27,550	**27,600**	4,426	4,136	4,968	4,136
27,600	**27,650**	4,440	4,144	4,982	4,144
27,650	**27,700**	4,454	4,151	4,996	4,151
27,700	**27,750**	4,468	4,159	5,010	4,159
27,750	**27,800**	4,482	4,166	5,024	4,166
27,800	**27,850**	4,496	4,174	5,038	4,174
27,850	**27,900**	4,510	4,181	5,052	4,181
27,900	**27,950**	4,524	4,189	5,066	4,189
27,950	**28,000**	4,538	4,196	5,080	4,196
28,000					
28,000	**28,050**	4,552	4,204	5,094	4,204
28,050	**28,100**	4,566	4,211	5,108	4,211
28,100	**28,150**	4,580	4,219	5,122	4,219
28,150	**28,200**	4,594	4,226	5,136	4,226
28,200	**28,250**	4,608	4,234	5,150	4,234
28,250	**28,300**	4,622	4,241	5,164	4,241
28,300	**28,350**	4,636	4,249	5,178	4,249
28,350	**28,400**	4,650	4,256	5,192	4,256
28,400	**28,450**	4,664	4,264	5,206	4,264
28,450	**28,500**	4,678	4,271	5,220	4,271
28,500	**28,550**	4,692	4,279	5,234	4,279
28,550	**28,600**	4,706	4,286	5,248	4,286
28,600	**28,650**	4,720	4,294	5,262	4,294
28,650	**28,700**	4,734	4,301	5,276	4,301
28,700	**28,750**	4,748	4,309	5,290	4,309
28,750	**28,800**	4,762	4,316	5,304	4,316
28,800	**28,850**	4,776	4,324	5,318	4,324
28,850	**28,900**	4,790	4,331	5,332	4,331
28,900	**28,950**	4,804	4,339	5,346	4,339
28,950	**29,000**	4,818	4,346	5,360	4,346

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
29,000					
29,000	**29,050**	4,832	4,354	5,374	4,354
29,050	**29,100**	4,846	4,361	5,388	4,361
29,100	**29,150**	4,860	4,369	5,402	4,369
29,150	**29,200**	4,874	4,376	5,416	4,376
29,200	**29,250**	4,888	4,384	5,430	4,384
29,250	**29,300**	4,902	4,391	5,444	4,391
29,300	**29,350**	4,916	4,399	5,458	4,399
29,350	**29,400**	4,930	4,406	5,472	4,406
29,400	**29,450**	4,944	4,414	5,486	4,414
29,450	**29,500**	4,958	4,421	5,500	4,421
29,500	**29,550**	4,972	4,429	5,514	4,429
29,550	**29,600**	4,986	4,436	5,528	4,436
29,600	**29,650**	5,000	4,444	5,542	4,444
29,650	**29,700**	5,014	4,451	5,556	4,451
29,700	**29,750**	5,028	4,459	5,570	4,459
29,750	**29,800**	5,042	4,466	5,584	4,466
29,800	**29,850**	5,056	4,474	5,598	4,474
29,850	**29,900**	5,070	4,481	5,612	4,481
29,900	**29,950**	5,084	4,489	5,626	4,489
29,950	**30,000**	5,098	4,496	5,640	4,496
30,000					
30,000	**30,050**	5,112	4,504	5,654	4,504
30,050	**30,100**	5,126	4,511	5,668	4,511
30,100	**30,150**	5,140	4,519	5,682	4,519
30,150	**30,200**	5,154	4,526	5,696	4,526
30,200	**30,250**	5,168	4,534	5,710	4,534
30,250	**30,300**	5,182	4,541	5,724	4,541
30,300	**30,350**	5,196	4,549	5,738	4,549
30,350	**30,400**	5,210	4,556	5,752	4,556
30,400	**30,450**	5,224	4,564	5,766	4,564
30,450	**30,500**	5,238	4,571	5,780	4,571
30,500	**30,550**	5,252	4,579	5,794	4,579
30,550	**30,600**	5,266	4,586	5,808	4,586
30,600	**30,650**	5,280	4,594	5,822	4,594
30,650	**30,700**	5,294	4,601	5,836	4,601
30,700	**30,750**	5,308	4,609	5,850	4,609
30,750	**30,800**	5,322	4,616	5,864	4,616
30,800	**30,850**	5,336	4,624	5,878	4,624
30,850	**30,900**	5,350	4,631	5,892	4,631
30,900	**30,950**	5,364	4,639	5,906	4,639
30,950	**31,000**	5,378	4,646	5,920	4,646
31,000					
31,000	**31,050**	5,392	4,654	5,934	4,654
31,050	**31,100**	5,406	4,661	5,948	4,661
31,100	**31,150**	5,420	4,669	5,962	4,669
31,150	**31,200**	5,434	4,676	5,976	4,676
31,200	**31,250**	5,448	4,684	5,990	4,684
31,250	**31,300**	5,462	4,691	6,004	4,691
31,300	**31,350**	5,476	4,699	6,018	4,699
31,350	**31,400**	5,490	4,706	6,032	4,706
31,400	**31,450**	5,504	4,714	6,046	4,714
31,450	**31,500**	5,518	4,721	6,060	4,721
31,500	**31,550**	5,532	4,729	6,074	4,729
31,550	**31,600**	5,546	4,736	6,088	4,736
31,600	**31,650**	5,560	4,744	6,102	4,744
31,650	**31,700**	5,574	4,751	6,116	4,751
31,700	**31,750**	5,588	4,759	6,130	4,759
31,750	**31,800**	5,602	4,766	6,144	4,766
31,800	**31,850**	5,616	4,774	6,158	4,774
31,850	**31,900**	5,630	4,781	6,172	4,781
31,900	**31,950**	5,644	4,789	6,186	4,789
31,950	**32,000**	5,658	4,796	6,200	4,796

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

Continued on next page

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
32,000					
32,000	**32,050**	5,672	4,804	6,214	4,804
32,050	**32,100**	5,686	4,811	6,228	4,811
32,100	**32,150**	5,700	4,819	6,242	4,819
32,150	**32,200**	5,714	4,826	6,256	4,826
32,200	**32,250**	5,728	4,834	6,270	4,834
32,250	**32,300**	5,742	4,841	6,284	4,841
32,300	**32,350**	5,756	4,849	6,298	4,849
32,350	**32,400**	5,770	4,856	6,312	4,856
32,400	**32,450**	5,784	4,864	6,326	4,864
32,450	**32,500**	5,798	4,871	6,340	4,871
32,500	**32,550**	5,812	4,879	6,354	4,879
32,550	**32,600**	5,826	4,886	6,368	4,886
32,600	**32,650**	5,840	4,894	6,382	4,894
32,650	**32,700**	5,854	4,901	6,396	4,901
32,700	**32,750**	5,868	4,909	6,410	4,909
32,750	**32,800**	5,882	4,916	6,424	4,916
32,800	**32,850**	5,896	4,924	6,438	4,924
32,850	**32,900**	5,910	4,931	6,452	4,931
32,900	**32,950**	5,924	4,939	6,466	4,939
32,950	**33,000**	5,938	4,946	6,480	4,946
33,000					
33,000	**33,050**	5,952	4,954	6,494	4,954
33,050	**33,100**	5,966	4,961	6,508	4,961
33,100	**33,150**	5,980	4,969	6,522	4,969
33,150	**33,200**	5,994	4,976	6,536	4,976
33,200	**33,250**	6,008	4,984	6,550	4,984
33,250	**33,300**	6,022	4,991	6,564	4,991
33,300	**33,350**	6,036	4,999	6,578	4,999
33,350	**33,400**	6,050	5,006	6,592	5,006
33,400	**33,450**	6,064	5,014	6,606	5,014
33,450	**33,500**	6,078	5,021	6,620	5,021
33,500	**33,550**	6,092	5,029	6,634	5,029
33,550	**33,600**	6,106	5,036	6,648	5,036
33,600	**33,650**	6,120	5,044	6,662	5,044
33,650	**33,700**	6,134	5,051	6,676	5,051
33,700	**33,750**	6,148	5,059	6,690	5,059
33,750	**33,800**	6,162	5,066	6,704	5,066
33,800	**33,850**	6,176	5,074	6,718	5,074
33,850	**33,900**	6,190	5,081	6,732	5,081
33,900	**33,950**	6,204	5,089	6,746	5,089
33,950	**34,000**	6,218	5,096	6,760	5,100
34,000					
34,000	**34,050**	6,232	5,104	6,774	5,114
34,050	**34,100**	6,246	5,111	6,788	5,128
34,100	**34,150**	6,260	5,119	6,802	5,142
34,150	**34,200**	6,274	5,126	6,816	5,156
34,200	**34,250**	6,288	5,134	6,830	5,170
34,250	**34,300**	6,302	5,141	6,844	5,184
34,300	**34,350**	6,316	5,149	6,858	5,198
34,350	**34,400**	6,330	5,156	6,872	5,212
34,400	**34,450**	6,344	5,164	6,886	5,226
34,450	**34,500**	6,358	5,171	6,900	5,240
34,500	**34,550**	6,372	5,179	6,914	5,254
34,550	**34,600**	6,386	5,186	6,928	5,268
34,600	**34,650**	6,400	5,194	6,942	5,282
34,650	**34,700**	6,414	5,201	6,956	5,296
34,700	**34,750**	6,428	5,209	6,970	5,310
34,750	**34,800**	6,442	5,216	6,984	5,324
34,800	**34,850**	6,456	5,224	6,998	5,338
34,850	**34,900**	6,470	5,231	7,012	5,352
34,900	**34,950**	6,484	5,239	7,026	5,366
34,950	**35,000**	6,498	5,246	7,040	5,380

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
35,000					
35,000	**35,050**	6,512	5,254	7,054	5,394
35,050	**35,100**	6,526	5,261	7,068	5,408
35,100	**35,150**	6,540	5,269	7,082	5,422
35,150	**35,200**	6,554	5,276	7,096	5,436
35,200	**35,250**	6,568	5,284	7,110	5,450
35,250	**35,300**	6,582	5,291	7,124	5,464
35,300	**35,350**	6,596	5,299	7,138	5,478
35,350	**35,400**	6,610	5,306	7,152	5,492
35,400	**35,450**	6,624	5,314	7,166	5,506
35,450	**35,500**	6,638	5,321	7,180	5,520
35,500	**35,550**	6,652	5,329	7,194	5,534
35,550	**35,600**	6,666	5,336	7,208	5,548
35,600	**35,650**	6,680	5,344	7,222	5,562
35,650	**35,700**	6,694	5,351	7,236	5,576
35,700	**35,750**	6,708	5,359	7,250	5,590
35,750	**35,800**	6,722	5,366	7,264	5,604
35,800	**35,850**	6,736	5,374	7,278	5,618
35,850	**35,900**	6,750	5,381	7,292	5,632
35,900	**35,950**	6,764	5,389	7,306	5,646
35,950	**36,000**	6,778	5,396	7,320	5,660
36,000					
36,000	**36,050**	6,792	5,404	7,334	5,674
36,050	**36,100**	6,806	5,411	7,348	5,688
36,100	**36,150**	6,820	5,419	7,362	5,702
36,150	**36,200**	6,834	5,426	7,376	5,716
36,200	**36,250**	6,848	5,434	7,390	5,730
36,250	**36,300**	6,862	5,441	7,404	5,744
36,300	**36,350**	6,876	5,449	7,418	5,758
36,350	**36,400**	6,890	5,456	7,432	5,772
36,400	**36,450**	6,904	5,464	7,446	5,786
36,450	**36,500**	6,918	5,471	7,460	5,800
36,500	**36,550**	6,932	5,479	7,474	5,814
36,550	**36,600**	6,946	5,486	7,488	5,828
36,600	**36,650**	6,960	5,494	7,502	5,842
36,650	**36,700**	6,974	5,501	7,516	5,856
36,700	**36,750**	6,988	5,509	7,530	5,870
36,750	**36,800**	7,002	5,516	7,544	5,884
36,800	**36,850**	7,016	5,524	7,558	5,898
36,850	**36,900**	7,030	5,531	7,572	5,912
36,900	**36,950**	7,044	5,539	7,586	5,926
36,950	**37,000**	7,058	5,546	7,600	5,940
37,000					
37,000	**37,050**	7,072	5,554	7,614	5,954
37,050	**37,100**	7,086	5,561	7,628	5,968
37,100	**37,150**	7,100	5,569	7,642	5,982
37,150	**37,200**	7,114	5,576	7,656	5,996
37,200	**37,250**	7,128	5,584	7,670	6,010
37,250	**37,300**	7,142	5,591	7,684	6,024
37,300	**37,350**	7,156	5,599	7,698	6,038
37,350	**37,400**	7,170	5,606	7,712	6,052
37,400	**37,450**	7,184	5,614	7,726	6,066
37,450	**37,500**	7,198	5,621	7,740	6,080
37,500	**37,550**	7,212	5,629	7,754	6,094
37,550	**37,600**	7,226	5,636	7,768	6,108
37,600	**37,650**	7,240	5,644	7,782	6,122
37,650	**37,700**	7,254	5,651	7,796	6,136
37,700	**37,750**	7,268	5,659	7,810	6,150
37,750	**37,800**	7,282	5,666	7,824	6,164
37,800	**37,850**	7,296	5,674	7,838	6,178
37,850	**37,900**	7,310	5,681	7,852	6,192
37,900	**37,950**	7,324	5,689	7,866	6,206
37,950	**38,000**	7,338	5,696	7,880	6,220

If Form 1040A, line 24, is— At least	But less than	And you are— Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
38,000					
38,000	**38,050**	7,352	5,704	7,894	6,234
38,050	**38,100**	7,366	5,711	7,908	6,248
38,100	**38,150**	7,380	5,719	7,922	6,262
38,150	**38,200**	7,394	5,726	7,936	6,276
38,200	**38,250**	7,408	5,734	7,950	6,290
38,250	**38,300**	7,422	5,741	7,964	6,304
38,300	**38,350**	7,436	5,749	7,978	6,318
38,350	**38,400**	7,450	5,756	7,992	6,332
38,400	**38,450**	7,464	5,764	8,006	6,346
38,450	**38,500**	7,478	5,771	8,020	6,360
38,500	**38,550**	7,492	5,779	8,034	6,374
38,550	**38,600**	7,506	5,786	8,048	6,388
38,600	**38,650**	7,520	5,794	8,062	6,402
38,650	**38,700**	7,534	5,801	8,076	6,416
38,700	**38,750**	7,548	5,809	8,090	6,430
38,750	**38,800**	7,562	5,816	8,104	6,444
38,800	**38,850**	7,576	5,824	8,118	6,458
38,850	**38,900**	7,590	5,831	8,132	6,472
38,900	**38,950**	7,604	5,839	8,146	6,486
38,950	**39,000**	7,618	5,846	8,160	6,500
39,000					
39,000	**39,050**	7,632	5,854	8,174	6,514
39,050	**39,100**	7,646	5,861	8,188	6,528
39,100	**39,150**	7,660	5,869	8,202	6,542
39,150	**39,200**	7,674	5,876	8,216	6,556
39,200	**39,250**	7,688	5,884	8,230	6,570
39,250	**39,300**	7,702	5,891	8,244	6,584
39,300	**39,350**	7,716	5,899	8,258	6,598
39,350	**39,400**	7,730	5,906	8,272	6,612
39,400	**39,450**	7,744	5,914	8,286	6,626
39,450	**39,500**	7,758	5,921	8,300	6,640
39,500	**39,550**	7,772	5,929	8,314	6,654
39,550	**39,600**	7,786	5,936	8,328	6,668
39,600	**39,650**	7,800	5,944	8,342	6,682
39,650	**39,700**	7,814	5,951	8,356	6,696
39,700	**39,750**	7,828	5,959	8,370	6,710
39,750	**39,800**	7,842	5,966	8,384	6,724
39,800	**39,850**	7,856	5,974	8,398	6,738
39,850	**39,900**	7,870	5,981	8,412	6,752
39,900	**39,950**	7,884	5,989	8,426	6,766
39,950	**40,000**	7,898	5,996	8,440	6,780
40,000					
40,000	**40,050**	7,912	6,004	8,454	6,794
40,050	**40,100**	7,926	6,011	8,468	6,808
40,100	**40,150**	7,940	6,019	8,482	6,822
40,150	**40,200**	7,954	6,026	8,496	6,836
40,200	**40,250**	7,968	6,034	8,510	6,850
40,250	**40,300**	7,982	6,041	8,524	6,864
40,300	**40,350**	7,996	6,049	8,538	6,878
40,350	**40,400**	8,010	6,056	8,552	6,892
40,400	**40,450**	8,024	6,064	8,566	6,906
40,450	**40,500**	8,038	6,071	8,580	6,920
40,500	**40,550**	8,052	6,079	8,594	6,934
40,550	**40,600**	8,066	6,086	8,608	6,948
40,600	**40,650**	8,080	6,094	8,622	6,962
40,650	**40,700**	8,094	6,101	8,636	6,976
40,700	**40,750**	8,108	6,109	8,650	6,990
40,750	**40,800**	8,122	6,116	8,664	7,004
40,800	**40,850**	8,136	6,124	8,678	7,018
40,850	**40,900**	8,150	6,131	8,692	7,032
40,900	**40,950**	8,164	6,139	8,706	7,046
40,950	**41,000**	8,178	6,146	8,720	7,060

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

Continued on next page

If Form 1040A, line 24, is—		And you are—				If Form 1040A, line 24, is—		And you are—				If Form 1040A, line 24, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
41,000						**44,000**						**47,000**					
41,000	**41,050**	8,192	6,154	8,734	7,074	**44,000**	**44,050**	9,032	6,822	9,574	7,914	**47,000**	**47,050**	9,872	7,662	10,414	8,754
41,050	**41,100**	8,206	6,161	8,748	7,088	**44,050**	**44,100**	9,046	6,836	9,588	7,928	**47,050**	**47,100**	9,886	7,676	10,428	8,768
41,100	**41,150**	8,220	6,169	8,762	7,102	**44,100**	**44,150**	9,060	6,850	9,602	7,942	**47,100**	**47,150**	9,900	7,690	10,442	8,782
41,150	**41,200**	8,234	6,176	8,776	7,116	**44,150**	**44,200**	9,074	6,864	9,616	7,956	**47,150**	**47,200**	9,914	7,704	10,456	8,796
41,200	**41,250**	8,248	6,184	8,790	7,130	**44,200**	**44,250**	9,088	6,878	9,630	7,970	**47,200**	**47,250**	9,928	7,718	10,470	8,810
41,250	**41,300**	8,262	6,191	8,804	7,144	**44,250**	**44,300**	9,102	6,892	9,644	7,984	**47,250**	**47,300**	9,942	7,732	10,484	8,824
41,300	**41,350**	8,276	6,199	8,818	7,158	**44,300**	**44,350**	9,116	6,906	9,658	7,998	**47,300**	**47,350**	9,956	7,746	10,498	8,838
41,350	**41,400**	8,290	6,206	8,832	7,172	**44,350**	**44,400**	9,130	6,920	9,672	8,012	**47,350**	**47,400**	9,970	7,760	10,512	8,852
41,400	**41,450**	8,304	6,214	8,846	7,186	**44,400**	**44,450**	9,144	6,934	9,686	8,026	**47,400**	**47,450**	9,984	7,774	10,526	8,866
41,450	**41,500**	8,318	6,221	8,860	7,200	**44,450**	**44,500**	9,158	6,948	9,700	8,040	**47,450**	**47,500**	9,998	7,788	10,540	8,880
41,500	**41,550**	8,332	6,229	8,874	7,214	**44,500**	**44,550**	9,172	6,962	9,714	8,054	**47,500**	**47,550**	10,012	7,802	10,554	8,894
41,550	**41,600**	8,346	6,236	8,888	7,228	**44,550**	**44,600**	9,186	6,976	9,728	8,068	**47,550**	**47,600**	10,026	7,816	10,568	8,908
41,600	**41,650**	8,360	6,244	8,902	7,242	**44,600**	**44,650**	9,200	6,990	9,742	8,082	**47,600**	**47,650**	10,040	7,830	10,582	8,922
41,650	**41,700**	8,374	6,251	8,916	7,256	**44,650**	**44,700**	9,214	7,004	9,756	8,096	**47,650**	**47,700**	10,054	7,844	10,596	8,936
41,700	**41,750**	8,388	6,259	8,930	7,270	**44,700**	**44,750**	9,228	7,018	9,770	8,110	**47,700**	**47,750**	10,068	7,858	10,610	8,950
41,750	**41,800**	8,402	6,266	8,944	7,284	**44,750**	**44,800**	9,242	7,032	9,784	8,124	**47,750**	**47,800**	10,082	7,872	10,624	8,964
41,800	**41,850**	8,416	6,274	8,958	7,298	**44,800**	**44,850**	9,256	7,046	9,798	8,138	**47,800**	**47,850**	10,096	7,886	10,638	8,978
41,850	**41,900**	8,430	6,281	8,972	7,312	**44,850**	**44,900**	9,270	7,060	9,812	8,152	**47,850**	**47,900**	10,110	7,900	10,652	8,992
41,900	**41,950**	8,444	6,289	8,986	7,326	**44,900**	**44,950**	9,284	7,074	9,826	8,166	**47,900**	**47,950**	10,124	7,914	10,666	9,006
41,950	**42,000**	8,458	6,296	9,000	7,340	**44,950**	**45,000**	9,298	7,088	9,840	8,180	**47,950**	**48,000**	10,138	7,928	10,680	9,020
42,000						**45,000**						**48,000**					
42,000	**42,050**	8,472	6,304	9,014	7,354	**45,000**	**45,050**	9,312	7,102	9,854	8,194	**48,000**	**48,050**	10,152	7,942	10,694	9,034
42,050	**42,100**	8,486	6,311	9,028	7,368	**45,050**	**45,100**	9,326	7,116	9,868	8,208	**48,050**	**48,100**	10,166	7,956	10,708	9,048
42,100	**42,150**	8,500	6,319	9,042	7,382	**45,100**	**45,150**	9,340	7,130	9,882	8,222	**48,100**	**48,150**	10,180	7,970	10,722	9,062
42,150	**42,200**	8,514	6,326	9,056	7,396	**45,150**	**45,200**	9,354	7,144	9,896	8,236	**48,150**	**48,200**	10,194	7,984	10,736	9,076
42,200	**42,250**	8,528	6,334	9,070	7,410	**45,200**	**45,250**	9,368	7,158	9,910	8,250	**48,200**	**48,250**	10,208	7,998	10,750	9,090
42,250	**42,300**	8,542	6,341	9,084	7,424	**45,250**	**45,300**	9,382	7,172	9,924	8,264	**48,250**	**48,300**	10,222	8,012	10,764	9,104
42,300	**42,350**	8,556	6,349	9,098	7,438	**45,300**	**45,350**	9,396	7,186	9,938	8,278	**48,300**	**48,350**	10,236	8,026	10,778	9,118
42,350	**42,400**	8,570	6,360	9,112	7,452	**45,350**	**45,400**	9,410	7,200	9,952	8,292	**48,350**	**48,400**	10,250	8,040	10,792	9,132
42,400	**42,450**	8,584	6,374	9,126	7,466	**45,400**	**45,450**	9,424	7,214	9,966	8,306	**48,400**	**48,450**	10,264	8,054	10,806	9,146
42,450	**42,500**	8,598	6,388	9,140	7,480	**45,450**	**45,500**	9,438	7,228	9,980	8,320	**48,450**	**48,500**	10,278	8,068	10,820	9,160
42,500	**42,550**	8,612	6,402	9,154	7,494	**45,500**	**45,550**	9,452	7,242	9,994	8,334	**48,500**	**48,550**	10,292	8,082	10,834	9,174
42,550	**42,600**	8,626	6,416	9,168	7,508	**45,550**	**45,600**	9,466	7,256	10,008	8,348	**48,550**	**48,600**	10,306	8,096	10,848	9,188
42,600	**42,650**	8,640	6,430	9,182	7,522	**45,600**	**45,650**	9,480	7,270	10,022	8,362	**48,600**	**48,650**	10,320	8,110	10,862	9,202
42,650	**42,700**	8,654	6,444	9,196	7,536	**45,650**	**45,700**	9,494	7,284	10,036	8,376	**48,650**	**48,700**	10,334	8,124	10,876	9,216
42,700	**42,750**	8,668	6,458	9,210	7,550	**45,700**	**45,750**	9,508	7,298	10,050	8,390	**48,700**	**48,750**	10,348	8,138	10,890	9,230
42,750	**42,800**	8,682	6,472	9,224	7,564	**45,750**	**45,800**	9,522	7,312	10,064	8,404	**48,750**	**48,800**	10,362	8,152	10,904	9,244
42,800	**42,850**	8,696	6,486	9,238	7,578	**45,800**	**45,850**	9,536	7,326	10,078	8,418	**48,800**	**48,850**	10,376	8,166	10,918	9,258
42,850	**42,900**	8,710	6,500	9,252	7,592	**45,850**	**45,900**	9,550	7,340	10,092	8,432	**48,850**	**48,900**	10,390	8,180	10,932	9,272
42,900	**42,950**	8,724	6,514	9,266	7,606	**45,900**	**45,950**	9,564	7,354	10,106	8,446	**48,900**	**48,950**	10,404	8,194	10,946	9,286
42,950	**43,000**	8,738	6,528	9,280	7,620	**45,950**	**46,000**	9,578	7,368	10,120	8,460	**48,950**	**49,000**	10,418	8,208	10,960	9,300
43,000						**46,000**						**49,000**					
43,000	**43,050**	8,752	6,542	9,294	7,634	**46,000**	**46,050**	9,592	7,382	10,134	8,474	**49,000**	**49,050**	10,432	8,222	10,974	9,314
43,050	**43,100**	8,766	6,556	9,308	7,648	**46,050**	**46,100**	9,606	7,396	10,148	8,488	**49,050**	**49,100**	10,446	8,236	10,988	9,328
43,100	**43,150**	8,780	6,570	9,322	7,662	**46,100**	**46,150**	9,620	7,410	10,162	8,502	**49,100**	**49,150**	10,460	8,250	11,002	9,342
43,150	**43,200**	8,794	6,584	9,336	7,676	**46,150**	**46,200**	9,634	7,424	10,176	8,516	**49,150**	**49,200**	10,474	8,264	11,016	9,356
43,200	**43,250**	8,808	6,598	9,350	7,690	**46,200**	**46,250**	9,648	7,438	10,190	8,530	**49,200**	**49,250**	10,488	8,278	11,030	9,370
43,250	**43,300**	8,822	6,612	9,364	7,704	**46,250**	**46,300**	9,662	7,452	10,204	8,544	**49,250**	**49,300**	10,502	8,292	11,044	9,384
43,300	**43,350**	8,836	6,626	9,378	7,718	**46,300**	**46,350**	9,676	7,466	10,218	8,558	**49,300**	**49,350**	10,516	8,306	11,058	9,398
43,350	**43,400**	8,850	6,640	9,392	7,732	**46,350**	**46,400**	9,690	7,480	10,232	8,572	**49,350**	**49,400**	10,530	8,320	11,072	9,412
43,400	**43,450**	8,864	6,654	9,406	7,746	**46,400**	**46,450**	9,704	7,494	10,246	8,586	**49,400**	**49,450**	10,544	8,334	11,086	9,426
43,450	**43,500**	8,878	6,668	9,420	7,760	**46,450**	**46,500**	9,718	7,508	10,260	8,600	**49,450**	**49,500**	10,558	8,348	11,100	9,440
43,500	**43,550**	8,892	6,682	9,434	7,774	**46,500**	**46,550**	9,732	7,522	10,274	8,614	**49,500**	**49,550**	10,572	8,362	11,114	9,454
43,550	**43,600**	8,906	6,696	9,448	7,788	**46,550**	**46,600**	9,746	7,536	10,288	8,628	**49,550**	**49,600**	10,586	8,376	11,128	9,468
43,600	**43,650**	8,920	6,710	9,462	7,802	**46,600**	**46,650**	9,760	7,550	10,302	8,642	**49,600**	**49,650**	10,600	8,390	11,142	9,482
43,650	**43,700**	8,934	6,724	9,476	7,816	**46,650**	**46,700**	9,774	7,564	10,316	8,656	**49,650**	**49,700**	10,614	8,404	11,156	9,496
43,700	**43,750**	8,948	6,738	9,490	7,830	**46,700**	**46,750**	9,788	7,578	10,330	8,670	**49,700**	**49,750**	10,628	8,418	11,170	9,510
43,750	**43,800**	8,962	6,752	9,504	7,844	**46,750**	**46,800**	9,802	7,592	10,344	8,684	**49,750**	**49,800**	10,642	8,432	11,184	9,524
43,800	**43,850**	8,976	6,766	9,518	7,858	**46,800**	**46,850**	9,816	7,606	10,358	8,698	**49,800**	**49,850**	10,656	8,446	11,198	9,538
43,850	**43,900**	8,990	6,780	9,532	7,872	**46,850**	**46,900**	9,830	7,620	10,372	8,712	**49,850**	**49,900**	10,670	8,460	11,212	9,552
43,900	**43,950**	9,004	6,794	9,546	7,886	**46,900**	**46,950**	9,844	7,634	10,386	8,726	**49,900**	**49,950**	10,684	8,474	11,226	9,566
43,950	**44,000**	9,018	6,808	9,560	7,900	**46,950**	**47,000**	9,858	7,648	10,400	8,740	**49,950**	**50,000**	10,698	8,488	11,240	9,580

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

50,000 or over — use Form 1040

Instructions for Schedule 1

Purpose of Schedule

You must file Schedule 1 if:

- You had over $400 of taxable interest (fill in Part I), or
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence (fill in Part I), or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (fill in Part I), or
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest (fill in Part I), or
- You had over $400 of ordinary dividends or you received ordinary dividends as a nominee (fill in Part II).

TIP

If you need more space to list your interest or dividends, attach separate statements that are the same size as Schedule 1. Use the same format as lines 1 and 5, but show your totals on Schedule 1. Be sure to put your name and social security number on the statements and attach them at the end of Form 1040A.

Part I

Interest

Line 1

Report on line 1 **all** of your taxable interest income. Include interest from series EE U.S. savings bonds. List each payer's name and show the amount.

Seller-Financed Mortgages. If you sold your home or other property and the buyer used the property as a personal residence, list first any interest the buyer paid you on a mortgage or other form of seller financing. Be sure to show the buyer's name, address, and social security number (SSN). You must also let the buyer know your SSN. If you do not show the buyer's name, address, and SSN and let the buyer know your SSN, you may have to pay a $50 penalty.

Nominees. If you received a **Form 1099-INT** that includes interest you received as a nominee (that is, in your name, but the interest actually belongs to someone else), report the total on line 1. Do this even if you later distributed some or all of this income to others. Under your last entry on line 1, put a subtotal of all interest listed on line 1. Below this subtotal, enter "Nominee Distribution" and show the total interest you received as a nominee. Subtract this amount from the subtotal and enter the result on line 2.

TIP

If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse. You must also file a ***Form 1096*** *and a Form 1099-INT with the IRS. For more details, see the* ***Instructions for Forms 1099, 1098, 5498, and W-2G.***

Tax-Exempt Interest. If you received a **Form 1099-INT** for tax-exempt interest, follow the rules earlier under **Nominees** to see how to report the interest on Schedule 1. But identify the amount to be subtracted as "Tax-Exempt Interest." Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

Line 3

Did you cash series EE U.S. savings bonds in 1998 that were issued after 1989? If you did and you paid qualified higher education expenses in 1998 for yourself, your spouse, or your dependents, you may be able to exclude part or all of the interest on those bonds. See **Form 8815** for details.

Part II

Ordinary Dividends

Line 5

Report on line 5 **all** of your ordinary dividend income. List each payer's name and show the amount.

Nominees. If you received a **Form 1099-DIV** that includes ordinary dividends you received as a nominee (that is, in your name, but the ordinary dividends actually belong to someone else), report the total on line 5. Do this even if you later distributed some or all of this income to others. Under your last entry on line 5, put a subtotal of all ordinary dividends listed on line 5. Below this subtotal, enter "Nominee Distribution" and show the total ordinary dividends you received as a nominee. Subtract this amount from the subtotal and enter the result on line 6.

TIP

If you received ordinary dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a ***Form 1096*** *and a Form 1099-DIV with the IRS. For more details, see the* ***Instructions for Forms 1099, 1098, 5498, and W-2G.***

Instructions for Schedule 2

Purpose of Schedule

If you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 1998, you may be able to take the credit for child and dependent care expenses. But you must have had earned income to do so. If you can take the credit, use Schedule 2 to figure the amount of your credit.

If you received **any dependent care benefits** for 1998, you **MUST** use Schedule 2 to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. You must complete Part III of Schedule 2 before you can figure the credit, if any, in Part II.

Definitions

Dependent Care Benefits. These include amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked. These benefits also include the fair market value of care in a day-care facility provided or sponsored by your employer. Your salary may have been reduced to pay for these benefits. If you received dependent care benefits, they should be shown in box 10 of your 1998 W-2 form(s).

Qualifying Person(s). A qualifying person is:

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for children of divorced or separated parents** below). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.
- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of $2,700 or more). But if this person is your child, see **Exception for children of divorced or separated parents** below.

To find out who is a dependent, see the instructions for Form 1040A, line 6c, that begin on page 21.

Caution: *To be a qualifying person, the person **must** have shared the same home with you in 1998.*

Exception for children of divorced or separated parents. If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1998, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person only if **all five** of the following apply.

1. You had custody of the child for a longer time in 1998 than the other parent. See **Pub. 501** for the definition of custody.
2. One or both of the parents provided over half of the child's support in 1998.
3. One or both of the parents had custody of the child for more than half of 1998.
4. The child was under age 13 or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of Divorced or Separated Parents** on page 22.

If this exception applies, the other parent cannot treat the child as a qualifying person even though the other parent claims the child as a dependent.

Qualified Expenses. These include amounts paid for household services and care of the qualifying person while you worked or looked for work. Child support payments are **not** qualified expenses. Also, expenses reimbursed by a state social service agency are **not** qualified expenses unless you included the reimbursement in your income.

Household services. These are services needed to care for the qualifying person as well as to run the home. They include, for example, the services of a cook, maid, babysitter, housekeeper, or cleaning person if the services were partly for the care of the qualifying person. Do not include services of a chauffeur or gardener.

You may also include your share of the employment taxes paid on wages for qualifying child and dependent care services.

Care of the qualifying person. Care includes the cost of services for the qualifying person's well-being and protection. It does not include the cost of clothing or entertainment.

You may include the cost of care provided outside your home for your dependent under age 13 or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services for any of those persons, even if the center is not run for profit.

You may include amounts paid for items other than the care of your child (such as food and schooling) **only** if the items are incidental to the care of the child and cannot be separated from the total cost. But **do not** include the cost of schooling for a child in the first grade or above. Also, **do not** include any expenses for sending your child to an overnight camp.

Medical expenses. Some disabled spouse and dependent care expenses may qualify as medical expenses if you itemize deductions. But you must use Form 1040. See **Pub. 503** and **Pub. 502** for details.

Earned Income. Earned income includes the following amounts.

- The amount shown on Form 1040A, line 7, minus any amount included for a scholarship or fellowship grant that was not reported to you on a W-2 form. For purposes of Part III of Schedule 2, earned income does not include any dependent care benefits shown on line 10 of Schedule 2.
- Certain nontaxable earned income such as meals and lodging provided for the convenience of your employer. See Pub. 503 for details. However, including this income will only give you a larger credit or exclusion if your (or your spouse's) other

earned income is less than the amount entered on Schedule 2, line 3 or line 14, whichever applies.

Special situations. If you are **filing a joint return,** disregard community property laws. If your spouse died in 1998 and had no earned income, see Pub. 503. If your spouse was a student or disabled in 1998, see the instructions for line 5 on page 59.

Who May Take the Credit or Exclude Dependent Care Benefits?

You may take the credit or the exclusion if **all six** of the following apply.

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see **Married Persons Filing Separate Returns** on this page.
2. The care was provided so you (and your spouse if you were married) could work or look for work. However, if you did not find a job and have no earned income for the year, you cannot take the credit or the exclusion. But if your spouse was a student or disabled, see the instructions for line 5 on page 59.
3. You (and your spouse if you were married) paid over half the cost of keeping up your home. Use TeleTax topic 602 (see page 8) or see Pub. 503 for an explanation of what costs are included.
4. You and the qualifying person(s) lived in the same home.
5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1998.
6. You report the required information about the care provider on line 1 and, if taking the credit, the information about the qualifying person on line 2.

Married Persons Filing Separate Returns. If your filing status is married filing separately and **all** of the following apply, you are considered unmarried for purposes of figuring the credit and the exclusion on Schedule 2.

- You lived apart from your spouse during the last 6 months of 1998, and
- The qualifying person lived in your home more than half of 1998, and
- You provided over half the cost of keeping up your home.

If you meet **all** the requirements to be treated as unmarried and meet items **2** through **6** listed earlier, you may take the credit or the exclusion. If you do not meet all the requirements to be treated as unmarried, you **cannot** take the credit. However, you may take the exclusion if you meet items **2** through **6.**

Part I

Persons or Organizations Who Provided the Care

Line 1

Complete columns **(a)** through **(d)** for each person or organization that provided the care. You can use **Form W-10** or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in trying to get the required information.

Due Diligence. You can show a serious and earnest effort (due diligence) to get the information by keeping in your records a Form W-10 completed by the care provider. Or you may keep one of the other sources of information listed in the instructions for Form W-10. If the provider does not give you the information, complete the entries you can on line 1 of Schedule 2. For example, enter the provider's name and address. Enter "See Page 2" in the columns for which you do not have the information. Then, on the bottom of page 2, explain that the provider did not give you the information you asked for.

Columns (a) and (b). Enter the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), enter your employer's name in column **(a).** Next, enter "See W-2" in column **(b).** Then, leave columns **(c)** and **(d)** blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns **(a)** through **(d).**

Column (c). If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-Exempt."

Column (d). Enter the total amount you **actually paid** in 1998 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It does not matter when the expenses were incurred. **Do not** reduce this amount by any reimbursement you received.

Part II

Credit for Child and Dependent Care Expenses

Line 2

Complete columns **(a)** through **(c)** for each qualifying person. If you have **more than two** qualifying persons, attach a statement to your return with the required information. Be sure to put your name and social security number (SSN) on the statement. Also, enter "See Attached" on the line next to line 3.

Column (a). Enter each qualifying person's name.

Column (b). You **must** enter the qualifying person's SSN unless he or she was born and died in 1998. If you do not enter the correct SSN, at the time we process your return, we may reduce or disallow your credit. If the person was born and died in 1998 and did not have an SSN, enter "Died" in column **(b)** and

attach a copy of the person's birth certificate. To find out how to get an SSN, see **Social Security Number (SSN)** on page 19.

Column (c). Enter the qualified expenses you incurred and paid in 1998 for the person listed in column **(a).**

Do not include in column **(c)** qualified expenses—

- You incurred in 1998 but did not pay until 1999. You may be able to use these expenses to increase your 1999 credit.
- You incurred in 1997 but did not pay until 1998. Instead, see **Credit for Prior Year's Expenses** below.
- You **prepaid** in 1998 for care to be provided in 1999. These expenses may only be used to figure your 1999 credit.

Line 5

Spouse Who Was a Student or Disabled. Your spouse was a **student** if he or she was enrolled as a full-time student at a school during any 5 months of 1998. A school does not include a night school or correspondence school. Your spouse was **disabled** if he or she was not capable of self-care. Figure your spouse's earned income on a monthly basis.

For each month or part of a month your spouse was a student or was disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least $200 ($400 if more than one qualifying person was cared for in 1998). If your spouse also worked during that month, use the higher of $200 (or $400) or his or her actual earned income for that month. If, in the same month, both you and your spouse were either students or disabled, only one of you can be treated as having earned income in that month.

For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.

Line 9

Do you have qualified expenses for 1997 that you did not pay until 1998?

Yes. See **Credit for Prior Year's Expenses** next.

No. See **Credit Limit** on this page.

Credit for Prior Year's Expenses. If you had qualified expenses for 1997 that you did not pay until 1998, you may be able to increase the amount of credit you can take in 1998. For details, see **Amount of Credit** in Pub. 503. If you can take a credit for your 1997 expenses, enter the amount of the credit and "PYE" next to line 9. Also, enter the name and social security number of the person for whom you paid the prior year's expenses next to this amount. Then, add the credit to the amount on line 9 and replace the amount on line 9 with that total. Also, attach a statement showing how you figured the credit. See **Credit Limit** next.

Credit Limit. Is the amount on line 9 more than the amount on Form 1040A, line 25?

No. Your credit is not limited. Enter on Form 1040A, line 26, the amount from Schedule 2, line 9.

Yes. Your credit is limited. Enter on Form 1040A, line 26, the amount from Form 1040A, line 25. Also, replace the amount on Schedule 2, line 9, with the amount from Form 1040A, line 25.

Part III

Dependent Care Benefits

Line 11

If you had a flexible spending account, any amount included on line 10 that you did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 11. **Do not** include amounts you expect to receive at a future date.

Example. Under your employer's dependent care plan, you chose to have your employer set aside $5,000 to cover your 1998 dependent care expenses. The $5,000 is shown in box 10 of your W-2 form. In 1998, you incurred and were reimbursed for $4,950 of qualified expenses. You would enter $5,000 on line 10 and $50, the amount forfeited, on line 11.

Line 13

Enter the total of all qualified expenses incurred in 1998 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. You received $2,000 in cash under your employer's dependent care plan for 1998. The $2,000 is shown in box 10 of your W-2 form. Only $900 of qualified expenses were incurred in 1998 for the care of your 5-year-old dependent child. You would enter $2,000 on line 10 and $900 on line 13.

Line 16

If your filing status is married filing separately, see **Married Persons Filing Separate Returns** on page 58. Are you considered unmarried under that rule?

Yes. Enter your earned income (from line 15) on line 16. On line 18, enter the smaller of the amount from line 17 or $5,000.

No. Enter your spouse's earned income on line 16. If your spouse was a student or disabled in 1998, see the instructions for line 5. On line 18, enter the smaller of the amount from line 17 or $2,500.

Major Categories of Federal Income and Outlays for Fiscal Year 1997

On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and deficit or surplus for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and deficit or surplus. Individual spending and revenue bills are then enacted consistent with the goals of the budget resolution.

In fiscal year 1997 (which began on October 1, 1996, and ended on September 30, 1997), Federal income was $1,579 billion and outlays were $1,601 billion, leaving a deficit of $22 billion.

Federal Income

Income and social insurance taxes are, by far, the largest source of receipts. In 1997, individuals paid $737 billion in income taxes and corporations paid $182 billion. Social security and other insurance and retirement contributions were $539 billion. Excise taxes were $57 billion. The remaining $63 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts.

Federal Outlays

About 99% of total outlays were financed by tax receipts and the remaining 1% was financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1997*:

1. Social security, Medicare, and other retirement: $632 billion. These programs were about 38% of total outlays. They provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: $325 billion. About 16% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. Net interest: $244 billion. About 15% of total outlays were for net interest payments on the public debt.

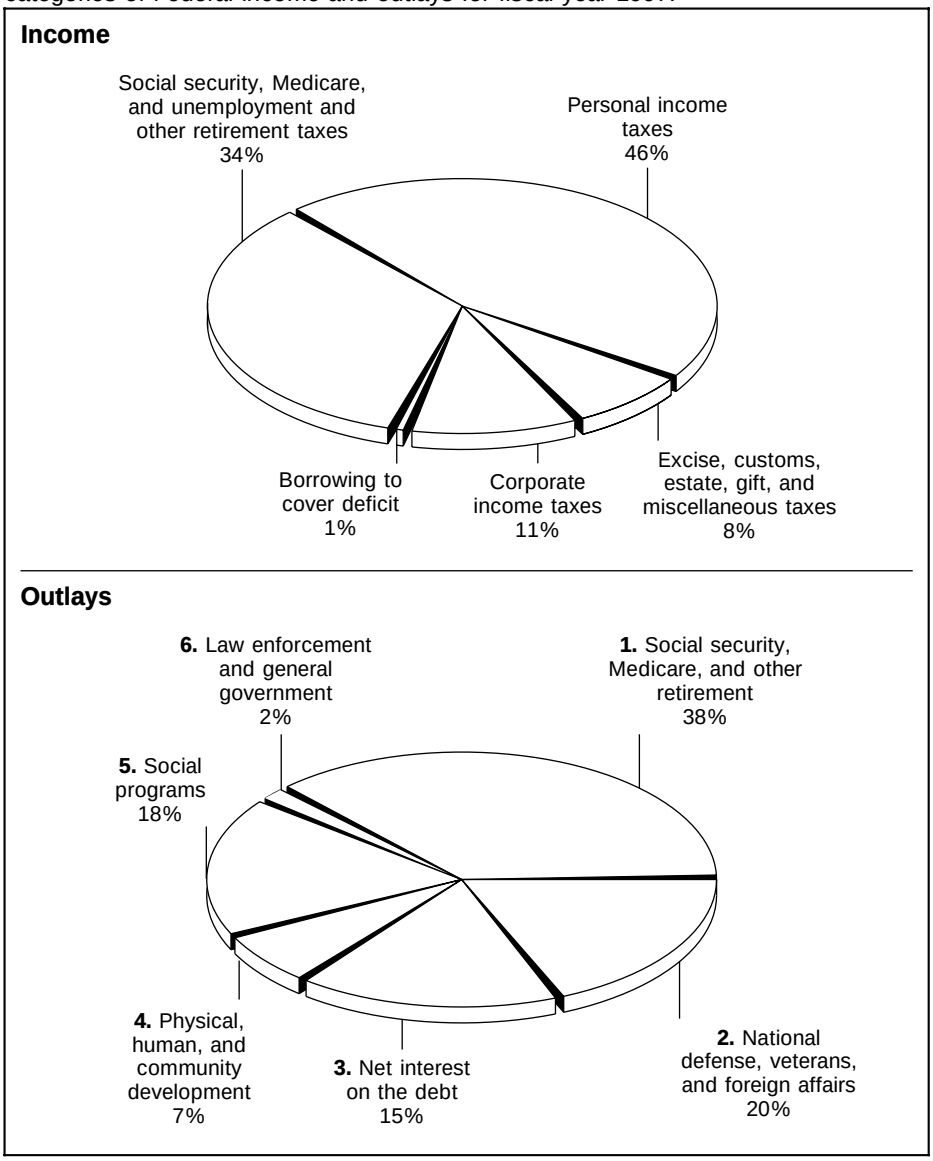
4. Physical, human, and community development: $123 billion. About 7% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

5. Social programs: $294 billion. The Federal Government spent 12% of total outlays to fund Medicaid, food stamps, temporary assistance to needy families, supplemental security income, and related programs. 6% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

6. Law enforcement and general government: $33 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal Government, including the collection of taxes and legislative activities.

Note: *Detail may not add to total due to rounding.*

Income and Outlays—These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1997.



* The percentages on this page exclude undistributed offsetting receipts, which were -$50 billion in fiscal year 1997. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the spectrum auction.

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Where Do You File?

If an envelope addressed to "Internal Revenue Service Center" came with your tax booklet, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.**

TIP *Envelopes without enough postage will be returned to you by the post office. If your envelope contains more than five pages or is oversized, it may need additional postage. Also, include your complete return address.*

Alabama—Memphis, TN 37501-0015
Alaska—Ogden, UT 84201-0015
Arizona—Ogden, UT 84201-0015
Arkansas—Memphis, TN 37501-0015
California—*Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba—* Ogden, UT 84201-0015
All other counties—Fresno, CA 93888-0015
Colorado—Ogden, UT 84201-0015
Connecticut—Andover, MA 05501-0015
Delaware—Philadelphia, PA 19255-0015
District of Columbia— Philadelphia, PA 19255-0015
Florida—Atlanta, GA 39901-0015
Georgia—Atlanta, GA 39901-0015
Hawaii—Fresno, CA 93888-0015
Idaho—Ogden, UT 84201-0015
Illinois—Kansas City, MO 64999-0015
Indiana—Cincinnati, OH 45999-0015
Iowa—Kansas City, MO 64999-0015
Kansas—Austin, TX 73301-0015
Kentucky—Cincinnati, OH 45999-0015
Louisiana—Memphis, TN 37501-0015
Maine—Andover, MA 05501-0015
Maryland—Philadelphia, PA 19255-0015
Massachusetts—Andover, MA 05501-0015
Michigan—Cincinnati, OH 45999-0015
Minnesota—Kansas City, MO 64999-0015
Mississippi—Memphis, TN 37501-0015
Missouri—Kansas City, MO 64999-0015
Montana—Ogden, UT 84201-0015
Nebraska—Ogden, UT 84201-0015
Nevada—Ogden, UT 84201-0015
New Hampshire—Andover, MA 05501-0015
New Jersey—Holtsville, NY 00501-0015
New Mexico—Austin, TX 73301-0015
New York—*New York City and counties of Nassau, Rockland, Suffolk, and Westchester*—Holtsville, NY 00501-0015
All other counties—Andover, MA 05501-0015
North Carolina—Memphis, TN 37501-0015
North Dakota—Ogden, UT 84201-0015
Ohio—Cincinnati, OH 45999-0015
Oklahoma—Austin, TX 73301-0015
Oregon—Ogden, UT 84201-0015
Pennsylvania—Philadelphia, PA 19255-0015
Rhode Island—Andover, MA 05501-0015
South Carolina—Atlanta, GA 39901-0015
South Dakota—Ogden, UT 84201-0015
Tennessee—Memphis, TN 37501-0015
Texas—Austin, TX 73301-0015
Utah—Ogden, UT 84201-0015
Vermont—Andover, MA 05501-0015
Virginia—Philadelphia, PA 19255-0015
Washington—Ogden, UT 84201-0015
West Virginia—Cincinnati, OH 45999-0015
Wisconsin—Kansas City, MO 64999-0015
Wyoming—Ogden, UT 84201-0015
American Samoa—Philadelphia, PA 19255-0215
Guam: *Permanent residents*—
Department of Revenue and Taxation
Government of Guam
P.O. Box 23607
GMF, GU 96921
Guam: *Nonpermanent residents*—
Philadelphia, PA 19255-0215
Puerto Rico *(or if excluding income under Internal Revenue Code section 933)*—
Philadelphia, PA 19255-0215
Virgin Islands: *Permanent residents*—
V.I. Bureau of Internal Revenue
9601 Estate Thomas
Charlotte Amalie
St. Thomas, VI 00802
Virgin Islands: *Nonpermanent residents*—
Philadelphia, PA 19255-0215
Foreign country: *U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563*—
Philadelphia, PA 19255-0215
All APO and FPO addresses—
Philadelphia, PA 19255-0215

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