



Department of the Treasury
Internal Revenue Service

www.irs.gov

Note. This booklet does not contain any tax forms.

20001040A

Instructions

Including Instructions for
Schedule 1

Taxpayer News

For details, see page 3
or go to www.irs.gov.

Fast Refunds!



CLICK.ZIP.FAST ROUND TRIP

Paperless Filing!

Electronic Payments!

Capital Gain Distributions Allowed on Form 1040A!

See page 13 to find out if you can report
your distributions on Form 1040A
instead of Form 1040.

Let Your Paid Preparer Deal Directly With the IRS!

You can now check a box on your return
if you want to allow your paid preparer
to resolve certain issues with the IRS.
See page 13.

Need Help?

- Tax return page references. See pages 4 and 5.
- Quick and easy access to tax help and forms. See page 7.

More Student Loan Interest Deductible!

You may be able to deduct up to \$2,000.
See page 13.

A Message From the Commissioner

Dear Taxpayer:

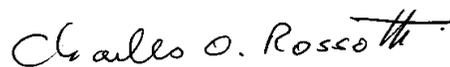
With the arrival of the Year 2001 tax filing season, the IRS continues to make tangible improvements in the way we serve you. We have worked hard over the past year to make filing and paying your taxes easier and more convenient.

Millions of taxpayers are visiting our Web Site at www.irs.gov to get information and download forms and publications. Assistance on our toll-free telephone lines continues to improve so that more taxpayers can get through and get the answers they need. We are resolving long-standing problems and making sure that your rights are protected. We believe that these are some very positive trends upon which we can build this year, and in the years to come.

However, we still have a long way to go before we can provide the level and quality of service that you expect and deserve. We are in the midst of the most comprehensive modernization of the IRS in more than 50 years. That includes changes to our organization and technology. Many years of hard work lie ahead but we are committed to making the IRS work better, and work better for you.

Thank you.

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.

The Future of Tax Filing Is Here!



The *Fastest, Most Accurate* Way To File Your Tax Return

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

- **FREE Filing!** For free tax preparation and filing options, check out the IRS Web Site at www.irs.gov and click on “Electronic Services.”
- **Fast Refunds!** You get your refund in half the time, even faster and safer with Direct Deposit — in as few as 10 days.
- **Security!** Your privacy and security are assured.
- **Accuracy!** Your chance of getting an error notice from the IRS is significantly reduced because IRS *e-file* has less than a 1% error rate.
- **NEW Paperless Filing!** Create your own Personal Identification Number (PIN) and file a completely paperless return. There are no forms to mail!
- **Proof of Acceptance!** You get electronic acknowledgement within 48 hours that the IRS has accepted your return.
- **Electronic Payments!** Convenient, safe, and secure electronic payment options are available. Schedule a direct debit payment for withdrawal or pay by credit card — up to and including April 16, 2001.
- **File Federal and State Taxes Together!** Double the benefits you get from *e-file*.

Get all the details on page 13 or check out the IRS Web Site at www.irs.gov, click on “Electronic Services.”

Tax Return Page References

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

Label
(See page 20.)

L A B E L H E R E	Your first name and initial	Last name	Your social security number (21)
	If a joint return, spouse's first name and initial	Last name	Spouse's social security number (21)
	FOR REFERENCE ONLY—DO NOT FILE		
	Home address (number and street). If you have a P.O. box, see page 21.		Apt. no.
	City, town or post office, state, and ZIP code. If you have a foreign address, see page 21.		

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

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

Presidential Election Campaign
(See page 21.)

Note. Checking "Yes" will not change your tax or reduce your refund.
Do you, or your spouse if filing a joint return, want \$3 to go to this fund? You Yes No Spouse Yes No

Filing status

(21)

- 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 22.) 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 ▶). (See page 23.)

Check only one box.

Exemptions

(23)

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

b Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If qualifying child for child tax credit (see page 24)	No. of your children on 6c who:
		(24)		<input type="checkbox"/>	• lived with you (24)
				<input type="checkbox"/>	• did not live with you due to divorce or separation (see page 25) (25)
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

Dependents on 6c not entered above _____

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

If more than seven dependents, see page 23. **(23)**

Income **(50)**

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 26. **(26)**

Enclose, but do not attach, any payment. **(49)**

7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7		(25)
8a Taxable interest. Attach Schedule 1 if required.		8a	(26)
b Tax-exempt interest. Do not include on line 8a.		8b	(26)
9 Ordinary dividends. Attach Schedule 1 if required.		9	(26)
10 Capital gain distributions (see page 26). (New)		10	(26)
11a Total IRA distributions. 11a (26)		11b Taxable amount (see page 26). 11b (26)	
12a Total pensions and annuities. 12a (27)		12b Taxable amount (see page 27). 12b (27)	
13 Unemployment compensation, qualified state tuition program earnings, and Alaska Permanent Fund dividends.		13	(29)
14a Social security benefits. 14a (29)		14b Taxable amount (see page 29). 14b (29)	
15 Add lines 7 through 14b (far right column). This is your total income .		15	
16 IRA deduction (see page 31). 16 (31)		16	
17 Student loan interest deduction (see page 31). 17 (31)		17	
18 Add lines 16 and 17. These are your total adjustments .		18	
19 Subtract line 18 from line 15. This is your adjusted gross income .		19	

Adjusted gross income

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 and payment options**
- **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**.

Help With Unresolved Tax Issues

Office of the Taxpayer Advocate

Contacting Your Taxpayer Advocate

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

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.

Handling Your Tax Problems

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A “fresh look” at your new or on-going problem
- Timely acknowledgment
- The name and phone number of the individual assigned to your case
- Updates on progress
- Timeframes for action
- Speedy resolution
- Courteous service

Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number)
- Your telephone number and hours you can be reached
- The type of tax return and year(s) involved
- A detailed description of your problem
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing (if applicable)

How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate’s toll-free number: **1-877-777-4778**
- Call, write, or fax the Taxpayer Advocate office in your area (see **Pub. 1546** for addresses and phone numbers)
- TTY/TDD help is available by calling 1-800-829-4059

Quick and Easy Access to Tax Help and Forms

Note. If you live outside the United States, see **Pub. 54** to find out how to get help and forms.



Personal Computer

You can access the IRS Web Site 24 hours a day, 7 days a week, at www.irs.gov to:

- 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 by e-mail
- Sign up to receive local and national tax news by e-mail

You can also reach us using **File Transfer Protocol** at [ftp.irs.gov](ftp://ftp.irs.gov)



Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call **703-368-9694** from the telephone connected to the fax machine. See page 8 for a partial list of the items available.



Mail

You can order forms, instructions, and publications by completing the order blank on page 53. You should receive your order within 10 days after we receive your request.



Phone

You can get forms, publications, and automated 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

Call **1-800-829-4477** to listen to pre-recorded messages covering about 150 tax topics. See pages 10 and 11 for a list of the topics.

Refund Information

You can check the status of your 2000 refund using TeleTax's Refund Information service. See page 10.



Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some IRS offices, libraries, grocery stores, office supply stores, and copy centers 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, instructions, and publications
- Popular tax forms that may be filled in electronically, printed out for submission, and saved for recordkeeping
- The Internal Revenue Bulletin

Buy the CD-ROM on the Internet at www.irs.gov/cdorders from the National Technical Information Service (NTIS) for \$21 (no handling fee), or call **1-877-CDFORMS** (1-877-233-6767) toll free to buy the CD-ROM for \$21 (plus a \$5 handling fee).

You can also get help in other ways—See page 51 for information.

Partial List of Forms Available by Fax

The following forms and instructions are available through our **Tax Fax** service 24 hours a day, 7 days a week. Just call **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 **Catalog Number** (Cat. 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	Cat. No.	No. of Pages	Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	4	Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2
Form W-4	Employee's Withholding Allowance Certificate	10220	2	Instr. Sch. 3		12059	4
Form W-5	Earned Income Credit Advance Payment Certificate	10227	3	Form 1040-ES	Estimated Tax for Individuals	11340	7
Form W-7	Application for IRS Individual Taxpayer Identification Number	10229	3	Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Form W-7P	Application for Preparer Tax Identification Number	26781	1	Form 1040X	Amended U.S. Individual Income Tax Return	11360	2
Form W-9	Request for Taxpayer Identification Number and Certification	10231	2	Instr. 1040X		11362	6
Instr. W-9		20479	2	Form 2106	Employee Business Expenses	11700	2
Form W-10	Dependent Care Provider's Identification and Certification	10437	1	Instr. 2106		64188	4
Form 1040	U.S. Individual Income Tax Return	11320	2	Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Instr. 1040	Line Instructions for Form 1040	11325	34	Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	3
Instr. 1040	General Information for Form 1040	24811	26	Instr. 2210		63610	6
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13	Form 2441	Child and Dependent Care Expenses	11862	2
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Ordinary Dividends	11330	2	Instr. 2441		10842	3
Instr. Sch. A&B		24328	8	Form 2848	Power of Attorney and Declaration of Representative	11980	2
Schedule C (Form 1040)	Profit or Loss From Business (Sole Proprietorship)	11334	2	Instr. 2848		11981	4
Instr. Sch. C		24329	8	Form 3903	Moving Expenses	12490	2
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2	Form 4562	Depreciation and Amortization	12906	2
Schedule D (Form 1040)	Capital Gains and Losses	11338	2	Instr. 4562		12907	12
Instr. Sch. D		24331	8	Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	13141	4
Schedule D-1 (Form 1040)	Continuation Sheet for Schedule D	10424	2	Form 4952	Investment Interest Expense Deduction	13177	2
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2	Form 5329	Additional Taxes Attributable to IRAs, Other Qualified Retirement Plans, Annuities, Modified Endowment Contracts, and MSAs	13329	2
Instr. Sch. E		24332	6	Instr. 5329		13330	4
Schedule EIC (Form 1040A or 1040)	Earned Income Credit	13339	2	Form 8283	Noncash Charitable Contributions	62299	2
Schedule F (Form 1040)	Profit or Loss From Farming	11346	2	Instr. 8283		62730	4
Instr. Sch. F		24333	7	Form 8332	Release of Claim to Exemption for Child of Divorced or Separated Parents	13910	1
Schedule H (Form 1040)	Household Employment Taxes	12187	2	Form 8379	Injured Spouse Claim and Allocation	62474	2
Instr. Sch. H		21451	8	Form 8582	Passive Activity Loss Limitations	63704	3
Schedule J (Form 1040)	Farming Income Averaging	25513	2	Instr. 8582		64294	12
Instr. Sch. J		25514	8	Form 8606	Nondeductible IRAs	63966	2
Schedule R (Form 1040)	Credit for the Elderly or the Disabled	11359	2	Instr. 8606		25399	8
Instr. Sch. R		11357	4	Form 8615	Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,400	64113	1
Schedule SE (Form 1040)	Self-Employment Tax	11358	2	Instr. 8615		28914	2
Instr. Sch. SE		24334	4	Form 8812	Additional Child Tax Credit	10644	2
Form 1040A	U.S. Individual Income Tax Return	11327	2	Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Schedule 1 (Form 1040A)	Interest and Ordinary Dividends for Form 1040A Filers	12075	1	Form 8822	Change of Address	12081	2
Schedule 2 (Form 1040A)	Child and Dependent Care Expenses for Form 1040A Filers	10749	2	Form 8829	Expenses for Business Use of Your Home	13232	1
Instr. Sch. 2		30139	3	Instr. 8829		15683	4
				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	3
				Form 9465	Installment Agreement Request	14842	2

What Is TeleTax?

Call TeleTax at **1-800-829-4477** for:

- **Refund information.** Check the status of your **2000** refund.
- **Recorded tax information.** There are about 150 topics that answer many Federal tax questions.

How Do You Use TeleTax?

Refund Information

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 from the date you filed before calling to check the status of your refund. Do not send in a copy of your return unless asked to do so.

Be sure to have a copy of your 2000 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.



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.gov**).

TeleTax Topics—All topics are available in Spanish

Topic No.

Subject

- 101 **IRS Help Available**
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 Intro. to Federal taxes for small businesses—self-employed
- 104 Taxpayer Advocate 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 (Nonfilers)
- 154 Form W-2—What to do if not received
- 155 Forms and Publications—How to order

Topic No.

Subject

- 156 Copy of your tax return—How to get one
- 157 Change of address—How to notify IRS
- 158 Ensuring proper credit of payments
- 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 nontax obligations
- 204 Offers in compromise
- 205 Innocent spouse relief
- Alternative Filing Methods***
- 252 Electronic filing
- 253 Substitute tax forms
- 254 How to choose a paid 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

Topic No.

Subject

- 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 method
- 412 Lump-sum distributions
- 413 Rollovers from retirement plans
- 414 Rental income and expenses
- 415 Renting vacation property and renting to relatives

*The IRS no longer accepts the Form 1040PC format. If you used Form 1040PC in the past, the IRS encourages you to file using the fastest, most accurate way to file —IRS e-file.

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 and theft 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	Ten-year tax option for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans

Topic No.	Subject
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
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 and 940-EZ—Deposit requirements
760	Form 940 and Form 940-EZ—Employer's Annual Federal Unemployment Tax Returns
761	Tips—Withholding and reporting
762	Independent contractor vs. employee

Topic No.	Subject
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 only)	
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

Topic numbers are effective January 1, 2001.

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 7, 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. General tax question assistance is available 24 hours a day, 7 days a week, from January 2, 2001, through April 17, 2001. Beginning April 18, 2001, this assistance is available Monday through Saturday from 7:00 a.m. until 11:00 p.m. local time. Assistance for questions about a specific notice, letter, bill, or refund is available year-round 24 hours a day, 7 days a week.



If you want to check the status of your **2000 refund**, call **TeleTax** at **1-800-829-4477** (see page 10 for instructions).

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.
- 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.
- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.

- 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 representatives will answer.

If you have a touch-tone phone, you may not need to speak to a representative to get your answer. The system will direct you to the appropriate assistance. You can press the number for your topic as soon as you hear it. 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.
 - Find out where to send your tax return or payment.
 - Request more time to pay or set up a monthly installment agreement.
-

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.

Before You Fill In Form 1040A

What's New for 2000?



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

Capital Gain Distributions—Many People May Now Use Form 1040A! To make filing easier for more people, we added a line to Form 1040A so that certain filers with capital gain distributions can use it. See the instructions for line 10 on page 26 to find out if you can use Form 1040A this year.

Student Loan Interest Deduction. If you paid interest on a qualified student loan, you may be able to deduct up to \$2,000 of the interest on line 17. See the instructions for line 17 on page 31.

IRA Deduction Allowed to More 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 adjusted gross income is less than the amount shown below that applies to you.

- Single, head of household, or married filing separately and you lived apart from your spouse for all of 2000—\$42,000.

- Married filing jointly or qualifying widow(er)—\$62,000.
See the instructions for line 16 on page 31.

Earned Income Credit (EIC). You may be able to take this credit if you earned less than \$31,152 (less than \$10,380 if you do not have any qualifying children). See the instructions for lines 38a and 38b that begin on page 40.

Foster Child—New Definition for the Child Tax Credit and the EIC. New rules apply to determine who is a foster child for purposes of the child tax credit and the EIC. For details, see **Qualifying Child for Child Tax Credit** on page 25 or **Foster Child** on page 43.

Paid Preparer Authorization. If you want to allow the IRS to discuss your 2000 tax return with the paid preparer who signed it, check the “Yes” box in the area where you sign your return. See page 50 for details.

Mailing Your Return. You may be mailing your return to a different service center this year because the IRS has changed the filing location for several areas. If you received an envelope with your tax package, please use it. Otherwise, see **Where Do You File?** on the back cover.

Other Information

Did You Convert an IRA to a Roth IRA in 1998? If you did and you chose to report the taxable amount over 4 years, see **1998 Roth IRA Conversions** on page 27 to find out the taxable amount you must report in 2000 on line 11b.

Parents of Kidnapped Children. Legislation affecting parents of children who are presumed to have been kidnapped by someone who is not a family member was pending at the time of printing. Such parents may be able to take the child into account in determining their eligibility for the head of household or qualifying widow(er) filing status,

deduction for dependents, child tax credit, and the earned income credit. For details, see **Pub. 553**.

What To Look for in 2001

Student Loan Interest Deduction. You may be able to deduct up to \$2,500 of the interest you pay on a qualified student loan.

IRA Deduction 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 2001 modified adjusted gross income is less than the amount shown below that applies to you.

- Single, head of household, or married filing separately and you live apart from your spouse for all of 2001—\$43,000.

- Married filing jointly or qualifying widow(er)—\$63,000.

Photographs of Missing Children

The IRS is a proud partner with the National Center for Missing and Exploited Children. Photographs of missing children selected by the Center may appear in this booklet on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling **1-800-THE-LOST** (1-800-843-5678) if you recognize a child.



CLICK. ZIP. FAST ROUND TRIP

●Fast Refunds

●Secure

●Accurate

Join the 40 million taxpayers who *e-file*! You can file and get your refund or even pay electronically. IRS *e-file* offers fast, safe, accurate, and easy alternatives to traditional paper returns. There is a quick and automatic IRS computer check for errors or other missing information upon receipt of the tax return information. This year, more forms and schedules can be *e-filed*—even those with a foreign address! The chance of an audit of an *e-filed* tax return is no greater than a paper tax return. Millions of taxpayers just like you file their tax returns electronically using an IRS *e-file* option because of the many benefits:

- **FREE Filing!**
- **Fast Refunds!**
- **Security!**
- **Accuracy!**

(Continued on page 14)

- **NEW Paperless Filing!**
- **Proof of Acceptance!**
- **Electronic Payments!**
- **File Federal and State Tax Returns Together!**

Here's How You Can Participate in IRS *e-file*

Use an Authorized IRS *e-file* Provider



Many tax professionals file tax returns electronically for their clients. Ask for IRS *e-file*. You can prepare your own return and have a professional electronically transmit it to the IRS or you can have your return prepared and transmitted by a tax professional. Depending on the tax professional and the specific services requested, a fee may be charged. Look for the "Authorized IRS *e-file* Provider" sign or check the IRS Web Site and click on "Electronic Services" for an "Authorized IRS *e-file* Provider" near you.

IRS *e-file* Through Your Personal Computer

You can file your tax return in a fast, safe, convenient way through your personal computer right from home. And now it's paperless! Find free filing opportunities at our Web Site, click on "Electronic Services" and then click on "IRS *e-file* Partners." For a list of software companies that participate in the IRS *e-file* program, visit our Web Site, click on "Electronic Services" and then click on "On-Line Filing Software Companies." Depending on which software program you use to file your taxes, you will need a modem and/or Internet access. IRS *e-file* using a personal computer is available 24 hours a day, 7 days a week.

IRS *e-file* Using a Telephone



For millions of eligible taxpayers, TeleFile is the easiest way to file. TeleFile allows you to file your simple Federal tax return using a touch-tone phone. Only taxpayers who met the qualifications for Form 1040EZ in the prior year may qualify to use TeleFile for the current year. A TeleFile tax package is automatically mailed to those who qualify. TeleFile is completely paperless—there are no forms to mail. Just complete the TeleFile Tax Record in the booklet, pick up a telephone, and call the toll-free number any time day or night. TeleFile usually takes about 10 minutes and it's absolutely **free**. **Parents: If your children receive a TeleFile Tax Package, please encourage them to use TeleFile.**

IRS *e-file* Through Employers and Financial Institutions

Some businesses offer free *e-file* to their employees, members, or customers. Others offer it for a fee. Ask your employer or financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

Visit a VITA or TCE Site

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites are open to low income individuals, others who need help with their tax returns, and the elderly. Both programs are free and can be found in community locations such as libraries, colleges, universities, shopping malls, and retirement and senior centers. Find the closest VITA or TCE site by calling 1-800-829-1040. Remember to take your, your spouse's, and

your dependent's social security card and other identifying documents. Ask for IRS *e-file* at these sites.

More About IRS *e-file* Benefits

Get a Fast Refund

Choose Direct Deposit—a fast, simple, safe, secure way to have your Federal income tax refund deposited automatically into your checking or savings account. To choose Direct Deposit, taxpayers indicate on the refund portion of the electronic return, the financial institution's routing number, the account number, and the type of account — either checking or savings. Taxpayers who file electronically and choose Direct Deposit receive their refunds in less than half the time that paper filers do!

Paperless Filing

Paperless filing is available to most taxpayers who file electronically using tax preparation software or file through a tax professional. The process includes self-selecting a five-digit Personal Identification Number (PIN) and entering two pieces of information from your 1999 tax return. If you don't have your 1999 return, call the IRS (see page 12) to get a free transcript of your account. It may take 7 to 10 days to receive the transcript. *Paperless filing is also available for first-time filers who were 16 or older on December 31, 2000.* There's nothing to sign and nothing to mail; not even your W-2s.

Electronic Payment Options

If you have a balance due, you can make your payment electronically.

Direct Debit. You can file and pay in a single step by authorizing a direct debit (automatic withdrawal) payment from your checking or savings account. This option is available through tax software packages, tax professionals, and TeleFile. If you select the direct debit payment option, you will be prompted to enter your account number, your financial institution's routing number, and account type (checking or savings). You can schedule the payment for a future date up to and including the tax return due date (April 16, 2001). Check with your financial institution to make sure that an automatic withdrawal is allowed and to get the correct routing and account numbers.

Credit Card. You can also file and pay in a single step by authorizing a credit card payment. This option is available through some tax software packages and tax professionals. Two other ways to pay by credit card are by phone or Internet (see page 49, "Amount You Owe" for details). Service providers charge a convenience fee for credit card payments.

File Federal and State Tax Returns Together

File Federal and state tax returns together using *e-file* and double the benefits of *e-file*! The tax preparation software automatically transfers relevant data from the Federal return to the state return as the information is entered. All states that have income taxes support *e-file*. Most states offer the same benefits that IRS *e-file* offers. Check the IRS Web Site for a list of companies that provide state on-line filing software.

Form 1040PC Is History!

The IRS no longer accepts the Form 1040PC format. If you used Form 1040PC in the past, the IRS encourages you to file using the fastest, most accurate way to file — IRS *e-file*!

What if a Taxpayer Died?

If a taxpayer died before filing a return for 2000, 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 2000 and you did not remarry in 2000, or if your spouse died in 2001 before filing a return for 2000, you can file a joint return. A joint return should show your spouse's 2000 income before death and your income for all of 2000. 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 10) or see **Pub. 559**.

What Are the Filing Dates, Extensions, and Penalties?



If you were in the Balkans or the Persian Gulf area (for example, you participated in Operation Joint Forge or Operation Allied Force), see **Pub. 3**.

When Is Your Tax Return Due?

Not later than **April 16, 2001**.

What if You Cannot File on Time?

You can get an automatic 4-month extension if, by April 16, 2001, you **either**:

- File **Form 4868** or
- File for an extension by phone, using tax software, or through a tax professional. If you expect to owe tax with your return, you can even pay part or all of it by direct debit or credit card (American Express® Card, Discover® Card, or MasterCard® card). See Form 4868 for details.

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 16, 2001. If you make a payment with your extension request, see the instructions for line 40 on page 48.

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 can be as much as 25% (more in some cases) 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 can be as much as 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 most recent list of designated private delivery services was published by the IRS in August 1999. The list 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.



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

Do You Have To File?

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



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, 2001, 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 10) 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 2000 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 2000 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$7,200 8,300
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$12,950 13,800 14,650
Married filing separately	any age	\$2,800
Head of household (see page 22)	under 65 65 or older	\$9,250 10,350
Qualifying widow(er) with dependent child (see page 23)	under 65 65 or older	\$10,150 11,000

* If you turned 65 on January 1, 2001, you are considered to be age 65 at the end of 2000.

** **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 part or all 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 in 2000.

*** If you did not live with your spouse at the end of 2000 (or on the date your spouse died) and your gross income was at least \$2,800, 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 23 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, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.



If your gross income was \$2,800 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 23.

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 \$4,400.
- Your **gross income** was more than the **larger** of—
 - \$700 **or**
 - Your earned income (up to \$4,150) plus \$250.

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

- Your unearned income was over \$1,800 (\$2,900 if 65 or older **and** blind).
- Your earned income was over \$5,500 (\$6,600 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:	Plus	This amount:
<ul style="list-style-type: none"> ● \$700 or ● Your earned income (up to \$4,150) plus \$250. 	}	\$1,100 (\$2,200 if 65 or older and blind)

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

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

- Your unearned income was over \$700.
- Your earned income was over \$3,675.
- 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—
 - \$700 **or**
 - Your earned income (up to \$3,425) plus \$250.

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

- Your unearned income was over \$1,550 (\$2,400 if 65 or older **and** blind).
- Your earned income was over \$4,525 (\$5,375 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:
<ul style="list-style-type: none"> ● \$700 or ● Your earned income (up to \$3,425) plus \$250. 	}	\$850 (\$1,700 if 65 or older and blind)

(Continued on page 18)

Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2000.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in box 9 of your W-2 form.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 26 that begin on page 34.

You must file a return using Form 1040 if **any** of the following apply for 2000.

- 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 an individual retirement arrangement (IRA), other retirement plan, or on a medical savings account (MSA). But if you are filing a return only because you owe this tax, 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, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

Your filing status is:	AND	Your itemized deductions are more than:
Single		
● Under 65		● \$4,400
● 65 or older or blind		● 5,500
● 65 or older and blind		● 6,600
Married filing jointly		
● Under 65 (both spouses)		● \$7,350
● 65 or older or blind (one spouse)		● 8,200
● 65 or older or blind (both spouses)		● 9,050
● 65 or older and blind (one spouse)		● 9,050
● 65 or older or blind (one spouse) and 65 or older and blind (other spouse)		● 9,900
● 65 or older and blind (both spouses)		● 10,750
Married filing separately *		
● Your spouse itemizes deductions		● \$0
● Under 65		● 3,675
● 65 or older or blind		● 4,525
● 65 or older and blind		● 5,375
Head of household		
● Under 65		● \$6,450
● 65 or older or blind		● 7,550
● 65 or older and blind		● 8,650
Qualifying widow(er) with dependent child		
● Under 65		● \$7,350
● 65 or older or blind		● 8,200
● 65 or older and blind		● 9,050

* If you can take an exemption for your spouse, see *Standard Deduction Chart for People Age 65 or Older or Blind* on page 34 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 34.

Where To Report Certain Items From 2000 Forms W-2, 1098, and 1099

Report on Form 1040A, line 36, 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) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10) Adoption benefits (box 13, code T) Employer contributions to an MSA (box 13, code R)	Line 7 See Tip income on page 25 Line 34 Schedule 2, line 10 Form 8839, line 18 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Must file Form 1040 to deduct See the instructions on Form 1098
1098-E	Student loan interest (box 1)	See the instructions for line 17 that begin on page 31
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	Must file Form 1040
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) Total capital gain distributions (box 2a) Foreign tax paid (box 6) Nontaxable distributions (box 3)	Line 9 See the instructions for line 10 on page 26 Must file Form 1040 to deduct or take a credit for the tax Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV)
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2) Qualified state tuition program earnings (box 5)	Line 13. But if you repaid any unemployment compensation in 2000, see the instructions for line 13 on page 29 See the instructions on page 25 Line 13
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 6)	Line 8a See the instructions for line 8a on page 26 Must file Form 1040 to deduct Must file Form 1040 to deduct or take a credit for the tax
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) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID Must file Form 1040 to deduct
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* Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 11a and 11b that begin on page 26 See the instructions for lines 12a and 12b that begin on page 27 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040 if required to report the sale (see Pub. 523) 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.
- Capital gain distributions.
- Taxable scholarship and fellowship grants.
- Pensions, annuities, and IRAs.
- Unemployment compensation.
- Taxable social security and railroad retirement benefits.
- Alaska Permanent Fund dividends.
- Qualified state tuition program earnings.

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 25) 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 if you owe tax from the recapture of an education credit or 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 25.
- 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 2000.

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 2000 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. See **Schedule H (Form 1040)** and its instructions to find out if you owe these 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. Put the label on 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 51.

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.

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.



If you filed a joint return for 1999 and you are filing a joint return for 2000 with the same spouse, be sure to enter your names and SSNs in the same order as on your 1999 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 51 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.



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, 2000.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2000, and did not remarry in 2000.

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, 2000, even if you did not live with your spouse at the end of 2000.
- Your spouse died in 2000 and you did not remarry in 2000.
- Your spouse died in 2001 before filing a 2000 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 2000, 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 51.

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 25.



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 2000. See **Married Persons Who Live Apart** on this page.

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, 2000, 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 2000 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 24, 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 24 for **Person Supported by Two or More Taxpayers**.

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 2000, 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 2000. 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 2000.
4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 2000 (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 24. 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 (TANF) 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 that begin on page 23.

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 2000, 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.

Line 5**Qualifying Widow(er) With Dependent Child**

You may check the box on line 5 and use joint return tax rates for 2000 if **all five** of the following apply.

1. Your spouse died in 1998 or 1999 and you did not remarry in 2000.
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 2000. 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 2000, 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 \$2,800 on line 24.

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 2000, you cannot take an exemption for your former spouse. If, at the end of 2000, 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 2000 and you did not remarry by the end of 2000, 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 15.

Line 6c**Dependents**

You can take an exemption for each of your dependents who was alive during some part of 2000. This includes a baby **born** in 2000 or a person who **died** in 2000. 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 (including any person authorized by state law to place children 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.



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 10) or see **Pub. 519**.

Test 4—Income

Generally, the person's gross income must be less than \$2,800. 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 \$2,800 or more if he or she was:

1. **Under age 19** at the end of 2000 or

2. Under age 24 at the end of 2000 **and** was a **student**.

Your child was a **student** if during any 5 months of 2000 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 2000. 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 2000 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).

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 2000. 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 that begin on page 23 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 2000.

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). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may 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. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213.



For details on how your dependent can get an SSN, see page 21. If your dependent will not have a number by April 16, 2001, see **What if You Cannot File on Time?** on page 15.

If your dependent child was born and died in 2000 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. An authorized placement agency includes any person authorized by state law to place children for legal adoption. 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 page 25). If you have at least one qualifying child, you may be able to take the child tax credit on line 30.

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 2000, **and**
- Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
- Is a U.S. 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. An authorized placement agency includes any person authorized by state law to place children for legal adoption.

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

Beginning in 2000, a **foster child** is any child you cared for as your own child **and** who:

- Is **(1)** your brother, sister, stepbrother, or stepsister; **(2)** a descendant (such as a child, including an adopted child) of your brother, sister, stepbrother, or stepsister; **or (3)** a child placed with you by an authorized placement agency, **and**
- Lived with you for all of 2000. A child who was born or died in 2000 is considered to have lived with you for all of 2000 if your home was the child's home for the entire time he or she was alive during 2000.

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 24 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

Include 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 2000.

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. Drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts from 50 to 99 cents 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 2000, 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 2000. Use TeleTax topic 405 (see page 10) 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 **Form(s) 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 \$1,200 in 2000. Also, enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.
- **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.

(Continued on page 26)

- **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 12a and 12b of Form 1040A. Payments from an IRA are reported on lines 11a and 11b.

*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 January 31, 2001, use TeleTax topic 154 (see page 10) 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**. Enter your total 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 62) 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 2000 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 2000 income. For details, see **Pub. 550**.



If you get a 2000 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2000, 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**. Enter 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 62.) You must use Form 1040 if you received nontaxable distributions required to be reported as capital gains.

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

Line 10

Capital Gain Distributions

Each payer should send you a **Form 1099-DIV**. Do **any** of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (28% rate gain), box 2c (unrecaptured section 1250 gain), or box 2d (section 1202 gain)?

- No.** You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the **Capital Gain Tax Worksheet** on page 35 to figure your tax.
- Yes.** You **must** use Form 1040.

Lines 11a and 11b

IRA Distributions

Note. If you converted part or all of an IRA to a Roth IRA in 1998 and you chose to report the taxable amount over 4 years, see **1998 Roth IRA Conversions** on page 27.

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 11a and 11b 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 11a blank and enter the total distribution on line 11b.

Exception. Do not enter your total IRA distribution on line 11b if **any** of the following apply.

1. You made nondeductible contributions to any of your traditional or SEP IRAs for 2000 or an earlier year. Instead, use **Form 8606** to figure the amount to enter on line 11b; enter the total distribution on line 11a. If you made nondeductible contributions to these IRAs for 2000, also see **Pub. 590**.
2. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2000. Instead, use Form 8606 to figure the amount to enter on line 11b; enter the total distribution on line 11a.
3. You made an excess contribution in 2000 to your IRA and withdrew it during the period of January 1, 2001, through April 16, 2001. Enter the total distribution on line 11a and the taxable part (the earnings) on line 11b.
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 11b; enter the total distribution on line 11a.

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 11a and put "Rollover" next to line 11b. If the total on line 11a was rolled over, enter zero on line 11b. If the total was not rolled over, enter the part not rolled over on line 11b. But if item 1 on page 26 also applies, use Form 8606 to figure the taxable part.

If you rolled over the distribution (a) in 2001 or (b) from a conduit IRA into a qualified plan, attach a statement explaining what you did.



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, 1929, 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.

1998 Roth IRA Conversions. If you converted an IRA to a Roth IRA in 1998 and you chose to report the taxable amount over 4 years, leave line 11a blank and enter on line 11b the amount from your **1998 Form 8606**, line 17. **But** you may have to enter a different amount on line 11b if **any** of the following apply.

- You received a distribution from a Roth IRA in 2000. Use Form 8606 to figure the amount to enter on line 11b.
- You received a distribution from a Roth IRA in 1998 or 1999. See **Pub. 590** to figure the amount to enter on line 11b.
- The owner of the Roth IRA died in 2000. See Pub. 590 to figure the amount to enter on line 11b.

Note. If you received a distribution from another type of IRA, figure the taxable amount of the distribution and enter the total of the taxable amounts on line 11b.

Lines 12a and 12b

Pensions and Annuities

You should receive a **Form 1099-R** showing the amount of your pension and annuity payments. See page 28 for details on rollovers and page 29 for details on lump-sum distributions.

Do not report on lines 12a and 12b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.



Attach Form(s) 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 12b; **do not** make an entry on line 12a. Your payments are fully taxable if **either** of the following applies.

- You did not contribute to the cost (see page 28) of your pension or annuity **or**
- You got back your entire cost tax free before 2000.

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 \$85 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 12b. 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 12b and the total on line 12a.

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 28 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.



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 28.

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.

(Continued on page 28)

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 below. 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.

Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 939.

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 12a and 12b 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 12a 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 12a, 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

Simplified Method Worksheet—Lines 12a and 12b

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 12b. Enter the total pension or annuity payments received in 2000 on Form 1040A, line 12a.



1. Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 12a. 1. _____
2. Enter your cost in the plan at the annuity starting date plus any death benefit exclusion (see this page) 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 12b. 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 27) 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 27) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

remaining amount, even if zero, on line 12b. Also, enter “Rollover” next to line 12b.

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 12a and the taxable part on line 12b.



You may be able to pay less tax on the distribution if you were born before 1936, 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 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.

Line 13

Unemployment Compensation, Qualified State Tuition Program Earnings, and Alaska Permanent Fund Dividends

Unemployment Compensation. You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 2000.

If you received an overpayment of unemployment compensation in 2000 and you repaid any of it in 2000, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter “Repaid” and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2000 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.

Qualified State Tuition Program Earnings. You should receive a 1099-G showing the earnings part of any distribution from the program. Include the earnings in the total on line 13.

Alaska Permanent Fund Dividends. Include the dividends in the total on line 13.

Lines 14a and 14b

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 2000. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099**.

Use the worksheet on page 30 to see if any of your benefits are taxable.

Exceptions. Do not use the worksheet on page 30 if **any** of the following apply.

- You made contributions to a traditional IRA for 2000 and you were covered by a retirement plan at work. Instead, use the worksheets in **Pub. 590** to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2000 and your total repayments (box 4) were more than your total benefits for 2000 (box 3). **None** of your benefits are taxable for 2000. 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**.
- You file **Form 8815** or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

Social Security Benefits Worksheet—Lines 14a and 14b

Keep for Your Records

- Before you begin:**
- ✓ Complete Form 1040A, line 16, if it applies to you.
 - ✓ If you are married filing separately and you **lived apart** from your spouse for all of 2000, enter “D” in the space to the right of the word “benefits” on line 14a.
 - ✓ Be sure you have read the **Exceptions** on page 29 to see if you must use a publication instead of this worksheet to find out if any of your benefits are taxable.



1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **Forms RRB-1099** 1. _____
2. Is the amount on line 1 more than zero?
 - No.**  None of your social security benefits are taxable.
 - Yes.** Enter one-half of line 1 2. _____
3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10, 11b, 12b, and 13. 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 16 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 2000; \$32,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2000 8. _____
9. Is the amount on line 8 less than the amount on line 7?
 - No.**  None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. **But** if you are married filing separately and you **lived apart** from your spouse for all of 2000, enter -0- on line 14b. Be sure you entered “D” to the right of the word “benefits” on line 14a.
 - Yes.** Subtract line 8 from line 7 9. _____
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 2000; \$12,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2000 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 above on Form 1040A, line 14a.
 - Enter the amount from line 18 above on Form 1040A, line 14b.



If part of your benefits are taxable for 2000 **and** they include benefits paid in 2000 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.

Adjusted Gross Income

Line 16

IRA Deduction



If you made any nondeductible contributions to a traditional IRA for 2000, you must report them on **Form 8606**.

If you made contributions to a traditional individual retirement arrangement (IRA) for 2000, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. You should receive a statement by May 31, 2001, that shows all contributions to your traditional IRA for 2000.

Use the worksheet on page 32 to figure the amount, if any, of your IRA deduction. **But read the following list before you fill in the worksheet.**

- If you were age 70½ or older at the end of 2000, you **cannot** deduct any contributions made to your traditional IRA for 2000 or treat them as nondeductible contributions.
- You **cannot** deduct contributions to a Roth IRA or an education IRA.



If you made contributions to both a traditional IRA and a Roth IRA for 2000, **do not** use the worksheet on page 32. Instead, use the worksheet in **Pub. 590** to figure the amount, if any, of your IRA deduction.

- 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.
- If you made contributions to your IRA in 2000 that you deducted for 1999, **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.
- 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 16.
- Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 26.
- 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 2000, see **Pub. 590** for special rules.



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 2000.

Line 17

Student Loan Interest Deduction

Use the worksheet on page 33 to figure your student loan interest deduction if **all five** of the following apply.

1. You paid interest in 2000 on a qualified student loan (see below).
2. At least part of the interest paid in 2000 was paid during the first 60 months that interest payments were required to be made. See **Example** below.
3. Your filing status is any status **except** married filing separately.
4. The amount on Form 1040A, line 15, minus the amount on line 16, 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) 2000 tax return.

Example. You took out a qualified student loan in 1993 while in college. You had 6 years to repay the loan and your first monthly payment was due July 1995, after you graduated. You made a payment every month as required. If you meet items 3 through 5 listed above, you may use only the interest you paid for January through June 2000 to figure your deduction. June is the end of the 60-month period (July 1995–June 2000).

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 this 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 and I 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.

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 workload for the course of study he or she was pursuing.

IRA Deduction Worksheet—Line 16

Keep for Your Records

Before you begin: ✓ Be sure that you have read the list on page 31.



	<u>Your IRA</u>	<u>Spouse's IRA</u>
1a. Were you covered by a retirement plan at work (see page 31)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan at work?		1b. <input type="checkbox"/> Yes <input type="checkbox"/> 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 that applies to you.		
<ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2000, enter \$42,000 • Qualifying widow(er), enter \$62,000 • Married filing jointly, enter \$62,000 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 • Married filing separately and you lived with your spouse at any time in 2000, enter \$10,000 	} 2a. _____	2b. _____
3. Enter the amount from Form 1040A, line 15, in both columns	3a. _____	3b. _____
4. Is the amount on line 3 less than the amount on line 2?		
<input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible contributions, see Form 8606.		
<input type="checkbox"/> Yes. Subtract line 3 from line 2 in each column. If the result is \$10,000 or more, enter \$2,000 on line 5 for that column	4a. _____	4b. _____
5. Multiply lines 4a and 4b by 20% (.20). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	5a. _____	5b. _____
6. Enter the amount from Form 1040A, line 7 6. _____		
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 16, 2001, for 2000 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, 6, or 7a. On line 8b, enter the smallest of line 5b, 6, or 7b. This is the most you can deduct. Add the amounts on lines 8a and 8b and enter the total on Form 1040A, line 16. Or, if you want, you may deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)	8a. _____	8b. _____

Taxable Income

Line 21a

If you were age 65 or older or blind, check the appropriate boxes on line 21a. 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 21a.

Age. If you were age 65 or older on January 1, 2001, check the “65 or older” box on your 2000 return.

Blindness. If you were partially blind as of December 31, 2000, 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 can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

Line 21b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 21b. You **cannot** take the standard deduction even if you were age 65 or older or blind (that is, you completed line 21a). Enter zero on line 22 and go to line 23.



In most cases, 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.

Line 22

Standard Deduction

Most people can find their standard deduction by looking at line 22 of Form 1040A. But if you checked **any** box on **line 21a**, or you (or your spouse if filing jointly) can be claimed as a dependent on someone’s 2000 return, use the chart or worksheet on page 34 that applies to you to figure your standard deduction. Also, if you checked the box on **line 21b**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

Line 25

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). Follow the steps that begin on page 40 to see if you can take this credit and, if you can, what to do if you want us to figure it for you. But first complete your Form 1040A through line 37.

Student Loan Interest Deduction Worksheet—Line 17

Keep for Your Records

Before you begin: ✓ See the instructions for line 17 that begin on page 31.



1. Enter the total interest you paid in 2000 on qualified student loans (defined on page 31). Do not include interest that was required to be paid after the first 60 months	1.	_____				
2. Enter the smaller of line 1 or \$2,000	2.	_____				
3. Enter the amount from Form 1040A, line 15	3.	_____				
4. Enter the amount from Form 1040A, line 16	4.	_____				
5. Subtract line 4 from line 3	5.	_____				
6. Enter the amount shown below for your filing status.	6.	_____				
<table border="0" style="display: inline-table; vertical-align: middle;"> <tr> <td style="padding-right: 10px;">• Single, head of household, or qualifying widow(er)—\$40,000</td> <td rowspan="2" style="font-size: 3em; vertical-align: middle;">}</td> <td rowspan="2" style="padding-left: 10px;">.</td> </tr> <tr> <td>• Married filing jointly—\$60,000</td> </tr> </table>	• Single, head of household, or qualifying widow(er)—\$40,000	}	• Married filing jointly—\$60,000		
• Single, head of household, or qualifying widow(er)—\$40,000	}				
• Married filing jointly—\$60,000						
7. Is the amount on line 5 more than the amount on line 6?						
<input type="checkbox"/> No. Skip lines 7 and 8, enter -0- on line 9, and go to line 10.						
<input type="checkbox"/> 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 17	10.	_____				

Tax, Credits, and Payments

Line 26

Tax

Use the Tax Table on pages 56 - 61 to figure your tax unless you are required to use **Form 8615** or the **Capital Gain Tax Worksheet** (see page 35). Also, include in the total on line 26 any of the following taxes.

Tax From Recapture of Education Credits. If **both 1 and 2** next apply to you, see **Form 8863** to find out if you owe this tax and, if you do, how to figure the amount to include on line 26.

1. You claimed an education credit on your 1998 or 1999 return.
2. You, your spouse if filing jointly, or your dependent received in 2000 either a refund of qualified tuition and related expenses or tax-free educational assistance.

Alternative Minimum Tax. If **both 1 and 2** next apply to you, use the worksheet on page 36 to see if you owe this tax and, if you do, the amount to include on line 26.

1. The amount on Form 1040A, line 24, is: \$16,800 or more if single, married filing jointly, or qualifying widow(er); \$11,200 or more if head of household; \$8,400 or more if married filing separately.

Standard Deduction Chart for People Age 65 or Older or Blind—Line 22

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 21a of Form 1040A

▶



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 22 . . .
Single	1	\$5,500
	2	6,600
Married filing jointly or Qualifying widow(er) }	1	\$8,200
	2	9,050
	3	9,900
	4	10,750
Married filing separately	1	\$4,525
	2	5,375
	3	6,225
	4	7,075
Head of household	1	\$7,550
	2	8,650

Standard Deduction Worksheet for Dependents—Line 22

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.		
<ul style="list-style-type: none"> • Single—\$4,400 • Married filing separately—\$3,675 • Married filing jointly or qualifying widow(er)—\$7,350 • Head of household—\$6,450 	}	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 22. Otherwise, go to line 5b	5a.	
b. If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: \$1,100 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 22	5c.	

2. The amount on Form 1040A, line 20, plus any tax-exempt interest on Form 1040A, line 8b, is more than: \$33,750 if single or head of household; \$45,000 if married filing jointly or qualifying widow(er); \$22,500 if married filing separately.



If filing for a child under age 14, add the amount on Form 1040A, line 20, 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 \$5,200 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.

Form 8615

Form 8615 must be used to figure the tax if this return is for a child who was under age 14 on January 1, 2001, and who had more than \$1,400 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2000, do not use Form 8615. Instead, use the Tax Table or the Capital Gain Tax Worksheet, whichever applies, to figure the child's tax.

Capital Gain Tax Worksheet

If you received capital gain distributions, use the worksheet below to figure your tax.

Line 27

Credit for Child and Dependent Care Expenses

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, use TeleTax topic 602 (see page 10) or see **Schedule 2** and its instructions.

Line 28

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2000 **(1)** you were age 65 or older or **(2)** you retired on **permanent and total disability** and you had taxable disability income in 2000.

(Continued on page 36)

Capital Gain Tax Worksheet—Line 26

Keep for Your Records

Before you begin: ✓ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 26).



1. Enter the amount from Form 1040A, line 25 1. _____
2. Enter the amount from Form 1040A, line 10 2. _____
3. Subtract line 2 from line 1. If zero or less, enter -0- 3. _____
4. Look up the amount on line 3 above in the Tax Table on pages 56 - 61. Enter the tax here 4. _____
5. Enter the **smaller** of:
 - The amount on line 1 or
 - \$26,250 if single; \$43,850 if married filing jointly or qualifying widow(er); \$21,925 if married filing separately; or \$35,150 if head of household. } 5. _____
6. Is the amount on line 3 equal to or more than the amount on line 5?
 - Yes.** Leave lines 6 through 8 blank; go to line 9 and check the "No" box.
 - No.** Enter the amount from line 3 6. _____
7. Subtract line 6 from line 5 7. _____
8. Multiply line 7 by 10% (.10) 8. _____
9. Are the amounts on lines 2 and 7 the same?
 - Yes.** Leave lines 9 through 12 blank; go to line 13.
 - No.** Enter the **smaller** of line 1 or line 2 9. _____
10. Enter the amount, if any, from line 7 10. _____
11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____
12. Multiply line 11 by 20% (.20) 12. _____
13. Add lines 4, 8, and 12 13. _____
14. Look up the amount on line 1 above in the Tax Table on pages 56 - 61. Enter the tax here 14. _____
15. **Tax on all taxable income (including capital gain distributions).** Enter the **smaller** of line 13 or line 14 here and on Form 1040A, line 26 15. _____

But you usually **cannot** take the credit if the amount on Form 1040A, line 20, 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.

attend an eligible educational institution, you may be able to take an education credit. See **Form 8863** for details. However, you **cannot** take an education credit if **any** of the following apply.

- You are claimed as a dependent on someone’s (such as your parent’s) 2000 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040A, line 20, is \$50,000 or more (\$100,000 or more if married filing jointly).
- You were a nonresident alien for any part of 2000 **unless** your filing status is married filing jointly.

Line 29

Education Credits

If you (or your dependent) paid qualified expenses in 2000 for yourself, your spouse, or your dependent to enroll in or

Alternative Minimum Tax Worksheet

Keep for Your Records



Before you begin: ✓ Figure the tax you would enter on Form 1040A, line 26, if you do not owe this tax.

1. Enter the amount from Form 1040A, line 20, 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—\$33,750
 - Married filing jointly or qualifying widow(er)—\$45,000
 - Married filing separately—\$22,500
 } 2. _____
3. Is the amount on line 1 more than the amount on line 2?
 - No.** You do not owe this tax.
 - Yes.** Subtract line 2 from line 1 3. _____
4. Is your filing status married filing separately?
 - No.** Leave lines 5 and 6 blank; enter the amount from line 3 on line 7, and go to line 8.
 - Yes.** *Continue*
5. Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 6, and go to line 7 5. _____
6. Multiply line 5 by 25% (.25) 6. _____
7. Add lines 3 and 6 7. _____
8. Multiply line 7 by 26% (.26) 8. _____
9. Did you use the **Capital Gain Tax Worksheet** on page 35 to figure the tax on the amount on Form 1040A, line 25?
 - No.** Leave lines 9 through 19 blank; enter the amount from line 8 on line 20 and go to line 21.
 - Yes.** Enter the amount from line 2 of that worksheet 9. _____
10. Subtract line 9 from line 7. If zero or less, enter -0- 10. _____
11. Multiply line 10 by 26% (.26) 11. _____
12. Enter the amount from line 7 of the **Capital Gain Tax Worksheet** on page 35. If line 7 is zero or blank, enter -0- on line 13 and go to line 15 12. _____
13. Enter the **smallest** of line 7, line 9, or line 12 of this worksheet 13. _____
14. Multiply line 13 by 10% (.10) 14. _____
15. Enter the **smaller** of line 7 or line 9 15. _____
16. Enter the amount from line 13 16. _____
17. Subtract line 16 from line 15 17. _____
18. Multiply line 17 by 20% (.20) 18. _____
19. Add lines 11, 14, and 18 19. _____
20. Enter the **smaller** of line 8 or line 19 20. _____
21. Enter the amount you would enter on Form 1040A, line 26, if you do not owe this tax 21. _____
22. **Alternative minimum tax.** Is the amount on line 20 more than the amount on line 21?
 - No.** You do not owe this tax.
 - Yes.** Subtract line 21 from line 20. Also include this amount in the total on Form 1040A, line 26. Enter “AMT” and show the amount in the space to the left of line 26 22. _____

Line 30—Child Tax Credit

What Is the Child Tax Credit?

This credit is for people who have a qualifying child as defined in the instructions for line 6c, column (4), that begin on page 24. It is in addition to the credit for child and dependent care expenses on Form 1040A, line 27, and the earned income credit on Form 1040A, line 38a.



If you only have one or two qualifying children and the amount on Form 1040A, line 26, is zero, you cannot take this credit. You also cannot take the additional child tax credit on Form 1040A, line 39.

Three Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit. See the instructions for line 6c, column (4), that begin on page 24.
- Step 2.** Make sure you checked the box in column (4) of line 6c on Form 1040A for each qualifying child.
- Step 3.** Answer the questions on this page to see if you may use the worksheet on page 38 to figure your credit or if you must use Pub. 972, Child Tax Credit. If you need Pub. 972, see page 7.

You
Will
Need:



Questions

Who Must Use Pub. 972



- Is the amount on Form 1040A, line 20, more than the amount shown below for your filing status?
 - Married filing jointly – \$110,000
 - Single, head of household, or qualifying widow(er) – \$75,000
 - Married filing separately – \$55,000

No. *Continue* ↘
 Yes. You must use Pub. 972 to figure your credit instead of the worksheet on page 38.
- Do you have three or more qualifying children for the child tax credit?

No. Use the worksheet on page 38 to figure your credit.
 Yes. *Continue* ↘
- Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 31, on page 39)?

No. Use the worksheet on page 38 to figure your child tax credit.
 Yes. You must use Pub. 972 to figure your child tax credit instead of the worksheet on page 38. You will also need Form 8839.

Child Tax Credit Worksheet—Line 30

Keep for Your Records



Do not use this worksheet if you answered "Yes" to question 1 or 3 on page 37. Instead, use Pub. 972.



1. Number of qualifying children: _____ × \$500. Enter the result. 1

2. Enter the amount from Form 1040A, line 26. 2

3. Add the amounts from Form 1040A:

Line 27 _____

Line 28 + _____

Line 29 + _____ Enter the total. 3

4. Are the amounts on lines 2 and 3 the same?

Yes.

You cannot take this credit because there is no tax to reduce. However, see the **TIP** below before completing the rest of your Form 1040A.

No. Subtract line 3 from line 2. 4

5. Is the amount on line 1 more than the amount on line 4?

Yes. Enter the amount from line 4. See the **TIP** below.

No. Enter the amount from line 1.

This is your child tax credit.

5

Enter this amount on Form 1040A, line 30.



You may be able to take the **additional child tax credit** on Form 1040A, line 39, only if you answered "Yes" on line 4 **or** line 5 above **and** the amount on line 1 is \$1,500 or more.

- First, complete your Form 1040A through line 38b.
- Then, use Form 8812 to figure any additional child tax credit.

Line 31**Adoption Credit**

You may be able to take this credit if you paid expenses in 2000 to adopt a child. See **Form 8839** for details.

Line 34**Advance Earned Income Credit Payments**

Enter the total amount of advance earned income credit (EIC) payments you received. These payments are shown in box 9 of your W-2 form(s).

Line 36**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 36. 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 2000 Form 1099 showing Federal income tax withheld on dividends, interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 36. This

should be shown in box 4 of the 1099 form or box 6 of **Form SSA-1099**. If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 36.

Line 37**2000 Estimated Tax Payments**

Enter any payments you made on your estimated Federal income tax (**Form 1040-ES**) for 2000. Include any overpayment from your 1999 return that you applied to your 2000 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. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 2000 or in 2001 before filing a 2000 return. Also, see Pub. 505 if:

1. You were divorced in 2000 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.

Lines 38a and 38b— Earned Income Credit (EIC)

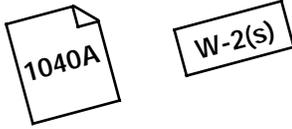
What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.

To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you **or** let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

You Will Need:



If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. You may also have to pay penalties.

Step 1 All Filers

1. Is the amount on Form 1040A, line 20, less than \$31,152 (or \$10,380 if a child did not live with you in 2000)?
 - Yes.** *Continue* →
 - No.** You cannot take the credit.
2. Do you, and your spouse if filing a joint return, have a social security number that allows you to work (see page 43)?
 - Yes.** *Continue* →
 - No.** You cannot take the credit. Put "No" directly to the right of line 38a.
3. Is your filing status married filing separately?
 - Yes.** You cannot take the credit.
 - No.** *Continue* →
4. Were you a nonresident alien for any part of 2000?
 - Yes.** See *Nonresident Aliens* on page 43.
 - No.** *Go to Step 2.*

Step 2 Investment Income

1. Add the amounts from Form 1040A:

Line 8a	_____			
Line 8b	+			
Line 9	+			
Line 10	+			
Investment Income			=	

2. Is your investment income more than \$2,400?
 - Yes.** You cannot take the credit.
 - No.** *Go to Step 3.*

Step 3 Who Must Use Pub. 596



Some people must use Pub. 596, Earned Income Credit, to see if they can take the credit and how to figure it. To see if you must use Pub. 596, answer the following questions.

1. Did you, or your spouse if filing a joint return, receive a distribution from a pension, annuity, or IRA that is not fully taxable?
 - No.** *Continue* →
 - Yes.** You must use Pub. 596 to see if you can take the credit and how to figure it. To get Pub. 596, see page 7.
2. Does the amount on Form 1040A, line 26, include the alternative minimum tax?
 - No.** *Continue* →
 - Yes.** You must use Pub. 596 to see if you can take the credit and how to figure it. To get Pub. 596, see page 7.
3. Did a child live with you in 2000?
 - Yes.** *Go to Step 4 on page 41.*
 - No.** *Go to Step 5 on page 41.*

(Continued on page 41)

Continued from page 41

Step 7 Nontaxable and Taxable Earned Income

- Add all your nontaxable earned income, including your spouse's if filing a joint return. This includes anything of value (money, goods, or services) that is not taxable that you received from your employer for your work. Types of nontaxable earned income are listed below.
 - Salary deferrals, such as a 401(k) plan or the Federal Thrift Savings Plan, shown in box 13 of your W-2 form. See page 43.
 - Salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form. See page 43.
 - Mandatory contributions to a state or local retirement plan.
 - Military employee basic housing, subsistence, and combat zone compensation. These amounts are shown in box 13 of your W-2 form with code Q.
 - Meals and lodging provided for the convenience of your employer.
 - Housing allowances or rental value of a parsonage for clergy members.
 - Excludable dependent care benefits from Schedule 2, line 18, employer-provided adoption benefits from Form 8839, line 26, and educational assistance benefits (these benefits may be shown in box 14 of your W-2 form).
 - Certain amounts received by Native Americans. See Pub. 596.

Note. Nontaxable earned income does not include welfare benefits or workfare payments (see page 43), or qualified foster care payments.

Nontaxable Earned Income =

Box B	
----------	--

Enter the amount and type of your nontaxable earned income on Form 1040A, line 38b.



2. Figure taxable earned income:

Form 1040A, line 7 _____

Subtract:

- Any taxable scholarship or fellowship grant not reported on a W-2 form
- Any amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A)

Taxable Earned Income =

Box C	
----------	--

Go to Step 8.

Step 8 Total Earned Income

- Nontaxable Earned Income (Step 7, Box B) _____
Taxable Earned Income (Step 7, Box C) + _____

Total Earned Income =

Box D	
----------	--

2. If you have:

- 2 or more qualifying children, is Box D less than \$31,152?
- 1 qualifying child, is Box D less than \$27,413?
- No qualifying children, is Box D less than \$10,380?

Yes. Go to Step 9. No. You cannot take the credit. Put "No" directly to the right of line 38a.

Step 9 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

Yes. See Credit Figured by the IRS below. No. Go to the worksheet on page 44.

Definitions and Special Rules

(listed in alphabetical order)

Adopted Child. Any child placed with you by an authorized placement agency for legal adoption. An authorized placement agency includes any person authorized by state law to place children for legal adoption. The adoption does not have to be final.

Credit Figured by the IRS. To have the IRS figure the credit for you:

- Put "EIC" directly to the right of line 38a of Form 1040A.
- Be sure you entered the amount and the type of any nontaxable earned income (Step 7, Box B, on this page) on Form 1040A, line 38b.
- If you have a qualifying child, complete and attach Schedule EIC. If your 1997, 1998, or 1999 EIC was reduced or disallowed, see Form 8862, Who Must File, on page 43.

(Continued on page 43)

Continued from page 42

Exception to “Time Lived With You” Condition. A child is considered to have lived with you for all of 2000 if the child was born or died in 2000 and your home was this child’s home for the entire time he or she was alive in 2000. Temporary absences, such as for school, vacation, medical care, or detention in a juvenile facility, count as time lived at home. If you were in the military stationed outside the United States, see Members of the Military below.

Form 8862, Who Must File. You must file Form 8862 if your 1997, 1998, or 1999 EIC was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if, after your EIC was reduced or disallowed in an earlier year:

- You filed Form 8862 (or other documents) and your EIC was then allowed and
- Your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.

Also do not file Form 8862 or take the credit if it was determined that your error was due to reckless or intentional disregard of the EIC rules or fraud.

Foster Child. Any child you cared for as your own child **and** who is (1) your brother, sister, stepbrother, or stepsister; (2) a descendant (such as a child, including an adopted child) of your brother, sister, stepbrother, or stepsister; **or** (3) a child placed with you by an authorized placement agency. For example, if you acted as the parent of your niece or nephew, this child is considered your foster child.

Grandchild. Any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.

Married Child. A child who was married at the end of 2000 is a qualifying child only if (1) you can claim him or her as your dependent on Form 1040A, line 6c, or (2) this child’s other parent claims him or her as a dependent under the rules on page 24 for Children of Divorced or Separated Parents.

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. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

Nonresident Aliens. If your filing status is married filing jointly, go to Step 2 on page 40. Otherwise, stop; you cannot take the EIC.

Permanently and Totally Disabled Child. A child who cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition:

- Has lasted or can be expected to last continuously for at least a year or
- Can lead to death.

Qualifying Child of More Than One Person. If the 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 2000 may treat that child as a qualifying child. The other person(s) cannot take the EIC 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 have the highest modified AGI, this child is your qualifying child. The child must have a social security number as defined on this page unless the child was born and died in 2000. Skip

Step 5; go to Step 6 on page 41. If you do not have the highest modified AGI, stop; you cannot take the EIC. Put “No” directly to the right of line 38a.

Modified AGI is the total of the amounts on Form 1040A, lines 8b and 20, plus certain nontaxable distributions from a pension, annuity, or IRA. See Pub. 596 for details. If the other person filed Form 1040, see Pub. 596 to find out what is included in modified AGI.

Example. You and your 5-year-old daughter moved in with your mother in April 2000. 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 2000 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. You would put “No” directly to the right of line 38a.

Salary Deferrals. Contributions from your pay to certain retirement plans, such as a 401(k) plan or the Federal Thrift Savings Plan, shown in box 13 of your W-2 form. The “Deferred compensation” box in box 15 of your W-2 form should be checked.

Salary Reductions. Amounts you could have been paid but you chose instead to have your employer contribute to certain benefit plans, such as a cafeteria plan. A cafeteria plan is a plan that allows you to choose to receive either cash or certain benefits that are not taxed (such as accident and health insurance).

Social Security Number (SSN). For purposes of taking the EIC, an SSN is 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. It does not include an SSN issued only to allow a person to apply for or receive Federally funded benefits. If your social security card, or your spouse’s if filing a joint return, says “Not valid for employment,” you cannot take the EIC.

To find out how to get an SSN, see page 21. If you will not have an SSN by April 16, 2001, see What if You Cannot File on Time? on page 15.

Student. A child who during any 5 months of 2000:

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

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

Welfare Benefits, Effect of Credit on. Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

Workfare Payments. Cash payments certain people receive from a state or local agency that administers public assistance programs funded under the Federal Temporary Assistance for Needy Families (TANF) program in return for certain work activities such as:

- Work experience activities (including work associated with remodeling or repairing publicly assisted housing) if sufficient private sector employment is not available or
- Community service program activities.

Earned Income Credit (EIC) Worksheet—Lines 38a and 38b

Keep for Your Records



Part 1

All Filers

1. Enter your total earned income from Step 8, Box D, on page 42. 1

2. Look up the amount on line 1 above in the EIC Table on pages 45–47 to find the credit. Enter the credit here. 2

If line 2 is zero, You cannot take the credit. Put “No” directly to the right of line 38a.

3. Enter your modified adjusted gross income from Step 6, Box A, on page 41. 3

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

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

No. Go to line 5.

Part 2

Filers Who Answered “No” on Line 4

5. Is the amount on line 3 less than:

- \$5,800 if you do not have a qualifying child **or**
- \$12,700 if you have one or more qualifying children?

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

No. Look up the amount on line 3 in the EIC Table on pages 45–47 to find the credit. Enter the credit here. 5

Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

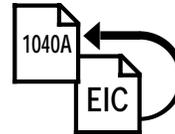
Part 3

Your Earned Income Credit

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

Reminder—

- ✓ Be sure you entered the amount and the type of any nontaxable earned income (Step 7, Box B, on page 42) on Form 1040A, line 38b.
- ✓ If you have a qualifying child, complete and attach Schedule EIC.



Enter this amount on Form 1040A, line 38a. ⋮



If your 1997, 1998, or 1999 EIC was reduced or disallowed, see page 43 to find out if you must file Form 8862 to take the credit for 2000.

2000 Earned Income Credit (EIC) Table



This is not a tax table.

1. To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from the EIC Worksheet on page 44.

2. Then, read across to the column that includes the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

Example. If you have one qualifying child and the amount you are looking up from the EIC Worksheet is \$4,875, you would enter \$1,658.

If the amount you are looking up from the worksheet is—		And you have—		
		No children	One child	Two children
At least	But less than	Your credit is—		
4,800	4,850	353	1,641	1,930
4,850	4,900	353	1,658	1,950
4,900	4,950	353	1,675	1,970
4,950	5,000	353	1,692	1,990

If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from the worksheet is—		And you have—							
		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—							
\$1	\$50	\$2	\$9	\$10	2,200	2,250	170	757	890	4,400	4,450	339	1,505	1,770	6,600	6,650	287	2,253	2,650
50	100	6	26	30	2,250	2,300	174	774	910	4,450	4,500	342	1,522	1,790	6,650	6,700	283	2,270	2,670
100	150	10	43	50	2,300	2,350	178	791	930	4,500	4,550	346	1,539	1,810	6,700	6,750	280	2,287	2,690
150	200	13	60	70	2,350	2,400	182	808	950	4,550	4,600	350	1,556	1,830	6,750	6,800	276	2,304	2,710
200	250	17	77	90	2,400	2,450	186	825	970	4,600	4,650	353	1,573	1,850	6,800	6,850	272	2,321	2,730
250	300	21	94	110	2,450	2,500	189	842	990	4,650	4,700	353	1,590	1,870	6,850	6,900	268	2,338	2,750
300	350	25	111	130	2,500	2,550	193	859	1,010	4,700	4,750	353	1,607	1,890	6,900	6,950	264	2,353	2,770
350	400	29	128	150	2,550	2,600	197	876	1,030	4,750	4,800	353	1,624	1,910	6,950	7,000	260	2,353	2,790
400	450	33	145	170	2,600	2,650	201	893	1,050	4,800	4,850	353	1,641	1,930	7,000	7,050	257	2,353	2,810
450	500	36	162	190	2,650	2,700	205	910	1,070	4,850	4,900	353	1,658	1,950	7,050	7,100	253	2,353	2,830
500	550	40	179	210	2,700	2,750	208	927	1,090	4,900	4,950	353	1,675	1,970	7,100	7,150	249	2,353	2,850
550	600	44	196	230	2,750	2,800	212	944	1,110	4,950	5,000	353	1,692	1,990	7,150	7,200	245	2,353	2,870
600	650	48	213	250	2,800	2,850	216	961	1,130	5,000	5,050	353	1,709	2,010	7,200	7,250	241	2,353	2,890
650	700	52	230	270	2,850	2,900	220	978	1,150	5,050	5,100	353	1,726	2,030	7,250	7,300	238	2,353	2,910
700	750	55	247	290	2,900	2,950	224	995	1,170	5,100	5,150	353	1,743	2,050	7,300	7,350	234	2,353	2,930
750	800	59	264	310	2,950	3,000	228	1,012	1,190	5,150	5,200	353	1,760	2,070	7,350	7,400	230	2,353	2,950
800	850	63	281	330	3,000	3,050	231	1,029	1,210	5,200	5,250	353	1,777	2,090	7,400	7,450	226	2,353	2,970
850	900	67	298	350	3,050	3,100	235	1,046	1,230	5,250	5,300	353	1,794	2,110	7,450	7,500	222	2,353	2,990
900	950	71	315	370	3,100	3,150	239	1,063	1,250	5,300	5,350	353	1,811	2,130	7,500	7,550	218	2,353	3,010
950	1,000	75	332	390	3,150	3,200	243	1,080	1,270	5,350	5,400	353	1,828	2,150	7,550	7,600	215	2,353	3,030
1,000	1,050	78	349	410	3,200	3,250	247	1,097	1,290	5,400	5,450	353	1,845	2,170	7,600	7,650	211	2,353	3,050
1,050	1,100	82	366	430	3,250	3,300	251	1,114	1,310	5,450	5,500	353	1,862	2,190	7,650	7,700	207	2,353	3,070
1,100	1,150	86	383	450	3,300	3,350	254	1,131	1,330	5,500	5,550	353	1,879	2,210	7,700	7,750	203	2,353	3,090
1,150	1,200	90	400	470	3,350	3,400	258	1,148	1,350	5,550	5,600	353	1,896	2,230	7,750	7,800	199	2,353	3,110
1,200	1,250	94	417	490	3,400	3,450	262	1,165	1,370	5,600	5,650	353	1,913	2,250	7,800	7,850	195	2,353	3,130
1,250	1,300	98	434	510	3,450	3,500	266	1,182	1,390	5,650	5,700	353	1,930	2,270	7,850	7,900	192	2,353	3,150
1,300	1,350	101	451	530	3,500	3,550	270	1,199	1,410	5,700	5,750	353	1,947	2,290	7,900	7,950	188	2,353	3,170
1,350	1,400	105	468	550	3,550	3,600	273	1,216	1,430	5,750	5,800	353	1,964	2,310	7,950	8,000	184	2,353	3,190
1,400	1,450	109	485	570	3,600	3,650	277	1,233	1,450	5,800	5,850	348	1,981	2,330	8,000	8,050	180	2,353	3,210
1,450	1,500	113	502	590	3,650	3,700	281	1,250	1,470	5,850	5,900	345	1,998	2,350	8,050	8,100	176	2,353	3,230
1,500	1,550	117	519	610	3,700	3,750	285	1,267	1,490	5,900	5,950	341	2,015	2,370	8,100	8,150	173	2,353	3,250
1,550	1,600	120	536	630	3,750	3,800	289	1,284	1,510	5,950	6,000	337	2,032	2,390	8,150	8,200	169	2,353	3,270
1,600	1,650	124	553	650	3,800	3,850	293	1,301	1,530	6,000	6,050	333	2,049	2,410	8,200	8,250	165	2,353	3,290
1,650	1,700	128	570	670	3,850	3,900	296	1,318	1,550	6,050	6,100	329	2,066	2,430	8,250	8,300	161	2,353	3,310
1,700	1,750	132	587	690	3,900	3,950	300	1,335	1,570	6,100	6,150	326	2,083	2,450	8,300	8,350	157	2,353	3,330
1,750	1,800	136	604	710	3,950	4,000	304	1,352	1,590	6,150	6,200	322	2,100	2,470	8,350	8,400	153	2,353	3,350
1,800	1,850	140	621	730	4,000	4,050	308	1,369	1,610	6,200	6,250	318	2,117	2,490	8,400	8,450	150	2,353	3,370
1,850	1,900	143	638	750	4,050	4,100	312	1,386	1,630	6,250	6,300	314	2,134	2,510	8,450	8,500	146	2,353	3,390
1,900	1,950	147	655	770	4,100	4,150	316	1,403	1,650	6,300	6,350	310	2,151	2,530	8,500	8,550	142	2,353	3,410
1,950	2,000	151	672	790	4,150	4,200	319	1,420	1,670	6,350	6,400	306	2,168	2,550	8,550	8,600	138	2,353	3,430
2,000	2,050	155	689	810	4,200	4,250	323	1,437	1,690	6,400	6,450	303	2,185	2,570	8,600	8,650	134	2,353	3,450
2,050	2,100	159	706	830	4,250	4,300	327	1,454	1,710	6,450	6,500	299	2,202	2,590	8,650	8,700	130	2,353	3,470
2,100	2,150	163	723	850	4,300	4,350	331	1,471	1,730	6,500	6,550	295	2,219	2,610	8,700	8,750	127	2,353	3,490
2,150	2,200	166	740	870	4,350	4,400	335	1,488	1,750	6,550	6,600	291	2,236	2,630	8,750	8,800	123	2,353	3,510

(Continued on page 46)

2000 Earned Income Credit (EIC) Table *Continued* (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from 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—							
8,800	8,850	119	2,353	3,530	13,850	13,900	0	2,163	3,638	16,650	16,700	0	1,716	3,049	19,450	19,500	0	1,269	2,459
8,850	8,900	115	2,353	3,550	13,900	13,950	0	2,155	3,628	16,700	16,750	0	1,708	3,038	19,500	19,550	0	1,261	2,449
8,900	8,950	111	2,353	3,570	13,950	14,000	0	2,147	3,617	16,750	16,800	0	1,700	3,028	19,550	19,600	0	1,253	2,438
8,950	9,000	107	2,353	3,590	14,000	14,050	0	2,139	3,607	16,800	16,850	0	1,692	3,017	19,600	19,650	0	1,245	2,427
9,000	9,050	104	2,353	3,610	14,050	14,100	0	2,131	3,596	16,850	16,900	0	1,684	3,007	19,650	19,700	0	1,237	2,417
9,050	9,100	100	2,353	3,630	14,100	14,150	0	2,123	3,586	16,900	16,950	0	1,676	2,996	19,700	19,750	0	1,229	2,406
9,100	9,150	96	2,353	3,650	14,150	14,200	0	2,115	3,575	16,950	17,000	0	1,668	2,986	19,750	19,800	0	1,221	2,396
9,150	9,200	92	2,353	3,670	14,200	14,250	0	2,108	3,565	17,000	17,050	0	1,660	2,975	19,800	19,850	0	1,213	2,385
9,200	9,250	88	2,353	3,690	14,250	14,300	0	2,100	3,554	17,050	17,100	0	1,652	2,965	19,850	19,900	0	1,205	2,375
9,250	9,300	85	2,353	3,710	14,300	14,350	0	2,092	3,544	17,100	17,150	0	1,644	2,954	19,900	19,950	0	1,197	2,364
9,300	9,350	81	2,353	3,730	14,350	14,400	0	2,084	3,533	17,150	17,200	0	1,636	2,943	19,950	20,000	0	1,189	2,354
9,350	9,400	77	2,353	3,750	14,400	14,450	0	2,076	3,523	17,200	17,250	0	1,628	2,933	20,000	20,050	0	1,181	2,343
9,400	9,450	73	2,353	3,770	14,450	14,500	0	2,068	3,512	17,250	17,300	0	1,620	2,922	20,050	20,100	0	1,173	2,333
9,450	9,500	69	2,353	3,790	14,500	14,550	0	2,060	3,502	17,300	17,350	0	1,612	2,912	20,100	20,150	0	1,165	2,322
9,500	9,550	65	2,353	3,810	14,550	14,600	0	2,052	3,491	17,350	17,400	0	1,604	2,901	20,150	20,200	0	1,157	2,312
9,550	9,600	62	2,353	3,830	14,600	14,650	0	2,044	3,480	17,400	17,450	0	1,596	2,891	20,200	20,250	0	1,149	2,301
9,600	9,650	58	2,353	3,850	14,650	14,700	0	2,036	3,470	17,450	17,500	0	1,588	2,880	20,250	20,300	0	1,141	2,291
9,650	9,700	54	2,353	3,870	14,700	14,750	0	2,028	3,459	17,500	17,550	0	1,580	2,870	20,300	20,350	0	1,133	2,280
9,700	9,750	50	2,353	3,888	14,750	14,800	0	2,020	3,449	17,550	17,600	0	1,572	2,859	20,350	20,400	0	1,125	2,270
9,750	9,800	46	2,353	3,888	14,800	14,850	0	2,012	3,438	17,600	17,650	0	1,564	2,849	20,400	20,450	0	1,117	2,259
9,800	9,850	42	2,353	3,888	14,850	14,900	0	2,004	3,428	17,650	17,700	0	1,556	2,838	20,450	20,500	0	1,109	2,248
9,850	9,900	39	2,353	3,888	14,900	14,950	0	1,996	3,417	17,700	17,750	0	1,548	2,828	20,500	20,550	0	1,101	2,238
9,900	9,950	35	2,353	3,888	14,950	15,000	0	1,988	3,407	17,750	17,800	0	1,540	2,817	20,550	20,600	0	1,093	2,227
9,950	10,000	31	2,353	3,888	15,000	15,050	0	1,980	3,396	17,800	17,850	0	1,532	2,807	20,600	20,650	0	1,085	2,217
10,000	10,050	27	2,353	3,888	15,050	15,100	0	1,972	3,386	17,850	17,900	0	1,524	2,796	20,650	20,700	0	1,077	2,206
10,050	10,100	23	2,353	3,888	15,100	15,150	0	1,964	3,375	17,900	17,950	0	1,516	2,786	20,700	20,750	0	1,069	2,196
10,100	10,150	20	2,353	3,888	15,150	15,200	0	1,956	3,365	17,950	18,000	0	1,508	2,775	20,750	20,800	0	1,061	2,185
10,150	10,200	16	2,353	3,888	15,200	15,250	0	1,948	3,354	18,000	18,050	0	1,500	2,764	20,800	20,850	0	1,053	2,175
10,200	10,250	12	2,353	3,888	15,250	15,300	0	1,940	3,344	18,050	18,100	0	1,492	2,754	20,850	20,900	0	1,045	2,164
10,250	10,300	8	2,353	3,888	15,300	15,350	0	1,932	3,333	18,100	18,150	0	1,484	2,743	20,900	20,950	0	1,037	2,154
10,300	10,350	4	2,353	3,888	15,350	15,400	0	1,924	3,323	18,150	18,200	0	1,476	2,733	20,950	21,000	0	1,029	2,143
10,350	10,400	*	2,353	3,888	15,400	15,450	0	1,916	3,312	18,200	18,250	0	1,468	2,722	21,000	21,050	0	1,021	2,133
10,400	12,700	0	2,353	3,888	15,450	15,500	0	1,908	3,301	18,250	18,300	0	1,460	2,712	21,050	21,100	0	1,013	2,122
12,700	12,750	0	2,347	3,881	15,500	15,550	0	1,900	3,291	18,300	18,350	0	1,452	2,701	21,100	21,150	0	1,005	2,112
12,750	12,800	0	2,339	3,870	15,550	15,600	0	1,892	3,280	18,350	18,400	0	1,444	2,691	21,150	21,200	0	997	2,101
12,800	12,850	0	2,331	3,860	15,600	15,650	0	1,884	3,270	18,400	18,450	0	1,436	2,680	21,200	21,250	0	989	2,091
12,850	12,900	0	2,323	3,849	15,650	15,700	0	1,876	3,259	18,450	18,500	0	1,428	2,670	21,250	21,300	0	981	2,080
12,900	12,950	0	2,315	3,839	15,700	15,750	0	1,868	3,249	18,500	18,550	0	1,420	2,659	21,300	21,350	0	973	2,069
12,950	13,000	0	2,307	3,828	15,750	15,800	0	1,860	3,238	18,550	18,600	0	1,412	2,649	21,350	21,400	0	965	2,059
13,000	13,050	0	2,299	3,817	15,800	15,850	0	1,852	3,228	18,600	18,650	0	1,404	2,638	21,400	21,450	0	957	2,048
13,050	13,100	0	2,291	3,807	15,850	15,900	0	1,844	3,217	18,650	18,700	0	1,396	2,628	21,450	21,500	0	949	2,038
13,100	13,150	0	2,283	3,796	15,900	15,950	0	1,836	3,207	18,700	18,750	0	1,388	2,617	21,500	21,550	0	941	2,027
13,150	13,200	0	2,275	3,786	15,950	16,000	0	1,828	3,196	18,750	18,800	0	1,380	2,606	21,550	21,600	0	933	2,017
13,200	13,250	0	2,267	3,775	16,000	16,050	0	1,820	3,186	18,800	18,850	0	1,372	2,596	21,600	21,650	0	925	2,006
13,250	13,300	0	2,259	3,765	16,050	16,100	0	1,812	3,175	18,850	18,900	0	1,364	2,585	21,650	21,700	0	917	1,996
13,300	13,350	0	2,251	3,754	16,100	16,150	0	1,804	3,165	18,900	18,950	0	1,356	2,575	21,700	21,750	0	909	1,985
13,350	13,400	0	2,243	3,744	16,150	16,200	0	1,796	3,154	18,950	19,000	0	1,348	2,564	21,750	21,800	0	901	1,975
13,400	13,450	0	2,235	3,733	16,200	16,250	0	1,788	3,144	19,000	19,050	0	1,340	2,554	21,800	21,850	0	893	1,964
13,450	13,500	0	2,227	3,723	16,250	16,300	0	1,780	3,133	19,050	19,100	0	1,332	2,543	21,850	21,900	0	885	1,954
13,500	13,550	0	2,219	3,712	16,300	16,350	0	1,772	3,122	19,100	19,150	0	1,324	2,533	21,900	21,950	0	877	1,943
13,550	13,600	0	2,211	3,702	16,350	16,400	0	1,764	3,112	19,150	19,200	0	1,316	2,522	21,950	22,000	0	869	1,933
13,600	13,650	0	2,203	3,691	16,400	16,450	0	1,756	3,101	19,200	19,250	0	1,309	2,512	22,000	22,050	0	861	1,922
13,650	13,700	0	2,195	3,681	16,450	16,500	0	1,748	3,091	19,250	19,300	0	1,301	2,501	22,050	22,100	0	853	1,912
13,700	13,750	0	2,187	3,670	16,500	16,550	0	1,740	3,080	19,300	19,350	0	1,293	2,491	22,100	22,150	0	845	1,901
13,750	13,800	0	2,179	3,659	16,550	16,600	0	1,732	3,070	19,350	19,400	0	1,285	2,480	22,150	22,200	0	837	1,890
13,800	13,850	0	2,171	3,649	16,600	16,650	0	1,724	3,059	19,400	19,450	0	1,277	2,470	22,200	22,250	0	829	1,880

*If the amount you are looking up from the worksheet is at least \$10,350 but less than \$10,380, your credit is \$1. Otherwise, you cannot take the credit.

(Continued on page 47)

2000 Earned Income Credit (EIC) Table *Continued* (Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from the worksheet is—		And you have—			If the amount you are looking up from 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—							
22,250	22,300	0	821	1,869	24,650	24,700	0	438	1,364	27,050	27,100	0	54	859	29,450	29,500	0	0	353
22,300	22,350	0	813	1,859	24,700	24,750	0	430	1,353	27,100	27,150	0	46	848	29,500	29,550	0	0	343
22,350	22,400	0	805	1,848	24,750	24,800	0	422	1,343	27,150	27,200	0	38	837	29,550	29,600	0	0	332
22,400	22,450	0	797	1,838	24,800	24,850	0	414	1,332	27,200	27,250	0	30	827	29,600	29,650	0	0	321
22,450	22,500	0	789	1,827	24,850	24,900	0	406	1,322	27,250	27,300	0	22	816	29,650	29,700	0	0	311
22,500	22,550	0	781	1,817	24,900	24,950	0	398	1,311	27,300	27,350	0	14	806	29,700	29,750	0	0	300
22,550	22,600	0	773	1,806	24,950	25,000	0	390	1,301	27,350	27,400	0	6	795	29,750	29,800	0	0	290
22,600	22,650	0	765	1,796	25,000	25,050	0	382	1,290	27,400	27,450	0	**	785	29,800	29,850	0	0	279
22,650	22,700	0	757	1,785	25,050	25,100	0	374	1,280	27,450	27,500	0	0	774	29,850	29,900	0	0	269
22,700	22,750	0	749	1,775	25,100	25,150	0	366	1,269	27,500	27,550	0	0	764	29,900	29,950	0	0	258
22,750	22,800	0	741	1,764	25,150	25,200	0	358	1,259	27,550	27,600	0	0	753	29,950	30,000	0	0	248
22,800	22,850	0	733	1,754	25,200	25,250	0	350	1,248	27,600	27,650	0	0	743	30,000	30,050	0	0	237
22,850	22,900	0	725	1,743	25,250	25,300	0	342	1,238	27,650	27,700	0	0	732	30,050	30,100	0	0	227
22,900	22,950	0	717	1,733	25,300	25,350	0	334	1,227	27,700	27,750	0	0	722	30,100	30,150	0	0	216
22,950	23,000	0	709	1,722	25,350	25,400	0	326	1,217	27,750	27,800	0	0	711	30,150	30,200	0	0	206
23,000	23,050	0	701	1,711	25,400	25,450	0	318	1,206	27,800	27,850	0	0	701	30,200	30,250	0	0	195
23,050	23,100	0	693	1,701	25,450	25,500	0	310	1,195	27,850	27,900	0	0	690	30,250	30,300	0	0	185
23,100	23,150	0	685	1,690	25,500	25,550	0	302	1,185	27,900	27,950	0	0	680	30,300	30,350	0	0	174
23,150	23,200	0	677	1,680	25,550	25,600	0	294	1,174	27,950	28,000	0	0	669	30,350	30,400	0	0	164
23,200	23,250	0	669	1,669	25,600	25,650	0	286	1,164	28,000	28,050	0	0	658	30,400	30,450	0	0	153
23,250	23,300	0	661	1,659	25,650	25,700	0	278	1,153	28,050	28,100	0	0	648	30,450	30,500	0	0	142
23,300	23,350	0	653	1,648	25,700	25,750	0	270	1,143	28,100	28,150	0	0	637	30,500	30,550	0	0	132
23,350	23,400	0	645	1,638	25,750	25,800	0	262	1,132	28,150	28,200	0	0	627	30,550	30,600	0	0	121
23,400	23,450	0	637	1,627	25,800	25,850	0	254	1,122	28,200	28,250	0	0	616	30,600	30,650	0	0	111
23,450	23,500	0	629	1,617	25,850	25,900	0	246	1,111	28,250	28,300	0	0	606	30,650	30,700	0	0	100
23,500	23,550	0	621	1,606	25,900	25,950	0	238	1,101	28,300	28,350	0	0	595	30,700	30,750	0	0	90
23,550	23,600	0	613	1,596	25,950	26,000	0	230	1,090	28,350	28,400	0	0	585	30,750	30,800	0	0	79
23,600	23,650	0	605	1,585	26,000	26,050	0	222	1,080	28,400	28,450	0	0	574	30,800	30,850	0	0	69
23,650	23,700	0	597	1,575	26,050	26,100	0	214	1,069	28,450	28,500	0	0	564	30,850	30,900	0	0	58
23,700	23,750	0	589	1,564	26,100	26,150	0	206	1,059	28,500	28,550	0	0	553	30,900	30,950	0	0	48
23,750	23,800	0	581	1,553	26,150	26,200	0	198	1,048	28,550	28,600	0	0	543	30,950	31,000	0	0	37
23,800	23,850	0	573	1,543	26,200	26,250	0	190	1,038	28,600	28,650	0	0	532	31,000	31,050	0	0	27
23,850	23,900	0	565	1,532	26,250	26,300	0	182	1,027	28,650	28,700	0	0	522	31,050	31,100	0	0	16
23,900	23,950	0	557	1,522	26,300	26,350	0	174	1,016	28,700	28,750	0	0	511	31,100	31,150	0	0	6
23,950	24,000	0	549	1,511	26,350	26,400	0	166	1,006	28,750	28,800	0	0	500	31,150	31,152	0	0	1
24,000	24,050	0	541	1,501	26,400	26,450	0	158	995	28,800	28,850	0	0	490	31,152	or more	0	0	0
24,050	24,100	0	533	1,490	26,450	26,500	0	150	985	28,850	28,900	0	0	479					
24,100	24,150	0	525	1,480	26,500	26,550	0	142	974	28,900	28,950	0	0	469					
24,150	24,200	0	517	1,469	26,550	26,600	0	134	964	28,950	29,000	0	0	458					
24,200	24,250	0	510	1,459	26,600	26,650	0	126	953	29,000	29,050	0	0	448					
24,250	24,300	0	502	1,448	26,650	26,700	0	118	943	29,050	29,100	0	0	437					
24,300	24,350	0	494	1,438	26,700	26,750	0	110	932	29,100	29,150	0	0	427					
24,350	24,400	0	486	1,427	26,750	26,800	0	102	922	29,150	29,200	0	0	416					
24,400	24,450	0	478	1,417	26,800	26,850	0	94	911	29,200	29,250	0	0	406					
24,450	24,500	0	470	1,406	26,850	26,900	0	86	901	29,250	29,300	0	0	395					
24,500	24,550	0	462	1,396	26,900	26,950	0	78	890	29,300	29,350	0	0	385					
24,550	24,600	0	454	1,385	26,950	27,000	0	70	880	29,350	29,400	0	0	374					
24,600	24,650	0	446	1,374	27,000	27,050	0	62	869	29,400	29,450	0	0	364					

**If the amount you are looking up from the worksheet is at least \$27,400 but less than \$27,413, your credit is \$1. Otherwise, you cannot take the credit.

Line 39**Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have three or more qualifying children as defined in the instructions for line 6c, column (4), that begin on page 24. The additional child tax credit may give you a refund even if you do not owe any tax.

Two Steps To Take the Additional Child Tax Credit!

- Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 30, that begin on page 37.
- Step 2.** Read the **TIP** at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit only if you meet the two conditions given in that TIP.

Line 40

Include in the total on line 40 any of the following that apply.

Amount Paid With Extension of Time To File. If you either filed **Form 4868** or used direct debit or your credit card to get an automatic extension of time to file, include in the total on line 40 any amount you paid with that form or by direct debit or credit card. If you paid by credit card, do not include on line 40 the convenience fee you were charged. To the left of line 40, 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, or your spouse if filing a joint return, had more than one employer for 2000 and total wages of more than \$76,200, too much social security tax may have been withheld. If you had more than one railroad employer for 2000 and your total compensation was over \$56,700, too much RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 40, see **Pub. 505**.

Refund**Line 41****Amount Overpaid**

If line 41 is under \$1, we will send the refund only if you request it when you file your return. If you want to check the status of your refund, please wait at least 4 weeks from the date you filed to do so. See page 10 for details.



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 2001 on page 51.

Refund Offset. If you owe past-due Federal tax, state income tax, child support, spousal support, or certain Federal nontax debts, such as student loans, all or part of the overpayment on line 41 may be used (offset) to pay the past-due amount. Offsets for Federal taxes are made by the IRS. All other offsets are made by the Treasury

Department's Financial Management Service (FMS). You will receive a notice from FMS showing the amount of the offset and the agency receiving it. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

Injured Spouse Claim. If you file a joint return and your spouse has not paid past-due Federal tax, state income tax, child support, spousal support, or a Federal nontax debt, such as a student loan, part or all of the overpayment on line 41 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 **Form 8379**. For details, use TeleTax topic 203 (see page 10) or see Form 8379.

Lines 42b Through 42d**Direct Deposit of Refund**

Complete lines 42b through 42d if you want us to directly deposit the amount shown on line 42a 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.



You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing and account numbers. The IRS is not responsible for a lost refund if you enter the wrong account information.

If you file a joint return and fill in lines 42b through 42d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

Line 42b. The routing number **must** be **nine** digits. The first two digits must be 01 through 12 or 21 through 32.

Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 49, 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 line 42b.

Line 42d. 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 page 49, the account number is 20202086. Be sure **not** to include the check number.



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 rejects a direct deposit. If the direct deposit is rejected, a check will be sent instead.

Sample Check

Jeffrey Maple
Suzanne Maple
1234 Woodland Drive
Anytown, VA 20000

PAY TO THE ORDER OF

ANYTOWN BANK
Anytown, VA 20000

For

1234

15-0000/0000

1234

250250025 : 2020201188

1234

Do not include the check number

Account number (line 42d)

Routing number (line 42b)

DOLLARS

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

Line 43

Amount Applied to 2001 Estimated Tax

Enter on line 43 the amount, if any, of the overpayment on line 41 you want applied to your estimated tax for 2001. 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 2001 estimated tax cannot be changed later.

Amount You Owe

Line 44

Amount You Owe



You do not have to pay if line 44 is under \$1.

Include any estimated tax penalty from line 45 in the amount you enter on line 44.

You can pay by check, money order, or credit card. **Do not** include any estimated tax payment in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To Pay by Check or Money Order. 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 “2000 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.

To help us process your payment, enter the amount on the right side of the check like this: \$XXX.XX

Do not use dashes or lines (for example, do not enter “\$XXX—” or “\$XXX $\frac{XX}{100}$ ”).

To Pay by Credit Card. You may use your American Express® Card, Discover® Card, or MasterCard® card. To pay by credit card, call toll free or access by Internet one of the service providers listed on this page and follow the instructions of the provider. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You

can also find out what the fee will be by calling the provider's toll free automated customer service number or visiting the provider's Web Site shown below. **If you paid by credit card**, enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

Official Payments Corporation
1-800-2PAY-TAX (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

PhoneCharge, Inc.
1-888-ALLTAXX (1-888-255-8299)
1-877-851-9964 (Customer Service)
www.About1888ALLTAXX.com



You may need to (a) increase the amount of income tax withheld from your pay or (b) make estimated tax payments for 2001. See **Income Tax Withholding and Estimated**

Tax Payments for 2001 on page 51.

What if You Cannot Pay?

If you cannot pay the full amount shown on line 44 when you file, you may ask to make monthly **installment payments**. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 16, 2001, 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 45

Estimated Tax Penalty

You may owe this penalty if:

- Line 44 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 35 minus the total of any amounts shown on lines 38a and 39.

Exceptions. You will not owe the penalty if your 1999 tax return was for a tax year of 12 full months **and either** of the following applies.

1. You had no tax liability for 1999 and you were a U.S. citizen or resident for all of 1999 **or**
2. The total of lines 36 and 37 on your 2000 return is at least as much as the tax liability shown on your 1999 return. Your estimated tax payments for 2000 must have been made on time and for the required amount.



If your 2000 filing status is married filing separately and your 1999 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see **Form 2210** and its instructions.

(Continued on page 50)

Figuring the Penalty. If the **Exceptions** on page 49 do not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, 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 45. Add the penalty to any tax due and enter the total on line 44. If you are due a refund, subtract the penalty from the overpayment you show on line 41. **Do not** file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, if you want to, you can leave line 45 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. If your spouse cannot sign the return, see **Pub. 501**. 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 15.

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."

Daytime Phone Number. Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

Paid Preparer 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.

Paid Preparer Authorization

If you want to allow the IRS to discuss your 2000 tax return with the paid preparer who signed it, check the "Yes" box in the signature area of the return. This authorization applies only to the individual whose signature appears in the "Paid preparer's use only" section of your return. It does not apply to the firm, if any, shown in that section.

If you check the "Yes" box, you, and your spouse if filing a joint return, are authorizing the IRS to call the paid preparer to answer any questions that may arise during the processing of your return. You are also authorizing the paid preparer to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s), and
- Respond to certain IRS notices that you have shared with the preparer about math errors, offsets, and return preparation. The notices will not be sent to the preparer.

You are not authorizing the paid preparer to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the paid preparer's authorization, see **Pub. 947**.

The authorization cannot be revoked. However, the authorization will automatically end no later than the due date (without regard to extensions) for filing your 2001 tax return. This is April 15, 2002, for most people.

Attach Required Forms and Schedules

Attach 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.



If you received a 2000 **Form 1099-R** showing Federal income tax withheld, also attach the 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.

General Information

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 entered the correct name and SSN for each person you claim as a dependent on line 6c. Also make sure you check the box in column (4) of line 6c for each dependent who is also a qualifying child for the child tax credit.

3. Check your math, especially for the earned income credit, child tax credit, taxable social security benefits, deduction for exemptions, taxable income, Federal income tax withheld, total payments, and refund or amount you owe.
4. If you think you can take the earned income credit, read the instructions for lines 38a and 38b that begin on page 40 to make sure you qualify. If you do, make sure you enter your nontaxable earned income on line 38b. Also, enter on Schedule EIC the correct SSN for each person you claim as a qualifying child.

(Continued on page 51)

5. Remember to **sign** and date Form 1040A and enter your occupation.
6. Be sure you use the correct method to figure your tax. See the instructions for line 26 that begin on page 34. Also, enter your total tax on line 35.
7. 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 22 to make sure you qualify.
8. Make sure your name and address are correct on the peel-off label. If not, enter the correct information.
9. 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.
10. Enter your standard deduction on line 22. Also, if you check any box on line 21a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2000 return, see page 34 to find the amount to enter on line 22.
11. Attach your W-2 form(s) and any other required forms and schedules.
12. If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 44 on page 49 for details.

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 the IRS, in writing of your new address. To do this, you can use **Form 8822**.

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 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 2001. 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 2001 pay. In general, you do not have to make estimated tax payments if you expect that your 2001 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 2001 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, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 49 for details on how to pay any tax you owe.



If you itemize your deductions for 2001, 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, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and 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 Tax Questions to the IRS. You should get an answer in about 30 days. If you do not have the address, call us. See page 12 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 12 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 12

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 1999 tax return if you have it. **Or** to find the nearest AARP Tax-Aide site, visit AARP's Internet Web Site at—www.aarp.org/taxaide or call **1-877-227-7844**.

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

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 pages 7 and 53.

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 12 for the number. Braille materials are available at libraries that have special services for people with disabilities.

Order Blank for Forms and Publications



For faster ways of getting the items you need such as by computer or fax, see page 7.

How To Use the Order Blank

1. Cut the order blank on the dotted line and **print or type your name and address accurately in the space provided below**. An accurate address will ensure delivery of your order.
2. Circle the items you need. Use the blank spaces to order items not listed. See pages 8 and 9 for the titles of the forms and publications. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, 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 below that applies to you. 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.

Do not send your tax return to any of the addresses listed on this page. Instead, see the back cover.



Where To Mail Your Order Blank for Free Forms and Publications

IF you live in the . . .	THEN mail to . . .	AT this address . . .
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 or a foreign country	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074

Detach at this line

Order Blank

Fill in your name and address.

Name _____

Number and street _____ Apt./Suite/Room _____

City _____ State _____ ZIP code _____

Foreign country _____ International postal code _____

Daytime phone number (optional)
() _____

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

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

1040	Schedule F (1040)	Schedule 3 (1040A)	2441	8812	Pub. 463	Pub. 527	Pub. 910
Schedules A&B (1040)	Schedule H (1040)	1040EZ	3903	8822	Pub. 501	Pub. 529	Pub. 926
Schedule C (1040)	Schedule J (1040)	1040-ES (2001)	4562	8829	Pub. 502	Pub. 535	Pub. 929
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	8863	Pub. 505	Pub. 550	Pub. 936
Schedule D (1040)	Schedule SE (1040)	1040X	5329	9465	Pub. 508	Pub. 554	Pub. 970
Schedule D-1 (1040)	1040A	2106	8283	Pub. 1	Pub. 521	Pub. 575	Pub. 972
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8582	Pub. 17	Pub. 523	Pub. 590	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2210	8606	Pub. 334	Pub. 525	Pub. 596	

J

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 legal right 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 you are liable for. 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 for authorizing the IRS to discuss your return with the paid preparer shown. You also do not have to provide your daytime phone 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 or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

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

If you do not file a return, do not 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 certain people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 16 min.; **Learning about the law or the form**, 2 hr., 31 min.; **Preparing the form**, 3 hr., 24 min.; **Copying, assembling, and sending the form to the IRS**, 34 min.; **Total**, 8 hr., 45 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.gov/help/email.html) 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 the back cover.

Estimated Preparation Time

The time needed to complete and file Form 1040A, its schedules, and accompanying worksheets 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., 10 min.	3 hr., 4 min.	4 hr., 58 min.	34 min.	9 hr., 46 min.
Sch. 1	19 min.	4 min.	13 min.	20 min.	56 min.
Sch. 2	33 min.	10 min.	52 min.	31 min.	2 hr., 6 min.
Sch. 3	13 min.	14 min.	28 min.	34 min.	1 hr., 29 min.
Sch. EIC	0 min.	1 min.	13 min.	20 min.	34 min.

2000 Tax Table

For persons with taxable income of less than \$50,000

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on line 25 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 26 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	3,653	3,484
23,250	23,300	3,491	(3,491)	3,667	3,491
23,300	23,350	3,499	3,499	3,681	3,499
23,350	23,400	3,506	3,506	3,695	3,506

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, 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	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—																							
\$0	\$5	\$0	\$0	\$0	\$0	1,300	1,325	197	197	197	197	2,700	2,725	407	407	407	407	3,000	3,000	454	454	454	454
5	15	2	2	2	2	1,325	1,350	201	201	201	201	2,725	2,750	411	411	411	411	3,050	3,100	461	461	461	461
15	25	3	3	3	3	1,350	1,375	204	204	204	204	2,750	2,775	414	414	414	414	3,100	3,150	469	469	469	469
25	50	6	6	6	6	1,375	1,400	208	208	208	208	2,775	2,800	418	418	418	418	3,150	3,200	476	476	476	476
50	75	9	9	9	9	1,400	1,425	212	212	212	212	2,800	2,825	422	422	422	422	3,200	3,250	484	484	484	484
75	100	13	13	13	13	1,425	1,450	216	216	216	216	2,825	2,850	426	426	426	426	3,250	3,300	491	491	491	491
100	125	17	17	17	17	1,450	1,475	219	219	219	219	2,850	2,875	429	429	429	429	3,300	3,350	499	499	499	499
125	150	21	21	21	21	1,475	1,500	223	223	223	223	2,875	2,900	433	433	433	433	3,350	3,400	506	506	506	506
150	175	24	24	24	24	1,500	1,525	227	227	227	227	2,900	2,925	437	437	437	437	3,400	3,450	514	514	514	514
175	200	28	28	28	28	1,525	1,550	231	231	231	231	2,925	2,950	441	441	441	441	3,450	3,500	521	521	521	521
200	225	32	32	32	32	1,550	1,575	234	234	234	234	2,950	2,975	444	444	444	444	3,500	3,550	529	529	529	529
225	250	36	36	36	36	1,575	1,600	238	238	238	238	2,975	3,000	448	448	448	448	3,550	3,600	536	536	536	536
250	275	39	39	39	39	1,600	1,625	242	242	242	242	3,000				3,600	3,650	544	544	544	544		
275	300	43	43	43	43	1,625	1,650	246	246	246	246	3,650	3,700	551	551	551	551	3,700	3,750	559	559	559	559
300	325	47	47	47	47	1,650	1,675	249	249	249	249	3,700	3,750	559	559	559	559	3,750	3,800	566	566	566	566
325	350	51	51	51	51	1,675	1,700	253	253	253	253	3,750	3,800	566	566	566	566	3,800	3,850	574	574	574	574
350	375	54	54	54	54	1,700	1,725	257	257	257	257	3,800	3,850	574	574	574	574	3,850	3,900	581	581	581	581
375	400	58	58	58	58	1,725	1,750	261	261	261	261	3,850	3,900	581	581	581	581	3,900	3,950	589	589	589	589
400	425	62	62	62	62	1,750	1,775	264	264	264	264	3,900	3,950	589	589	589	589	3,950	4,000	596	596	596	596
425	450	66	66	66	66	1,775	1,800	268	268	268	268	4,000				4,000	4,050	604	604	604	604		
450	475	69	69	69	69	1,800	1,825	272	272	272	272	4,050	4,100	611	611	611	611	4,100	4,150	619	619	619	619
475	500	73	73	73	73	1,825	1,850	276	276	276	276	4,100	4,150	619	619	619	619	4,150	4,200	626	626	626	626
500	525	77	77	77	77	1,850	1,875	279	279	279	279	4,150	4,200	626	626	626	626	4,200	4,250	634	634	634	634
525	550	81	81	81	81	1,875	1,900	283	283	283	283	4,200	4,250	634	634	634	634	4,250	4,300	641	641	641	641
550	575	84	84	84	84	1,900	1,925	287	287	287	287	4,250	4,300	641	641	641	641	4,300	4,350	649	649	649	649
575	600	88	88	88	88	1,925	1,950	291	291	291	291	4,300	4,350	649	649	649	649	4,350	4,400	656	656	656	656
600	625	92	92	92	92	1,950	1,975	294	294	294	294	4,350	4,400	656	656	656	656	4,400	4,450	664	664	664	664
625	650	96	96	96	96	1,975	2,000	298	298	298	298	4,400	4,450	664	664	664	664	4,450	4,500	671	671	671	671
650	675	99	99	99	99	2,000				4,450	4,500	671	671	671	671	4,500	4,550	679	679	679	679		
675	700	103	103	103	103	2,000	2,025	302	302	302	302	4,500	4,550	679	679	679	679	4,550	4,600	686	686	686	686
700	725	107	107	107	107	2,025	2,050	306	306	306	306	4,550	4,600	686	686	686	686	4,600	4,650	694	694	694	694
725	750	111	111	111	111	2,050	2,075	309	309	309	309	4,600	4,650	694	694	694	694	4,650	4,700	701	701	701	701
750	775	114	114	114	114	2,075	2,100	313	313	313	313	4,650	4,700	701	701	701	701	4,700	4,750	709	709	709	709
775	800	118	118	118	118	2,100	2,125	317	317	317	317	4,700	4,750	709	709	709	709	4,750	4,800	716	716	716	716
800	825	122	122	122	122	2,125	2,150	321	321	321	321	4,750	4,800	716	716	716	716	4,800	4,850	724	724	724	724
825	850	126	126	126	126	2,150	2,175	324	324	324	324	4,800	4,850	724	724	724	724	4,850	4,900	731	731	731	731
850	875	129	129	129	129	2,175	2,200	328	328	328	328	4,850	4,900	731	731	731	731	4,900	4,950	739	739	739	739
875	900	133	133	133	133	2,200	2,225	332	332	332	332	4,900	4,950	739	739	739	739	4,950	5,000	746	746	746	746
900	925	137	137	137	137	2,225	2,250	336	336	336	336	4,000				4,950	5,000	746	746	746	746		
925	950	141	141	141	141	2,250	2,275	339	339	339	339	4,000	4,050	604	604	604	604	4,050	4,100	611	611	611	611
950	975	144	144	144	144	2,275	2,300	343	343	343	343	4,050	4,100	611	611	611	611	4,100	4,150	619	619	619	619
975	1,000	148	148	148	148	2,300	2,325	347	347	347	347	4,100	4,150	619	619	619	619	4,150	4,200	626	626	626	626
1,000						2,325	2,350	351	351	351	351	4,150	4,200	626	626	626	626	4,200	4,250	634	634	634	634
1,000	1,025	152	152	152	152	2,350	2,375	354	354	354	354	4,200	4,250	634	634	634	634	4,250	4,300	641	641	641	641
1,025	1,050	156	156	156	156	2,375	2,400	358	358	358	358	4,250	4,300	641	641	641	641	4,300	4,350	649	649	649	649
1,050	1,075	159	159	159	159	2,400	2,425	362	362	362	362	4,300	4,350	649	649	649	649	4,350	4,400	656	656	656	656
1,075	1,100	163	163	163	163	2,425	2,450	366	366	366	366	4,350	4,400	656	656	656	656	4,400	4,450	664	664	664	664
1,100	1,125	167	167	167	167	2,450	2,475	369	369	369	369	4,400	4,450	664	664	664	664	4,450	4,500	671	671	671	671
1,125	1,150	171	171	171	171	2,475	2,500	373	373	373	373	4,450	4,500	671	671	671	671	4,500	4,550	679	679	679	679
1,150	1,175	174	174	174	174	2,500	2,525	377	377	377	377	4,500	4,550	679	679	679	679	4,550	4,600	686	686	686	686
1,175	1,200	178	178	178	178	2,525	2,550	381	381	381	381	4,550	4,600	686	686	686	686	4,600	4,650	694	694	694	694
1,200	1,225	182	182	182	182	2,550	2,575	384	384	384	384	4,600	4,650	694	694	694	694	4,650	4,700	701	701	701	701
1,225	1,250	186	186	186	186	2,575	2,600	388	388	388	388	4,650	4,700	701	701	701	701	4,700	4,750	709	709	709	709
1,250	1,275	189	189	189	189	2,600	2,625	392	392	392	392												

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	754	754	754	754	8,000	8,050	1,204	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654	1,654
5,050	5,100	761	761	761	761	8,050	8,100	1,211	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661	1,661
5,100	5,150	769	769	769	769	8,100	8,150	1,219	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669	1,669
5,150	5,200	776	776	776	776	8,150	8,200	1,226	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676	1,676
5,200	5,250	784	784	784	784	8,200	8,250	1,234	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684	1,684
5,250	5,300	791	791	791	791	8,250	8,300	1,241	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691	1,691
5,300	5,350	799	799	799	799	8,300	8,350	1,249	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699	1,699
5,350	5,400	806	806	806	806	8,350	8,400	1,256	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706	1,706
5,400	5,450	814	814	814	814	8,400	8,450	1,264	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714	1,714
5,450	5,500	821	821	821	821	8,450	8,500	1,271	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721	1,721
5,500	5,550	829	829	829	829	8,500	8,550	1,279	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729	1,729
5,550	5,600	836	836	836	836	8,550	8,600	1,286	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736	1,736
5,600	5,650	844	844	844	844	8,600	8,650	1,294	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744	1,744
5,650	5,700	851	851	851	851	8,650	8,700	1,301	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751	1,751
5,700	5,750	859	859	859	859	8,700	8,750	1,309	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759	1,759
5,750	5,800	866	866	866	866	8,750	8,800	1,316	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766	1,766
5,800	5,850	874	874	874	874	8,800	8,850	1,324	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774	1,774
5,850	5,900	881	881	881	881	8,850	8,900	1,331	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781	1,781
5,900	5,950	889	889	889	889	8,900	8,950	1,339	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789	1,789
5,950	6,000	896	896	896	896	8,950	9,000	1,346	1,346	1,346	1,346	11,950	12,000	1,796	1,796	1,796	1,796
6,000						9,000						12,000					
6,000	6,050	904	904	904	904	9,000	9,050	1,354	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804	1,804
6,050	6,100	911	911	911	911	9,050	9,100	1,361	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811	1,811
6,100	6,150	919	919	919	919	9,100	9,150	1,369	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819	1,819
6,150	6,200	926	926	926	926	9,150	9,200	1,376	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826	1,826
6,200	6,250	934	934	934	934	9,200	9,250	1,384	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834	1,834
6,250	6,300	941	941	941	941	9,250	9,300	1,391	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841	1,841
6,300	6,350	949	949	949	949	9,300	9,350	1,399	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849	1,849
6,350	6,400	956	956	956	956	9,350	9,400	1,406	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856	1,856
6,400	6,450	964	964	964	964	9,400	9,450	1,414	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864	1,864
6,450	6,500	971	971	971	971	9,450	9,500	1,421	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871	1,871
6,500	6,550	979	979	979	979	9,500	9,550	1,429	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879	1,879
6,550	6,600	986	986	986	986	9,550	9,600	1,436	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886	1,886
6,600	6,650	994	994	994	994	9,600	9,650	1,444	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	1,496	12,950	13,000	1,946	1,946	1,946	1,946
7,000						10,000						13,000					
7,000	7,050	1,054	1,054	1,054	1,054	10,000	10,050	1,504	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	1,646	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

2000 Tax Table—Continued

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, 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—			
14,000						17,000						20,000					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,554	2,554	20,000	20,050	3,004	3,004	3,004	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,561	2,561	20,050	20,100	3,011	3,011	3,011	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,569	2,569	20,100	20,150	3,019	3,019	3,019	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,576	2,576	20,150	20,200	3,026	3,026	3,026	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,584	2,584	20,200	20,250	3,034	3,034	3,034	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,591	2,591	20,250	20,300	3,041	3,041	3,041	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,599	2,599	20,300	20,350	3,049	3,049	3,049	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,606	2,606	20,350	20,400	3,056	3,056	3,056	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,614	2,614	20,400	20,450	3,064	3,064	3,064	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,621	2,621	20,450	20,500	3,071	3,071	3,071	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,629	2,629	20,500	20,550	3,079	3,079	3,079	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,636	2,636	20,550	20,600	3,086	3,086	3,086	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,644	2,644	20,600	20,650	3,094	3,094	3,094	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,651	2,651	20,650	20,700	3,101	3,101	3,101	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,659	2,659	20,700	20,750	3,109	3,109	3,109	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,666	2,666	20,750	20,800	3,116	3,116	3,116	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,674	2,674	20,800	20,850	3,124	3,124	3,124	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,681	2,681	20,850	20,900	3,131	3,131	3,131	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,689	2,689	20,900	20,950	3,139	3,139	3,139	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,696	2,696	20,950	21,000	3,146	3,146	3,146	3,146
15,000						18,000						21,000					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,704	2,704	21,000	21,050	3,154	3,154	3,154	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,711	2,711	21,050	21,100	3,161	3,161	3,161	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,719	2,719	21,100	21,150	3,169	3,169	3,169	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,726	2,726	21,150	21,200	3,176	3,176	3,176	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,734	2,734	21,200	21,250	3,184	3,184	3,184	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	2,741	2,741	21,250	21,300	3,191	3,191	3,191	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	2,749	2,749	21,300	21,350	3,199	3,199	3,199	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	2,756	2,756	21,350	21,400	3,206	3,206	3,206	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	2,764	2,764	21,400	21,450	3,214	3,214	3,214	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	2,771	2,771	21,450	21,500	3,221	3,221	3,221	3,221
15,500	15,550	2,329	2,329	2,329	2,329	18,500	18,550	2,779	2,779	2,779	2,779	21,500	21,550	3,229	3,229	3,229	3,229
15,550	15,600	2,336	2,336	2,336	2,336	18,550	18,600	2,786	2,786	2,786	2,786	21,550	21,600	3,236	3,236	3,236	3,236
15,600	15,650	2,344	2,344	2,344	2,344	18,600	18,650	2,794	2,794	2,794	2,794	21,600	21,650	3,244	3,244	3,244	3,244
15,650	15,700	2,351	2,351	2,351	2,351	18,650	18,700	2,801	2,801	2,801	2,801	21,650	21,700	3,251	3,251	3,251	3,251
15,700	15,750	2,359	2,359	2,359	2,359	18,700	18,750	2,809	2,809	2,809	2,809	21,700	21,750	3,259	3,259	3,259	3,259
15,750	15,800	2,366	2,366	2,366	2,366	18,750	18,800	2,816	2,816	2,816	2,816	21,750	21,800	3,266	3,266	3,266	3,266
15,800	15,850	2,374	2,374	2,374	2,374	18,800	18,850	2,824	2,824	2,824	2,824	21,800	21,850	3,274	3,274	3,274	3,274
15,850	15,900	2,381	2,381	2,381	2,381	18,850	18,900	2,831	2,831	2,831	2,831	21,850	21,900	3,281	3,281	3,281	3,281
15,900	15,950	2,389	2,389	2,389	2,389	18,900	18,950	2,839	2,839	2,839	2,839	21,900	21,950	3,289	3,289	3,289	3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,846	2,846	21,950	22,000	3,296	3,296	3,303	3,296
16,000						19,000						22,000					
16,000	16,050	2,404	2,404	2,404	2,404	19,000	19,050	2,854	2,854	2,854	2,854	22,000	22,050	3,304	3,304	3,317	3,304
16,050	16,100	2,411	2,411	2,411	2,411	19,050	19,100	2,861	2,861	2,861	2,861	22,050	22,100	3,311	3,311	3,331	3,311
16,100	16,150	2,419	2,419	2,419	2,419	19,100	19,150	2,869	2,869	2,869	2,869	22,100	22,150	3,319	3,319	3,345	3,319
16,150	16,200	2,426	2,426	2,426	2,426	19,150	19,200	2,876	2,876	2,876	2,876	22,150	22,200	3,326	3,326	3,359	3,326
16,200	16,250	2,434	2,434	2,434	2,434	19,200	19,250	2,884	2,884	2,884	2,884	22,200	22,250	3,334	3,334	3,373	3,334
16,250	16,300	2,441	2,441	2,441	2,441	19,250	19,300	2,891	2,891	2,891	2,891	22,250	22,300	3,341	3,341	3,387	3,341
16,300	16,350	2,449	2,449	2,449	2,449	19,300	19,350	2,899	2,899	2,899	2,899	22,300	22,350	3,349	3,349	3,401	3,349
16,350	16,400	2,456	2,456	2,456	2,456	19,350	19,400	2,906	2,906	2,906	2,906	22,350	22,400	3,356	3,356	3,415	3,356
16,400	16,450	2,464	2,464	2,464	2,464	19,400	19,450	2,914	2,914	2,914	2,914	22,400	22,450	3,364	3,364	3,429	3,364
16,450	16,500	2,471	2,471	2,471	2,471	19,450	19,500	2,921	2,921	2,921	2,921	22,450	22,500	3,371	3,371	3,443	3,371
16,500	16,550	2,479	2,479	2,479	2,479	19,500	19,550	2,929	2,929	2,929	2,929	22,500	22,550	3,379	3,379	3,457	3,379
16,550	16,600	2,486	2,486	2,486	2,486	19,550	19,600	2,936	2,936	2,936	2,936	22,550	22,600	3,386	3,386	3,471	3,386
16,600	16,650	2,494	2,494	2,494	2,494	19,600	19,650	2,944	2,944	2,944	2,944	22,600	22,650	3,394	3,394	3,485	3,394
16,650	16,700	2,501	2,501	2,501	2,501	19,650	19,700	2,951	2,951	2,951	2,951	22,650	22,700	3,401	3,401	3,499	3,401
16,700	16,750	2,509	2,509	2,509	2,509	19,700	19,750	2,959	2,959	2,959	2,959	22,700	22,750	3,409	3,409	3,513	3,409
16,750	16,800	2,516	2,516	2,516	2,516	19,750	19,800	2,966	2,966	2,966	2,966	22,750	22,800	3,416	3,416	3,527	3,416
16,800	16,850	2,524	2,524	2,524	2,524	19,800	19,850	2,974	2,974	2,974	2,974	22,800	22,850	3,424	3,424	3,541	3,424
16,850	16,900	2,531	2,531	2,531	2,531	19,850	19,900	2,981	2,981	2,981	2,981	22,850	22,900	3,431	3,431	3,555	3,431
16,900	16,950	2,539	2,539	2,539	2,539	19,900	19,950	2,989	2,989	2,989	2,989	22,900	22,950	3,439	3,439	3,569	3,439
16,950	17,000	2,546	2,546	2,546	2,546	19,950	20,000	2,996									

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, 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—			
23,000						26,000						29,000					
23,000	23,050	3,454	3,454	3,597	3,454	26,000	26,050	3,904	3,904	4,437	3,904	29,000	29,050	4,715	4,354	5,277	4,354
23,050	23,100	3,461	3,461	3,611	3,461	26,050	26,100	3,911	3,911	4,451	3,911	29,050	29,100	4,729	4,361	5,291	4,361
23,100	23,150	3,469	3,469	3,625	3,469	26,100	26,150	3,919	3,919	4,465	3,919	29,100	29,150	4,743	4,369	5,305	4,369
23,150	23,200	3,476	3,476	3,639	3,476	26,150	26,200	3,926	3,926	4,479	3,926	29,150	29,200	4,757	4,376	5,319	4,376
23,200	23,250	3,484	3,484	3,653	3,484	26,200	26,250	3,934	3,934	4,493	3,934	29,200	29,250	4,771	4,384	5,333	4,384
23,250	23,300	3,491	3,491	3,667	3,491	26,250	26,300	3,945	3,941	4,507	3,941	29,250	29,300	4,785	4,391	5,347	4,391
23,300	23,350	3,499	3,499	3,681	3,499	26,300	26,350	3,959	3,949	4,521	3,949	29,300	29,350	4,799	4,399	5,361	4,399
23,350	23,400	3,506	3,506	3,695	3,506	26,350	26,400	3,973	3,956	4,535	3,956	29,350	29,400	4,813	4,406	5,375	4,406
23,400	23,450	3,514	3,514	3,709	3,514	26,400	26,450	3,987	3,964	4,549	3,964	29,400	29,450	4,827	4,414	5,389	4,414
23,450	23,500	3,521	3,521	3,723	3,521	26,450	26,500	4,001	3,971	4,563	3,971	29,450	29,500	4,841	4,421	5,403	4,421
23,500	23,550	3,529	3,529	3,737	3,529	26,500	26,550	4,015	3,979	4,577	3,979	29,500	29,550	4,855	4,429	5,417	4,429
23,550	23,600	3,536	3,536	3,751	3,536	26,550	26,600	4,029	3,986	4,591	3,986	29,550	29,600	4,869	4,436	5,431	4,436
23,600	23,650	3,544	3,544	3,765	3,544	26,600	26,650	4,043	3,994	4,605	3,994	29,600	29,650	4,883	4,444	5,445	4,444
23,650	23,700	3,551	3,551	3,779	3,551	26,650	26,700	4,057	4,001	4,619	4,001	29,650	29,700	4,897	4,451	5,459	4,451
23,700	23,750	3,559	3,559	3,793	3,559	26,700	26,750	4,071	4,009	4,633	4,009	29,700	29,750	4,911	4,459	5,473	4,459
23,750	23,800	3,566	3,566	3,807	3,566	26,750	26,800	4,085	4,016	4,647	4,016	29,750	29,800	4,925	4,466	5,487	4,466
23,800	23,850	3,574	3,574	3,821	3,574	26,800	26,850	4,099	4,024	4,661	4,024	29,800	29,850	4,939	4,474	5,501	4,474
23,850	23,900	3,581	3,581	3,835	3,581	26,850	26,900	4,113	4,031	4,675	4,031	29,850	29,900	4,953	4,481	5,515	4,481
23,900	23,950	3,589	3,589	3,849	3,589	26,900	26,950	4,127	4,039	4,689	4,039	29,900	29,950	4,967	4,489	5,529	4,489
23,950	24,000	3,596	3,596	3,863	3,596	26,950	27,000	4,141	4,046	4,703	4,046	29,950	30,000	4,981	4,496	5,543	4,496
24,000						27,000						30,000					
24,000	24,050	3,604	3,604	3,877	3,604	27,000	27,050	4,155	4,054	4,717	4,054	30,000	30,050	4,995	4,504	5,557	4,504
24,050	24,100	3,611	3,611	3,891	3,611	27,050	27,100	4,169	4,061	4,731	4,061	30,050	30,100	5,009	4,511	5,571	4,511
24,100	24,150	3,619	3,619	3,905	3,619	27,100	27,150	4,183	4,069	4,745	4,069	30,100	30,150	5,023	4,519	5,585	4,519
24,150	24,200	3,626	3,626	3,919	3,626	27,150	27,200	4,197	4,076	4,759	4,076	30,150	30,200	5,037	4,526	5,599	4,526
24,200	24,250	3,634	3,634	3,933	3,634	27,200	27,250	4,211	4,084	4,773	4,084	30,200	30,250	5,051	4,534	5,613	4,534
24,250	24,300	3,641	3,641	3,947	3,641	27,250	27,300	4,225	4,091	4,787	4,091	30,250	30,300	5,065	4,541	5,627	4,541
24,300	24,350	3,649	3,649	3,961	3,649	27,300	27,350	4,239	4,099	4,801	4,099	30,300	30,350	5,079	4,549	5,641	4,549
24,350	24,400	3,656	3,656	3,975	3,656	27,350	27,400	4,253	4,106	4,815	4,106	30,350	30,400	5,093	4,556	5,655	4,556
24,400	24,450	3,664	3,664	3,989	3,664	27,400	27,450	4,267	4,114	4,829	4,114	30,400	30,450	5,107	4,564	5,669	4,564
24,450	24,500	3,671	3,671	4,003	3,671	27,450	27,500	4,281	4,121	4,843	4,121	30,450	30,500	5,121	4,571	5,683	4,571
24,500	24,550	3,679	3,679	4,017	3,679	27,500	27,550	4,295	4,129	4,857	4,129	30,500	30,550	5,135	4,579	5,697	4,579
24,550	24,600	3,686	3,686	4,031	3,686	27,550	27,600	4,309	4,136	4,871	4,136	30,550	30,600	5,149	4,586	5,711	4,586
24,600	24,650	3,694	3,694	4,045	3,694	27,600	27,650	4,323	4,144	4,885	4,144	30,600	30,650	5,163	4,594	5,725	4,594
24,650	24,700	3,701	3,701	4,059	3,701	27,650	27,700	4,337	4,151	4,899	4,151	30,650	30,700	5,177	4,601	5,739	4,601
24,700	24,750	3,709	3,709	4,073	3,709	27,700	27,750	4,351	4,159	4,913	4,159	30,700	30,750	5,191	4,609	5,753	4,609
24,750	24,800	3,716	3,716	4,087	3,716	27,750	27,800	4,365	4,166	4,927	4,166	30,750	30,800	5,205	4,616	5,767	4,616
24,800	24,850	3,724	3,724	4,101	3,724	27,800	27,850	4,379	4,174	4,941	4,174	30,800	30,850	5,219	4,624	5,781	4,624
24,850	24,900	3,731	3,731	4,115	3,731	27,850	27,900	4,393	4,181	4,955	4,181	30,850	30,900	5,233	4,631	5,795	4,631
24,900	24,950	3,739	3,739	4,129	3,739	27,900	27,950	4,407	4,189	4,969	4,189	30,900	30,950	5,247	4,639	5,809	4,639
24,950	25,000	3,746	3,746	4,143	3,746	27,950	28,000	4,421	4,196	4,983	4,196	30,950	31,000	5,261	4,646	5,823	4,646
25,000						28,000						31,000					
25,000	25,050	3,754	3,754	4,157	3,754	28,000	28,050	4,435	4,204	4,997	4,204	31,000	31,050	5,275	4,654	5,837	4,654
25,050	25,100	3,761	3,761	4,171	3,761	28,050	28,100	4,449	4,211	5,011	4,211	31,050	31,100	5,289	4,661	5,851	4,661
25,100	25,150	3,769	3,769	4,185	3,769	28,100	28,150	4,463	4,219	5,025	4,219	31,100	31,150	5,303	4,669	5,865	4,669
25,150	25,200	3,776	3,776	4,199	3,776	28,150	28,200	4,477	4,226	5,039	4,226	31,150	31,200	5,317	4,676	5,879	4,676
25,200	25,250	3,784	3,784	4,213	3,784	28,200	28,250	4,491	4,234	5,053	4,234	31,200	31,250	5,331	4,684	5,893	4,684
25,250	25,300	3,791	3,791	4,227	3,791	28,250	28,300	4,505	4,241	5,067	4,241	31,250	31,300	5,345	4,691	5,907	4,691
25,300	25,350	3,799	3,799	4,241	3,799	28,300	28,350	4,519	4,249	5,081	4,249	31,300	31,350	5,359	4,699	5,921	4,699
25,350	25,400	3,806	3,806	4,255	3,806	28,350	28,400	4,533	4,256	5,095	4,256	31,350	31,400	5,373	4,706	5,935	4,706
25,400	25,450	3,814	3,814	4,269	3,814	28,400	28,450	4,547	4,264	5,109	4,264	31,400	31,450	5,387	4,714	5,949	4,714
25,450	25,500	3,821	3,821	4,283	3,821	28,450	28,500	4,561	4,271	5,123	4,271	31,450	31,500	5,401	4,721	5,963	4,721
25,500	25,550	3,829	3,829	4,297	3,829	28,500	28,550	4,575	4,279	5,137	4,279	31,500	31,550	5,415	4,729	5,977	4,729
25,550	25,600	3,836	3,836	4,311	3,836	28,550	28,600	4,589	4,286	5,151	4,286	31,550	31,600	5,429	4,736	5,991	4,736
25,600	25,650	3,844	3,844	4,325	3,844	28,600	28,650	4,603	4,294	5,165	4,294	31,600	31,650	5,443	4,744	6,005	4,744
25,650	25,700	3,851	3,851	4,339	3,851	28,650	28,700	4,617	4,301	5,179	4,301	31,650	31,700	5,457	4,751	6,019	4,751
25,700	25,750	3,859	3,859	4,353	3,859	28,700	28,750	4,631	4,309	5,193	4,309	31,700	31,750	5,471	4,759	6,033	4,759
25,750	25,800	3,866	3,866	4,367	3,866	28,750	28,800	4,645	4,316	5,207	4,316	31,750	31,800	5,485	4,766	6,047	4,766
25,800	25,850	3,874	3,874	4,381	3,874	28,800	28,850	4,659	4,324	5,221	4,324	31,800	31,850	5,499	4,774	6,061	4,774
25,850	25,900	3,881	3,881	4,395	3,881	28,850	28,900	4,673	4,331	5,235	4,331	31,850	31,900	5,513	4,781	6,075	4,781
25,900	25,950	3,889	3,889	4,409	3,889	28,900	28,950	4,687	4,339	5,249	4,339	31,900	31,950	5,527	4,789	6,089	4,789
25,950	26,000	3,896	3,896	4,423	3,896	28,950	29,000	4,701									

2000 Tax Table—Continued

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
32,000						35,000						38,000					
32,000	32,050	5,555	4,804	6,117	4,804	35,000	35,050	6,395	5,254	6,957	5,254	38,000	38,050	7,235	5,704	7,797	6,078
32,050	32,100	5,569	4,811	6,131	4,811	35,050	35,100	6,409	5,261	6,971	5,261	38,050	38,100	7,249	5,711	7,811	6,092
32,100	32,150	5,583	4,819	6,145	4,819	35,100	35,150	6,423	5,269	6,985	5,269	38,100	38,150	7,263	5,719	7,825	6,106
32,150	32,200	5,597	4,826	6,159	4,826	35,150	35,200	6,437	5,276	6,999	5,280	38,150	38,200	7,277	5,726	7,839	6,120
32,200	32,250	5,611	4,834	6,173	4,834	35,200	35,250	6,451	5,284	7,013	5,294	38,200	38,250	7,291	5,734	7,853	6,134
32,250	32,300	5,625	4,841	6,187	4,841	35,250	35,300	6,465	5,291	7,027	5,308	38,250	38,300	7,305	5,741	7,867	6,148
32,300	32,350	5,639	4,849	6,201	4,849	35,300	35,350	6,479	5,299	7,041	5,322	38,300	38,350	7,319	5,749	7,881	6,162
32,350	32,400	5,653	4,856	6,215	4,856	35,350	35,400	6,493	5,306	7,055	5,336	38,350	38,400	7,333	5,756	7,895	6,176
32,400	32,450	5,667	4,864	6,229	4,864	35,400	35,450	6,507	5,314	7,069	5,350	38,400	38,450	7,347	5,764	7,909	6,190
32,450	32,500	5,681	4,871	6,243	4,871	35,450	35,500	6,521	5,321	7,083	5,364	38,450	38,500	7,361	5,771	7,923	6,204
32,500	32,550	5,695	4,879	6,257	4,879	35,500	35,550	6,535	5,329	7,097	5,378	38,500	38,550	7,375	5,779	7,937	6,218
32,550	32,600	5,709	4,886	6,271	4,886	35,550	35,600	6,549	5,336	7,111	5,392	38,550	38,600	7,389	5,786	7,951	6,232
32,600	32,650	5,723	4,894	6,285	4,894	35,600	35,650	6,563	5,344	7,125	5,406	38,600	38,650	7,403	5,794	7,965	6,246
32,650	32,700	5,737	4,901	6,299	4,901	35,650	35,700	6,577	5,351	7,139	5,420	38,650	38,700	7,417	5,801	7,979	6,260
32,700	32,750	5,751	4,909	6,313	4,909	35,700	35,750	6,591	5,359	7,153	5,434	38,700	38,750	7,431	5,809	7,993	6,274
32,750	32,800	5,765	4,916	6,327	4,916	35,750	35,800	6,605	5,366	7,167	5,448	38,750	38,800	7,445	5,816	8,007	6,288
32,800	32,850	5,779	4,924	6,341	4,924	35,800	35,850	6,619	5,374	7,181	5,462	38,800	38,850	7,459	5,824	8,021	6,302
32,850	32,900	5,793	4,931	6,355	4,931	35,850	35,900	6,633	5,381	7,195	5,476	38,850	38,900	7,473	5,831	8,035	6,316
32,900	32,950	5,807	4,939	6,369	4,939	35,900	35,950	6,647	5,389	7,209	5,490	38,900	38,950	7,487	5,839	8,049	6,330
32,950	33,000	5,821	4,946	6,383	4,946	35,950	36,000	6,661	5,396	7,223	5,504	38,950	39,000	7,501	5,846	8,063	6,344
33,000						36,000						39,000					
33,000	33,050	5,835	4,954	6,397	4,954	36,000	36,050	6,675	5,404	7,237	5,518	39,000	39,050	7,515	5,854	8,077	6,358
33,050	33,100	5,849	4,961	6,411	4,961	36,050	36,100	6,689	5,411	7,251	5,532	39,050	39,100	7,529	5,861	8,091	6,372
33,100	33,150	5,863	4,969	6,425	4,969	36,100	36,150	6,703	5,419	7,265	5,546	39,100	39,150	7,543	5,869	8,105	6,386
33,150	33,200	5,877	4,976	6,439	4,976	36,150	36,200	6,717	5,426	7,279	5,560	39,150	39,200	7,557	5,876	8,119	6,400
33,200	33,250	5,891	4,984	6,453	4,984	36,200	36,250	6,731	5,434	7,293	5,574	39,200	39,250	7,571	5,884	8,133	6,414
33,250	33,300	5,905	4,991	6,467	4,991	36,250	36,300	6,745	5,441	7,307	5,588	39,250	39,300	7,585	5,891	8,147	6,428
33,300	33,350	5,919	4,999	6,481	4,999	36,300	36,350	6,759	5,449	7,321	5,602	39,300	39,350	7,599	5,899	8,161	6,442
33,350	33,400	5,933	5,006	6,495	5,006	36,350	36,400	6,773	5,456	7,335	5,616	39,350	39,400	7,613	5,906	8,175	6,456
33,400	33,450	5,947	5,014	6,509	5,014	36,400	36,450	6,787	5,464	7,349	5,630	39,400	39,450	7,627	5,914	8,189	6,470
33,450	33,500	5,961	5,021	6,523	5,021	36,450	36,500	6,801	5,471	7,363	5,644	39,450	39,500	7,641	5,921	8,203	6,484
33,500	33,550	5,975	5,029	6,537	5,029	36,500	36,550	6,815	5,479	7,377	5,658	39,500	39,550	7,655	5,929	8,217	6,498
33,550	33,600	5,989	5,036	6,551	5,036	36,550	36,600	6,829	5,486	7,391	5,672	39,550	39,600	7,669	5,936	8,231	6,512
33,600	33,650	6,003	5,044	6,565	5,044	36,600	36,650	6,843	5,494	7,405	5,686	39,600	39,650	7,683	5,944	8,245	6,526
33,650	33,700	6,017	5,051	6,579	5,051	36,650	36,700	6,857	5,501	7,419	5,700	39,650	39,700	7,697	5,951	8,259	6,540
33,700	33,750	6,031	5,059	6,593	5,059	36,700	36,750	6,871	5,509	7,433	5,714	39,700	39,750	7,711	5,959	8,273	6,554
33,750	33,800	6,045	5,066	6,607	5,066	36,750	36,800	6,885	5,516	7,447	5,728	39,750	39,800	7,725	5,966	8,287	6,568
33,800	33,850	6,059	5,074	6,621	5,074	36,800	36,850	6,899	5,524	7,461	5,742	39,800	39,850	7,739	5,974	8,301	6,582
33,850	33,900	6,073	5,081	6,635	5,081	36,850	36,900	6,913	5,531	7,475	5,756	39,850	39,900	7,753	5,981	8,315	6,596
33,900	33,950	6,087	5,089	6,649	5,089	36,900	36,950	6,927	5,539	7,489	5,770	39,900	39,950	7,767	5,989	8,329	6,610
33,950	34,000	6,101	5,096	6,663	5,096	36,950	37,000	6,941	5,546	7,503	5,784	39,950	40,000	7,781	5,996	8,343	6,624
34,000						37,000						40,000					
34,000	34,050	6,115	5,104	6,677	5,104	37,000	37,050	6,955	5,554	7,517	5,798	40,000	40,050	7,795	6,004	8,357	6,638
34,050	34,100	6,129	5,111	6,691	5,111	37,050	37,100	6,969	5,561	7,531	5,812	40,050	40,100	7,809	6,011	8,371	6,652
34,100	34,150	6,143	5,119	6,705	5,119	37,100	37,150	6,983	5,569	7,545	5,826	40,100	40,150	7,823	6,019	8,385	6,666
34,150	34,200	6,157	5,126	6,719	5,126	37,150	37,200	6,997	5,576	7,559	5,840	40,150	40,200	7,837	6,026	8,399	6,680
34,200	34,250	6,171	5,134	6,733	5,134	37,200	37,250	7,011	5,584	7,573	5,854	40,200	40,250	7,851	6,034	8,413	6,694
34,250	34,300	6,185	5,141	6,747	5,141	37,250	37,300	7,025	5,591	7,587	5,868	40,250	40,300	7,865	6,041	8,427	6,708
34,300	34,350	6,199	5,149	6,761	5,149	37,300	37,350	7,039	5,599	7,601	5,882	40,300	40,350	7,879	6,049	8,441	6,722
34,350	34,400	6,213	5,156	6,775	5,156	37,350	37,400	7,053	5,606	7,615	5,896	40,350	40,400	7,893	6,056	8,455	6,736
34,400	34,450	6,227	5,164	6,789	5,164	37,400	37,450	7,067	5,614	7,629	5,910	40,400	40,450	7,907	6,064	8,469	6,750
34,450	34,500	6,241	5,171	6,803	5,171	37,450	37,500	7,081	5,621	7,643	5,924	40,450	40,500	7,921	6,071	8,483	6,764
34,500	34,550	6,255	5,179	6,817	5,179	37,500	37,550	7,095	5,629	7,657	5,938	40,500	40,550	7,935	6,079	8,497	6,778
34,550	34,600	6,269	5,186	6,831	5,186	37,550	37,600	7,109	5,636	7,671	5,952	40,550	40,600	7,949	6,086	8,511	6,792
34,600	34,650	6,283	5,194	6,845	5,194	37,600	37,650	7,123	5,644	7,685	5,966	40,600	40,650	7,963	6,094	8,525	6,806
34,650	34,700	6,297	5,201	6,859	5,201	37,650	37,700	7,137	5,651	7,699	5,980	40,650	40,700	7,977	6,101	8,539	6,820
34,700	34,750	6,311	5,209	6,873	5,209	37,700	37,750	7,151	5,659	7,713	5,994	40,700	40,750	7,991	6,109	8,553	6,834
34,750	34,800	6,325	5,216	6,887	5,216	37,750	37,800	7,165	5,666	7,727	6,008	40,750	40,800	8,005	6,116	8,567	6,848
34,800	34,850	6,339	5,224	6,901	5,224	37,800	37,850	7,179	5,674	7,741	6,022	40,800	40,850	8,019	6,124	8,581	6,862
34,850	34,900	6,353	5,231	6,915	5,231	37,850	37,900	7,193	5,681	7,755	6,036	40,850	40,900	8,033	6,131	8,595	6,876
34,900	34,950	6,367	5,239	6,929	5,239	37,900	37,950	7,207	5,689	7,769	6,050	40,900	40,950	8,047	6,139	8,609	6,890

If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—				If Form 1040A, line 25, is—		And you are—			
		Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold			Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold			Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
		Your tax is—						Your tax is—						Your tax is—			
41,000						44,000						47,000					
41,000	41,050	8,075	6,154	8,637	6,918	44,000	44,050	8,915	6,627	9,477	7,758	47,000	47,050	9,755	7,467	10,317	8,598
41,050	41,100	8,089	6,161	8,651	6,932	44,050	44,100	8,929	6,641	9,491	7,772	47,050	47,100	9,769	7,481	10,331	8,612
41,100	41,150	8,103	6,169	8,665	6,946	44,100	44,150	8,943	6,655	9,505	7,786	47,100	47,150	9,783	7,495	10,345	8,626
41,150	41,200	8,117	6,176	8,679	6,960	44,150	44,200	8,957	6,669	9,519	7,800	47,150	47,200	9,797	7,509	10,359	8,640
41,200	41,250	8,131	6,184	8,693	6,974	44,200	44,250	8,971	6,683	9,533	7,814	47,200	47,250	9,811	7,523	10,373	8,654
41,250	41,300	8,145	6,191	8,707	6,988	44,250	44,300	8,985	6,697	9,547	7,828	47,250	47,300	9,825	7,537	10,387	8,668
41,300	41,350	8,159	6,199	8,721	7,002	44,300	44,350	8,999	6,711	9,561	7,842	47,300	47,350	9,839	7,551	10,401	8,682
41,350	41,400	8,173	6,206	8,735	7,016	44,350	44,400	9,013	6,725	9,575	7,856	47,350	47,400	9,853	7,565	10,415	8,696
41,400	41,450	8,187	6,214	8,749	7,030	44,400	44,450	9,027	6,739	9,589	7,870	47,400	47,450	9,867	7,579	10,429	8,710
41,450	41,500	8,201	6,221	8,763	7,044	44,450	44,500	9,041	6,753	9,603	7,884	47,450	47,500	9,881	7,593	10,443	8,724
41,500	41,550	8,215	6,229	8,777	7,058	44,500	44,550	9,055	6,767	9,617	7,898	47,500	47,550	9,895	7,607	10,457	8,738
41,550	41,600	8,229	6,236	8,791	7,072	44,550	44,600	9,069	6,781	9,631	7,912	47,550	47,600	9,909	7,621	10,471	8,752
41,600	41,650	8,243	6,244	8,805	7,086	44,600	44,650	9,083	6,795	9,645	7,926	47,600	47,650	9,923	7,635	10,485	8,766
41,650	41,700	8,257	6,251	8,819	7,100	44,650	44,700	9,097	6,809	9,659	7,940	47,650	47,700	9,937	7,649	10,499	8,780
41,700	41,750	8,271	6,259	8,833	7,114	44,700	44,750	9,111	6,823	9,673	7,954	47,700	47,750	9,951	7,663	10,513	8,794
41,750	41,800	8,285	6,266	8,847	7,128	44,750	44,800	9,125	6,837	9,687	7,968	47,750	47,800	9,965	7,677	10,527	8,808
41,800	41,850	8,299	6,274	8,861	7,142	44,800	44,850	9,139	6,851	9,701	7,982	47,800	47,850	9,979	7,691	10,541	8,822
41,850	41,900	8,313	6,281	8,875	7,156	44,850	44,900	9,153	6,865	9,715	7,996	47,850	47,900	9,993	7,705	10,555	8,836
41,900	41,950	8,327	6,289	8,889	7,170	44,900	44,950	9,167	6,879	9,729	8,010	47,900	47,950	10,007	7,719	10,569	8,850
41,950	42,000	8,341	6,296	8,903	7,184	44,950	45,000	9,181	6,893	9,743	8,024	47,950	48,000	10,021	7,733	10,583	8,864
42,000						45,000						48,000					
42,000	42,050	8,355	6,304	8,917	7,198	45,000	45,050	9,195	6,907	9,757	8,038	48,000	48,050	10,035	7,747	10,597	8,878
42,050	42,100	8,369	6,311	8,931	7,212	45,050	45,100	9,209	6,921	9,771	8,052	48,050	48,100	10,049	7,761	10,611	8,892
42,100	42,150	8,383	6,319	8,945	7,226	45,100	45,150	9,223	6,935	9,785	8,066	48,100	48,150	10,063	7,775	10,625	8,906
42,150	42,200	8,397	6,326	8,959	7,240	45,150	45,200	9,237	6,949	9,799	8,080	48,150	48,200	10,077	7,789	10,639	8,920
42,200	42,250	8,411	6,334	8,973	7,254	45,200	45,250	9,251	6,963	9,813	8,094	48,200	48,250	10,091	7,803	10,653	8,934
42,250	42,300	8,425	6,341	8,987	7,268	45,250	45,300	9,265	6,977	9,827	8,108	48,250	48,300	10,105	7,817	10,667	8,948
42,300	42,350	8,439	6,349	9,001	7,282	45,300	45,350	9,279	6,991	9,841	8,122	48,300	48,350	10,119	7,831	10,681	8,962
42,350	42,400	8,453	6,356	9,015	7,296	45,350	45,400	9,293	7,005	9,855	8,136	48,350	48,400	10,133	7,845	10,695	8,976
42,400	42,450	8,467	6,364	9,029	7,310	45,400	45,450	9,307	7,019	9,869	8,150	48,400	48,450	10,147	7,859	10,709	8,990
42,450	42,500	8,481	6,371	9,043	7,324	45,450	45,500	9,321	7,033	9,883	8,164	48,450	48,500	10,161	7,873	10,723	9,004
42,500	42,550	8,495	6,379	9,057	7,338	45,500	45,550	9,335	7,047	9,897	8,178	48,500	48,550	10,175	7,887	10,737	9,018
42,550	42,600	8,509	6,386	9,071	7,352	45,550	45,600	9,349	7,061	9,911	8,192	48,550	48,600	10,189	7,901	10,751	9,032
42,600	42,650	8,523	6,394	9,085	7,366	45,600	45,650	9,363	7,075	9,925	8,206	48,600	48,650	10,203	7,915	10,765	9,046
42,650	42,700	8,537	6,401	9,099	7,380	45,650	45,700	9,377	7,089	9,939	8,220	48,650	48,700	10,217	7,929	10,779	9,060
42,700	42,750	8,551	6,409	9,113	7,394	45,700	45,750	9,391	7,103	9,953	8,234	48,700	48,750	10,231	7,943	10,793	9,074
42,750	42,800	8,565	6,416	9,127	7,408	45,750	45,800	9,405	7,117	9,967	8,248	48,750	48,800	10,245	7,957	10,807	9,088
42,800	42,850	8,579	6,424	9,141	7,422	45,800	45,850	9,419	7,131	9,981	8,262	48,800	48,850	10,259	7,971	10,821	9,102
42,850	42,900	8,593	6,431	9,155	7,436	45,850	45,900	9,433	7,145	9,995	8,276	48,850	48,900	10,273	7,985	10,835	9,116
42,900	42,950	8,607	6,439	9,169	7,450	45,900	45,950	9,447	7,159	10,009	8,290	48,900	48,950	10,287	7,999	10,849	9,130
42,950	43,000	8,621	6,446	9,183	7,464	45,950	46,000	9,461	7,173	10,023	8,304	48,950	49,000	10,301	8,013	10,863	9,144
43,000						46,000						49,000					
43,000	43,050	8,635	6,454	9,197	7,478	46,000	46,050	9,475	7,187	10,037	8,318	49,000	49,050	10,315	8,027	10,877	9,158
43,050	43,100	8,649	6,461	9,211	7,492	46,050	46,100	9,489	7,201	10,051	8,332	49,050	49,100	10,329	8,041	10,891	9,172
43,100	43,150	8,663	6,469	9,225	7,506	46,100	46,150	9,503	7,215	10,065	8,346	49,100	49,150	10,343	8,055	10,905	9,186
43,150	43,200	8,677	6,476	9,239	7,520	46,150	46,200	9,517	7,229	10,079	8,360	49,150	49,200	10,357	8,069	10,919	9,200
43,200	43,250	8,691	6,484	9,253	7,534	46,200	46,250	9,531	7,243	10,093	8,374	49,200	49,250	10,371	8,083	10,933	9,214
43,250	43,300	8,705	6,491	9,267	7,548	46,250	46,300	9,545	7,257	10,107	8,388	49,250	49,300	10,385	8,097	10,947	9,228
43,300	43,350	8,719	6,499	9,281	7,562	46,300	46,350	9,559	7,271	10,121	8,402	49,300	49,350	10,399	8,111	10,961	9,242
43,350	43,400	8,733	6,506	9,295	7,576	46,350	46,400	9,573	7,285	10,135	8,416	49,350	49,400	10,413	8,125	10,975	9,256
43,400	43,450	8,747	6,514	9,309	7,590	46,400	46,450	9,587	7,299	10,149	8,430	49,400	49,450	10,427	8,139	10,989	9,270
43,450	43,500	8,761	6,521	9,323	7,604	46,450	46,500	9,601	7,313	10,163	8,444	49,450	49,500	10,441	8,153	11,003	9,284
43,500	43,550	8,775	6,529	9,337	7,618	46,500	46,550	9,615	7,327	10,177	8,458	49,500	49,550	10,455	8,167	11,017	9,298
43,550	43,600	8,789	6,536	9,351	7,632	46,550	46,600	9,629	7,341	10,191	8,472	49,550	49,600	10,469	8,181	11,031	9,312
43,600	43,650	8,803	6,544	9,365	7,646	46,600	46,650	9,643	7,355	10,205	8,486	49,600	49,650	10,483	8,195	11,045	9,326
43,650	43,700	8,817	6,551	9,379	7,660	46,650	46,700	9,657	7,369	10,219	8,500	49,650	49,700	10,497	8,209	11,059	9,340
43,700	43,750	8,831	6,559	9,393	7,674	46,700	46,750	9,671	7,383	10,233	8,514	49,700	49,750	10,511	8,223	11,073	9,354
43,750	43,800	8,845	6,566	9,407	7,688	46,750	46,800	9,685	7,397	10,247	8,528	49,750	49,800	10,525	8,237	11,087	9,368
43,800	43,850	8,859	6,574	9,421	7,702	46,800	46,850	9,699	7,411	10,261	8,542	49,800	49,850	10,539	8,251	11,101	9,382
43,850	43,900	8,873	6,585	9,435	7,716	46,850	46,900	9,713	7,425	10,275	8,556	49,850	49,900	10,553	8,265	11,115	9,396
43,900	43,950	8,887	6,599	9,449	7,730	46,900	46,950	9,727	7,439	10,289	8,570						

Instructions for Schedule 1, Interest and Ordinary Dividends

Purpose of Schedule

You must use Schedule 1 if **any** of the following apply.

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



If you need more space to list your interest or ordinary 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. Include interest from series EE and I 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, or 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.



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 **General Instructions for Forms 1099, 1098, 5498, and W-2G** and **Instructions for Forms 1099-INT and 1099-OID**.

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 or I U.S. savings bonds in 2000 that were issued after 1989? If you did and you paid qualified higher education expenses in 2000 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 dividends. List each payer's name and show the amount.



Do not report capital gain distributions on line 5. Instead, see the instructions for Form 1040A, line 10.

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.

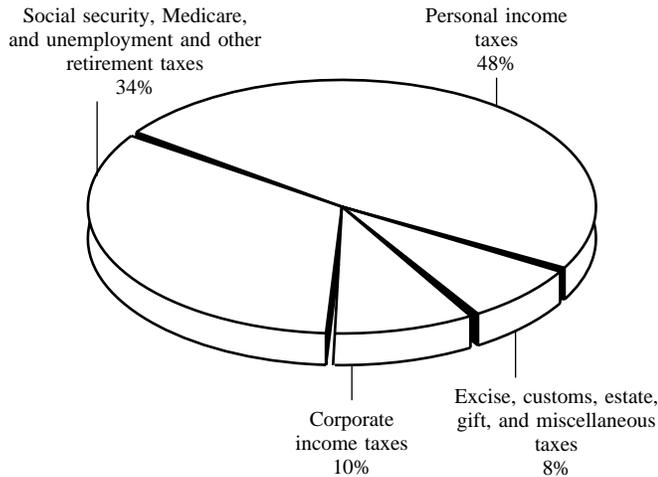


If you received ordinary dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-DIV with the IRS. For more details, see the **General Instructions for Forms 1099, 1098, 5498, and W-2G** and **Instructions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

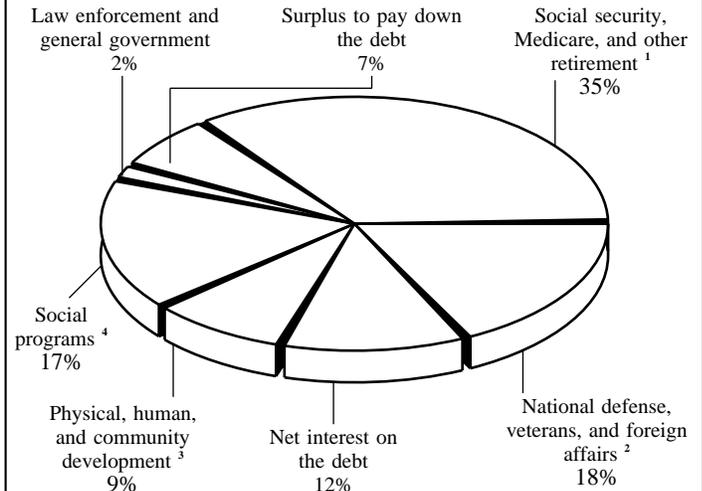
Major Categories of Federal Income and Outlays for Fiscal Year 1999

Income and Outlays. These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1999.

Income



Outlays



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 the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After 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 surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 1999 (which began on October 1, 1998, and ended on September 30, 1999), Federal income was \$1,827 billion and outlays were \$1,703 billion, leaving a surplus of \$124 billion.

Footnotes for Certain Federal Outlays

1. Social security, Medicare, and other retirement: These programs provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: About 15% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. Physical, human, and community development: These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. Social programs: About 12% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. Detail may not add to totals due to rounding. The percentages on this page exclude undistributed offsetting receipts, which were -\$40 billion in fiscal year 1999. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These

receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

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Where Do You File?

If an envelope addressed to "Internal Revenue Service Center" came with this 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** shown that applies to you.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example it is over 1/4" thick). Also, include your complete return address.

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Florida, Georgia, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115
Delaware, New Jersey, New York (<i>New York City and counties of Nassau, Rockland, Suffolk, and Westchester</i>)	Internal Revenue Service Center Holtsville, NY 00501-0015	Internal Revenue Service Center Holtsville, NY 00501-0115
New York (<i>all other counties</i>), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115
Illinois, Iowa, Kansas, Minnesota, Missouri, Oregon, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115
District of Columbia, Indiana, Maryland, Pennsylvania, Virginia	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115
Michigan, Ohio	Internal Revenue Service Center Cincinnati, OH 45999-0015	Internal Revenue Service Center Cincinnati, OH 45999-0115
Colorado, Idaho, Montana, New Mexico, Oklahoma, Texas, Wyoming	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115
Arizona, California (<i>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</i>), Nevada, North Dakota, South Dakota, Utah, Washington	Internal Revenue Service Center Ogden, UT 84201-0015	Internal Revenue Service Center Ogden, UT 84201-0115
California (<i>all other counties</i>), Alaska, Hawaii	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115
Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Nebraska, North Carolina, Tennessee	Internal Revenue Service Center Memphis, TN 37501-0015	Internal Revenue Service Center Memphis, TN 37501-0115
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (<i>or if excluding income under Internal Revenue Code section 933</i>), a foreign country: U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA

* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

What's Inside?

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What's new for 2000 (page 13)

Commissioner's message (page 2)

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Free tax help (pages 7 and 51)

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How to make a gift to reduce the public debt (page 51)

