

### 2024 Changes

See What's New in these instructions.

### **Future Developments**

See **IRS.gov** and **IRS.gov/Forms**, and for the latest information about developments related to Forms 1040 and 1040-SR and their instructions, such as legislation enacted after they were published, go to **IRS.gov/Form1040**.

**Direct File** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS starting in 2025. See **DirectFile.IRS.gov**.

**freefile**) Free File is the fast, safe, and free way to prepare and *e-file* your taxes. See **IRS.gov/FreeFile**.

Pay Online. It's fast, simple, and secure. Go to IRS.gov/Payments.



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### Form 1040 and 1040-SR IRS Helpful Hints

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

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

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

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

### The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

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

### What can TAS do for you?

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

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

### How can you reach TAS?

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

• Go to *TaxpayerAdvocate.IRS.gov/contact-us*;

• Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;

- Check your local directory; or
- Call TAS toll free at 877-777-4778.

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

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

### How else does TAS help taxpayers?

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

### Low Income Taxpayer Clinics Help Taxpayers

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

### Suggestions for Improving the IRS

### **Taxpayer Advocacy Panel**

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

### Affordable Care Act—What You Need To Know

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

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

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

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

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

### Health Coverage Reporting

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

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

### What's New

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

• \$14,600–Single or Married filing separately.

• \$29,200–Married filing jointly or Qualifying surviving spouse.

• \$21,900–Head of household.

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

**Updated reporting requirements for Form 1099-K.** For 2024, payment card companies, payment apps, and online marketplaces will be required to send you a Form 1099-K when the amount of your business transactions during the year is more than \$5,000. In calendar year 2025, the threshold will lower to more than \$2,500 and for 2026 and later years, the threshold will be more than \$600.

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

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

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

For information about any additional changes to the 2024 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to <u>IRS.gov/</u> Form1040.

al tax for early distributions includes distributions from a retirement plan to pay for certain emergency personal expenses and to victims of domestic violence. See Form 5329, Pub. 575, and Pub. 590-B.

**Certain relief payments made to individuals affected by the East Palestine train derailment are not taxable.** If you received relief payments due to being affected by the East Palestine, Ohio, train derailment, these payments may be nontaxable. See <u>IRS.gov/DisasterRelief</u> and Pub. 547.

**Qualified wildfire relief payments are not taxable.** If you received a qualified wildfire relief payment, these payments may be nontaxable. See <u>IRS.gov/</u> <u>DisasterRelief</u> and Pub. 547.

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

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

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

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

**Repayment amount from Form 8936.** If you have a repayment of the credit for new or previously owned clean vehicles reported on Form 8936 and Schedule A (Form 8936), those amounts will now be reported on Schedule 2, lines 1b and 1c.

**Purchase of savings bonds discontinued.** The program allowing for your refund to be deposited into your Treasury-Direct® account to buy savings bonds, as well as the ability to buy paper bonds with your refund, has been discontinued. Form 8888 is now only used to split your direct deposit refund between two or more accounts or to split your refund between a direct deposit and a paper check. Go to <u>TreasuryDirect.gov/</u> <u>Research-Center/FAQ-IRS-Tax-Feature</u>.

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

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

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

### FREE WAYS To File Your Taxes

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### **Direct File**

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

Go to IRS.gov/DirectFile to see if you qualify and for more information.

### **Free File**

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

Go to IRS.gov/FreeFile to see if you qualify and for more information, including a list of Free File trusted partners.

### **Free Fillable Forms**

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

Go to IRS.gov/FreeFile for more information, including what you need to use Free Fillable Forms.

### VITA and TCE

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

Go to IRS.gov/VITA to see if you qualify and to find a VITA/TCE site near you.

### **MIRS**

Go to *IRS.gov/Payments* to see all your online payment options.

### Filing Requirements

### **Do You Have To File?**

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



Even if you do not otherwise have to file a return, you should file one to get a refund of any

federal income tax withheld. You should also file if you are eligible for any of the following credits.

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

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

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

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

Exception for certain children under age 19 or full-time students. If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2024 or was a full-time student under age 24 at the end of 2024. To do so, use Form 8814. If you make this election,

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



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit IRS.gov for details.

your child doesn't have to file a return. For details, use Tax Topic 553 or see Form 8814.

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

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

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

• You were married to a U.S. citizen or resident alien at the end of 2024.

• You elected to be taxed as a resident alien.

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

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

### When and Where Should You File?

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

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone or contingency operation, you may be able to file later. See Pub. 3 for details.

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



The chart at the end of these in-**TIP** structions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2025. The address for returns filed after 2025 may be different. See IRS.gov/Form1040 for any updates.

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

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

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

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

• You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.

• You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 16, 2025, you file Form 4868. This 4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

### **Private Delivery Services**

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

• UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

• FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.

• DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide. To check for any updates to the list of designated private delivery services, go to <u>IRS.gov/PDS</u>. For the IRS mailing address to use if you're using a private delivery service, go to <u>IRS.gov/PDSStreetAddresses</u>.

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

CAUTION Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

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

### **Chart A—For Most People**

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

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

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

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Chart B—For Children and Other Dependents (See Who Qualifies as Your Dependent, later.)
If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return. In this chart, <b>unearned income</b> includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. <b>Earned income</b> includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. <b>Gross income</b> is the total of your unearned and earned income.
Single dependents. Were you either age 65 or older or blind?
<ul> <li>No. You must file a return if any of the following apply.</li> <li>Your unearned income was over \$1,300.</li> <li>Your earned income was over \$14,600.</li> <li>Your gross income was more than the larger of—         <ul> <li>\$1,300, or</li> <li>Your earned income (up to \$14,150) plus \$450.</li> </ul> </li> <li>Yes. You must file a return if any of the following apply.</li> <li>Your unearned income was over \$3,250 (\$5,200 if 65 or older and blind).</li> <li>Your earned income was more than the larger of—             <ul> <li>\$3,250 (\$5,200 if 65 or older and blind), or</li> <li>\$3,250 (\$5,200 if 65 or older and blind), or</li> <li>Your earned income (up to \$14,150) plus \$2,400 (\$4,350 if 65 or older and blind).</li> </ul> </li> </ul>
Married dependents. Were you either age 65 or older or blind?
<ul> <li>No. You must file a return if any of the following apply.</li> <li>Your unearned income was over \$1,300.</li> <li>Your earned income was over \$14,600.</li> <li>Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.</li> <li>Your gross income was more than the larger of—         <ul> <li>\$1,300, or</li> <li>Your earned income (up to \$14,150) plus \$450.</li> </ul> </li> <li>Yes. You must file a return if any of the following apply.</li> </ul>

- Your unearned income was over \$2,850 (\$4,400 if 65 or older **and** blind).
- Your earned income was over \$16,150 (\$17,700 if 65 or older and blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the larger of—
  - \$2,850 (\$4,400 if 65 or older **and** blind), or
  - Your earned income (up to \$14,150) plus \$2,000 (\$3,550 if 65 or older and blind).

### Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2024. You owe any special taxes, including any of the following (see the instructions for Schedule 2). 1. **a.** Alternative minimum tax. **b.** Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. c. Household employment taxes. d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes. e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. **f.** Recapture taxes. 2. You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions. 3. You had net earnings from self-employment of at least \$400. 4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage 5. through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments. 6. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i). You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by 7. transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

### Line Instructions for **Forms 1040** and 1040-SR



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

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

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

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

Section references are to the Internal Revenue Code.

### Name and Address

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



If you filed a joint return for **TIP** 2023 and you are filing a joint return for 2024 with the same

spouse, be sure to enter your names and SSNs in the same order as on your 2023 return.

### Name Change

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

### Address Change

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

### P.O. Box

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

### **Foreign Address**

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

### **Death of a Taxpayer**

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

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

All payers of income, including financial institutions, should be promptly notified of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number shouldn't be used for tax

years after the year of death, except for estate tax return purposes.

### **Social Security** Number (SSN)

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

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

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

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

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

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

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

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

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

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

### **Nonresident Alien Spouse**

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

• You file a joint return, or

• Your spouse is filing a separate return.

### Presidential Election Campaign Fund

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

### **Filing Status**

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

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.

• Qualifying surviving spouse. For information about marital status, see Pub. 501.

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

### Single

You can check the "Single" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following was true on December 31, 2024.

• You were never married.

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

• You were widowed before January 1, 2024, and didn't remarry before the end of 2024. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

### **Married Filing Jointly**

You can check the "Married filing jointly" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR if any of the following apply.

• You were married at the end of 2024, even if you didn't live with your spouse at the end of 2024.

• Your spouse died in 2024 and you didn't remarry in 2024.

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

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

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

• You believe your spouse isn't reporting all of their income, or

• You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

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

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

If you and your spouse are making either of these choices to be treated as U.S. residents for 2024, check the box in the *Filing Status* section and enter the name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.

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

### Married Filing Separately

Check the "Married filing separately" box in the Filing Status section on page 1 of Form 1040 or 1040-SR if you are married, at the end of 2024, and file a separate return. Enter your spouse's name in the entry space below the filing status checkboxes. Be sure to enter vour spouse's SSN or ITIN in the space for spouse's SSN on Form 1040 or 1040-SR. If your spouse doesn't have and isn't required to have an SSN or ITIN, enter "NRA" in the entry space below the filing status checkboxes.

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

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

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

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

### Head of Household

You can check the "Head of household" box in the Filing Status section on page 1 of Form 1040 or 1040-SR if you are unmarried and provide a home for certain other persons. You are considered unmarried for this purpose if any of the following applies.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

• You lived apart from your spouse for the last 6 months of 2024. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

• You file a separate return from your spouse.

• You paid over half the cost of keeping up your home for 2024.

• Your home was the main home of your child, stepchild, or foster child for more than half of 2024 (if half or less, see *Exception to time lived with you*, earlier).

• You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

### Qualifying Surviving Spouse

You can check the "Qualifying surviving spouse" box in the *Filing Status* section on page 1 of Form 1040 or 1040-SR and use joint return tax rates for 2024 if all of the following apply.

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

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

a. The child had gross income of \$5,050 or more,

b. The child filed a joint return, or

c. You could be claimed as a dependent on someone else's return.

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

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

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

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

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

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

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

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

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

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

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

### **Digital Assets**

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

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

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

• Received digital assets as payment for property or services provided;

• Received digital assets as a result of a reward or award;

• Received new digital assets as a result of mining, staking, and similar activities;

• Received digital assets as a result of a hard fork;

• Disposed of digital assets in exchange for property or services;

• Disposed of a digital asset in exchange or trade for another digital asset;

• Sold a digital asset; or

• Otherwise disposed of any other financial interest in a digital asset.

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

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

• Holding a digital asset in a wallet or account:

• Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or

• Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.



Do not leave the question unanswered. You must answer "Yes" CAUTION or "No" by checking the appro-

priate box. For more information, go to IRS.gov/VirtualCurrencyFAQs.

### How To Report Digital Asset Transactions

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

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

If you received ordinary income in connection with digital assets that isn't reported elsewhere on your return, see the instructions for Schedule 1, line 8v.

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

### Standard Deduction



If you are filing Form 1040-SR, you can find a Standard Deduction Chart on the last page of that form. Don't file the Standard Deduction Chart with your return.

### Single and Married Filing Jointly

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

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

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

### Age/Blindness

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

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

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

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

Example. Your spouse was born on February 14, 1959, and died on February 13, 2024. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2024, your spouse isn't considered age 65. Don't check the box.

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

### Blindness

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

• You can't see better than 20/200 in your better eye with glasses or contact lenses, or

• Your field of vision is 20 degrees or less.

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

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

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

### Married Filing Separately

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

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

### Who Qualifies as Your Dependent

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

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



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

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

### Step 1 Do You Have a Qualifying Child?

### A qualifying child is your...

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



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

or

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

or

Any age and permanently and totally disabled (defined later)



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



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



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

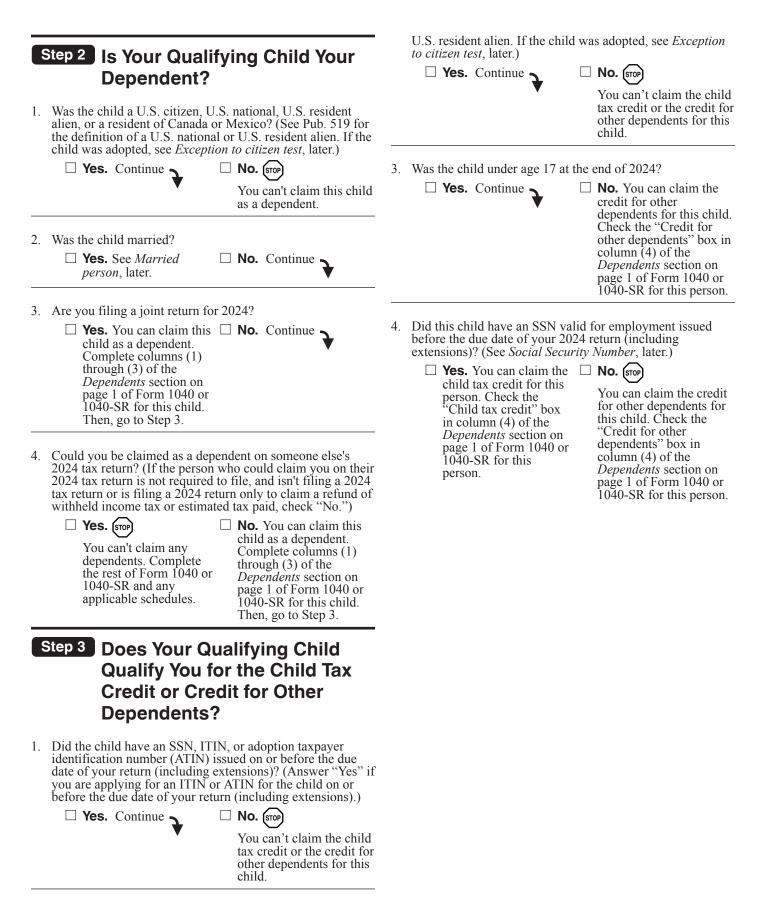


If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2024, see Qualifying child of more than one person, *later*.

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

 $\Box$  **Yes.** Go to Step 2.

 $\Box$  No. Go to Step 4.



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

### Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is your...

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

or

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

or

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

or

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

or

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

AND

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

AND

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



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

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



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

**Yes.** Continue **NO.** (STOP) You can't claim this person as a dependent.

3. Was your qualifying relative married?

 $\Box$  Yes. See *Married*  $\Box$  No. Continue *person*, later.

- 4. Are you filing a joint return for 2024?
  - ☐ Yes. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.
- 5. Could you be claimed as a dependent on someone else's 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

You can't claim any dependents. Complete the rest of Form 1040 or 1040-SR and any applicable schedules. □ No. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

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

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

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

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

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

You can't claim the credit for other dependents for this

qualifying relative.

Need more information or forms? Visit IRS.gov.

### **Definitions and Special Rules**

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

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

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

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

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

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

4. Either of the following applies.

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

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

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

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

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

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

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.

2. The other parent won't claim the child as a dependent.

3. The years for which the claim is released.

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

• Cover page (include the other parent's SSN on that page).

• The pages that include all the information identified in (1) through (3) above.

• Signature page with the other parent's signature and date of agreement.

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

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

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

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

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

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

If the person meets all other requirements to be your qualifying child but was born or died in 2024, the person is considered to have lived with you for more than half of 2024 if your home was this person's home for more than half the time the person was alive in 2024. If the person meets all other requirements to be your qualifying child but you adopted the person in 2024, the person was lawfully placed with you for legal adoption by you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

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

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

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

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

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

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

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

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

1. Child tax credit and credit for other dependents (line 19) and additional child tax credit (line 28).

2. Head of household filing status.

3. Credit for child and dependent care expenses (Schedule 3, line 2).

 $4.\,$  Exclusion for dependent care benefits (Form 2441, Part III).

5. Earned income credit (line 27).

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

• If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.

• If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.

• If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2024. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2024.

• If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2024.

• If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2024, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

For more details and examples, see Pub. 501.

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

**Social security number.** You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social*  Security Number (SSN), earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

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

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

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

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

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

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

### Income

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

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

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

### **Foreign-Source Income**

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

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

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

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

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

• Had a foreign account; or

• Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

You may also have to file Form 3520.

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

### Chapter 11 Bankruptcy Cases

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

· Earnings from services you performed after the beginning of the case (both wages and self-employment income); and

• Income from property described in section 541 of title 11 of the U.S. Code that you either owned when the case began or that you acquired after the case began and before the case was closed, dismissed, or converted to a case under a different chapter.

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

IRS.gov/irb/ 2006-40 IRB#NOT-2006-83.

### **Community Property States**

Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see Form 8958 and Pub. 555.

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

### Rounding Off to Whole Dollars

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

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

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



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

### Line 1a

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

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



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

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

### Line 1b

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

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

### Line 1c

### **Tip Income Not Reported on** Line 1a

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

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

### Line 1d

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

Enter your taxable Medicaid waiver payments that were not reported on Form(s) W-2. Also enter the total of your taxable and nontaxable Medicaid waiver payments that were not reported on Form(s) W-2, or not reported in box 1 of Form(s) W-2, if you choose to include nontaxable payments in earned income for purposes of claiming a credit or other tax benefit. If you and your spouse both received nontaxable Medicaid waiver payments during the year,

you and your spouse can make different choices about including payments in earned income. See the instructions for Schedule 1, line 8s. If you are a sole proprietor in a business of providing home care services, see the Schedule C instructions for how to report these amounts

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

If you received nontaxable Medicaid waiver payments, and CAUTION box 1 of your Form(s) W-2 is blank or has zeros, and you are choosing not to include nontaxable payments in earned income for purposes of claiming a credit, do not attach any of these Form(s) W-2 to your return.

### Line 1e Taxable Dependent Care Benefits From Form 2441, Line 26

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

### Line 1f

### **Employer-Provided Adoption Benefits From** Form 8839. Line 29

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

### Line 1g Wages From Form 8919, Line 6

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

### Line 1h

### **Other Earned Income**

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

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

• Strike or lockout benefits (other than bona fide gifts).

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

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

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

A higher catch-up contribution limit of \$3,850 may apply to participants in certain SIMPLE plans. Contact your plan administrator for more information.



You can't deduct the amount deferred. It isn't included as in-CAUTION come in box 1 of your Form

 Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see Insurance Premiums for Retired Public Safety Officers in the instructions for lines 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.

• Corrective distributions from a retirement plan shown on Form 1099-R of excess elective deferrals and excess contributions (plus earnings). But don't include distributions from an IRA on line 1h. Instead, report distributions from an IRA on lines 4a and 4b.

### Line 1i

### Nontaxable Combat Pay Election

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

### Were You a Statutory **Employee?**

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

### **Missing or Incorrect** Form W-2?

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

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

### Line 2a

### **Tax-Exempt Interest**

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

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

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



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

### Line 2b

### **Taxable Interest**

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

beginning of the Schedule B instructions applies to you.

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

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

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

### Line 3a

### **Qualified Dividends**

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

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

• Dividends you received as a nominee. See the Schedule B instructions.

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

• Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule just described.

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

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

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

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

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

*Example 3.* You bought 10,000 shares of ABC Mutual Fund common stock on July 8. ABC Mutual Fund paid

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

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

### Line 3b

### **Ordinary Dividends**

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

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

### **Nondividend Distributions**

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

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

### Lines 4a and 4b

### **IRA Distributions**

You should receive a Form 1099-R showing the total amount of any distri-

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



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



For purposes of these Exceptions, Roth IRA includes a Roth SIMPLE IRA.

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

• Roth IRA to another Roth IRA, or

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

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

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

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

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

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 4b; you don't have to see Form 8606 or its instructions.

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

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

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

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

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

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

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

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

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



You can't claim a charitable contribution deduction for any OCD not included in your in-

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

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

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

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

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

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

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

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

### Lines 5a and 5b

### Pensions and Annuities

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

• Disability pensions received before you reach the minimum retirement age set by your employer.

• Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are includible in income.



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

### **Fully Taxable Pensions and** Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2024. But see Insurance Pre*miums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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

### Partially Taxable Pensions and Annuities

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

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

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

### Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or \$3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

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

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

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

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

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

You must include in your income any amounts that you received that you

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

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

### **Simplified Method**

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

1. Your annuity starting date was after July 1, 1986, and you used this method last year to figure the taxable part.

2. Your annuity starting date was after November 18, 1996, and both of the following apply.

a. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.

b. On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

### Simplified Method Worksheet—Lines 5a and 5b

Be		ry of a deceased employee or former emp sion that you are entitled to (up to \$5,000	loyee who died <b>before</b> August 21, 1996, include ) in the amount entered on line 2 below.	
the	<b>re than one pension or annuity.</b> If you had more that total of the taxable parts on Form 1040 or 1040-SR, ho-SR, line 5a.			
1.	Enter the total pension or annuity payments from For 1040-SR, line 5a			
2.	Enter your cost in the plan at the annuity starting data <b>Note.</b> If you completed this worksheet last year, skip of last year's worksheet on line 4 below (even if the changed). Otherwise, go to line 3.	line 3 and enter the amount from line 4	2	
3.	Enter the appropriate number from <b>Table 1</b> below. <b>B</b> 1997 <b>and</b> the payments are for your life and that of y number from <b>Table 2</b> below	our beneficiary, enter the appropriate		
	Divide line 2 by the number on line 3		4	
5.	Multiply line 4 by the number of months for which the annuity starting date was <b>before</b> 1987, skip lines 6 and Otherwise, go to line 6	nd 7 and enter this amount on line 8.	5.	
6.	Enter the amount, if any, recovered tax free in years worksheet last year, enter the amount from line 10 of	after 1986. If you completed this		
	7. Subtract line 6 from line 2			
	Enter the <b>smaller</b> of line 5 or line 7			
9.	<b>Taxable amount.</b> Subtract line 8 from line 1. Enter to 1040 or 1040-SR, line 5b. If your Form 1099-R show amount from Form 1099-R. If you are a retired publi <i>Safety Officers</i> before entering an amount on line 5b	vs a larger amount, use the amount on this c safety officer, see <i>Insurance Premiums</i>	s line instead of the <i>for Retired Public</i>	
10.	Was your annuity starting date before 1987?	rksheet.		
	<b>No.</b> Add lines 6 and 8. This is the <b>amount you</b> number if you need to fill out this workshe			
11.	<b>Balance of cost to be recovered.</b> Subtract line 10 worksheet next year. The payments you receive n			
		Table 1 for Line 3 Above		
		AND your annuity	starting date was—	
	IF the age at annuity starting date was	<b>before</b> November 19, 1996, enter on line 3	after November 18, 1996, enter on line 3	
	55 or under	300	360	
	56–60 61–65	260 240	310 260	
	66–70	170	210	
	71 or older	120	160	
	IF the combined ages at annuity	Table 2 for Line 3 Above		
	starting date were	THEN	enter on line 3	
	110 or under		410	
	111–120		360	
	121–130		310	
	131–140 141 og older		260	
	141 or older		210	

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

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

### **Annuity Starting Date**

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

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

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

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

### Cost

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

### Rollovers

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

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

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

### **Lump-Sum Distributions**

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

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

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

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

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

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

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

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

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

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

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

**Social security information.** Social security beneficiaries can now get a variety of information from the SSA website with a my Social Security account, including getting a replacement Form SSA-1099 if needed. For more information and to set up an account, go to <u>SSA.gov/</u> myaccount.

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

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



Form RRB-1099. If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to www.rrb.gov.

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

### Line 6c

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

### Line 7

### Capital Gain or (Loss)

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

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

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

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

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

• Capital gain distributions:

• A capital loss carryover from 2023;

• A gain from Form 2439 or 6252 or Part I of Form 4797;

• A gain or loss from Form 4684, 6781, or 8824;

• A gain or loss from a partnership, S corporation, estate, or trust; or

• Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

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

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

### **Total Income and Adjusted Gross** Income

### Line 10

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

### **Tax and Credits**

### Line 12

### Itemized Deductions or Standard Deduction

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

### **Itemized Deductions**

To figure your itemized deductions, fill in Schedule A.

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

### **Standard Deduction**

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

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



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

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

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

Keep for Your Records

Bef		<ul> <li>Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the 1, line 24z).</li> <li>If you are married filing separately and you lived apart from your spouse for a the right of the word "benefits" on line 6a. If you don't, you may get a math e Be sure you have read the <i>Exception</i> in the line 6a and 6b instructions to see worksheet instead of a publication to find out if any of your benefits are taxable.</li> </ul>	all of 2 rror n if you	2024, enter "D" to otice from the IRS.
1.	<b>RRB-1099</b> . Also et	unt from box 5 of all your Forms SSA-1099 and           nter this amount on Form 1040 or 1040-SR,		
2.		50% (0.50)	2.	
3.	Combine the amou	nts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8	3.	
4.	Enter the amount, i	f any, from Form 1040 or 1040-SR, line 2a	4.	
5.	Combine lines 2, 3	, and 4	5.	
6.	Enter the total of th	e amounts from Schedule 1, lines 11 through 20, and 23 and 25	6.	
7.		ne 6 less than the amount on line 5?		
	<b>No. STOP</b> No. 10	one of your social security benefits are taxable. Enter -0- on Form 1040 or 40-SR, line 6b.		
	Yes. Subtract li	ine 6 from line 5	7.	
8.	<ul> <li>Single, head of married filing s all of 2024, ento</li> <li>Married filing in 2024, skip lii</li> </ul>	g jointly, enter \$32,000 of household, qualifying surviving spouse, or eparately and you <b>lived apart</b> from your spouse for er \$25,000 g separately and you lived with your spouse at any time hes 8 through 15; multiply line 7 by 85% (0.85) and on line 16. Then, go to line 17	8.	
9.		ne 8 less than the amount on line 7?		
	In the second se	one of your social security benefits are taxable. Enter -0- on Form 1040 or 40-SR, line 6b. If you are married filing separately and you <b>lived apart</b> from ur spouse for all of 2024, be sure you entered "D" to the right of the word enefits" on line 6a.	9.	
10.	Enter \$12,000 if m	arried filing jointly; \$9,000 if single, head of household, qualifying surviving		
10.	spouse, or married	filing separately and you lived apart from your spouse for all of 2024		
11.		m line 9. If zero or less, enter -0-		
12.	Enter the smaller of	of line 9 or line 10	12.	
13.		ne 12		
14.	Enter the smaller of	of line 2 or line 13	14.	
15.	Multiply line 11 by	85% (0.85). If line 11 is zero, enter -0-	15.	
16.		5		
17.		85% (0.85)	17.	
18.	Taxable social second Form 1040 or 10	<b>urity benefits.</b> Enter the <b>smaller</b> of line 16 or line 17. Also enter this amount 040-SR, line 6b	18.	
[	If any of your by year, you may be	penefits are taxable for 2024 <b>and</b> they include a lump-sum benefit payment that be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for a	was fe letails	or an earlier

• You were born before January 2, 1960.

• You are blind.

• Spouse was born before January 2, 1960.

• Spouse is blind.

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

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

### Line 13

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

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

Use Form 8995 if:

• You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);

• Your 2024 taxable income before the qualified business income deduction is less than or equal to \$191,950 (\$383,900 if married filing jointly); and

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

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

### Line 16

### Tax

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

• Tax on your taxable income. Figure the tax using one of the methods described later.

• Tax from Form(s) 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.

• Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.

• Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and "962" in the space next to that box. Attach a statement showing how you figured the tax.

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

• Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and "1291TAX" in the space next to that box.

• Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and "Form 8978" in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3 (Form 1040), line 61.

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

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

□ **Yes.** See chapter 13 of Pub. 17 for details, including who is eligible and

what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.

 $\square$  No. Use one of the following methods to figure your tax.

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

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

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

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

1. You had more than \$2,600 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).

2. You are required to file a tax return.

3. You were either:

a. Under age 18 at the end of 2024,

b. Age 18 at the end of 2024 and didn't have earned income that was more than half of your support, or

c. A full-time student at least age 19 but under age 24 at the end of 2024 and didn't have earned income that was more than half of your support.

4. At least one of your parents was alive at the end of 2024.

5. You don't file a joint return in 2024.

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

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

### Standard Deduction Worksheet for Dependents—Line 12

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

1.	Check if: You were born be	fore January 2, 1960.	)	
	You are blind.		Total number of boxes	1.
	Spouse was born	before January 2, 1960.	checked	
	Spouse is blind.	····· , , , ····		
2.	Is your <b>earned income</b> * more tha	n \$850?	)	
2.				
	Yes. Add \$450 to your earn	ned income. Enter the total.	}	
	<b>No.</b> Enter \$1,300.			
3.	Enter the amount shown below for	r your filing status.		
	• Single or married filing separate		)	
	• Married filing jointly—\$29,200	)	}	3.
	• Head of household—\$21,900		J	
4.	Standard deduction.			
a.		3. If born after January 1, 1960, and Otherwise, go to line 4b	-	
b.	If born before January 2, 1960, or	blind, multiply the number on line 1	by \$1,550 (\$1,950 if single or head	of
	·			
c.	Add lines 4a and 4b. Enter the tota	al here and on Form 1040 or 1040-SI	R, line 12	4c.
* Earn	ned income includes wages, salaries, ti	ps, professional fees, and other compensi	ation received for personal services you	performed. It also includes any taxable
			· · · ·	40-SR, line 1z, and Schedule 1, lines 3, 6,
8r; 8t,	and 8u minus the amount, if any, on Sci	hedule 1, line 15.		
Stand	lard Deduction Chart for People	Who Were Born Before January 2	, 1960, or Were Blind	
Don't	t use this chart if someone can claim	n you, or your spouse if filing jointly	, as a dependent. Instead, use the wo	rksheet above.
	You were born before January 2, 196			
	pouse was born before January 2, 1	960. Spouse is blind.		
Enton	the total number of boxes abooled			
Enter	the total number of boxes checked		•••••••••••	
IF you	ur filing	AND the nu	nhor in	THEN your standard
	s is	the box aboy		deduction is
Single	2	1		\$16,550 18,500
		2		
		1		\$30,750
Marri	ed filing jointly	2		32,300
		3		33,850 35,400
Qualit	fying surviving spouse	1		\$30,750
		2		32,300
		1		\$16,150
Marri	ed filing separately*	2		17,700 19,250
1		3		10.750

\* You can check the boxes for spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

4

1

2

20,800

\$23,850

25,800

Head of household

• You have to file Schedule D, line 18 or 19 of Schedule D is more than zero, and lines 15 and 16 of Schedule D are gains; or

• You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

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

Qualified Dividends and Capital Gain Tax Worksheet. Use the Qualified Dividends and Capital Gain Tax Worksheet,

Worksheet ...

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

• You reported qualified dividends on Form 1040 or 1040-SR, line 3a.

• You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7.

• You are filing Schedule D, and Schedule D, lines 15 and 16, are both more than zero.

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

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

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

4.

# Foreign Earned Income Tax Worksheet—Line 16 Keep for Your Records If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet. 1. Enter the amount from Form 1040 or 1040-SR, line 15 1. 2a. Enter the amount from your (and your spouse's if filing jointly) Form 2555, lines 45 and 50 2a. b. Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income b. c. Subtract line 2b from line 2a. If zero or less, enter -0 c. 3. Add lines 1 and 2c 3. 4. Figure the tax on the amount on line 3. Use the Tax Table, Tax Computation Worksheet, Or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure

Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess. If you don't have a capital gain excess, complete the rest of either of those worksheets according to the worksheet's instructions. Then,

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

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

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

1. Reduce (but not below zero) the amount you would otherwise enter on line 3 of your Qualified Dividends and Capital Gain Tax Worksheet or line 9 of your Schedule D Tax Worksheet by your capital gain excess.

2. Reduce (but not below zero) the amount you would otherwise enter on line 2 of your Qualified Dividends and Capital Gain Tax Worksheet or line 6 of your Schedule D Tax Worksheet by any of your capital gain excess not used in (1) above.

3. Reduce (but not below zero) the amount on your Schedule D (Form 1040), line 18, by your capital gain excess.

the tax on this line.) .....

5. Figure the tax on the amount on line 2c. If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation

6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on

4. Include your capital gain excess as a loss on line 16 of your Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

### Qualified Dividends and Capital Gain Tax Worksheet—Line 16



Befe	<b>Dre you begin:</b> $$ See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax. Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
	If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.
1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*
3.	Are you filing Schedule D?*
	<ul> <li>Yes. Enter the smaller of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0</li> <li>3.</li> </ul>
	$\square$ No. Enter the amount from Form 1040 or 1040-SR, line 7.
4.	Add lines 2 and 3     4.
5.	Subtract line 4 from line 1. If zero or less, enter -0 5.
6.	Enter:
	<pre>\$47,025 if single or married filing separately, \$94,050 if married filing jointly or qualifying surviving spouse, \$63,000 if head of household.</pre> 6 Enter the smaller of line 1 or line 6
7.	
8.	Enter the smaller of line 5 or line 7
9.	Subtract line 8 from line 7. This amount is taxed at 0%
10.	Enter the smaller of line 1 or line 4 10.
11.	Enter the amount from line 9 11.
12.	Subtract line 11 from line 10
13.	Enter:
	<pre>\$518,900 if single, \$291,850 if married filing separately, \$583,750 if married filing jointly or qualifying surviving spouse, \$551,350 if head of household.</pre> Transmission of the smaller of line 1 or line 13
14.	Enter the smaller of line 1 or line 13 14.
15.	Add lines 5 and 9
16.	Subtract line 15 from line 14. If zero or less, enter -0 16.
17.	Enter the smaller of line 12 or line 16
18.	Multiply line 17 by 15% (0.15)       18.
19.	Add lines 9 and 17 19.
20.	Subtract line 19 from line 10
21.	Multiply line 20 by 20% (0.20)       21.
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation         Worksheet       22.
23.	Add lines 18, 21, and 22 23.
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation         Worksheet       24.
25.	Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet25.
* If yo	ou are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.

### Line 19

### Child Tax Credit and Credit for Other Dependents

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

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

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



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

# **Payments**

# Line 25 Federal Income Tax Withheld

### Line 25a—Form(s) W-2

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

### Line 25b—Form(s) 1099

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

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

### Line 25c—Other Forms

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

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

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

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

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

### Line 26

### 2024 Estimated Tax **Payments**

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

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

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

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

# Line 27— Earned Income Credit (EIC)

### What Is the EIC?

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

### To Take the EIC:

• Follow the steps below.

• Complete the worksheet that applies to you or let the IRS figure the credit for you.

• If you have at least one child who meets the conditions to be your qualifying child for purposes of claiming the EIC, complete and attach Schedule EIC, even if that child doesn't have a valid SSN. See Schedule EIC for more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN.

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

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

TIP

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

## Step 1 All Filers

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

□ Yes. Continue NO. STOP You can't take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2024 return (including extensions) that allows you to work and is valid for EIC purposes (explained later under Definitions and Special Rules)?

□ NO. (STOP) □ Yes. Continue You can't take the credit. Enter "No" on the dotted line next to line 27.

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



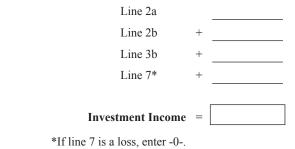
4. Were you or your spouse a nonresident alien for any part of 2024?

🗆 No. Continue 🛰

 $\Box$  No. Go to Step 2. □ **Yes.** See *Nonresident* aliens, later, under Definitions and Special Rules.

# Step 2 Investment Income

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



- 2. Is your investment income more than \$11,600?
  - □ **No.** Skip question 3; go to question 4.
- 3. Are you filing Form 4797 (relating to sales of business property)?
  - □ **Yes.** See *Form* 4797 filers, later, under Definitions and Special Rules.

 $\Box$  Yes. Continue

□ NO. (STOP

You can't take the credit.

- 4. Do any of the following apply for 2024?
  - You are filing Schedule E.
  - You are reporting income from the rental of personal property not used in a trade or business.
  - You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
  - You have income or loss from a passive activity.
    - $\Box$  No. Go to Step 3. □ **Yes.** Use Worksheet 1 in Pub. 596 to see if you can take the credit.

# Step 3 Qualifying Child

#### 3. Are you a married taxpayer whose filing status is married filing separately or head of household? A qualifying child for the EIC is your... □ Yes. Continue $\Box$ **No.** Skip questions 4 and 5; go to question 6. Son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew) 4. Did you and your spouse have the same principal residence for the last 6 months of 2024? **Yes.** Continue $\square$ **No.** Skip question 5; go to question 6. was ... Under age 19 at the end of 2024 and younger than you 5. Are you legally separated according to your state law under (or your spouse if filing jointly) a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2024? Under age 24 at the end of 2024, a student (defined later), and younger than □ Yes. Continue □ NO. (STOP) you (or your spouse if filing jointly) You can't take the credit. or Any age and permanently and totally disabled (defined later) 6. Could you be a qualifying child of another person for 2024? (Check "No" if the other person isn't required to file, and isn't filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax Who isn't filing a joint return for 2024 paid (see Pub. 596 for examples).) or is filing a joint return for 2024 only to claim a refund of withheld income ☐ Yes. STOP tax or estimated tax paid (see Pub. 596 for examples) $\Box$ No. Skip Step 4; go to Step 5. You can't take the credit. Enter "No" on the dotted line next to line 27 Who lived with you in the United States for more than half of 2024. Step 4 Filers Without a Qualifying Child You can't take the credit for a child who didn't live with you for more than half the year, even if you paid most of the child's living expenses. The 1. Are you a married taxpaver whose filing status is married IRS may ask you for documents to show you lived with each qualifying child. filing separately or head of household? Documents you might want to keep for this purpose include school and child □ Yes. (STOP) care records and other records that show your child's address. □ **No.** Continue You can't take the TIP If the child didn't live with you for more than half of 2024 because of credit. a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later. 2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2024? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1959, and before January 2, 2000.) If your If the child meets the conditions to be a qualifying child of any other person (other than your spouse, if filing a joint return) for 2024, see Qualifying child of more than one person, later. If the child was married, see spouse died in 2024 or if you are preparing a return for Married child. later. someone who died in 2024, see Pub. 596 before you answer. □ Yes. Continue **NO.** STOP You can't take the credit. 1. Do you have at least one child who meets the conditions to be your qualifying child for the purpose of claiming the EIĆ? 3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2024? Your □ **Yes.** Continue □ **No.** Skip questions 2 main home can be any location where you regularly live. through 6; go to Step 4. For examples, see Main home, later. Members of the military stationed outside the United States, see Members of the military, later, before you answer. 2. Are you filing a joint return for 2024? □ Yes. Continue **NO.** (STOP) □ **Yes.** Skip questions 3 □ No. Continue

through 6 and Step 4;

go to Step 5.

You can't take the credit.

Enter "No" on the dotted line next to line 27.

4.	<ul> <li>Are you filing a joint return for 2024?</li> <li>□ Yes. Skip questions 5 □ No. Continue and 6; go to Step 5.</li> </ul>	<ul> <li>4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1 i of Form 1040 or 1040-SR. See <i>Combat pay</i>, <i>nontaxable</i>, later</li></ul>
5.	Could you be a qualifying child of another person for 2024? (Check "No" if the other person isn't required to file, and isn't filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)	<ul> <li><i>Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.</i></li> <li>5. Add lines 3 and 4.</li> <li>This is your earned income</li></ul>
	You can't take the credit. Enter "No"	
	on the dotted line next to line 27.	2. Were you self-employed at any time in 2024, or are you
6	Can you be claimed as a dependent on someone else's 2024	filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?
	tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")	□ Yes. Skip question 3 □ No. Continue and Step 6; go to Worksheet B.
	$\Box \text{ Yes. } \text{ from } \Box \text{ No. Go to Step 5.}$	3. If you have:
	You can't take the credit.	• 3 or more qualifying children who have valid SSNs, is your earned income less than \$59,899 (\$66,819 if
3	Step 5 Earned Income	<ul> <li>married filing jointly)?</li> <li>2 qualifying children who have valid SSNs, is your earned income less than \$55,768 (\$62,688 if married filing jointly)?</li> </ul>
1.	Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?	<ul> <li>1 qualifying child who has a valid SSN, is your earned income less than \$49,084 (\$56,004 if married filing jointly)?</li> </ul>
	□ <b>Yes.</b> See <i>Clergy</i> or <i>Church employees</i> , □ <b>No.</b> Complete the following worksheet.	<ul> <li>No qualifying children who have valid SSNs, is your earned income less than \$18,591 (\$25,511 if married filing jointly)?</li> </ul>
1	whichever applies. Enter the amount from Form 1040 or 1040-SR,	$\Box$ Yes. Go to Step 6. $\Box$ No. (570)
1.	line 1z 1	You can't take the credit.
2.	Enter the Medicaid waiver payment amounts excluded from income on Schedule 1 (Form 1040), line 8s, unless you choose to include these amounts	Step 6 How To Figure the Credit
	in earned income, in which case enter -0 See the instructions for Schedule 1, line 8s 2	1. Do you want the IRS to figure the credit for you?
	TIP	$\Box$ Yes. See <i>Credit figured</i> $\Box$ No. Go to Worksheet A. <i>by the IRS</i> , later.
	If you and your spouse both received Medicaid waiver	Definitions and Special Rules
	payments during the year; you and your spouse can make different choices about including the full amount of your payments in earned income. Enter only the amount of Medicaid waiver payments that you or your spouse, if filing a joint return, do not want to include in earned	Adopted child. An adopted child is always treated as your own child. An adopted child includes a child lawfully placed with you for legal adoption.
	income. To include all nontaxable Medicaid waiver payment amounts in earned income, enter -0	<b>Church employees.</b> Determine how much of the amount on Form 1040 or 1040-SR, line 1a, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on

3.\_

**3.** Subtract line 2 from line 1

Form 1040 or 1040-SR, line 1a, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1a). Be sure to answer "Yes"

**Clergy.** The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount

to question 2 in Step 5.

that was also reported on Form 1040 or 1040-SR, line 1z, do the following.

1. Enter "Clergy" on the dotted line next to line 27.

2. Determine how much of the amount on Form 1040 or 1040-SR, line 1z, was also reported on Schedule SE, Part I, line 2.

3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1z. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1z).

4. Be sure to answer "Yes" to question 2 in Step 5.

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

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

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

1. Enter "EIC" on the dotted line next to line 27.

2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.

3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

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

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

**Form 8862, who must file.** You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But don't file Form 8862 if either of the following applies.

• You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC hasn't been reduced or disallowed again for any reason other than a math or clerical error.

• You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC wasn't your qualifying child.

Also, don't file Form 8862 or take the credit for the:

• 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or

• 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

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

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

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

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

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

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

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

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).

2. Head of household filing status.

3. Credit for child and dependent care expenses (Schedule 3, line 2).

4. Exclusion for dependent care benefits (Form 2441, Part III).

5. Earned income credit (line 27).

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

• If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.

• If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.

• If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2024. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2024.

• If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2024.

• If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2024, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

TIP

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

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

For more details and examples, see Pub. 596.

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

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

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

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

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

**Before you begin:**  $\sqrt{}$  Be sure you are using the correct worksheet. Use this worksheet only if you answered "No" to Step 5, question 2. Otherwise, use Worksheet B.

Part 1 All Filers Using Worksheet A	<ol> <li>Enter your earned income from Step 5.</li> <li>Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN as defined earlier. Enter the credit here.         If line 2 is zero, STOP You can't take the credit.         Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.         </li> <li>Enter the amount from Form 1040 or 1040-SR, line 11.         </li> <li>Are the amounts on lines 3 and 1 the same?         <ul> <li>Yes. Skip line 5; enter the amount from line 2 on line 6.</li> <li>No. Go to line 5.</li> </ul> </li> </ol>
Part 2 Filers Who Answered "No" on Line 4	<ul> <li>5. If you have:</li> <li>No qualifying children who have a valid SSN, is the amount on line 3 less than \$10,330 (\$17,250 if married filing jointly)?</li> <li>1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$22,720 (\$29,640 if married filing jointly)?</li> <li>Yes. Leave line 5 blank; enter the amount from line 2 on line 6.</li> <li>No. Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.</li> </ul>
Part 3 Your Earned Income Credit	<ul> <li>6. This is your earned income credit.</li> <li>6 Enter this amount on Form 1040 or 1040-SR, line 27. line 27.</li> <li>✓ If you have a qualifying child, complete and attach Schedule EIC.</li> <li>If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2024.</li> </ul>

# Worksheet **B**-2024 EIC-Line 27

### Use this worksheet if you answered "Yes" to Step 5, question 2.

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

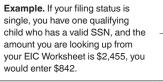
Part 1		
Part	<b>1a.</b> Enter the amount from Schedule SE, Part I, line 3.	1a
Self-Employed, Members of the	<b>b.</b> Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+ 1b
Clergy, and	c. Combine lines 1a and 1b.	= 1c
People With Church Employee	<b>d.</b> Enter the amount from Schedule SE, Part I, line 13.	- 1d
Income Filing Schedule SE	e. Subtract line 1d from line 1c.	= 1e
Part 2	2. Don't include on these lines any statutory employee income, any net profit from notary public, any amount exempt from self-employment tax as the result of the file 4029 or Form 4361, or any other amounts exempt from self-employment tax.	
Self-Employed NOT Required	<b>a.</b> Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a
To File Schedule SE	<b>b.</b> Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.	+ 2b
For example, your net earnings from self-employment	c. Combine lines 2a and 2b.	= 2c
were less than \$400.	*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Reduce the Schedule K-1 amounts as described in the Partner's Instructions for your name and social security number on Schedule SE and attach it to your rea	or Schedule K-1. Enter
Part 3		
Statutory Employees Filing Schedule C	<b>3.</b> Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.	3
Part 4	4a. Enter your earned income from Step 5.	4a
All Filers Using Worksheet B	<b>b.</b> Combine lines 1e, 2c, 3, and 4a. <b>This is your total earned income.</b>	4b
<b>Note.</b> If line 4b includes income on which you should have paid self-employment tax but	<ul> <li>If line 4b is zero or less, STOP You can't take the credit. Enter "No" on the do or 1040-SR, line 27.</li> <li>5. If you have:</li> <li>3 or more qualifying children who have valid SSNs, is line 4b less than \$59</li> </ul>	
didn't, we may reduce your credit by the amount of self-employment tax not paid.	<ul> <li>e b of micro qualitying children who have valid SSNs, is line 4b less than \$55,768 (\$62,6</li> <li>e 1 qualifying children who have valid SSN, is line 4b less than \$49,084 (\$56,00</li> <li>e No qualifying children who have valid SSNs, is line 4b less than \$18,591 (\$25,</li> </ul>	88 if married filing jointly)? 04 if married filing jointly)?
		511 if married filing jointly)?
	<b>Yes.</b> If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i> , figure the credit yourself, enter the amount from line 4b on line 6 of this work	earlier. If you want to

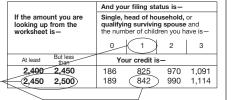
# Worksheet B-2024 EIC-Line 27-Continued

Part 5 All Filers Using Worksheet B	<ul> <li>6. Enter your total earned income from Part 4, line 4b.</li> <li>6</li> <li>7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here.</li> <li>If line 7 is zero, STOP You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.</li> <li>8. Enter the amount from Form 1040 or 1040-SR, line 11.</li> <li>9. Are the amounts on lines 8 and 6 the same?</li> </ul>
	<ul><li>Yes. Skip line 10; enter the amount from line 7 on line 11.</li><li>No. Go to line 10.</li></ul>
Part 6 Filers Who Answered "No" on Line 9	<ul> <li>10. If you have:</li> <li>No qualifying children who have a valid SSN, is the amount on line 8 less than \$10,330 (\$17,250 if married filing jointly)?</li> <li>1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$22,720 (\$29,640 if married filing jointly)?</li> <li>Yes. Leave line 10 blank; enter the amount from line 7 on line 11.</li> <li>No. Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the smaller amount on line 11.</li> </ul>
Part 7	11. This is your earned income credit.   11
Your Earned Income Credit	Reminder— $\checkmark$ If you have a qualifying child, complete and attach Schedule EIC.If you have a qualifying child, complete and attach Schedule EIC.If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2024.

# 2024 Earned Income Credit (EIC) Table Caution. This is not a tax table.

1. To find your credit, read down the "At least - But less than" columns and find the line that includes the amount you were told to look up from your EIC Worksheet. 2. Then, go to the column that includes your filing status and the number of qualifying children you have who have valid SSNs as defined earlier. Enter the credit from that column on your EIC Worksheet.





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

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

(Caution. This is not a tax table.)

		_		And	/our fil	ing statu	s is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual	head of ifying su ★ and y	urviving		Married have-	d filing j	ointly a	nd you	If the amou are looking the worksh	g up from	or qual	head of lifying si e★ and y	urviving	<b>j</b>	Married have-	d filing j	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531	8,800	8,850	632	3,001	3,530	3,971	632	3,001	3,530	3,971
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	8,850	8,900	632	3,018	3,550	3,994	632	3,018	3,550	3,994
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	8,900	8,950	632	3,035	3,570	4,016	632	3,035	3,570	4,016
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	8,950	9,000	632	3,052	3,590	4,039	632	3,052	3,590	4,039
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	9,000	9,050	632	3,069	3,610	4,061	632	3,069	3,610	4,061
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	9,050	9,100	632	3,086	3,630	4,084	632	3,086	3,630	4,084
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	9,100	9,150	632	3,103	3,650	4,106	632	3,103	3,650	4,106
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	9,150	9,200	632	3,120	3,670	4,129	632	3,120	3,670	4,129
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	9,200	9,250	632	3,137	3,690	4,151	632	3,137	3,690	4,151
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	9,250	9,300	632	3,154	3,710	4,174	632	3,154	3,710	4,174
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	9,300	9,350	632	3,171	3,730	4,196	632	3,171	3,730	4,196
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	9,350	9,400	632	3,188	3,750	4,219	632	3,188	3,750	4,219
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	9,400	9,450	632	3,205	3,770	4,241	632	3,205	3,770	4,241
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	9,450	9,500	632	3,222	3,790	4,264	632	3,222	3,790	4,264
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	9,500	9,550	632	3,239	3,810	4,286	632	3,239	3,810	4,286
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	9,550	9,600	632	3,256	3,830	4,309	632	3,256	3,830	4,309
6,400 6,450 6,500 6,550	6,450 6,500 6,550 6,600	492 495 499 503	2,185 2,202 2,219 2,236	2,570 2,590 2,610 2,630	2,891 2,914 2,936 2,959	492 495 499 503	2,185 2,202 2,219 2,236	2,570 2,590 2,610 2,630	2,891 2,914 2,936 2,959	9,600 9,650 9,700 9,750	9,650 9,700 9,750 9,800	632 632 632 632	3,273 3,290 3,307 3,324	3,850 3,870 3,890 3,910	4,331 4,354 4,376 4,399	632 632 632 632 632	3,273 3,290 3,307 3,324	3,850 3,870 3,890 3,910	4,331 4,354 4,376 4,399
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981	9,800	9,850	632	3,341	3,930	4,421	632	3,341	3,930	4,421
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004	9,850	9,900	632	3,358	3,950	4,444	632	3,358	3,950	4,444
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026	9,900	9,950	632	3,375	3,970	4,466	632	3,375	3,970	4,466
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049	9,950	10,000	632	3,392	3,990	4,489	632	3,392	3,990	4,489
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071	10,000	10,050	632	3,409	4,010	4,511	632	3,409	4,010	4,511
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094	10,050	10,100	632	3,426	4,030	4,534	632	3,426	4,030	4,534
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116	10,100	10,150	632	3,443	4,050	4,556	632	3,443	4,050	4,556
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139	10,150	10,200	632	3,460	4,070	4,579	632	3,460	4,070	4,579
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161	10,200	10,250	632	3,477	4,090	4,601	632	3,477	4,090	4,601
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184	10,250	10,300	632	3,494	4,110	4,624	632	3,494	4,110	4,624
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206	10,300	10,350	632	3,511	4,130	4,646	632	3,511	4,130	4,646
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229	10,350	10,400	629	3,528	4,150	4,669	632	3,528	4,150	4,669
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251	10,400	10,450	625	3,545	4,170	4,691	632	3,545	4,170	4,691
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274	10,450	10,500	621	3,562	4,190	4,714	632	3,562	4,190	4,714
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296	10,500	10,550	617	3,579	4,210	4,736	632	3,579	4,210	4,736
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319	10,550	10,600	613	3,596	4,230	4,759	632	3,596	4,230	4,759
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341	10,600	10,650	609	3,613	4,250	4,781	632	3,613	4,250	4,781
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364	10,650	10,700	606	3,630	4,270	4,804	632	3,630	4,270	4,804
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386	10,700	10,750	602	3,647	4,290	4,826	632	3,647	4,290	4,826
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409	10,750	10,800	598	3,664	4,310	4,849	632	3,664	4,310	4,849
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431	10,800	10,850	594	3,681	4,330	4,871	632	3,681	4,330	4,871
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454	10,850	10,900	590	3,698	4,350	4,894	632	3,698	4,350	4,894
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476	10,900	10,950	586	3,715	4,370	4,916	632	3,715	4,370	4,916
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499	10,950	11,000	583	3,732	4,390	4,939	632	3,732	4,390	4,939
7,800	7,850	599	2,661	3,130	3,521	599	2,661	3,130	3,521	11,000	11,050	579	3,749	4,410	4,961	632	3,749	4,410	4,961
7,850	7,900	602	2,678	3,150	3,544	602	2,678	3,150	3,544	11,050	11,100	575	3,766	4,430	4,984	632	3,766	4,430	4,984
7,900	7,950	606	2,695	3,170	3,566	606	2,695	3,170	3,566	11,100	11,150	571	3,783	4,450	5,006	632	3,783	4,450	5,006
7,950	8,000	610	2,712	3,190	3,589	610	2,712	3,190	3,589	11,150	11,200	567	3,800	4,470	5,029	632	3,800	4,470	5,029
8,000	8,050	614	2,729	3,210	3,611	614	2,729	3,210	3,611	11,200	11,250	564	3,817	4,490	5,051	632	3,817	4,490	5,051
8,050	8,100	618	2,746	3,230	3,634	618	2,746	3,230	3,634	11,250	11,300	560	3,834	4,510	5,074	632	3,834	4,510	5,074
8,100	8,150	622	2,763	3,250	3,656	622	2,763	3,250	3,656	11,300	11,350	556	3,851	4,530	5,096	632	3,851	4,530	5,096
8,150	8,200	625	2,780	3,270	3,679	625	2,780	3,270	3,679	11,350	11,400	552	3,868	4,550	5,119	632	3,868	4,550	5,119
8,200	8,250	629	2,797	3,290	3,701	629	2,797	3,290	3,701	11,400	11,450	548	3,885	4,570	5,141	632	3,885	4,570	5,141
8,250	8,300	632	2,814	3,310	3,724	632	2,814	3,310	3,724	11,450	11,500	544	3,902	4,590	5,164	632	3,902	4,590	5,164
8,300	8,350	632	2,831	3,330	3,746	632	2,831	3,330	3,746	11,500	11,550	541	3,919	4,610	5,186	632	3,919	4,610	5,186
8,350	8,400	632	2,848	3,350	3,769	632	2,848	3,350	3,769	11,550	11,600	537	3,936	4,630	5,209	632	3,936	4,630	5,209
8,400	8,450	632	2,865	3,370	3,791	632	2,865	3,370	3,791	11,600	11,650	533	3,953	4,650	5,231	632	3,953	4,650	5,231
8,450	8,500	632	2,882	3,390	3,814	632	2,882	3,390	3,814	11,650	11,700	529	3,970	4,670	5,254	632	3,970	4,670	5,254
8,500	8,550	632	2,899	3,410	3,836	632	2,899	3,410	3,836	11,700	11,750	525	3,987	4,690	5,276	632	3,987	4,690	5,276
8,550	8,600	632	2,916	3,430	3,859	632	2,916	3,430	3,859	11,750	11,800	521	4,004	4,710	5,299	632	4,004	4,710	5,299
8,600	8,650	632	2,933	3,450	3,881	632	2,933	3,450	3,881	11,800	11,850	518	4,021	4,730	5,321	632	4,021	4,730	5,321
8,650	8,700	632	2,950	3,470	3,904	632	2,950	3,470	3,904	11,850	11,900	514	4,038	4,750	5,344	632	4,038	4,750	5,344
8,700	8,750	632	2,967	3,490	3,926	632	2,967	3,490	3,926	11,900	11,950	510	4,055	4,770	5,366	632	4,055	4,770	5,366
8,750	8,800	632	2,984	3,510	3,949	632	2,984	3,510	3,949	11,950	12,000	506	4,072	4,790	5,389	632	4,072	4,790	5,389

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

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

				And y	our fil	ing statu	s is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual	head of ifying su the and y	urviving		Married	l filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	head of lifying si e★ and y	urviving		Married have-	l filing jo	ointly an	d you
	<b>D</b> . 1	0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	dit is-			Your cr	edit is-		At least	But less than		Your cre	dit is-			Your cr	edit is-	
12,000 12,050 12,100 12,150	12,050 12,100 12,150 12,200	502 499 495 491	4,089 4,106 4,123 4,140	4,810 4,830 4,850 4,870	5,411 5,434 5,456 5,479	632 632 632 632	4,089 4,106 4,123 4,140	4,810 4,830 4,850 4,870	5,411 5,434 5,456 5,479	15,200 15,250 15,300 15,350	15,250 15,300 15,350 15,400	258 254 250 246	4,213 4,213 4,213 4,213	6,090 6,110 6,130 6,150	6,851 6,874 6,896 6,919	632 632 632 632 632	4,213 4,213 4,213 4,213	6,090 6,110 6,130 6,150	6,851 6,874 6,896 6,919
12,200 12,250 12,300 12,350	12,250 12,300 12,350 12,400	487 483 479 476	4,157 4,174 4,191 4,213	4,890 4,910 4,930 4,950	5,501 5,524 5,546 5,569	632 632 632 632	4,157 4,174 4,191 4,213	4,890 4,910 4,930 4,950	5,501 5,524 5,546 5,569	15,400 15,450 15,500 15,550	15,450 15,500 15,550 15,600	242 238 235 231	4,213 4,213 4,213 4,213	6,170 6,190 6,210 6,230	6,941 6,964 6,986 7,009	632 632 632 632	4,213 4,213 4,213 4,213	6,170 6,190 6,210 6,230	6,941 6,964 6,986 7,009
12,400 12,450 12,500 12,550	12,450 12,500 12,550 12,600	472 468 464 460	4,213 4,213 4,213 4,213	4,970 4,990 5,010 5,030	5,591 5,614 5,636 5,659	632 632 632 632	4,213 4,213 4,213 4,213	4,970 4,990 5,010 5,030	5,591 5,614 5,636 5,659	15,600 15,650 15,700 15,750	15,650 15,700 15,750 15,800	227 223 219 215	4,213 4,213 4,213 4,213	6,250 6,270 6,290 6,310	7,031 7,054 7,076 7,099	632 632 632 632	4,213 4,213 4,213 4,213	6,250 6,270 6,290 6,310	7,031 7,054 7,076 7,099
12,600 12,650 12,700 12,750	12,650 12,700 12,750 12,800	456 453 449 445	4,213 4,213 4,213 4,213	5,050 5,070 5,090 5,110	5,681 5,704 5,726 5,749	632 632 632 632	4,213 4,213 4,213 4,213	5,050 5,070 5,090 5,110	5,681 5,704 5,726 5,749	15,800 15,850 15,900 15,950	15,850 15,900 15,950 16,000	212 208 204 200	4,213 4,213 4,213 4,213	6,330 6,350 6,370 6,390	7,121 7,144 7,166 7,189	632 632 632 632	4,213 4,213 4,213 4,213	6,330 6,350 6,370 6,390	7,121 7,144 7,166 7,189
12,800 12,850 12,900 12,950	12,850 12,900 12,950 13,000	441 437 433 430	4,213 4,213 4,213 4,213	5,130 5,150 5,170 5,190	5,771 5,794 5,816 5,839	632 632 632 632 632	4,213 4,213 4,213 4,213	5,130 5,150 5,170 5,190	5,771 5,794 5,816 5,839	16,000 16,050 16,100 16,150	16,050 16,100 16,150 16,200	196 193 189 185	4,213 4,213 4,213 4,213 4,213	6,410 6,430 6,450 6,470	7,211 7,234 7,256 7,279	632 632 632 632	4,213 4,213 4,213 4,213	6,410 6,430 6,450 6,470	7,211 7,234 7,256 7,279
13,000 13,050 13,100 13,150	13,050 13,100 13,150 13,200	426 422 418 414	4,213 4,213 4,213 4,213	5,210 5,230 5,250 5,270	5,861 5,884 5,906 5,929	632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,210 5,230 5,250 5,270	5,861 5,884 5,906 5,929	16,200 16,250 16,300 16,350	16,250 16,300 16,350 16,400	181 177 173 170	4,213 4,213 4,213 4,213 4,213	6,490 6,510 6,530 6,550	7,301 7,324 7,346 7,369	632 632 632 632	4,213 4,213 4,213 4,213	6,490 6,510 6,530 6,550	7,301 7,324 7,346 7,369
13,200 13,250 13,300 13,350	13,250 13,300 13,350 13,400	411 407 403 399	4,213 4,213 4,213 4,213	5,290 5,310 5,330 5,350	5,951 5,974 5,996 6,019	632 632 632 632	4,213 4,213 4,213 4,213	5,290 5,310 5,330 5,350	5,951 5,974 5,996 6,019	16,400 16,450 16,500 16,550	16,450 16,500 16,550 16,600	166 162 158 154	4,213 4,213 4,213 4,213	6,570 6,590 6,610 6,630	7,391 7,414 7,436 7,459	632 632 632 632	4,213 4,213 4,213 4,213	6,570 6,590 6,610 6,630	7,391 7,414 7,436 7,459
13,400 13,450 13,500 13,550	13,450 13,500 13,550 13,600	395 391 388 384	4,213 4,213 4,213 4,213	5,370 5,390 5,410 5,430	6,041 6,064 6,086 6,109	632 632 632 632	4,213 4,213 4,213 4,213	5,370 5,390 5,410 5,430	6,041 6,064 6,086 6,109	16,600 16,650 16,700 16,750	16,650 16,700 16,750 16,800	150 147 143 139	4,213 4,213 4,213 4,213 4,213	6,650 6,670 6,690 6,710	7,481 7,504 7,526 7,549	632 632 632 632	4,213 4,213 4,213 4,213	6,650 6,670 6,690 6,710	7,481 7,504 7,526 7,549
13,600 13,650 13,700 13,750	13,650 13,700 13,750 13,800	380 376 372 368	4,213 4,213 4,213 4,213	5,450 5,470 5,490 5,510	6,131 6,154 6,176 6,199	632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,450 5,470 5,490 5,510	6,131 6,154 6,176 6,199	16,800 16,850 16,900 16,950	16,850 16,900 16,950 17,000	135 131 127 124	4,213 4,213 4,213 4,213 4,213	6,730 6,750 6,770 6,790	7,571 7,594 7,616 7,639	632 632 632 632	4,213 4,213 4,213 4,213	6,730 6,750 6,770 6,790	7,571 7,594 7,616 7,639
13,800 13,850 13,900 13,950	13,850 13,900 13,950 14,000	365 361 357 353	4,213 4,213 4,213 4,213	5,530 5,550 5,570 5,590	6,221 6,244 6,266 6,289	632 632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,530 5,550 5,570 5,590	6,221 6,244 6,266 6,289	17,000 17,050 17,100 17,150	17,050 17,100 17,150 17,200	120 116 112 108	4,213 4,213 4,213 4,213 4,213	6,810 6,830 6,850 6,870	7,661 7,684 7,706 7,729	632 632 632 632 632	4,213 4,213 4,213 4,213	6,810 6,830 6,850 6,870	7,661 7,684 7,706 7,729
14,000 14,050 14,100 14,150	14,050 14,100 14,150 14,200	349 346 342 338	4,213 4,213 4,213 4,213	5,610 5,630 5,650 5,670	6,311 6,334 6,356 6,379	632 632 632 632	4,213 4,213 4,213 4,213	5,610 5,630 5,650 5,670	6,311 6,334 6,356 6,379	17,200 17,250 17,300 17,350	17,250 17,300 17,350 17,400	105 101 97 93	4,213 4,213 4,213 4,213	6,890 6,910 6,930 6,950	7,751 7,774 7,796 7,819	632 630 626 622	4,213 4,213 4,213 4,213	6,890 6,910 6,930 6,950	7,751 7,774 7,796 7,819
14,200 14,250 14,300 14,350	14,250 14,300 14,350 14,400	334 330 326 323	4,213 4,213 4,213 4,213	5,690 5,710 5,730 5,750	6,401 6,424 6,446 6,469	632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,690 5,710 5,730 5,750	6,401 6,424 6,446 6,469	17,400 17,450 17,500 17,550	17,450 17,500 17,550 17,600	89 85 82 78	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	619 615 611 607	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
14,400 14,450 14,500 14,550	14,450 14,500 14,550 14,600	319 315 311 307	4,213 4,213 4,213 4,213	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	632 632 632 632 632	4,213 4,213 4,213 4,213	5,770 5,790 5,810 5,830	6,491 6,514 6,536 6,559	17,600 17,650 17,700 17,750	17,650 17,700 17,750 17,800	74 70 66 62	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	603 599 596 592	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
14,600 14,650 14,700 14,750	14,650 14,700 14,750 14,800	303 300 296 292	4,213 4,213 4,213 4,213	5,850 5,870 5,890 5,910	6,581 6,604 6,626 6,649	632 632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,850 5,870 5,890 5,910	6,581 6,604 6,626 6,649	17,800 17,850 17,900 17,950	17,850 17,900 17,950 18,000	59 55 51 47	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	588 584 580 577	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
14,800 14,850 14,900 14,950	14,850 14,900 14,950 15,000	288 284 280 277	4,213 4,213 4,213 4,213	5,930 5,950 5,970 5,990	6,671 6,694 6,716 6,739	632 632 632 632	4,213 4,213 4,213 4,213 4,213	5,930 5,950 5,970 5,990	6,671 6,694 6,716 6,739	18,000 18,050 18,100 18,150	18,050 18,100 18,150 18,200	43 40 36 32	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	573 569 565 561	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
15,000 15,050 15,100 15,150	15,050 15,100 15,150 15,200	273 269 265 261	4,213 4,213 4,213 4,213	6,010 6,030 6,050 6,070	6,761 6,784 6,806 6,829	632 632 632 632	4,213 4,213 4,213 4,213 4,213	6,010 6,030 6,050 6,070	6,761 6,784 6,806 6,829	18,200 18,250 18,300 18,350	18,250 18,300 18,350 18,400	28 24 20 17	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	557 554 550 546	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830

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

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

				And y	/our fil	ing statu	ıs is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual	head of ifying su s★ and y	urviving	-	Married have-	d filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	lifying s	f housel urviving you have	1	Married have-	d filing jo	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cr	edit is-			Your cr	edit is-	
18,400 18,450 18,500 18,550	18,450 18,500 18,550 18,600	13 9 5 *	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	542 538 534 531	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	21,600 21,650 21,700 21,750	21,650 21,700 21,750 21,800	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830	297 293 290 286	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
18,600 18,650 18,700 18,750	18,650 18,700 18,750 18,800	0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	527 523 519 515	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	21,800 21,850 21,900 21,950	21,850 21,900 21,950 22,000	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	282 278 274 271	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
18,800 18,850 18,900 18,950	18,850 18,900 18,950 19,000	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	512 508 504 500	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	22,000 22,050 22,100 22,150	22,050 22,100 22,150 22,200	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	267 263 259 255	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
19,000 19,050 19,100 19,150	19,050 19,100 19,150 19,200	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	496 492 489 485	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	22,200 22,250 22,300 22,350	22,250 22,300 22,350 22,400	0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	251 248 244 240	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
19,200 19,250 19,300 19,350	19,250 19,300 19,350 19,400	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	481 477 473 469	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	22,400 22,450 22,500 22,550	22,450 22,500 22,550 22,600	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	236 232 228 225	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
19,400 19,450 19,500 19,550	19,450 19,500 19,550 19,600	0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	466 462 458 454	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	22,600 22,650 22,700 22,750	22,650 22,700 22,750 22,800	0 0 0	4,213 4,213 4,213 4,204	6,960 6,960 6,960 6,948	7,830 7,830 7,830 7,818	221 217 213 209	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
19,600 19,650 19,700 19,750	19,650 19,700 19,750 19,800	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	450 446 443 439	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	22,800 22,850 22,900 22,950	22,850 22,900 22,950 23,000	0 0 0 0	4,196 4,188 4,180 4,172	6,938 6,927 6,917 6,906	7,808 7,797 7,787 7,776	206 202 198 194	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
19,800 19,850 19,900 19,950	19,850 19,900 19,950 20,000	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	435 431 427 424	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	23,000 23,050 23,100 23,150	23,050 23,100 23,150 23,200	0 0 0	4,164 4,156 4,148 4,140	6,896 6,885 6,875 6,864	7,766 7,755 7,745 7,734	190 186 183 179	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
20,000 20,050 20,100 20,150	20,050 20,100 20,150 20,200	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	420 416 412 408	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	23,200 23,250 23,300 23,350	23,250 23,300 23,350 23,400	0 0 0 0	4,132 4,124 4,116 4,108	6,854 6,843 6,833 6,822	7,724 7,713 7,703 7,692	175 171 167 163	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
20,200 20,250 20,300 20,350	20,250 20,300 20,350 20,400	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	404 401 397 393	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	23,400 23,450 23,500 23,550	23,450 23,500 23,550 23,600	0 0 0	4,100 4,092 4,084 4,076	6,812 6,801 6,790 6,780	7,682 7,671 7,660 7,650	160 156 152 148	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
20,400 20,450 20,500 20,550	20,450 20,500 20,550 20,600	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	389 385 381 378	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	23,600 23,650 23,700 23,750	23,650 23,700 23,750 23,800	0 0 0	4,068 4,060 4,052 4,044	6,769 6,759 6,748 6,738	7,639 7,629 7,618 7,608	144 140 137 133	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
20,600 20,650 20,700 20,750	20,650 20,700 20,750 20,800	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	374 370 366 362	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	23,800 23,850 23,900 23,950	23,850 23,900 23,950 24,000	0 0 0 0	4,036 4,028 4,020 4,012	6,727 6,717 6,706 6,696	7,597 7,587 7,576 7,566	129 125 121 118	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
20,800 20,850 20,900 20,950	20,850 20,900 20,950 21,000	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	359 355 351 347	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	24,000 24,050 24,100 24,150	24,050 24,100 24,150 24,200	0 0 0 0	4,004 3,996 3,988 3,980	6,685 6,675 6,664 6,654	7,555 7,545 7,534 7,524	114 110 106 102	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
21,000 21,050 21,100 21,150	21,050 21,100 21,150 21,200	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	343 339 336 332	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	24,200 24,250 24,300 24,350	24,250 24,300 24,350 24,400	0 0 0 0	3,973 3,965 3,957 3,949	6,643 6,633 6,622 6,611	7,513 7,503 7,492 7,481	98 95 91 87	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
21,200 21,250 21,300 21,350	21,250 21,300 21,350 21,400	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	328 324 320 316	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	24,400 24,450 24,500 24,550	24,450 24,500 24,550 24,600	0 0 0 0	3,941 3,933 3,925 3,917	6,601 6,590 6,580 6,569	7,471 7,460 7,450 7,439	83 79 75 72	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
21,400 21,450 21,500 21,550	21,450 21,500 21,550 21,600	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	313 309 305 301	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	24,600 24,650 24,700 24,750	24,650 24,700 24,750 24,800	0 0 0 0	3,909 3,901 3,893 3,885	6,559 6,548 6,538 6,527	7,429 7,418 7,408 7,397	68 64 60 56	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830

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

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

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

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

				And	our fil	ing statu	s is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qua	head of lifying su e★ and y	urviving		Married have-	d filing j	ointly ar	nd you	If the amou are looking the works	g up from	or qual	head of lifying s e★ and y	urviving	1	Married have-	d filing jo	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	dit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cre	edit is-	
24,800 24,850 24,900 24,950	24,850 24,900 24,950 25,000	0 0 0 0	3,877 3,869 3,861 3,853	6,517 6,506 6,496 6,485	7,387 7,376 7,366 7,355	53 49 45 41	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	28,000 28,050 28,100 28,150	28,050 28,100 28,150 28,200	0 0 0 0	3,365 3,357 3,349 3,341	5,843 5,832 5,822 5,811	6,713 6,702 6,692 6,681	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
25,000 25,050 25,100 25,150	25,050 25,100 25,150 25,200	0 0 0	3,845 3,837 3,829 3,821	6,475 6,464 6,454 6,443	7,345 7,334 7,324 7,313	37 33 30 26	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	28,200 28,250 28,300 28,350	28,250 28,300 28,350 28,400	0 0 0 0	3,333 3,325 3,317 3,309	5,801 5,790 5,780 5,769	6,671 6,660 6,650 6,639	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
25,200 25,250 25,300 25,350	25,250 25,300 25,350 25,400	0 0 0 0	3,813 3,805 3,797 3,789	6,432 6,422 6,411 6,401	7,302 7,292 7,281 7,271	22 18 14 10	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	28,400 28,450 28,500 28,550	28,450 28,500 28,550 28,600	0 0 0 0	3,301 3,293 3,285 3,277	5,759 5,748 5,737 5,727	6,629 6,618 6,607 6,597	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
25,400 25,450 25,500 25,550	25,450 25,500 25,550 25,600	0 0 0 0	3,781 3,773 3,765 3,757	6,390 6,380 6,369 6,359	7,260 7,250 7,239 7,229	7 3 * 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	28,600 28,650 28,700 28,750	28,650 28,700 28,750 28,800	0 0 0	3,269 3,261 3,253 3,245	5,716 5,706 5,695 5,685	6,586 6,576 6,565 6,555	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
25,600 25,650 25,700 25,750	25,650 25,700 25,750 25,800	0 0 0 0	3,749 3,741 3,733 3,725	6,348 6,338 6,327 6,317	7,218 7,208 7,197 7,187	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	28,800 28,850 28,900 28,950	28,850 28,900 28,950 29,000	0 0 0 0	3,237 3,229 3,221 3,213	5,674 5,664 5,653 5,643	6,544 6,534 6,523 6,513	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
25,800 25,850 25,900 25,950	25,850 25,900 25,950 26,000	0 0 0 0	3,717 3,709 3,701 3,693	6,306 6,296 6,285 6,274	7,176 7,166 7,155 7,144	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	29,000 29,050 29,100 29,150	29,050 29,100 29,150 29,200	0 0 0 0	3,205 3,197 3,189 3,181	5,632 5,622 5,611 5,601	6,502 6,492 6,481 6,471	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830
26,000 26,050 26,100 26,150	26,050 26,100 26,150 26,200	0 0 0 0	3,685 3,677 3,669 3,661	6,264 6,253 6,243 6,232	7,134 7,123 7,113 7,102	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	29,200 29,250 29,300 29,350	29,250 29,300 29,350 29,400	0 0 0 0	3,174 3,166 3,158 3,150	5,590 5,580 5,569 5,558	6,460 6,450 6,439 6,428	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
26,200 26,250 26,300 26,350	26,250 26,300 26,350 26,400	0 0 0	3,653 3,645 3,637 3,629	6,222 6,211 6,201 6,190	7,092 7,081 7,071 7,060	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	29,400 29,450 29,500 29,550	29,450 29,500 29,550 29,600	0 0 0	3,142 3,134 3,126 3,118	5,548 5,537 5,527 5,516	6,418 6,407 6,397 6,386	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830
26,400 26,450 26,500 26,550	26,450 26,500 26,550 26,600	0 0 0	3,621 3,613 3,605 3,597	6,180 6,169 6,159 6,148	7,050 7,039 7,029 7,018	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	29,600 29,650 29,700 29,750	29,650 29,700 29,750 29,800	0 0 0 0	3,110 3,102 3,094 3,086	5,506 5,495 5,485 5,474	6,376 6,365 6,355 6,344	0 0 0 0	4,213 4,207 4,199 4,191	6,960 6,953 6,942 6,932	7,830 7,823 7,812 7,802
26,600 26,650 26,700 26,750	26,650 26,700 26,750 26,800	0 0 0 0	3,589 3,581 3,573 3,565	6,138 6,127 6,117 6,106	7,008 6,997 6,987 6,976	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	29,800 29,850 29,900 29,950	29,850 29,900 29,950 30,000	0 0 0 0	3,078 3,070 3,062 3,054	5,464 5,453 5,443 5,432	6,334 6,323 6,313 6,302	0 0 0 0	4,183 4,175 4,167 4,159	6,921 6,911 6,900 6,889	7,791 7,781 7,770 7,759
26,800 26,850 26,900 26,950	26,850 26,900 26,950 27,000	0 0 0 0	3,557 3,549 3,541 3,533	6,095 6,085 6,074 6,064	6,965 6,955 6,944 6,934	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	30,000 30,050 30,100 30,150	30,050 30,100 30,150 30,200	0 0 0	3,046 3,038 3,030 3,022	5,422 5,411 5,401 5,390	6,292 6,281 6,271 6,260	0 0 0 0	4,151 4,143 4,135 4,128	6,879 6,868 6,858 6,847	7,749 7,738 7,728 7,717
27,000 27,050 27,100 27,150	27,050 27,100 27,150 27,200	0 0 0 0	3,525 3,517 3,509 3,501	6,053 6,043 6,032 6,022	6,923 6,913 6,902 6,892	0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	30,200 30,250 30,300 30,350	30,250 30,300 30,350 30,400	0 0 0 0	3,014 3,006 2,998 2,990	5,379 5,369 5,358 5,348	6,249 6,239 6,228 6,218	0 0 0 0	4,120 4,112 4,104 4,096	6,837 6,826 6,816 6,805	7,707 7,696 7,686 7,675
27,200 27,250 27,300 27,350	27,250 27,300 27,350 27,400	0 0 0 0	3,493 3,485 3,477 3,469	6,011 6,001 5,990 5,980	6,881 6,871 6,860 6,850	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	30,400 30,450 30,500 30,550	30,450 30,500 30,550 30,600	0 0 0 0	2,982 2,974 2,966 2,958	5,337 5,327 5,316 5,306	6,207 6,197 6,186 6,176	0 0 0 0	4,088 4,080 4,072 4,064	6,795 6,784 6,774 6,763	7,665 7,654 7,644 7,633
27,400 27,450 27,500 27,550	27,450 27,500 27,550 27,600	0 0 0 0	3,461 3,453 3,445 3,437	5,969 5,959 5,948 5,938	6,839 6,829 6,818 6,808	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	30,600 30,650 30,700 30,750	30,650 30,700 30,750 30,800	0 0 0 0	2,950 2,942 2,934 2,926	5,295 5,285 5,274 5,264	6,165 6,155 6,144 6,134	0 0 0 0	4,056 4,048 4,040 4,032	6,753 6,742 6,731 6,721	7,623 7,612 7,601 7,591
27,600 27,650 27,700 27,750	27,650 27,700 27,750 27,800	0 0 0 0	3,429 3,421 3,413 3,405	5,927 5,916 5,906 5,895	6,797 6,786 6,776 6,765	0 0 0 0	4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	30,800 30,850 30,900 30,950	30,850 30,900 30,950 31,000	0 0 0 0	2,918 2,910 2,902 2,894	5,253 5,243 5,232 5,221	6,123 6,113 6,102 6,091	0 0 0 0	4,024 4,016 4,008 4,000	6,710 6,700 6,689 6,679	7,580 7,570 7,559 7,549
27,800 27,850 27,900 27,950	27,850 27,900 27,950 28,000	0 0 0 0	3,397 3,389 3,381 3,373	5,885 5,874 5,864 5,853	6,755 6,744 6,734 6,723	0 0 0 0	4,213 4,213 4,213 4,213 4,213	6,960 6,960 6,960 6,960	7,830 7,830 7,830 7,830 7,830	31,000 31,050 31,100 31,150	31,050 31,100 31,150 31,200	0 0 0 0	2,886 2,878 2,870 2,862	5,211 5,200 5,190 5,179	6,081 6,070 6,060 6,049	0 0 0 0	3,992 3,984 3,976 3,968	6,668 6,658 6,647 6,637	7,538 7,528 7,517 7,507

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

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

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

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

				And y	/our fil	ing statu	ıs is-							And	your fil	ing statu	ıs is-		
If the amou are looking the worksh	up from	or qual	head of ifying su the and y	urviving	-	Marrieo have-	d filing j	ointly ar	nd you	If the amou are looking the worksh	up from	or qua	lifying s	f housel urviving you have		Marrie have-	d filing j	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cr	edit is-			Your cr	edit is-	
31,200 31,250 31,300 31,350	31,250 31,300 31,350 31,400	0 0 0 0	2,854 2,846 2,838 2,830	5,169 5,158 5,148 5,137	6,039 6,028 6,018 6,007	0 0 0 0	3,960 3,952 3,944 3,936	6,626 6,616 6,605 6,595	7,496 7,486 7,475 7,465	34,400 34,450 34,500 34,550	34,450 34,500 34,550 34,600	0 0 0 0	2,343 2,335 2,327 2,319	4,495 4,484 4,474 4,463	5,365 5,354 5,344 5,333	0 0 0 0	3,448 3,440 3,432 3,424	5,952 5,942 5,931 5,921	6,822 6,812 6,801 6,791
31,400 31,450 31,500 31,550	31,450 31,500 31,550 31,600	0 0 0	2,822 2,814 2,806 2,798	5,127 5,116 5,106 5,095	5,997 5,986 5,976 5,965	0 0 0	3,928 3,920 3,912 3,904	6,584 6,574 6,563 6,552	7,454 7,444 7,433 7,422	34,600 34,650 34,700 34,750	34,650 34,700 34,750 34,800	0 0 0	2,311 2,303 2,295 2,287	4,453 4,442 4,432 4,421	5,323 5,312 5,302 5,291	0 0 0	3,416 3,408 3,400 3,392	5,910 5,900 5,889 5,879	6,780 6,770 6,759 6,749
31,600 31,650 31,700 31,750	31,650 31,700 31,750 31,800	0 0 0	2,790 2,782 2,774 2,766	5,085 5,074 5,064 5,053	5,955 5,944 5,934 5,923	0 0 0 0	3,896 3,888 3,880 3,872	6,542 6,531 6,521 6,510	7,412 7,401 7,391 7,380	34,800 34,850 34,900 34,950	34,850 34,900 34,950 35,000	0 0 0	2,279 2,271 2,263 2,255	4,411 4,400 4,390 4,379	5,281 5,270 5,260 5,249	0 0 0 0	3,384 3,376 3,368 3,360	5,868 5,858 5,847 5,836	6,738 6,728 6,717 6,706
31,800 31,850 31,900 31,950	31,850 31,900 31,950 32,000	0 0 0	2,758 2,750 2,742 2,734	5,042 5,032 5,021 5,011	5,912 5,902 5,891 5,881	0 0 0 0	3,864 3,856 3,848 3,840	6,500 6,489 6,479 6,468	7,370 7,359 7,349 7,338	35,000 35,050 35,100 35,150	35,050 35,100 35,150 35,200	0 0 0 0	2,247 2,239 2,231 2,223	4,369 4,358 4,348 4,337	5,239 5,228 5,218 5,207	0 0 0 0	3,352 3,344 3,336 3,329	5,826 5,815 5,805 5,794	6,696 6,685 6,675 6,664
32,000 32,050 32,100 32,150	32,050 32,100 32,150 32,200	0 0 0	2,726 2,718 2,710 2,702	5,000 4,990 4,979 4,969	5,870 5,860 5,849 5,839	0 0 0	3,832 3,824 3,816 3,808	6,458 6,447 6,437 6,426	7,328 7,317 7,307 7,296	35,200 35,250 35,300 35,350	35,250 35,300 35,350 35,400	0 0 0	2,215 2,207 2,199 2,191	4,326 4,316 4,305 4,295	5,196 5,186 5,175 5,165	0 0 0 0	3,321 3,313 3,305 3,297	5,784 5,773 5,763 5,752	6,654 6,643 6,633 6,622
32,200 32,250 32,300 32,350	32,250 32,300 32,350 32,400	0 0 0	2,694 2,686 2,678 2,670	4,958 4,948 4,937 4,927	5,828 5,818 5,807 5,797	0 0 0	3,800 3,792 3,784 3,776	6,416 6,405 6,395 6,384	7,286 7,275 7,265 7,254	35,400 35,450 35,500 35,550	35,450 35,500 35,550 35,600	0 0 0	2,183 2,175 2,167 2,159	4,284 4,274 4,263 4,253	5,154 5,144 5,133 5,123	0 0 0	3,289 3,281 3,273 3,265	5,742 5,731 5,721 5,710	6,612 6,601 6,591 6,580
32,400 32,450 32,500 32,550	32,450 32,500 32,550 32,600	0 0 0 0	2,662 2,654 2,646 2,638	4,916 4,906 4,895 4,885	5,786 5,776 5,765 5,755	0 0 0 0	3,768 3,760 3,752 3,744	6,373 6,363 6,352 6,342	7,243 7,233 7,222 7,212	35,600 35,650 35,700 35,750	35,650 35,700 35,750 35,800	0 0 0	2,151 2,143 2,135 2,127	4,242 4,232 4,221 4,211	5,112 5,102 5,091 5,081	0 0 0	3,257 3,249 3,241 3,233	5,700 5,689 5,678 5,668	6,570 6,559 6,548 6,538
32,600 32,650 32,700 32,750	32,650 32,700 32,750 32,800	0 0 0	2,630 2,622 2,614 2,606	4,874 4,863 4,853 4,842	5,744 5,733 5,723 5,712	0 0 0 0	3,736 3,728 3,720 3,712	6,331 6,321 6,310 6,300	7,201 7,191 7,180 7,170	35,800 35,850 35,900 35,950	35,850 35,900 35,950 36,000	0 0 0	2,119 2,111 2,103 2,095	4,200 4,190 4,179 4,168	5,070 5,060 5,049 5,038	0 0 0	3,225 3,217 3,209 3,201	5,657 5,647 5,636 5,626	6,527 6,517 6,506 6,496
32,800 32,850 32,900 32,950	32,850 32,900 32,950 33,000	0 0 0	2,598 2,590 2,582 2,574	4,832 4,821 4,811 4,800	5,702 5,691 5,681 5,670	0 0 0 0	3,704 3,696 3,688 3,680	6,289 6,279 6,268 6,258	7,159 7,149 7,138 7,128	36,000 36,050 36,100 36,150	36,050 36,100 36,150 36,200	0 0 0	2,087 2,079 2,071 2,063	4,158 4,147 4,137 4,126	5,028 5,017 5,007 4,996	0 0 0	3,193 3,185 3,177 3,169	5,615 5,605 5,594 5,584	6,485 6,475 6,464 6,454
33,000 33,050 33,100 33,150	33,050 33,100 33,150 33,200	0 0 0 0	2,566 2,558 2,550 2,542	4,790 4,779 4,769 4,758	5,660 5,649 5,639 5,628	0 0 0 0	3,672 3,664 3,656 3,648	6,247 6,237 6,226 6,216	7,117 7,107 7,096 7,086	36,200 36,250 36,300 36,350	36,250 36,300 36,350 36,400	0 0 0	2,055 2,047 2,039 2,031	4,116 4,105 4,095 4,084	4,986 4,975 4,965 4,954	0 0 0	3,161 3,153 3,145 3,137	5,573 5,563 5,552 5,542	6,443 6,433 6,422 6,412
33,200 33,250 33,300 33,350	33,250 33,300 33,350 33,400	0 0 0 0	2,534 2,526 2,518 2,510	4,748 4,737 4,727 4,716	5,618 5,607 5,597 5,586	0 0 0 0	3,640 3,632 3,624 3,616	6,205 6,194 6,184 6,173	7,075 7,064 7,054 7,043	36,400 36,450 36,500 36,550	36,450 36,500 36,550 36,600	0 0 0	2,023 2,015 2,007 1,999	4,074 4,063 4,053 4,042	4,944 4,933 4,923 4,912	0 0 0	3,129 3,121 3,113 3,105	5,531 5,521 5,510 5,499	6,401 6,391 6,380 6,369
33,400 33,450 33,500 33,550	33,450 33,500 33,550 33,600	0 0 0 0	2,502 2,494 2,486 2,478	4,706 4,695 4,684 4,674	5,576 5,565 5,554 5,544	0 0 0 0	3,608 3,600 3,592 3,584	6,163 6,152 6,142 6,131	7,033 7,022 7,012 7,001	36,600 36,650 36,700 36,750	36,650 36,700 36,750 36,800	0 0 0	1,991 1,983 1,975 1,967	4,032 4,021 4,011 4,000	4,902 4,891 4,881 4,870	0 0 0	3,097 3,089 3,081 3,073	5,489 5,478 5,468 5,457	6,359 6,348 6,338 6,327
33,600 33,650 33,700 33,750	33,650 33,700 33,750 33,800	0 0 0 0	2,470 2,462 2,454 2,446	4,663 4,653 4,642 4,632	5,533 5,523 5,512 5,502	0 0 0 0	3,576 3,568 3,560 3,552	6,121 6,110 6,100 6,089	6,991 6,980 6,970 6,959	36,800 36,850 36,900 36,950	36,850 36,900 36,950 37,000	0 0 0 0	1,959 1,951 1,943 1,935	3,989 3,979 3,968 3,958	4,859 4,849 4,838 4,828	0 0 0 0	3,065 3,057 3,049 3,041	5,447 5,436 5,426 5,415	6,317 6,306 6,296 6,285
33,800 33,850 33,900 33,950	33,850 33,900 33,950 34,000	0 0 0 0	2,438 2,430 2,422 2,414	4,621 4,611 4,600 4,590	5,491 5,481 5,470 5,460	0 0 0 0	3,544 3,536 3,528 3,520	6,079 6,068 6,058 6,047	6,949 6,938 6,928 6,917	37,000 37,050 37,100 37,150	37,050 37,100 37,150 37,200	0 0 0 0	1,927 1,919 1,911 1,903	3,947 3,937 3,926 3,916	4,817 4,807 4,796 4,786	0 0 0 0	3,033 3,025 3,017 3,009	5,405 5,394 5,384 5,373	6,275 6,264 6,254 6,243
34,000 34,050 34,100 34,150	34,050 34,100 34,150 34,200	0 0 0 0	2,406 2,398 2,390 2,382	4,579 4,569 4,558 4,548	5,449 5,439 5,428 5,418	0 0 0 0	3,512 3,504 3,496 3,488	6,037 6,026 6,015 6,005	6,907 6,896 6,885 6,875	37,200 37,250 37,300 37,350	37,250 37,300 37,350 37,400	0 0 0 0	1,895 1,887 1,879 1,871	3,905 3,895 3,884 3,874	4,775 4,765 4,754 4,744	0 0 0 0	3,001 2,993 2,985 2,977	5,363 5,352 5,342 5,331	6,233 6,222 6,212 6,201
34,200 34,250 34,300 34,350	34,250 34,300 34,350 34,400	0 0 0 0	2,375 2,367 2,359 2,351	4,537 4,527 4,516 4,505	5,407 5,397 5,386 5,375	0 0 0 0	3,480 3,472 3,464 3,456	5,994 5,984 5,973 5,963	6,864 6,854 6,843 6,833	37,400 37,450 37,500 37,550	37,450 37,500 37,550 37,600	0 0 0 0	1,863 1,855 1,847 1,839	3,863 3,853 3,842 3,832	4,733 4,723 4,712 4,702	0 0 0 0	2,969 2,961 2,953 2,945	5,320 5,310 5,299 5,289	6,190 6,180 6,169 6,159

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

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

				And	your fil	ing statu	is is-							And	your fil	ing statu	s is-		
If the amou are looking the worksh	up from	or qual	head of ifying so the and y	urviving		Married have-	d filing j	ointly ar	nd you	If the amou are looking the worksh	g up from	or qua	, head of lifying s e★ and y	urviving	1	Married have-	d filing jo	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than		Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
37,600	37,650	0	1,831	3,821	4,691	0	2,937	5,278	6,148	40,800	40,850	0	1,320	3,147	4,017	0	2,426	4,604	5,474
37,650	37,700	0	1,823	3,810	4,680	0	2,929	5,268	6,138	40,850	40,900	0	1,312	3,137	4,007	0	2,418	4,594	5,464
37,700	37,750	0	1,815	3,800	4,670	0	2,921	5,257	6,127	40,900	40,950	0	1,304	3,126	3,996	0	2,410	4,583	5,453
37,750	37,800	0	1,807	3,789	4,659	0	2,913	5,247	6,117	40,950	41,000	0	1,296	3,115	3,985	0	2,402	4,573	5,443
37,800 37,850 37,900 37,950	37,850 37,900 37,950 38,000	0 0 0 0	1,799 1,791 1,783 1,775	3,779 3,768 3,758 3,747	4,649 4,638 4,628 4,617	0 0 0	2,905 2,897 2,889 2,881	5,236 5,226 5,215 5,205	6,106 6,096 6,085 6,075	41,000 41,050 41,100 41,150	41,050 41,100 41,150 41,200	0 0 0 0	1,288 1,280 1,272 1,264	3,105 3,094 3,084 3,073	3,975 3,964 3,954 3,943	0 0 0 0	2,394 2,386 2,378 2,370	4,562 4,552 4,541 4,531	5,432 5,422 5,411 5,401
38,000	38,050	0	1,767	3,737	4,607	0	2,873	5,194	6,064	41,200	41,250	0	1,256	3,063	3,933	0	2,362	4,520	5,390
38,050	38,100	0	1,759	3,726	4,596	0	2,865	5,184	6,054	41,250	41,300	0	1,248	3,052	3,922	0	2,354	4,510	5,380
38,100	38,150	0	1,751	3,716	4,586	0	2,857	5,173	6,043	41,300	41,350	0	1,240	3,042	3,912	0	2,346	4,499	5,369
38,150	38,200	0	1,743	3,705	4,575	0	2,849	5,163	6,033	41,350	41,400	0	1,232	3,031	3,901	0	2,338	4,489	5,359
38,200	38,250	0	1,735	3,695	4,565	0	2,841	5,152	6,022	41,400	41,450	0	1,224	3,021	3,891	0	2,330	4,478	5,348
38,250	38,300	0	1,727	3,684	4,554	0	2,833	5,141	6,011	41,450	41,500	0	1,216	3,010	3,880	0	2,322	4,468	5,338
38,300	38,350	0	1,719	3,674	4,544	0	2,825	5,131	6,001	41,500	41,550	0	1,208	3,000	3,870	0	2,314	4,457	5,327
38,350	38,400	0	1,711	3,663	4,533	0	2,817	5,120	5,990	41,550	41,600	0	1,200	2,989	3,859	0	2,306	4,446	5,316
38,400	38,450	0	1,703	3,653	4,523	0	2,809	5,110	5,980	41,600	41,650	0	1,192	2,979	3,849	0	2,298	4,436	5,306
38,450	38,500	0	1,695	3,642	4,512	0	2,801	5,099	5,969	41,650	41,700	0	1,184	2,968	3,838	0	2,290	4,425	5,295
38,500	38,550	0	1,687	3,631	4,501	0	2,793	5,089	5,959	41,700	41,750	0	1,176	2,958	3,828	0	2,282	4,415	5,285
38,550	38,600	0	1,679	3,621	4,491	0	2,785	5,078	5,948	41,750	41,800	0	1,168	2,947	3,817	0	2,274	4,404	5,274
38,600 38,650 38,700 38,750	38,650 38,700 38,750 38,800	0 0 0 0	1,671 1,663 1,655 1,647	3,610 3,600 3,589 3,579	4,480 4,470 4,459 4,449	0 0 0	2,777 2,769 2,761 2,753	5,068 5,057 5,047 5,036	5,938 5,927 5,917 5,906	41,800 41,850 41,900 41,950	41,850 41,900 41,950 42,000	0 0 0 0	1,160 1,152 1,144 1,136	2,936 2,926 2,915 2,905	3,806 3,796 3,785 3,775	0 0 0 0	2,266 2,258 2,250 2,242	4,394 4,383 4,373 4,362	5,264 5,253 5,243 5,232
38,800	38,850	0	1,639	3,568	4,438	0	2,745	5,026	5,896	42,000	42,050	0	1,128	2,894	3,764	0	2,234	4,352	5,222
38,850	38,900	0	1,631	3,558	4,428	0	2,737	5,015	5,885	42,050	42,100	0	1,120	2,884	3,754	0	2,226	4,341	5,211
38,900	38,950	0	1,623	3,547	4,417	0	2,729	5,005	5,875	42,100	42,150	0	1,112	2,873	3,743	0	2,218	4,331	5,201
38,950	39,000	0	1,615	3,537	4,407	0	2,721	4,994	5,864	42,150	42,200	0	1,104	2,863	3,733	0	2,210	4,320	5,190
39,000 39,050 39,100 39,150	39,050 39,100 39,150 39,200	0 0 0 0	1,607 1,599 1,591 1,583	3,526 3,516 3,505 3,495	4,396 4,386 4,375 4,365	0 0 0	2,713 2,705 2,697 2,689	4,984 4,973 4,962 4,952	5,854 5,843 5,832 5,822	42,200 42,250 42,300 42,350	42,250 42,300 42,350 42,400	0 0 0 0	1,096 1,088 1,080 1,072	2,852 2,842 2,831 2,821	3,722 3,712 3,701 3,691	0 0 0 0	2,202 2,194 2,186 2,178	4,310 4,299 4,289 4,278	5,180 5,169 5,159 5,148
39,200	39,250	0	1,576	3,484	4,354	0	2,681	4,941	5,811	42,400	42,450	0	1,064	2,810	3,680	0	2,170	4,267	5,137
39,250	39,300	0	1,568	3,474	4,344	0	2,673	4,931	5,801	42,450	42,500	0	1,056	2,800	3,670	0	2,162	4,257	5,127
39,300	39,350	0	1,560	3,463	4,333	0	2,665	4,920	5,790	42,500	42,550	0	1,048	2,789	3,659	0	2,154	4,246	5,116
39,350	39,400	0	1,552	3,452	4,322	0	2,657	4,910	5,780	42,550	42,600	0	1,040	2,779	3,649	0	2,146	4,236	5,106
39,400	39,450	0	1,544	3,442	4,312	0	2,649	4,899	5,769	42,600	42,650	0	1,032	2,768	3,638	0	2,138	4,225	5,095
39,450	39,500	0	1,536	3,431	4,301	0	2,641	4,889	5,759	42,650	42,700	0	1,024	2,757	3,627	0	2,130	4,215	5,085
39,500	39,550	0	1,528	3,421	4,291	0	2,633	4,878	5,748	42,700	42,750	0	1,016	2,747	3,617	0	2,122	4,204	5,074
39,550	39,600	0	1,520	3,410	4,280	0	2,625	4,868	5,738	42,750	42,800	0	1,008	2,736	3,606	0	2,114	4,194	5,064
39,600 39,650 39,700 39,750	39,650 39,700 39,750 39,800	0 0 0 0	1,512 1,504 1,496 1,488	3,400 3,389 3,379 3,368	4,270 4,259 4,249 4,238	0 0 0	2,617 2,609 2,601 2,593	4,857 4,847 4,836 4,826	5,727 5,717 5,706 5,696	42,800 42,850 42,900 42,950	42,850 42,900 42,950 43,000	0 0 0 0	1,000 992 984 976	2,726 2,715 2,705 2,694	3,596 3,585 3,575 3,564	0 0 0 0	2,106 2,098 2,090 2,082	4,183 4,173 4,162 4,152	5,053 5,043 5,032 5,022
39,800	39,850	0	1,480	3,358	4,228	0	2,585	4,815	5,685	43,000	43,050	0	968	2,684	3,554	0	2,074	4,141	5,011
39,850	39,900	0	1,472	3,347	4,217	0	2,577	4,805	5,675	43,050	43,100	0	960	2,673	3,543	0	2,066	4,131	5,001
39,900	39,950	0	1,464	3,337	4,207	0	2,569	4,794	5,664	43,100	43,150	0	952	2,663	3,533	0	2,058	4,120	4,990
39,950	40,000	0	1,456	3,326	4,196	0	2,561	4,783	5,653	43,150	43,200	0	944	2,652	3,522	0	2,050	4,110	4,980
40,000	40,050	0	1,448	3,316	4,186	0	2,553	4,773	5,643	43,200	43,250	0	936	2,642	3,512	0	2,042	4,099	4,969
40,050	40,100	0	1,440	3,305	4,175	0	2,545	4,762	5,632	43,250	43,300	0	928	2,631	3,501	0	2,034	4,088	4,958
40,100	40,150	0	1,432	3,295	4,165	0	2,537	4,752	5,622	43,300	43,350	0	920	2,621	3,491	0	2,026	4,078	4,948
40,150	40,200	0	1,424	3,284	4,154	0	2,530	4,741	5,611	43,350	43,400	0	912	2,610	3,480	0	2,018	4,067	4,937
40,200	40,250	0	1,416	3,273	4,143	0	2,522	4,731	5,601	43,400	43,450	0	904	2,600	3,470	0	2,010	4,057	4,927
40,250	40,300	0	1,408	3,263	4,133	0	2,514	4,720	5,590	43,450	43,500	0	896	2,589	3,459	0	2,002	4,046	4,916
40,300	40,350	0	1,400	3,252	4,122	0	2,506	4,710	5,580	43,500	43,550	0	888	2,578	3,448	0	1,994	4,036	4,906
40,350	40,400	0	1,392	3,242	4,112	0	2,498	4,699	5,569	43,550	43,600	0	880	2,568	3,438	0	1,986	4,025	4,895
40,400	40,450	0	1,384	3,231	4,101	0	2,490	4,689	5,559	43,600	43,650	0	872	2,557	3,427	0	1,978	4,015	4,885
40,450	40,500	0	1,376	3,221	4,091	0	2,482	4,678	5,548	43,650	43,700	0	864	2,547	3,417	0	1,970	4,004	4,874
40,500	40,550	0	1,368	3,210	4,080	0	2,474	4,668	5,538	43,700	43,750	0	856	2,536	3,406	0	1,962	3,994	4,864
40,550	40,600	0	1,360	3,200	4,070	0	2,466	4,657	5,527	43,750	43,800	0	848	2,526	3,396	0	1,954	3,983	4,853
40,600	40,650	0	1,352	3,189	4,059	0	2,458	4,647	5,517	43,800	43,850	0	840	2,515	3,385	0	1,946	3,973	4,843
40,650	40,700	0	1,344	3,179	4,049	0	2,450	4,636	5,506	43,850	43,900	0	832	2,505	3,375	0	1,938	3,962	4,832
40,700	40,750	0	1,336	3,168	4,038	0	2,442	4,625	5,495	43,900	43,950	0	824	2,494	3,364	0	1,930	3,952	4,822
40,750	40,800	0	1,328	3,158	4,028	0	2,434	4,615	5,485	43,950	44,000	0	816	2,484	3,354	0	1,922	3,941	4,811

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

(Caution. This is not a tax table.)

				And y	/our fil	ing statu	ıs is-							And	your fil	ing statu	ıs is-		
If the amou are looking the worksh	g up from	Single, or quali spouse	fying su	urviving		Marrie have-	d filing j	ointly a	nd you	If the amou are looking the worksh	g up from	or qual	head of ifying si e★ and y	urviving	1	Marrie have-	d filing j	ointly an	d you
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	`	Your cre	edit is-			Your cr	edit is-		At least	But less than		Your cre	edit is-			Your cr	edit is-	
44,000 44,050 44,100 44,150	44,050 44,100 44,150 44,200	0 0 0 0	808 800 792 784	2,473 2,463 2,452 2,442	3,343 3,333 3,322 3,312	0 0 0 0	1,914 1,906 1,898 1,890	3,931 3,920 3,909 3,899	4,801 4,790 4,779 4,769	47,200 47,250 47,300 47,350	47,250 47,300 47,350 47,400	0 0 0 0	297 289 281 273	1,799 1,789 1,778 1,768	2,669 2,659 2,648 2,638	0 0 0 0	1,403 1,395 1,387 1,379	3,257 3,246 3,236 3,225	4,127 4,116 4,106 4,095
44,200 44,250 44,300 44,350	44,250 44,300 44,350 44,400	0 0 0 0	777 769 761 753	2,431 2,421 2,410 2,399	3,301 3,291 3,280 3,269	0 0 0	1,882 1,874 1,866 1,858	3,888 3,878 3,867 3,857	4,758 4,748 4,737 4,727	47,400 47,450 47,500 47,550	47,450 47,500 47,550 47,600	0 0 0 0	265 257 249 241	1,757 1,747 1,736 1,726	2,627 2,617 2,606 2,596	0 0 0 0	1,371 1,363 1,355 1,347	3,214 3,204 3,193 3,183	4,084 4,074 4,063 4,053
44,400 44,450 44,500 44,550	44,450 44,500 44,550 44,600	0 0 0 0	745 737 729 721	2,389 2,378 2,368 2,357	3,259 3,248 3,238 3,227	0 0 0 0	1,850 1,842 1,834 1,826	3,846 3,836 3,825 3,815	4,716 4,706 4,695 4,685	47,600 47,650 47,700 47,750	47,650 47,700 47,750 47,800	0 0 0 0	233 225 217 209	1,715 1,704 1,694 1,683	2,585 2,574 2,564 2,553	0 0 0 0	1,339 1,331 1,323 1,315	3,172 3,162 3,151 3,141	4,042 4,032 4,021 4,011
44,600 44,650 44,700 44,750	44,650 44,700 44,750 44,800	0 0 0 0	713 705 697 689	2,347 2,336 2,326 2,315	3,217 3,206 3,196 3,185	0 0 0 0	1,818 1,810 1,802 1,794	3,804 3,794 3,783 3,773	4,674 4,664 4,653 4,643	47,800 47,850 47,900 47,950	47,850 47,900 47,950 48,000	0 0 0 0	201 193 185 177	1,673 1,662 1,652 1,641	2,543 2,532 2,522 2,511	0 0 0 0	1,307 1,299 1,291 1,283	3,130 3,120 3,109 3,099	4,000 3,990 3,979 3,969
44,800 44,850 44,900 44,950	44,850 44,900 44,950 45,000	0 0 0 0	681 673 665 657	2,305 2,294 2,284 2,273	3,175 3,164 3,154 3,143	0 0 0 0	1,786 1,778 1,770 1,762	3,762 3,752 3,741 3,730	4,632 4,622 4,611 4,600	48,000 48,050 48,100 48,150	48,050 48,100 48,150 48,200	0 0 0 0	169 161 153 145	1,631 1,620 1,610 1,599	2,501 2,490 2,480 2,469	0 0 0 0	1,275 1,267 1,259 1,251	3,088 3,078 3,067 3,057	3,958 3,948 3,937 3,927
45,000 45,050 45,100 45,150	45,050 45,100 45,150 45,200	0 0 0	649 641 633 625	2,263 2,252 2,242 2,231	3,133 3,122 3,112 3,101	0 0 0 0	1,754 1,746 1,738 1,731	3,720 3,709 3,699 3,688	4,590 4,579 4,569 4,558	48,200 48,250 48,300 48,350	48,250 48,300 48,350 48,400	0 0 0 0	137 129 121 113	1,589 1,578 1,568 1,557	2,459 2,448 2,438 2,427	0 0 0 0	1,243 1,235 1,227 1,219	3,046 3,035 3,025 3,014	3,916 3,905 3,895 3,884
45,200 45,250 45,300 45,350	45,250 45,300 45,350 45,400	0 0 0 0	617 609 601 593	2,220 2,210 2,199 2,189	3,090 3,080 3,069 3,059	0 0 0 0	1,723 1,715 1,707 1,699	3,678 3,667 3,657 3,646	4,548 4,537 4,527 4,516	48,400 48,450 48,500 48,550	48,450 48,500 48,550 48,600	0 0 0 0	105 97 89 81	1,547 1,536 1,525 1,515	2,417 2,406 2,395 2,385	0 0 0 0	1,211 1,203 1,195 1,187	3,004 2,993 2,983 2,972	3,874 3,863 3,853 3,842
45,400 45,450 45,500 45,550	45,450 45,500 45,550 45,600	0 0 0 0	585 577 569 561	2,178 2,168 2,157 2,147	3,048 3,038 3,027 3,017	0 0 0	1,691 1,683 1,675 1,667	3,636 3,625 3,615 3,604	4,506 4,495 4,485 4,474	48,600 48,650 48,700 48,750	48,650 48,700 48,750 48,800	0 0 0 0	73 65 57 49	1,504 1,494 1,483 1,473	2,374 2,364 2,353 2,343	0 0 0	1,179 1,171 1,163 1,155	2,962 2,951 2,941 2,930	3,832 3,821 3,811 3,800
45,600 45,650 45,700 45,750	45,650 45,700 45,750 45,800	0 0 0 0	553 545 537 529	2,136 2,126 2,115 2,105	3,006 2,996 2,985 2,975	0 0 0 0	1,659 1,651 1,643 1,635	3,594 3,583 3,572 3,562	4,464 4,453 4,442 4,432	48,800 48,850 48,900 48,950	48,850 48,900 48,950 49,000	0 0 0 0	41 33 25 17	1,462 1,452 1,441 1,431	2,332 2,322 2,311 2,301	0 0 0	1,147 1,139 1,131 1,123	2,920 2,909 2,899 2,888	3,790 3,779 3,769 3,758
45,800 45,850 45,900 45,950	45,850 45,900 45,950 46,000	0 0 0 0	521 513 505 497	2,094 2,084 2,073 2,062	2,964 2,954 2,943 2,932	0 0 0 0	1,627 1,619 1,611 1,603	3,551 3,541 3,530 3,520	4,421 4,411 4,400 4,390	49,000 49,050 49,100 49,150	49,050 49,100 49,150 49,200	0 0 0 0	9 * 0 0	1,420 1,410 1,399 1,389	2,290 2,280 2,269 2,259	0 0 0 0	1,115 1,107 1,099 1,091	2,878 2,867 2,856 2,846	3,748 3,737 3,726 3,716
46,000 46,050 46,100 46,150	46,050 46,100 46,150 46,200	0 0 0 0	489 481 473 465	2,052 2,041 2,031 2,020	2,922 2,911 2,901 2,890	0 0 0 0	1,595 1,587 1,579 1,571	3,509 3,499 3,488 3,478	4,379 4,369 4,358 4,348	49,200 49,250 49,300 49,350	49,250 49,300 49,350 49,400	0 0 0 0	0 0 0 0	1,378 1,368 1,357 1,346	2,248 2,238 2,227 2,216	0 0 0 0	1,083 1,075 1,067 1,059	2,835 2,825 2,814 2,804	3,705 3,695 3,684 3,674
46,200 46,250 46,300 46,350	46,250 46,300 46,350 46,400	0 0 0	457 449 441 433	2,010 1,999 1,989 1,978	2,880 2,869 2,859 2,848	0 0 0 0	1,563 1,555 1,547 1,539	3,467 3,457 3,446 3,436	4,337 4,327 4,316 4,306	49,400 49,450 49,500 49,550	49,450 49,500 49,550 49,600	0 0 0 0	0 0 0	1,336 1,325 1,315 1,304	2,206 2,195 2,185 2,174	0 0 0 0	1,051 1,043 1,035 1,027	2,793 2,783 2,772 2,762	3,663 3,653 3,642 3,632
46,400 46,450 46,500 46,550	46,450 46,500 46,550 46,600	0 0 0 0	425 417 409 401	1,968 1,957 1,947 1,936	2,838 2,827 2,817 2,806	0 0 0 0	1,531 1,523 1,515 1,507	3,425 3,415 3,404 3,393	4,295 4,285 4,274 4,263	49,600 49,650 49,700 49,750	49,650 49,700 49,750 49,800	0 0 0 0	0 0 0 0	1,294 1,283 1,273 1,262	2,164 2,153 2,143 2,132	0 0 0 0	1,019 1,011 1,003 995	2,751 2,741 2,730 2,720	3,621 3,611 3,600 3,590
46,600 46,650 46,700 46,750	46,650 46,700 46,750 46,800	0 0 0 0	393 385 377 369	1,926 1,915 1,905 1,894	2,796 2,785 2,775 2,764	0 0 0 0	1,499 1,491 1,483 1,475	3,383 3,372 3,362 3,351	4,253 4,242 4,232 4,221	49,800 49,850 49,900 49,950	49,850 49,900 49,950 50,000	0 0 0 0	0 0 0 0	1,252 1,241 1,231 1,220	2,122 2,111 2,101 2,090	0 0 0 0	987 979 971 963	2,709 2,699 2,688 2,677	3,579 3,569 3,558 3,547
46,800 46,850 46,900 46,950	46,850 46,900 46,950 47,000	0 0 0 0	361 353 345 337	1,883 1,873 1,862 1,852	2,753 2,743 2,732 2,722	0 0 0 0	1,467 1,459 1,451 1,443	3,341 3,330 3,320 3,309	4,211 4,200 4,190 4,179	50,000 50,050 50,100 50,150	50,050 50,100 50,150 50,200	0 0 0 0	0 0 0	1,210 1,199 1,189 1,178	2,080 2,069 2,059 2,048	0 0 0 0	955 947 939 932	2,667 2,656 2,646 2,635	3,537 3,526 3,516 3,505
47,000 47,050 47,100 47,150	47,050 47,100 47,150 47,200	0 0 0 0	329 321 313 305	1,841 1,831 1,820 1,810	2,711 2,701 2,690 2,680	0 0 0 0	1,435 1,427 1,419 1,411	3,299 3,288 3,278 3,267	4,169 4,158 4,148 4,137	50,200 50,250 50,300 50,350	50,250 50,300 50,350 50,400	0 0 0 0	0 0 0	1,167 1,157 1,146 1,136	2,037 2,027 2,016 2,006	0 0 0 0	924 916 908 900	2,625 2,614 2,604 2,593	3,495 3,484 3,474 3,463

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

If the amount you are looking up from the worksheet is at least \$49,050 but less than \$49,084, and you have one qualifying child who has a valid SSN, your credit is \$3.

If the amount you are looking up from the worksheet is \$49,084 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

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

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

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

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

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

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

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

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

If the amount you are looking up from the worksheet is at least \$56,000 but less than \$56,004, and you have one qualifying child who has a valid SSN, your credit is \$0.

If the amount you are looking up from the worksheet is \$56,004 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

\*\* If the amount you are looking up from the worksheet is at least \$59,850 but less than \$59,899, and you have three qualifying children who have valid SSNs, your credit is \$5.

If the amount you are looking up from the worksheet is \$59,899 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

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

				And	your fil	ing stat	us is-							And	your fil	ing statu	ıs is-		
If the amou are looking the worksh	up from	or qua spous	, head of lifying su e★ and y	urviving ou hav	 e-	have-		jointly a		If the amou are looking the worksh	up from	or qua spous	, head of lifying s e★ and y	urviving ou have	<b>)</b> -	have-	d filing jo	-	
At least	But less than	0	1 Your cre	2 dit is-	3	0	1 Your ci	2 r <b>edit is</b> -	3	At least	But less than	0	1 Your cre	2 edit is-	3	0	1 Your cre	2 edit is-	3
61,600 61,650 61,700 61,750	61,650 61,700 61,750 61,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	224 213 203 192	1,094 1,083 1,073 1,062	64,400 64,450 64,500 64,550	64,450 64,500 64,550 64,600	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	504 494 483 473
61,800 61,850 61,900 61,950	61,850 61,900 61,950 62,000	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	182 171 161 150	1,052 1,041 1,031 1,020	64,600 64,650 64,700 64,750	64,650 64,700 64,750 64,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	462 452 441 431
62,000 62,050 62,100 62,150	62,050 62,100 62,150 62,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	140 129 119 108	1,010 999 989 978	64,800 64,850 64,900 64,950	64,850 64,900 64,950 65,000	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	420 410 399 388
62,200 62,250 62,300 62,350	62,250 62,300 62,350 62,400	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	98 87 77 66	968 957 947 936	65,000 65,050 65,100 65,150	65,050 65,100 65,150 65,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	378 367 357 346
62,400 62,450 62,500 62,550	62,450 62,500 62,550 62,600	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	55 45 34 24	925 915 904 894	65,200 65,250 65,300 65,350	65,250 65,300 65,350 65,400	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	336 325 315 304
62,600 62,650 62,700 62,750	62,650 62,700 62,750 62,800	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	13 * 0 0	883 873 862 852	65,400 65,450 65,500 65,550	65,450 65,500 65,550 65,600	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	294 283 273 262
62,800 62,850 62,900 62,950	62,850 62,900 62,950 63,000	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	841 831 820 810	65,600 65,650 65,700 65,750	65,650 65,700 65,750 65,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	252 241 230 220
63,000 63,050 63,100 63,150	63,050 63,100 63,150 63,200	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	799 789 778 768	65,800 65,850 65,900 65,950	65,850 65,900 65,950 66,000	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	209 199 188 178
63,200 63,250 63,300 63,350	63,250 63,300 63,350 63,400	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	757 746 736 725	66,000 66,050 66,100 66,150	66,050 66,100 66,150 66,200	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	167 157 146 136
63,400 63,450 63,500 63,550	63,450 63,500 63,550 63,600	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	715 704 694 683	66,200 66,250 66,300 66,350	66,250 66,300 66,350 66,400	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	125 115 104 94
63,600 63,650 63,700 63,750	63,650 63,700 63,750 63,800	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	673 662 652 641	66,400 66,450 66,500 66,550	66,450 66,500 66,550 66,600	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	83 73 62 51
63,800 63,850 63,900 63,950	63,850 63,900 63,950 64,000	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	631 620 610 599	66,600 66,650 66,700 66,750	66,650 66,700 66,750 66,800	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	41 30 20 9
64,000 64,050 64,100 64,150	64,050 64,100 64,150 64,200	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	589 578 567 557	66,800	66,850	0	0	0	0	0	0	0	**
64,200 64,250 64,300 64,350	64,250 64,300 64,350 64,400	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	546 536 525 515										

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

If the amount you are looking up from the worksheet is at least \$62,650 but less than \$62,688, and you have two qualifying children who have valid SSNs, your credit is \$4.

If the amount you are looking up from the worksheet is \$62,688 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

\*\* If the amount you are looking up from the worksheet is at least \$66,800 but less than \$66,819, and you have three qualifying children who have valid SSNs, your credit is \$2.

If the amount you are looking up from the worksheet is \$66,819 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

### Line 28

### Additional Child Tax Credit

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

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



If you claim the additional child tax credit even though you CAUTION aren't eligible and it is determined that your error is due to reckless or intentional disregard of the additional

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



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

### Line 29 **American Opportunity** Credit

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

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

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

### Line 30

Line 30 has been reserved for future use.

# Refund

### Line 34

### **Amount Overpaid**

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

### **Refund Offset**

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

### **Deposit Refund Into Multiple** Accounts

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

### **Injured Spouse**

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

## Lines 35a Through 35d

### Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to IRS.gov/Refunds. See Refund Information, later. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail vour paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2024 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

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

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

### DIRECT DEPOSIT

Simple. Safe. Secure.

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

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

• Complete lines 35b through 35d (if you want your refund deposited to only one account), or

• Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account.

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

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

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

### Why Use Direct Deposit?

• You get your refund faster by direct deposit than you do by check.

• Payment is more secure. There is no check that can get lost or stolen.

• It is more convenient. You don't have to make a trip to the bank to deposit your check.

• It saves tax dollars. It costs the government less to refund by direct deposit.

• It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.

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

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA or Roth IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before vou request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian won't accept a deposit for 2024). If you don't, the trustee or custodian can assume the deposit is for the year during which you are filing the

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

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

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

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



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

### Line 35b

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

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

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

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

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

#### Line 35c

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

#### Line 35d

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

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

#### **Reasons Your Direct Deposit Request Will Be Rejected**

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

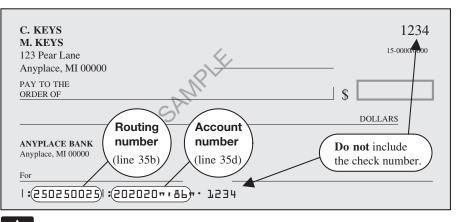
• You are asking to have a joint refund deposited to an individual account, and your financial institution(s) won't allow this. The IRS isn't responsible if a financial institution rejects a direct deposit.

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

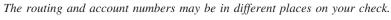
• Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.

• You haven't given a valid account number.

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







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

### Line 36

### Applied to Your 2025 **Estimated Tax**

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

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

# **Amount You Owe**



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

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

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

### Line 37

### Amount You Owe

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

#### **Pay Online**

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to IRS.gov/ *Payments*. You can pay using any of the following methods.

• Your Online Account. You can make tax payments through your online account, including balance payments, estimated tax payments, or other types. You can also see your payment history and other tax records there. Go to *IRS.gov/Account*.

• **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to *IRS.gov/Payments*.

• Pay by Card or Digital Wallet. To pay by debit or credit card, or digital wallet, go to <u>IRS.gov/Payments</u>. A fee is charged by these service providers. You can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.

• Electronic Funds Withdrawal (EFW) is an integrated *e-file/e-pay* option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional, or the IRS at <u>IRS.gov/</u> <u>Payments</u>.

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

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

#### Pay by Phone

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

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

ACI Payments, Inc. 888-UPAY-TAX<sup>TM</sup> (888-872-9829) fed.acipayonline.com

Link2Gov Corporation 888-PAY-1040<sup>TM</sup> (888-729-1040) <u>www.PAY1040.com</u>

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

#### Pay by Mobile Device

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

#### Pay by Cash

You can pay your taxes in cash. To find out about the different cash payment methods, go to *IRS.gov/PayCash*. Don't send cash payments through the mail.

### Pay by Check or Money Order

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

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

Mail your 2024 tax return, payment, and Form 1040-V to the address shown

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

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

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

### What if You Can't Pay?

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

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

Installment agreement. Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)-April 15, 2025, for most people. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to *IRS.gov/OPA*.

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2025, for most people. An extension generally won't be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2025. You must pay the tax before the extension runs out. If you do not pay the tax by the extended due date, penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to IRS.gov/Form1127.

### Line 38

### **Estimated Tax Penalty**

You may owe this penalty if:

• Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or

• You didn't pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the "tax shown on your return" is the amount on your 2024 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

• Tax on an excess parachute payment,

• Excise tax on insider stock compensation of an expatriated corporation,

• Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance,

• Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would owe the penalty even if you didn't include those taxes.

**Exception.** You won't owe the penalty if your 2023 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2023 return and you were a U.S. citizen or resident for all of 2023.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2024 return is at least 100% of the tax shown on your 2023 return (110% of that amount if you aren't in the business of farming or fishing, and your adjusted gross income (AGI) shown on your 2023 return was more than \$150,000 (more than \$75,000 if married filing separately for 2024)). Your estimated tax payments for 2024 must have been made on time and for the required amount.

For most people, the "tax shown on your 2023 return" is the amount on your 2023 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9 and 12; Schedule H, lines 8e and 8f; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

• Tax on an excess parachute payment,

• Excise tax on insider stock compensation of an expatriated corporation,

• Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and

• Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2023 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

#### **Figuring the Penalty**

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishers).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34. If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.

Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.

### **Third Party Designee**

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2024 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

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

• Give the IRS any information that is missing from your return;

• Call the IRS for information about the processing of your return or the status of your refund or payment(s);

• Receive copies of notices or transcripts related to your return, upon request; and

• Respond to certain IRS notices about math errors, offsets, and return preparation.

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

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2025 tax return. This is April 15, 2026, for most people.

# Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return with your spouse who died in 2024, see Death of a Taxpayer, earlier.

### Court-Appointed Conservator, Guardian, or Other Fiduciary

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

### Child's Return

If your child can't sign their return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

### **Requirements for a Paper** Return

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040 or 1040-SR filed on paper.

### **Requirements for an** Electronic Return

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. If you are filing electronically using Direct File, you should follow the instructions provided to you by Direct File for how to sign your electronic return. Otherwise, to file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

If we issued you an identity protection personal identification number (IP PIN) (as described in more detail next), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

Self-Select PIN. The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there are no papers to sign and nothing to mail-not even your Form(s) W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2023 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year PIN to verify your identity if you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2023 return.)

If you need your AGI from your originally filed 2023 federal income tax return, and you don't have your 2023 income tax return, you can access your transcript through your online account at IRS.gov/Account. You can also go to IRS.gov/Transcript or call the IRS at

800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2023 Form 1040 or 1040-SR, line 11.

For more information, go to IRS.gov/ <u>Efile</u>.



You can't use the Self-Select PIN method if you are a CAUTION first-time filer under age 16 at *the end of 2024.* 

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include vour spouse's PIN, last name, date of birth, and IP PIN, if applicable, in order to be considered validly signed. The practitioner can provide you with details.

Form 8453. You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

# **Identity Protection** PIN

All taxpayers are now eligible TIP for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for an IP PIN, go to IRS.gov/IPPIN and use the Get an IP PIN tool.

If you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be CAUTION sent out by mid-January 2025. Use this IP PIN on your 2024 return as well as any prior-year returns you file in 2025.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, including how to retrieve your IP PIN online, go to <u>IRS.gov/IPPIN</u>. If you're unable to retrieve your IP PIN online, you can call 800-908-4490.

# Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

For information on how to report phone scams or unsolicited emails claiming to be from the IRS, see *Secure Your Tax Records From Identity Theft*, later.

# Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then they should check the "self-employed" checkbox.

# Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of

the "Attachment Sequence No." shown in the upper-right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

### 2024 Tax Table



See the instructions for line 16 to see if you must use the Tax Table below to figure your tax.

**Example.** A married couple is filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,575. This is the tax amount they should enter in the entry space on Form 1040, line 16.

#### Sample Table

At But Least Less Than	Single	Married filing jointly*	Married filing sepa- rately	Head of a house- hold
25,200 25,250 25,250 25,300 25,300 25,350 25,350 25,400	2,801 2,807	Your ta 2,563 2,569 (2,575) 2,581	2,795 2,801	2,696 2,702 2,708 2,714

If line 1 (taxable income	e		And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line (taxa incor			And yo	u 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 t	ax is—					Your t	ax is—					Your t	ax is—	
0 5 15 25	5 15 25 50	0 1 2 4	0 1 2 4	0 1 2 4	0 1 2 4	1	,000						2,000	)			
50	75 100	6	6	6	6	1,000 1,025 1.050	1,025 1,050 1,075	101 104 106	101 104 106	101 104 106	101 104 106	2,0 2,0 2,0	25 2,050	201 204 206	201 204 206	201 204 206	201 204 206
100 125 150	125 150 175	11 14 16	11 14 16	11 14 16	11 14 16	1,075	1,100 1,125	109 111	100 109 111	100 109 111	109 111	2,0 2,0 2,1	75 2,100	200 209 211	200 209 211	200 209 211	200 209 211
175 200 225	200 225 250	10 19 21 24	10 19 21 24	10 19 21 24	19 21 24	1,125 1,150 1,175 1,200	1,150 1,175 1,200 1,225	114 116 119 121	114 116 119 121	114 116 119 121	114 116 119 121	2,1 2,1 2,1 2,1	50 2,175 75 2,200	214 216 219 221	214 216 219 221	214 216 219 221	214 216 219 221
250 275 300	275 300 325	26 29 31	26 29 31	26 29 31	26 29 31	1,225	1,250 1,275	124 126	124 126	124 126	124 126	2,2	50 2,275	224 226	224 226	224 226	224 226
325 350	350 375	34 36	34 36	34 36	34 36	1,275 1,300 1,325	1,300 1,325 1,350	129 131 134	129 131 134	129 131 134	129 131 134	2,2 2,3 2,3	2,325	229 231 234	229 231 234	229 231 234	229 231 234
375 400 425	400 425 450	39 41 44	39 41 44	39 41 44	39 41 44	1,350 1,375	1,375 1,400	136 139	136 139	136 139	136 139	2,3	50 2,375	236 239	236 239	236 239	236 239
450	475	44 46 49	46	46	44 46 49	1,400 1,425 1,450	1,425 1,450 1,475	141 144 146	141 144 146	141 144 146	141 144 146	2,4 2,4 2,4	25 2,450	241 244 246	241 244 246	241 244 246	241 244 246
475 500 525	500 525 550	51 54	49 51 54	49 51 54	51 54	1,475 1,500	1,500 1,525	149 151	149 151	149 151	149 151	2,4 2,5	75 2,500	249 251	249 251	249 251	249 251
550 575	575 600	56 59	56 59	56 59	56 59	1,525 1,550 1,575	1,550 1,575 1,600	154 156 159	154 156 159	154 156 159	154 156 159	2,5 2,5 2,5	50 2,575	254 256 259	254 256 259	254 256 259	254 256 259
600 625 650	625 650 675	61 64 66	61 64 66	61 64 66	61 64 66	1,600 1,625	1,625 1,650	161 164	161 164	161 164	161 164	2,6	25 2,650	261 264	261 264	261 264	261 264
675 700	700 725	69 71	69 71	69 71	69 71	1,650 1,675 1,700	1,675 1,700 1,725	166 169 171	166 169 171	166 169 171	166 169 171	2,6 2,6 2,7	50 2,675 75 2,700	266 269 271	266 269 271	266 269 271	266 269 271
725 750 775	750 775 800	74 76 79	74 76 79	74 76 79	74 76 79	1,725	1,750 1,775	174 176	174 176	174 176	174 176	2,7	25 2,750	274 276	274 276	274 276	274 276
800 825	825 850	81 84	81 84	81 84	81 84	1,775 1,800 1,825	1,800 1,825 1,850	179 181 184	179 181 184	179 181 184	179 181 184	2,7 2,8 2,8	75 2,800 00 2,825	279 281 284	279 281 284	279 281 284	279 281 284
850 875 900	875 900 925	86 89 91	86 89 91	86 89 91	86 89 91	1,850	1,875 1,900	186 189	186 189	186 189	186 189	2,8	50 2,875	286 289	286 289	286	286 289
925	950 975	94 96	94 96	94 96	94 96	1,900 1,925 1,950	1,925 1,950 1,975	191 194 196	191 194 196	191 194 196	191 194 196	2,9 2,9 2,9	00 2,925 25 2,950	291 294 296	291 294 296	291 294 296	291 294 296
950	1,000	96 99	96 99	90	90	1,950	2,000	190	190	199	190	2,9		290	290	290	290

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income)			And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxable income			And yo	u 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 ta	ax is—	'				Your ta	ax is—					Your t	ax is—	1
3	,000					6	,000					9	,000				
3,000	3,050	303	303	303	303	6,000	6,050	603	603	603	603	9,000	9,050	903	903	903	903
3,050	3,100	308	308	308	308	6,050	6,100	608	608	608	608	9,050	9,100	908	908	908	908
3,100	3,150	313	313	313	313	6,100	6,150	613	613	613	613	9,100	9,150	913	913	913	913
3,150	3,200	318	318	318	318	6,150	6,200	618	618	618	618	9,150	9,200	918	918	918	918
3,200	3,250	323	323	323	323	6,200	6,250	623	623	623	623	9,200	9,250	923	923	923	923
3,250	3,300	328	328	328	328	6,250	6,300	628	628	628	628	9,250	9,300	928	928	928	928
3,300	3,350	333	333	333	333	6,300	6,350	633	633	633	633	9,300	9,350	933	933	933	933
3,350	3,400	338	338	338	338	6,350	6,400	638	638	638	638	9,350	9,400	938	938	938	938
3,400	3,450	343	343	343	343	6,400	6,450	643	643	643	643	9,400	9,450	943	943	943	943
3,450	3,500	343	343	343	343	6,450	6,500	648	648	648	648	9,450	9,500	948	948	948	948
3,500	3,550	353	353	353	353	6,500	6,550	653	653	653	653	9,500	9,550	953	953	953	953
3,550	3,600	358	358	358	358	6,550	6,600	658	658	658	658	9,550	9,600	958	958	958	958
3,600	3,650	363	363	363	363	6,600	6,650	663	663	663	663	9,600	9,650	963	963	963	963
3,650	3,700	368	368	368	368	6,650	6,700	668	668	668	668	9,650	9,700	968	968	968	968
3,700	3,750	373	373	373	373	6,700	6,750	673	673	673	673	9,700	9,750	973	973	973	973
3,750	3,800	378	378	378	378	6,750	6,800	678	678	678	678	9,750	9,800	978	978	978	978
3,800	3,850	383	383	383	383	6,800	6,850	683	683	683	683	9,800	9,850	983	983	983	983
3,850	3,900	388	388	388	388	6,850	6,900	688	688	688	688	9,850	9,900	988	988	988	988
3,900	3,950	393	393	393	393	6,900	6,950	693	693	693	693	9,900	9,950	993	993	993	993
3,950	4,000	398	398	398	398	6,950	7,000	698	698	698	698	9,950	10,000	998	998	998	998
4	,000					7	,000					1	0,00	0			
4,000	4,050	403	403	403	403	7,000	7,050	703	703	703	703	10,000	10,050	1,003	1,003	1,003	1,003
4,050	4,100	408	408	408	408	7,050	7,100	708	708	708	708	10,050	10,100	1,008	1,008	1,008	1,008
4,100	4,150	413	413	413	413	7,100	7,150	713	713	713	713	10,100	10,150	1,013	1,013	1,013	1,013
4,150	4,200	418	418	418	418	7,150	7,200	718	718	718	718	10,150	10,200	1,018	1,018	1,018	1,018
4,200	4,250	423	423	423	423	7,200	7,250	723	723	723	723	10,200	10,250	1,023	1,023	1,023	1,023
4,250	4,300	428	428	428	428	7,250	7,300	728	728	728	728	10,250	10,300	1,028	1,028	1,028	1,028
4,300	4,350	433	433	433	433	7,300	7,350	733	733	733	733	10,300	10,350	1,033	1,033	1,033	1,033
4,350	4,400	438	438	438	438	7,350	7,400	738	738	738	738	10,350	10,400	1,038	1,038	1,038	1,038
4,400	4,450	443	443	443	443	7,400	7,450	743	743	743	743	10,400	10,450	1,043	1,043	1,043	1,043
4,450	4,500	448	448	448	443	7,450	7,500	748	748	748	748	10,450	10,500	1,048	1,048	1,048	1,048
4,500	4,550	453	453	453	453	7,500	7,550	753	753	753	753	10,500	10,550	1,053	1,053	1,053	1,053
4,550	4,600	458	458	458	458	7,550	7,600	758	758	758	758	10,550	10,600	1,058	1,058	1,058	1,058
4,600	4,650	463	463	463	463	7,600	7,650	763	763	763	763	10,600	10,650	1,063	1,063	1,063	1,063
4,650	4,700	468	468	468	468	7,650	7,700	768	768	768	768	10,650	10,700	1,068	1,068	1,068	1,068
4,700	4,750	473	473	473	473	7,700	7,750	773	773	773	773	10,700	10,750	1,073	1,073	1,073	1,073
4,750	4,800	478	478	478	478	7,750	7,800	778	778	778	778	10,750	10,800	1,078	1,078	1,078	1,078
4,800	4,850	483	483	483	483	7,800	7,850	783	783	783	783	10,800	10,850	1,083	1,083	1,083	1,083
4,850	4,900	488	488	488	488	7,850	7,900	788	788	788	788	10,850	10,900	1,088	1,088	1,088	1,088
4,900	4,950	493	493	493	493	7,900	7,950	793	793	793	793	10,900	10,950	1,093	1,093	1,093	1,093
4,950	5,000	498	498	498	498	7,950	8,000	798	798	798	798	10,950	11,000	1,098	1,098	1,098	1,098
5	,000					8	,000					1	1,00	0			
5,000	5,050	503	503	503	503	8,000	8,050	803	803	803	803	11,000	11,050	1,103	1,103	1,103	1,103
5,050	5,100	508	508	508	508	8,050	8,100	808	808	808	808	11,050	11,100	1,108	1,108	1,108	1,108
5,100	5,150	513	513	513	513	8,100	8,150	813	813	813	813	11,100	11,150	1,113	1,113	1,113	1,113
5,150	5,200	518	518	518	518	8,150	8,200	818	818	818	818	11,150	11,200	1,118	1,118	1,118	1,118
5,200	5,250	523	523	523	523	8,200	8,250	823	823	823	823	11,200	11,250	1,123	1,123	1,123	1,123
5,250 5,300 5,350 5,400 5,450	5,300 5,350 5,400 5,450 5,500	528 533 538 543 548	528 533 538 543 548	528 533 538 543 548	528 533 538 543 543	8,250 8,300 8,350 8,400 8,450	8,300 8,350 8,400 8,450 8,500	828 833 838 843 843	828 833 838 843 848	828 833 838 843 843	828 833 838 843 843	11,250 11,300 11,350 11,400 11,450	11,300 11,350 11,400 11,450 11,500	1,128 1,133 1,138 1,143 1,143	1,128 1,133 1,138 1,143 1,143 1,148	1,128 1,133 1,138 1,143 1,143 1,148	1,128 1,133 1,138 1,143 1,143
5,500	5,550	553	553	553	553	8,500	8,550	853	853	853	853	11,500	11,550	1,153	1,153	1,153	1,153
5,550	5,600	558	558	558	558	8,550	8,600	858	858	858	858	11,550	11,600	1,158	1,158	1,158	1,158
5,600	5,650	563	563	563	563	8,600	8,650	863	863	863	863	11,600	11,650	1,163	1,163	1,163	1,163
5,650	5,700	568	568	568	568	8,650	8,700	868	868	868	868	11,650	11,700	1,169	1,168	1,169	1,168
5,700	5,750	573	573	573	573	8,700	8,750	873	873	873	873	11,700	11,750	1,175	1,173	1,175	1,173
5,750	5,800	578	578	578	578	8,750	8,800	878	878	878	878	11,750	11,800	1,181	1,178	1,181	1,178
5,800	5,850	583	583	583	583	8,800	8,850	883	883	883	883	11,800	11,850	1,187	1,183	1,187	1,183
5,850	5,900	588	588	588	588	8,850	8,900	888	888	888	888	11,850	11,900	1,193	1,188	1,193	1,188
5,900	5,950	593	593	593	593	8,900	8,950	893	893	893	893	11,900	11,950	1,199	1,193	1,199	1,193
5,950	6,000	598	598	598	598	8,950	9,000	898	898	898	898	11,950	12,000	1,205	1,198	1,205	1,198

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income)			And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxable income	e		And yo	u 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 ta	ax is—					Your ta	ax is—					Your ta	ax is—	
1	2,00	0				1	5,00	0				1	8,00	0			
12,000	12,050	1,211	1,203	1,211	1,203	15,000	15,050	1,571	1,503	1,571	1,503	18,000	18,050	1,931	1,803	1,931	1,832
12,050	12,100	1,217	1,208	1,217	1,208	15,050	15,100	1,577	1,508	1,577	1,508	18,050	18,100	1,937	1,808	1,937	1,838
12,100	12,150	1,223	1,213	1,223	1,213	15,100	15,150	1,583	1,513	1,583	1,513	18,100	18,150	1,943	1,813	1,943	1,844
12,150	12,200	1,229	1,218	1,229	1,218	15,150	15,200	1,589	1,518	1,589	1,518	18,150	18,200	1,949	1,818	1,949	1,850
12,200	12,250	1,235	1,223	1,235	1,223	15,200	15,250	1,595	1,523	1,595	1,523	18,200	18,250	1,955	1,823	1,955	1,856
12,250	12,300	1,241	1,228	1,241	1,228	15,250	15,300	1,601	1,528	1,601	1,528	18,250	18,300	1,961	1,828	1,961	1,862
12,300	12,350	1,247	1,233	1,247	1,233	15,300	15,350	1,607	1,533	1,607	1,533	18,300	18,350	1,967	1,833	1,967	1,868
12,350	12,400	1,253	1,238	1,253	1,238	15,350	15,400	1,613	1,538	1,613	1,538	18,350	18,400	1,973	1,838	1,973	1,874
12,400	12,450	1,259	1,243	1,259	1,243	15,400	15,450	1,619	1,543	1,619	1,543	18,400	18,450	1,979	1,843	1,979	1,880
12,450	12,500	1,265	1,248	1,265	1,248	15,450	15,500	1,625	1,548	1,625	1,548	18,450	18,500	1,985	1,848	1,985	1,886
12,500	12,550	1,271	1,253	1,271	1,253	15,500	15,550	1,631	1,553	1,631	1,553	18,500	18,550	1,991	1,853	1,991	1,892
12,550	12,600	1,277	1,258	1,277	1,258	15,550	15,600	1,637	1,558	1,637	1,558	18,550	18,600	1,997	1,858	1,997	1,898
12,600	12,650	1,283	1,263	1,283	1,263	15,600	15,650	1,643	1,563	1,643	1,563	18,600	18,650	2,003	1,863	2,003	1,904
12,650	12,700	1,289	1,268	1,289	1,268	15,650	15,700	1,649	1,568	1,649	1,568	18,650	18,700	2,009	1,868	2,009	1,910
12,700	12,750	1,295	1,273	1,295	1,273	15,700	15,750	1,655	1,573	1,655	1,573	18,700	18,750	2,015	1,873	2,015	1,916
12,750	12,800	1,301	1,278	1,301	1,278	15,750	15,800	1,661	1,578	1,661	1,578	18,750	18,800	2,021	1,878	2,021	1,922
12,800	12,850	1,307	1,283	1,307	1,283	15,800	15,850	1,667	1,583	1,667	1,583	18,800	18,850	2,027	1,883	2,027	1,928
12,850	12,900	1,313	1,288	1,313	1,288	15,850	15,900	1,673	1,588	1,673	1,588	18,850	18,900	2,033	1,888	2,033	1,934
12,900	12,950	1,319	1,293	1,319	1,293	15,900	15,950	1,679	1,593	1,679	1,593	18,900	18,950	2,039	1,893	2,039	1,940
12,950	13,000	1,325	1,298	1,325	1,298	15,950	16,000	1,685	1,598	1,685	1,598	18,950	19,000	2,045	1,898	2,045	1,946
1	3,00	0				1	6,00	0				1	9,00	0			
13,000	13,050	1,331	1,303	1,331	1,303	16,000	16,050	1,691	1,603	1,691	1,603	19,000	19,050	2,051	1,903	2,051	1,952
13,050	13,100	1,337	1,308	1,337	1,308	16,050	16,100	1,697	1,608	1,697	1,608	19,050	19,100	2,057	1,908	2,057	1,958
13,100	13,150	1,343	1,313	1,343	1,313	16,100	16,150	1,703	1,613	1,703	1,613	19,100	19,150	2,063	1,913	2,063	1,964
13,150	13,200	1,349	1,318	1,349	1,318	16,150	16,200	1,709	1,618	1,709	1,618	19,150	19,200	2,069	1,918	2,069	1,970
13,200	13,250	1,355	1,323	1,355	1,323	16,200	16,250	1,715	1,623	1,715	1,623	19,200	19,250	2,075	1,923	2,075	1,976
13,250	13,300	1,361	1,328	1,361	1,328	16,250	16,300	1,721	1,628	1,721	1,628	19,250	19,300	2,081	1,928	2,081	1,982
13,300	13,350	1,367	1,333	1,367	1,333	16,300	16,350	1,727	1,633	1,727	1,633	19,300	19,350	2,087	1,933	2,087	1,988
13,350	13,400	1,373	1,338	1,373	1,338	16,350	16,400	1,733	1,638	1,733	1,638	19,350	19,400	2,093	1,938	2,093	1,994
13,400	13,450	1,379	1,343	1,379	1,343	16,400	16,450	1,739	1,643	1,739	1,643	19,400	19,450	2,099	1,943	2,099	2,000
13,450	13,500	1,385	1,348	1,385	1,348	16,450	16,500	1,745	1,648	1,745	1,648	19,450	19,500	2,105	1,948	2,105	2,006
13,500	13,550	1,391	1,353	1,391	1,353	16,500	16,550	1,751	1,653	1,751	1,653	19,500	19,550	2,111	1,953	2,111	2,012
13,550	13,600	1,397	1,358	1,397	1,358	16,550	16,600	1,757	1,658	1,757	1,658	19,550	19,600	2,117	1,958	2,117	2,018
13,600	13,650	1,403	1,363	1,403	1,363	16,600	16,650	1,763	1,663	1,763	1,664	19,600	19,650	2,123	1,963	2,123	2,024
13,650	13,700	1,409	1,368	1,409	1,368	16,650	16,700	1,769	1,668	1,769	1,670	19,650	19,700	2,129	1,968	2,129	2,030
13,700	13,750	1,415	1,373	1,415	1,373	16,700	16,750	1,775	1,673	1,775	1,676	19,700	19,750	2,135	1,973	2,135	2,036
13,750	13,800	1,421	1,378	1,421	1,378	16,750	16,800	1,781	1,678	1,781	1,682	19,750	19,800	2,141	1,978	2,141	2,042
13,800	13,850	1,427	1,383	1,427	1,383	16,800	16,850	1,787	1,683	1,787	1,688	19,800	19,850	2,147	1,983	2,147	2,048
13,850	13,900	1,433	1,388	1,433	1,388	16,850	16,900	1,793	1,688	1,793	1,694	19,850	19,900	2,153	1,988	2,153	2,054
13,900	13,950	1,439	1,393	1,439	1,393	16,900	16,950	1,799	1,693	1,799	1,700	19,900	19,950	2,159	1,993	2,159	2,060
13,950	14,000	1,445	1,398	1,445	1,398	16,950	17,000	1,805	1,698	1,805	1,706	19,950	20,000	2,165	1,998	2,165	2,066
1	4,00	0				1	7,00	0				2	20,00	0			
14,000	14,050	1,451	1,403	1,451	1,403	17,000	17,050	1,811	1,703	1,811	1,712	20,000	20,050	2,171	2,003	2,171	2,072
14,050	14,100	1,457	1,408	1,457	1,408	17,050	17,100	1,817	1,708	1,817	1,718	20,050	20,100	2,177	2,008	2,177	2,078
14,100	14,150	1,463	1,413	1,463	1,413	17,100	17,150	1,823	1,713	1,823	1,724	20,100	20,150	2,183	2,013	2,183	2,084
14,150	14,200	1,469	1,418	1,469	1,418	17,150	17,200	1,829	1,718	1,829	1,730	20,150	20,200	2,189	2,018	2,189	2,090
14,200	14,250	1,475	1,423	1,475	1,423	17,200	17,250	1,835	1,723	1,835	1,736	20,200	20,250	2,195	2,023	2,195	2,096
14,250	14,300	1,481	1,428	1,481	1,428	17,250	17,300	1,841	1,728	1,841	1,742	20,250	20,300	2,201	2,028	2,201	2,102
14,300	14,350	1,487	1,433	1,487	1,433	17,300	17,350	1,847	1,733	1,847	1,748	20,300	20,350	2,207	2,033	2,207	2,108
14,350	14,400	1,493	1,438	1,493	1,438	17,350	17,400	1,853	1,738	1,853	1,754	20,350	20,400	2,213	2,038	2,213	2,114
14,400	14,450	1,499	1,443	1,499	1,443	17,400	17,450	1,859	1,743	1,859	1,760	20,400	20,450	2,219	2,043	2,219	2,120
14,450	14,500	1,505	1,443	1,505	1,443	17,450	17,500	1,865	1,748	1,865	1,766	20,450	20,500	2,225	2,048	2,225	2,126
14,500	14,550	1,511	1,453	1,511	1,453	17,500	17,550	1,871	1,753	1,871	1,772	20,500	20,550	2,231	2,053	2,231	2,132
14,550	14,600	1,517	1,458	1,517	1,458	17,550	17,600	1,877	1,758	1,877	1,778	20,550	20,600	2,237	2,058	2,237	2,138
14,600	14,650	1,523	1,463	1,523	1,463	17,600	17,650	1,883	1,763	1,883	1,784	20,600	20,650	2,243	2,063	2,243	2,144
14,650	14,700	1,529	1,468	1,529	1,468	17,650	17,700	1,889	1,768	1,889	1,790	20,650	20,700	2,249	2,068	2,249	2,150
14,700	14,750	1,535	1,473	1,535	1,473	17,700	17,750	1,895	1,773	1,895	1,796	20,700	20,750	2,255	2,073	2,255	2,156
14,750	14,800	1,541	1,478	1,541	1,478	17,750	17,800	1,901	1,778	1,901	1,802	20,750	20,800	2,261	2,078	2,261	2,162
14,800	14,850	1,547	1,483	1,547	1,483	17,800	17,850	1,907	1,783	1,907	1,808	20,800	20,850	2,267	2,083	2,267	2,168
14,850	14,900	1,553	1,488	1,553	1,488	17,850	17,900	1,913	1,788	1,913	1,814	20,850	20,900	2,273	2,088	2,273	2,174
14,900	14,950	1,559	1,493	1,559	1,493	17,900	17,950	1,919	1,793	1,919	1,820	20,900	20,950	2,279	2,093	2,279	2,180
14,950	15,000	1,565	1,498	1,565	1,498	17,950	18,000	1,925	1,798	1,925	1,826	20,950	21,000	2,285	2,098	2,285	2,186

(Continued)

\* This column must also be used by a qualifying surviving spouse.

If line 1 (taxable income	e		And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxabl income	e		And yo	u 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 t	ax is—	'				Your t	ax is—					Your t	ax is—	'
2	21,00	0				2	4,00	0				2	27,00	0			
21,000 21,050 21,100 21,150 21,200	21,050 21,100 21,150 21,200 21,250	2,291 2,297 2,303 2,309 2,315	2,103 2,108 2,113 2,113 2,118 2,123	2,291 2,297 2,303 2,309 2,315	2,192 2,198 2,204 2,210 2,216	24,000 24,050 24,100 24,150 24,200	24,050 24,100 24,150 24,200 24,250	2,651 2,657 2,663 2,669 2,675	2,419 2,425 2,431 2,437 2,443	2,651 2,657 2,663 2,669 2,675	2,552 2,558 2,564 2,570 2,576	27,000 27,050 27,100 27,150 27,200	27,100 27,150 27,200	3,011 3,017 3,023 3,029 3,035	2,779 2,785 2,791 2,797 2,803	3,011 3,017 3,023 3,029 3,035	2,912 2,918 2,924 2,930 2,936
21,250 21,300 21,350 21,400 21,450	21,300 21,350 21,400 21,450 21,500	2,321 2,327 2,333 2,339 2,345	2,128 2,133 2,138 2,143 2,143	2,321 2,327 2,333 2,339 2,345	2,222 2,228 2,234 2,240 2,246	24,250 24,300 24,350 24,400 24,450	24,300 24,350 24,400 24,450 24,500	2,681 2,687 2,693 2,699 2,705	2,449 2,455 2,461 2,467 2,473	2,681 2,687 2,693 2,699 2,705	2,582 2,588 2,594 2,600 2,606	27,250 27,300 27,350 27,400 27,450	27,350 27,400 27,450	3,041 3,047 3,053 3,059 3,065	2,809 2,815 2,821 2,827 2,833	3,041 3,047 3,053 3,059 3,065	2,942 2,948 2,954 2,960 2,966
21,500 21,550 21,600 21,650 21,700	21,550 21,600 21,650 21,700 21,750	2,351 2,357 2,363 2,369 2,375	2,153 2,158 2,163 2,168 2,173	2,351 2,357 2,363 2,369 2,375	2,252 2,258 2,264 2,270 2,276	24,500 24,550 24,600 24,650 24,700	24,550 24,600 24,650 24,700 24,750	2,711 2,717 2,723 2,729 2,735	2,479 2,485 2,491 2,497 2,503	2,711 2,717 2,723 2,729 2,735	2,612 2,618 2,624 2,630 2,636	27,500 27,550 27,600 27,650 27,700	27,600 27,650 27,700	3,071 3,077 3,083 3,089 3,095	2,839 2,845 2,851 2,857 2,863	3,071 3,077 3,083 3,089 3,095	2,972 2,978 2,984 2,990 2,996
21,750 21,800 21,850 21,900 21,950	21,800 21,850 21,900 21,950 22,000	2,381 2,387 2,393 2,399 2,405	2,178 2,183 2,188 2,193 2,198	2,381 2,387 2,393 2,399 2,405	2,282 2,288 2,294 2,300 2,306	24,750 24,800 24,850 24,900 24,950	24,800 24,850 24,900 24,950 25,000	2,741 2,747 2,753 2,759 2,765	2,509 2,515 2,521 2,527 2,533	2,741 2,747 2,753 2,759 2,765	2,642 2,648 2,654 2,660 2,666	27,750 27,800 27,850 27,900 27,950	27,850 27,900 27,950	3,101 3,107 3,113 3,119 3,125	2,869 2,875 2,881 2,887 2,893	3,101 3,107 3,113 3,119 3,125	3,002 3,008 3,014 3,020 3,026
2	2,00	0				2	5,00	0				2	28,00	0			
22,000 22,050 22,100 22,150 22,200	22,050 22,100 22,150 22,200 22,250	2,411 2,417 2,423 2,429 2,435	2,203 2,208 2,213 2,218 2,223	2,411 2,417 2,423 2,429 2,435	2,312 2,318 2,324 2,330 2,336	25,000 25,050 25,100 25,150 25,200	25,050 25,100 25,150 25,200 25,250	2,771 2,777 2,783 2,789 2,795	2,539 2,545 2,551 2,557 2,563	2,771 2,777 2,783 2,789 2,795	2,672 2,678 2,684 2,690 2,696	28,000 28,050 28,100 28,150 28,200	28,100 28,150 28,200	3,131 3,137 3,143 3,149 3,155	2,899 2,905 2,911 2,917 2,923	3,131 3,137 3,143 3,149 3,155	3,032 3,038 3,044 3,050 3,056
22,250 22,300 22,350 22,400 22,450	22,300 22,350 22,400 22,450 22,500	2,441 2,447 2,453 2,459 2,465	2,228 2,233 2,238 2,243 2,248	2,441 2,447 2,453 2,459 2,465	2,342 2,348 2,354 2,360 2,366	25,250 25,300 25,350 25,400 25,450	25,300 25,350 25,400 25,450 25,500	2,801 2,807 2,813 2,819 2,825	2,569 2,575 2,581 2,587 2,593	2,801 2,807 2,813 2,819 2,825	2,702 2,708 2,714 2,720 2,726	28,250 28,300 28,350 28,400 28,450	28,350 28,400 28,450	3,161 3,167 3,173 3,179 3,185	2,929 2,935 2,941 2,947 2,953	3,161 3,167 3,173 3,179 3,185	3,062 3,068 3,074 3,080 3,086
22,500 22,550 22,600 22,650 22,700	22,550 22,600 22,650 22,700 22,750	2,471 2,477 2,483 2,489 2,495	2,253 2,258 2,263 2,268 2,273	2,471 2,477 2,483 2,489 2,495	2,372 2,378 2,384 2,390 2,396	25,500 25,550 25,600 25,650 25,700	25,550 25,600 25,650 25,700 25,750	2,831 2,837 2,843 2,849 2,855	2,599 2,605 2,611 2,617 2,623	2,831 2,837 2,843 2,849 2,855	2,732 2,738 2,744 2,750 2,756	28,500 28,550 28,600 28,650 28,700	28,600 28,650 28,700	3,191 3,197 3,203 3,209 3,215	2,959 2,965 2,971 2,977 2,983	3,191 3,197 3,203 3,209 3,215	3,092 3,098 3,104 3,110 3,116
22,750 22,800 22,850 22,900 22,950	22,800 22,850 22,900 22,950 23,000	2,501 2,507 2,513 2,519 2,525	2,278 2,283 2,288 2,293 2,298	2,501 2,507 2,513 2,519 2,525	2,402 2,408 2,414 2,420 2,426	25,750 25,800 25,850 25,900 25,950	25,800 25,850 25,900 25,950 26,000	2,861 2,867 2,873 2,879 2,885	2,629 2,635 2,641 2,647 2,653	2,861 2,867 2,873 2,879 2,885	2,762 2,768 2,774 2,780 2,786	28,750 28,800 28,850 28,900 28,950	28,850 28,900 28,950	3,221 3,227 3,233 3,239 3,245	2,989 2,995 3,001 3,007 3,013	3,221 3,227 3,233 3,239 3,245	3,122 3,128 3,134 3,140 3,146
2	23,00	0				2	6,00	0				2	29,00	0			
23,000 23,050 23,100 23,150 23,200	23,050 23,100 23,150 23,200 23,250	2,531 2,537 2,543 2,549 2,555	2,303 2,308 2,313 2,318 2,323	2,531 2,537 2,543 2,549 2,555	2,432 2,438 2,444 2,450 2,456	26,000 26,050 26,100 26,150 26,200	26,050 26,100 26,150 26,200 26,250	2,891 2,897 2,903 2,909 2,915	2,659 2,665 2,671 2,677 2,683	2,891 2,897 2,903 2,909 2,915	2,792 2,798 2,804 2,810 2,816	29,000 29,050 29,100 29,150 29,200	29,100 29,150 29,200	3,251 3,257 3,263 3,269 3,275	3,019 3,025 3,031 3,037 3,043	3,251 3,257 3,263 3,269 3,275	3,152 3,158 3,164 3,170 3,176
23,250 23,300 23,350 23,400 23,450	23,300 23,350 23,400 23,450 23,500	2,561 2,567 2,573 2,579 2,585	2,329 2,335 2,341 2,347 2,353	2,561 2,567 2,573 2,579 2,585	2,462 2,468 2,474 2,480 2,486	26,250 26,300 26,350 26,400 26,450	26,300 26,350 26,400 26,450 26,500	2,921 2,927 2,933 2,939 2,945	2,689 2,695 2,701 2,707 2,713	2,921 2,927 2,933 2,939 2,945	2,822 2,828 2,834 2,840 2,846	29,250 29,300 29,350 29,400 29,450	29,350 29,400 29,450	3,281 3,287 3,293 3,299 3,305	3,049 3,055 3,061 3,067 3,073	3,281 3,287 3,293 3,299 3,305	3,182 3,188 3,194 3,200 3,206
23,500 23,550 23,600 23,650 23,700	23,550 23,600 23,650 23,700 23,750	2,591 2,597 2,603 2,609 2,615	2,359 2,365 2,371 2,377 2,383	2,591 2,597 2,603 2,609 2,615	2,492 2,498 2,504 2,510 2,516	26,500 26,550 26,600 26,650 26,700	26,550 26,600 26,650 26,700 26,750	2,951 2,957 2,963 2,969 2,975	2,719 2,725 2,731 2,737 2,743	2,951 2,957 2,963 2,969 2,975	2,852 2,858 2,864 2,870 2,876	29,500 29,550 29,600 29,650 29,700	29,600 29,650 29,700	3,311 3,317 3,323 3,329 3,335	3,079 3,085 3,091 3,097 3,103	3,311 3,317 3,323 3,329 3,335	3,212 3,218 3,224 3,230 3,236
23,750 23,800 23,850 23,900 23,950	23,800 23,850 23,900 23,950 24,000	2,621 2,627 2,633 2,639 2,645	2,389 2,395 2,401 2,407 2,413	2,621 2,627 2,633 2,639 2,645	2,522 2,528 2,534 2,540 2,546	26,750 26,800 26,850 26,900 26,950	26,800 26,850 26,900 26,950 27,000	2,981 2,987 2,993 2,999 3,005	2,749 2,755 2,761 2,767 2,773	2,981 2,987 2,993 2,999 3,005	2,882 2,888 2,894 2,900 2,906	29,750 29,800 29,850 29,900 29,950	29,850 29,900 29,950	3,341 3,347 3,353 3,359 3,365	3,109 3,115 3,121 3,127 3,133	3,341 3,347 3,353 3,359 3,365	3,242 3,248 3,254 3,260 3,266

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income)	•		And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxabl income	е		And yo	u 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 t	ax is—	'				Your t	ax is—					Your t	ax is—	1
3	0,00	0				3	3,00	0				(	36,00	0			
30,000 30,050 30,100 30,150 30,200	30,050 30,100 30,150 30,200 30,250	3,371 3,377 3,383 3,389 3,395	3,139 3,145 3,151 3,157 3,163	3,371 3,377 3,383 3,389 3,395	3,272 3,278 3,284 3,290 3,296	33,000 33,050 33,100 33,150 33,200	33,050 33,100 33,150 33,200 33,250	3,731 3,737 3,743 3,749 3,755	3,499 3,505 3,511 3,517 3,523	3,731 3,737 3,743 3,749 3,755	3,632 3,638 3,644 3,650 3,656	36,000 36,050 36,100 36,150 36,200	36,100 36,150 36,200	4,091 4,097 4,103 4,109 4,115	3,859 3,865 3,871 3,877 3,883	4,091 4,097 4,103 4,109 4,115	3,992 3,998 4,004 4,010 4,016
30,250 30,300 30,350 30,400 30,450	30,300 30,350 30,400 30,450 30,500	3,401 3,407 3,413 3,419 3,425	3,169 3,175 3,181 3,187 3,193	3,401 3,407 3,413 3,419 3,425	3,302 3,308 3,314 3,320 3,326	33,250 33,300 33,350 33,400 33,450	33,300 33,350 33,400 33,450 33,500	3,761 3,767 3,773 3,779 3,785	3,529 3,535 3,541 3,547 3,553	3,761 3,767 3,773 3,779 3,785	3,662 3,668 3,674 3,680 3,686	36,250 36,300 36,350 36,450 36,450	36,350 36,400 36,450	4,121 4,127 4,133 4,139 4,145	3,889 3,895 3,901 3,907 3,913	4,121 4,127 4,133 4,139 4,145	4,022 4,028 4,034 4,040 4,046
30,500 30,550 30,600 30,650 30,700	30,550 30,600 30,650 30,700 30,750	3,431 3,437 3,443 3,449 3,455	3,199 3,205 3,211 3,217 3,223	3,431 3,437 3,443 3,449 3,455	3,332 3,338 3,344 3,350 3,356	33,500 33,550 33,600 33,650 33,700	33,550 33,600 33,650 33,700 33,750	3,791 3,797 3,803 3,809 3,815	3,559 3,565 3,571 3,577 3,583	3,791 3,797 3,803 3,809 3,815	3,692 3,698 3,704 3,710 3,716	36,500 36,550 36,600 36,650 36,700	36,600 36,650 36,700	4,151 4,157 4,163 4,169 4,175	3,919 3,925 3,931 3,937 3,943	4,151 4,157 4,163 4,169 4,175	4,052 4,058 4,064 4,070 4,076
30,750 30,800 30,850 30,900 30,950	30,800 30,850 30,900 30,950 31,000	3,461 3,467 3,473 3,479 3,485	3,229 3,235 3,241 3,247 3,253	3,461 3,467 3,473 3,479 3,485	3,362 3,368 3,374 3,380 3,386	33,750 33,800 33,850 33,900 33,950	33,800 33,850 33,900 33,950 34,000	3,821 3,827 3,833 3,839 3,845	3,589 3,595 3,601 3,607 3,613	3,821 3,827 3,833 3,839 3,845	3,722 3,728 3,734 3,740 3,746	36,750 36,800 36,850 36,900 36,950	36,850 36,900 36,950	4,181 4,187 4,193 4,199 4,205	3,949 3,955 3,961 3,967 3,973	4,181 4,187 4,193 4,199 4,205	4,082 4,088 4,094 4,100 4,106
3	1,00	0				3	4,00	0					37,00	0			
31,000 31,050 31,100 31,150 31,200	31,050 31,100 31,150 31,200 31,250	3,491 3,497 3,503 3,509 3,515	3,259 3,265 3,271 3,277 3,283	3,491 3,497 3,503 3,509 3,515	3,392 3,398 3,404 3,410 3,416	34,000 34,050 34,100 34,150 34,200	34,050 34,100 34,150 34,200 34,250	3,851 3,857 3,863 3,869 3,875	3,619 3,625 3,631 3,637 3,643	3,851 3,857 3,863 3,869 3,875	3,752 3,758 3,764 3,770 3,776	37,000 37,050 37,100 37,150 37,200	37,100 37,150 37,200	4,211 4,217 4,223 4,229 4,235	3,979 3,985 3,991 3,997 4,003	4,211 4,217 4,223 4,229 4,235	4,112 4,118 4,124 4,130 4,136
31,250 31,300 31,350 31,400 31,450	31,300 31,350 31,400 31,450 31,500	3,521 3,527 3,533 3,539 3,545	3,289 3,295 3,301 3,307 3,313	3,521 3,527 3,533 3,539 3,545	3,422 3,428 3,434 3,440 3,446	34,250 34,300 34,350 34,400 34,450	34,300 34,350 34,400 34,450 34,500	3,881 3,887 3,893 3,899 3,905	3,649 3,655 3,661 3,667 3,673	3,881 3,887 3,893 3,899 3,905	3,782 3,788 3,794 3,800 3,806	37,250 37,300 37,350 37,400 37,450	37,350 37,400 37,450	4,241 4,247 4,253 4,259 4,265	4,009 4,015 4,021 4,027 4,033	4,241 4,247 4,253 4,259 4,265	4,142 4,148 4,154 4,160 4,166
31,500 31,550 31,600 31,650 31,700	31,550 31,600 31,650 31,700 31,750	3,551 3,557 3,563 3,569 3,575	3,319 3,325 3,331 3,337 3,343	3,551 3,557 3,563 3,569 3,575	3,452 3,458 3,464 3,470 3,476	34,500 34,550 34,600 34,650 34,700	34,550 34,600 34,650 34,700 34,750	3,911 3,917 3,923 3,929 3,935	3,679 3,685 3,691 3,697 3,703	3,911 3,917 3,923 3,929 3,935	3,812 3,818 3,824 3,830 3,836	37,500 37,550 37,600 37,650 37,700	37,600 37,650 37,700	4,271 4,277 4,283 4,289 4,295	4,039 4,045 4,051 4,057 4,063	4,271 4,277 4,283 4,289 4,295	4,172 4,178 4,184 4,190 4,196
31,750 31,800 31,850 31,900 31,950	31,800 31,850 31,900 31,950 32,000	3,581 3,587 3,593 3,599 3,605	3,349 3,355 3,361 3,367 3,373	3,581 3,587 3,593 3,599 3,605	3,482 3,488 3,494 3,500 3,506	34,750 34,800 34,850 34,900 34,950	34,800 34,850 34,900 34,950 35,000	3,941 3,947 3,953 3,959 3,965	3,709 3,715 3,721 3,727 3,733	3,941 3,947 3,953 3,959 3,965	3,842 3,848 3,854 3,860 3,866	37,750 37,800 37,850 37,950 37,950	37,850 37,900 37,950	4,301 4,307 4,313 4,319 4,325	4,069 4,075 4,081 4,087 4,093	4,301 4,307 4,313 4,319 4,325	4,202 4,208 4,214 4,220 4,226
3	2,00	0				3	5,00	0					38,00	0			
32,000 32,050 32,100 32,150 32,200	32,050 32,100 32,150 32,200 32,250	3,611 3,617 3,623 3,629 3,635	3,379 3,385 3,391 3,397 3,403	3,611 3,617 3,623 3,629 3,635	3,512 3,518 3,524 3,530 3,536	35,000 35,050 35,100 35,150 35,200	35,050 35,100 35,150 35,200 35,250	3,971 3,977 3,983 3,989 3,995	3,739 3,745 3,751 3,757 3,763	3,971 3,977 3,983 3,989 3,995	3,872 3,878 3,884 3,890 3,896	38,000 38,050 38,100 38,150 38,200	38,100 38,150 38,200	4,331 4,337 4,343 4,349 4,355	4,099 4,105 4,111 4,117 4,123	4,331 4,337 4,343 4,349 4,355	4,232 4,238 4,244 4,250 4,256
32,250 32,300 32,350 32,400 32,450	32,300 32,350 32,400 32,450 32,500	3,641 3,647 3,653 3,659 3,665	3,409 3,415 3,421 3,427 3,433	3,641 3,647 3,653 3,659 3,665	3,542 3,548 3,554 3,560 3,566	35,250 35,300 35,350 35,400 35,450	35,300 35,350 35,400 35,450 35,500	4,001 4,007 4,013 4,019 4,025	3,769 3,775 3,781 3,787 3,793	4,001 4,007 4,013 4,019 4,025	3,902 3,908 3,914 3,920 3,926	38,250 38,300 38,350 38,450 38,450	38,350 38,400 38,450	4,361 4,367 4,373 4,379 4,385	4,129 4,135 4,141 4,147 4,153	4,361 4,367 4,373 4,379 4,385	4,262 4,268 4,274 4,280 4,286
32,500 32,550 32,600 32,650 32,700	32,550 32,600 32,650 32,700 32,750	3,671 3,677 3,683 3,689 3,695	3,439 3,445 3,451 3,457 3,463	3,671 3,677 3,683 3,689 3,695	3,572 3,578 3,584 3,590 3,596	35,500 35,550 35,600 35,650 35,700	35,550 35,600 35,650 35,700 35,750	4,031 4,037 4,043 4,049 4,055	3,799 3,805 3,811 3,817 3,823	4,031 4,037 4,043 4,049 4,055	3,932 3,938 3,944 3,950 3,956	38,500 38,550 38,600 38,650 38,650 38,700	38,600 38,650 38,700	4,391 4,397 4,403 4,409 4,415	4,159 4,165 4,171 4,177 4,183	4,391 4,397 4,403 4,409 4,415	4,292 4,298 4,304 4,310 4,316
32,750 32,800 32,850 32,900 32,950	32,800 32,850 32,900 32,950 33,000	3,701 3,707 3,713 3,719 3,725	3,469 3,475 3,481 3,487 3,493	3,701 3,707 3,713 3,719 3,725	3,602 3,608 3,614 3,620 3,626	35,750 35,800 35,850 35,900 35,950	35,800 35,850 35,900 35,950 36,000	4,061 4,067 4,073 4,079 4,085	3,829 3,835 3,841 3,847 3,853	4,061 4,067 4,073 4,079 4,085	3,962 3,968 3,974 3,980 3,986	38,750 38,800 38,850 38,900 38,950	38,850 38,900 38,950	4,421 4,427 4,433 4,439 4,445	4,189 4,195 4,201 4,207 4,213	4,421 4,427 4,433 4,439 4,445	4,322 4,328 4,334 4,340 4,346

(Continued)

\* This column must also be used by a qualifying surviving spouse.

If line 1 (taxable income	e		And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxable income	•		And yo	u 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 t	ax is—	'				Your ta	ax is—	'				Your t	ax is—	
3	89,00	0				4	2,00	0				4	5,00	0			
39,000	39,050	4,451	4,219	4,451	4,352	42,000	42,050	4,811	4,579	4,811	4,712	45,000	45,050	5,171	4,939	5,171	5,072
39,050	39,100	4,457	4,225	4,457	4,358	42,050	42,100	4,817	4,585	4,817	4,718	45,050	45,100	5,177	4,945	5,177	5,078
39,100	39,150	4,463	4,231	4,463	4,364	42,100	42,150	4,823	4,591	4,823	4,724	45,100	45,150	5,183	4,951	5,183	5,084
39,150	39,200	4,469	4,237	4,469	4,370	42,150	42,200	4,829	4,597	4,829	4,730	45,150	45,200	5,189	4,957	5,189	5,090
39,200	39,250	4,475	4,243	4,475	4,376	42,200	42,250	4,835	4,603	4,835	4,736	45,200	45,250	5,195	4,963	5,195	5,096
39,250	39,300	4,481	4,249	4,481	4,382	42,250	42,300	4,841	4,609	4,841	4,742	45,250	45,300	5,201	4,969	5,201	5,102
39,300	39,350	4,487	4,255	4,487	4,388	42,300	42,350	4,847	4,615	4,847	4,748	45,300	45,350	5,207	4,975	5,207	5,108
39,350	39,400	4,493	4,261	4,493	4,394	42,350	42,400	4,853	4,621	4,853	4,754	45,350	45,400	5,213	4,981	5,213	5,114
39,400	39,450	4,499	4,267	4,499	4,400	42,400	42,450	4,859	4,627	4,859	4,760	45,400	45,450	5,219	4,987	5,219	5,120
39,450	39,500	4,505	4,273	4,505	4,406	42,450	42,500	4,865	4,633	4,865	4,766	45,450	45,500	5,225	4,993	5,225	5,126
39,500	39,550	4,511	4,279	4,511	4,412	42,500	42,550	4,871	4,639	4,871	4,772	45,500	45,550	5,231	4,999	5,231	5,132
39,550	39,600	4,517	4,285	4,517	4,418	42,550	42,600	4,877	4,645	4,877	4,778	45,550	45,600	5,237	5,005	5,237	5,138
39,600	39,650	4,523	4,291	4,523	4,424	42,600	42,650	4,883	4,651	4,883	4,784	45,600	45,650	5,243	5,011	5,243	5,144
39,650	39,700	4,529	4,297	4,529	4,430	42,650	42,700	4,889	4,657	4,889	4,790	45,650	45,700	5,249	5,017	5,249	5,150
39,700	39,750	4,535	4,303	4,535	4,436	42,700	42,750	4,895	4,663	4,895	4,796	45,700	45,750	5,255	5,023	5,255	5,156
39,750	39,800	4,541	4,309	4,541	4,442	42,750	42,800	4,901	4,669	4,901	4,802	45,750	45,800	5,261	5,029	5,261	5,162
39,800	39,850	4,547	4,315	4,547	4,448	42,800	42,850	4,907	4,675	4,907	4,808	45,800	45,850	5,267	5,035	5,267	5,168
39,850	39,900	4,553	4,321	4,553	4,454	42,850	42,900	4,913	4,681	4,913	4,814	45,850	45,900	5,273	5,041	5,273	5,174
39,900	39,950	4,559	4,327	4,559	4,460	42,900	42,950	4,919	4,687	4,919	4,820	45,900	45,950	5,279	5,047	5,279	5,180
39,950	40,000	4,565	4,333	4,565	4,466	42,950	43,000	4,925	4,693	4,925	4,826	45,950	46,000	5,285	5,053	5,285	5,186
4	0,00	0				4	3,00	0				4	6,00	0			
40,000	40,050	4,571	4,339	4,571	4,472	43,000	43,050	4,931	4,699	4,931	4,832	46,000	46,050	5,291	5,059	5,291	5,192
40,050	40,100	4,577	4,345	4,577	4,478	43,050	43,100	4,937	4,705	4,937	4,838	46,050	46,100	5,297	5,065	5,297	5,198
40,100	40,150	4,583	4,351	4,583	4,484	43,100	43,150	4,943	4,711	4,943	4,844	46,100	46,150	5,303	5,071	5,303	5,204
40,150	40,200	4,589	4,357	4,589	4,490	43,150	43,200	4,949	4,717	4,949	4,850	46,150	46,200	5,309	5,077	5,309	5,210
40,200	40,250	4,595	4,363	4,595	4,496	43,200	43,250	4,955	4,723	4,955	4,856	46,200	46,250	5,315	5,083	5,315	5,216
40,250	40,300	4,601	4,369	4,601	4,502	43,250	43,300	4,961	4,729	4,961	4,862	46,250	46,300	5,321	5,089	5,321	5,222
40,300	40,350	4,607	4,375	4,607	4,508	43,300	43,350	4,967	4,735	4,967	4,868	46,300	46,350	5,327	5,095	5,327	5,228
40,350	40,400	4,613	4,381	4,613	4,514	43,350	43,400	4,973	4,741	4,973	4,874	46,350	46,400	5,333	5,101	5,333	5,234
40,400	40,450	4,619	4,387	4,619	4,520	43,400	43,450	4,979	4,747	4,979	4,880	46,400	46,450	5,339	5,107	5,339	5,240
40,450	40,500	4,625	4,393	4,625	4,526	43,450	43,500	4,985	4,753	4,985	4,886	46,450	46,500	5,345	5,113	5,345	5,246
40,500	40,550	4,631	4,399	4,631	4,532	43,500	43,550	4,991	4,759	4,991	4,892	46,500	46,550	5,351	5,119	5,351	5,252
40,550	40,600	4,637	4,405	4,637	4,538	43,550	43,600	4,997	4,765	4,997	4,898	46,550	46,600	5,357	5,125	5,357	5,258
40,600	40,650	4,643	4,411	4,643	4,544	43,600	43,650	5,003	4,771	5,003	4,904	46,600	46,650	5,363	5,131	5,363	5,264
40,650	40,700	4,649	4,417	4,649	4,550	43,650	43,700	5,009	4,777	5,009	4,910	46,650	46,700	5,369	5,137	5,369	5,270
40,700	40,750	4,655	4,423	4,655	4,556	43,700	43,750	5,015	4,783	5,015	4,916	46,700	46,750	5,375	5,143	5,375	5,276
40,750	40,800	4,661	4,429	4,661	4,562	43,750	43,800	5,021	4,789	5,021	4,922	46,750	46,800	5,381	5,149	5,381	5,282
40,800	40,850	4,667	4,435	4,667	4,568	43,800	43,850	5,027	4,795	5,027	4,928	46,800	46,850	5,387	5,155	5,387	5,288
40,850	40,900	4,673	4,441	4,673	4,574	43,850	43,900	5,033	4,801	5,033	4,934	46,850	46,900	5,393	5,161	5,393	5,294
40,900	40,950	4,679	4,447	4,679	4,580	43,900	43,950	5,039	4,807	5,039	4,940	46,900	46,950	5,399	5,167	5,399	5,300
40,950	41,000	4,685	4,453	4,685	4,586	43,950	44,000	5,045	4,813	5,045	4,946	46,950	47,000	5,405	5,173	5,405	5,306
4	1,00	0				4	4,00	0				4	7,00	0			
41,000	41,050	4,691	4,459	4,691	4,592	44,000	44,050	5,051	4,819	5,051	4,952	47,000	47,050	5,411	5,179	5,411	5,312
41,050	41,100	4,697	4,465	4,697	4,598	44,050	44,100	5,057	4,825	5,057	4,958	47,050	47,100	5,417	5,185	5,417	5,318
41,100	41,150	4,703	4,471	4,703	4,604	44,100	44,150	5,063	4,831	5,063	4,964	47,100	47,150	5,423	5,191	5,423	5,324
41,150	41,200	4,709	4,477	4,709	4,610	44,150	44,200	5,069	4,837	5,069	4,970	47,150	47,200	5,432	5,197	5,432	5,330
41,200	41,250	4,715	4,483	4,715	4,616	44,200	44,250	5,075	4,843	5,075	4,976	47,200	47,250	5,443	5,203	5,443	5,336
41,250	41,300	4,721	4,489	4,721	4,622	44,250	44,300	5,081	4,849	5,081	4,982	47,250	47,300	5,454	5,209	5,454	5,342
41,300	41,350	4,727	4,495	4,727	4,628	44,300	44,350	5,087	4,855	5,087	4,988	47,300	47,350	5,465	5,215	5,465	5,348
41,350	41,400	4,733	4,501	4,733	4,634	44,350	44,400	5,093	4,861	5,093	4,994	47,350	47,400	5,476	5,221	5,476	5,354
41,400	41,450	4,739	4,507	4,739	4,640	44,400	44,450	5,099	4,867	5,099	5,000	47,400	47,450	5,487	5,227	5,487	5,360
41,450	41,500	4,745	4,513	4,745	4,646	44,450	44,500	5,105	4,873	5,105	5,006	47,450	47,500	5,498	5,233	5,498	5,366
41,500	41,550	4,751	4,519	4,751	4,652	44,500	44,550	5,111	4,879	5,111	5,012	47,500	47,550	5,509	5,239	5,509	5,372
41,550	41,600	4,757	4,525	4,757	4,658	44,550	44,600	5,117	4,885	5,117	5,018	47,550	47,600	5,520	5,245	5,520	5,378
41,600	41,650	4,763	4,531	4,763	4,664	44,600	44,650	5,123	4,891	5,123	5,024	47,600	47,650	5,531	5,251	5,531	5,384
41,650	41,700	4,769	4,537	4,769	4,670	44,650	44,700	5,129	4,897	5,129	5,030	47,650	47,700	5,542	5,257	5,542	5,390
41,700	41,750	4,775	4,543	4,775	4,676	44,700	44,750	5,135	4,903	5,135	5,036	47,700	47,750	5,553	5,263	5,553	5,396
41,750	41,800	4,781	4,549	4,781	4,682	44,750	44,800	5,141	4,909	5,141	5,042	47,750	47,800	5,564	5,269	5,564	5,402
41,800	41,850	4,787	4,555	4,787	4,688	44,800	44,850	5,147	4,915	5,147	5,048	47,800	47,850	5,575	5,275	5,575	5,408
41,850	41,900	4,793	4,561	4,793	4,694	44,850	44,900	5,153	4,921	5,153	5,054	47,850	47,900	5,586	5,281	5,586	5,414
41,900	41,950	4,799	4,567	4,799	4,700	44,900	44,950	5,159	4,927	5,159	5,060	47,900	47,950	5,597	5,287	5,597	5,420
41,950	42,000	4,805	4,573	4,805	4,706	44,950	45,000	5,165	4,933	5,165	5,066	47,950	48,000	5,608	5,293	5,608	5,426

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income)	•		And yo	ou are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxabl income	е		And yo	u 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 t	ax is—	'				Your t	ax is—					Your t	ax is—	
4	8,00	0				5	1,00	0				Ę	54,00	0			
48,000 48,050 48,100 48,150 48,200	48,050 48,100 48,150 48,200 48,250	5,619 5,630 5,641 5,652 5,663	5,299 5,305 5,311 5,317 5,323	5,619 5,630 5,641 5,652 5,663	5,432 5,438 5,444 5,450 5,456	51,000 51,050 51,100 51,150 51,200	51,050 51,100 51,150 51,200 51,250	6,279 6,290 6,301 6,312 6,323	5,659 5,665 5,671 5,677 5,683	6,279 6,290 6,301 6,312 6,323	5,792 5,798 5,804 5,810 5,816	54,000 54,050 54,100 54,150 54,200	54,100 54,150 54,200	6,939 6,950 6,961 6,972 6,983	6,019 6,025 6,031 6,037 6,043	6,939 6,950 6,961 6,972 6,983	6,152 6,158 6,164 6,170 6,176
48,250 48,300 48,350 48,400 48,450	48,300 48,350 48,400 48,450 48,500	5,674 5,685 5,696 5,707 5,718	5,329 5,335 5,341 5,347 5,353	5,674 5,685 5,696 5,707 5,718	5,462 5,468 5,474 5,480 5,486	51,250 51,300 51,350 51,400 51,450	51,300 51,350 51,400 51,450 51,500	6,334 6,345 6,356 6,367 6,378	5,689 5,695 5,701 5,707 5,713	6,334 6,345 6,356 6,367 6,378	5,822 5,828 5,834 5,840 5,846	54,250 54,300 54,350 54,400 54,450	54,350 54,400 54,450	6,994 7,005 7,016 7,027 7,038	6,049 6,055 6,061 6,067 6,073	6,994 7,005 7,016 7,027 7,038	6,182 6,188 6,194 6,200 6,206
48,500 48,550 48,600 48,650 48,700	48,550 48,600 48,650 48,700 48,750	48,600         5,740         5,365         5,740           48,650         5,751         5,371         5,751           48,700         5,762         5,377         5,762           48,750         5,773         5,383         5,773           48,800         5,784         5,389         5,784           48,800         5,795         5,395         5,785           48,900         5,806         5,401         5,806				51,500 51,550 51,600 51,650 51,700	51,550 51,600 51,650 51,700 51,750	6,389 6,400 6,411 6,422 6,433	5,719 5,725 5,731 5,737 5,743	6,389 6,400 6,411 6,422 6,433	5,852 5,858 5,864 5,870 5,876	54,500 54,550 54,600 54,650 54,700	54,600 54,650 54,700	7,049 7,060 7,071 7,082 7,093	6,079 6,085 6,091 6,097 6,103	7,049 7,060 7,071 7,082 7,093	6,212 6,218 6,224 6,230 6,236
48,750 48,800 48,850 48,900 48,950	48,850	5,795	5,395	5,795	5,522 5,528 5,534 5,540 5,546	51,750 51,800 51,850 51,900 51,950	51,800 51,850 51,900 51,950 52,000	6,444 6,455 6,466 6,477 6,488	5,749 5,755 5,761 5,767 5,773	6,444 6,455 6,466 6,477 6,488	5,882 5,888 5,894 5,900 5,906	54,750 54,800 54,850 54,900 54,950	54,850 54,900 54,950	7,104 7,115 7,126 7,137 7,148	6,109 6,115 6,121 6,127 6,133	7,104 7,115 7,126 7,137 7,148	6,242 6,248 6,254 6,260 6,266
4	9,00	0				5	2,00	0				5	55,00	0			
49,000 49,050 49,100 49,150 49,200	49,050 49,100 49,150 49,200 49,250	5,839 5,850 5,861 5,872 5,883	5,419 5,425 5,431 5,437 5,443	5,839 5,850 5,861 5,872 5,883	5,552 5,558 5,564 5,570 5,576	52,000 52,050 52,100 52,150 52,200	52,050 52,100 52,150 52,200 52,250	6,499 6,510 6,521 6,532 6,543	5,779 5,785 5,791 5,797 5,803	6,499 6,510 6,521 6,532 6,543	5,912 5,918 5,924 5,930 5,936	55,000 55,050 55,100 55,150 55,200	55,100 55,150 55,200	7,159 7,170 7,181 7,192 7,203	6,139 6,145 6,151 6,157 6,163	7,159 7,170 7,181 7,192 7,203	6,272 6,278 6,284 6,290 6,296
49,250 49,300 49,350 49,400 49,450	49,300 49,350 49,400 49,450 49,500	5,894 5,905 5,916 5,927 5,938	5,449 5,455 5,461 5,467 5,473	5,894 5,905 5,916 5,927 5,938	5,582 5,588 5,594 5,600 5,606	52,250 52,300 52,350 52,400 52,450	52,300 52,350 52,400 52,450 52,500	6,554 6,565 6,576 6,587 6,598	5,809 5,815 5,821 5,827 5,833	6,554 6,565 6,576 6,587 6,598	5,942 5,948 5,954 5,960 5,966	55,250 55,300 55,350 55,400 55,450	55,350 55,400 55,450	7,214 7,225 7,236 7,247 7,258	6,169 6,175 6,181 6,187 6,193	7,214 7,225 7,236 7,247 7,258	6,302 6,308 6,314 6,320 6,326
49,500 49,550 49,600 49,650 49,700	49,550 49,600 49,650 49,700 49,750	5,949 5,960 5,971 5,982 5,993	5,479 5,485 5,491 5,497 5,503	5,949 5,960 5,971 5,982 5,993	5,612 5,618 5,624 5,630 5,636	52,500 52,550 52,600 52,650 52,700	52,550 52,600 52,650 52,700 52,750	6,609 6,620 6,631 6,642 6,653	5,839 5,845 5,851 5,857 5,863	6,609 6,620 6,631 6,642 6,653	5,972 5,978 5,984 5,990 5,996	55,500 55,550 55,600 55,650 55,700	55,600 55,650 55,700	7,269 7,280 7,291 7,302 7,313	6,199 6,205 6,211 6,217 6,223	7,269 7,280 7,291 7,302 7,313	6,332 6,338 6,344 6,350 6,356
49,750 49,800 49,850 49,900 49,950	49,800 49,850 49,900 49,950 50,000	6,004 6,015 6,026 6,037 6,048	5,509 5,515 5,521 5,527 5,533	6,004 6,015 6,026 6,037 6,048	5,642 5,648 5,654 5,660 5,666	52,750 52,800 52,850 52,900 52,950	52,800 52,850 52,900 52,950 53,000	6,664 6,675 6,686 6,697 6,708	5,869 5,875 5,881 5,887 5,893	6,664 6,675 6,686 6,697 6,708	6,002 6,008 6,014 6,020 6,026	55,750 55,800 55,850 55,900 55,950	55,850 55,900 55,950	7,324 7,335 7,346 7,357 7,368	6,229 6,235 6,241 6,247 6,253	7,324 7,335 7,346 7,357 7,368	6,362 6,368 6,374 6,380 6,386
5	0,00	0				5	3,00	0				5	56,00	0			
50,000 50,050 50,100 50,150 50,200	50,050 50,100 50,150 50,200 50,250	6,059 6,070 6,081 6,092 6,103	5,539 5,545 5,551 5,557 5,563	6,059 6,070 6,081 6,092 6,103	5,672 5,678 5,684 5,690 5,696	53,000 53,050 53,100 53,150 53,200	53,050 53,100 53,150 53,200 53,250	6,719 6,730 6,741 6,752 6,763	5,899 5,905 5,911 5,917 5,923	6,719 6,730 6,741 6,752 6,763	6,032 6,038 6,044 6,050 6,056	56,000 56,050 56,100 56,150 56,200	56,100 56,150 56,200	7,379 7,390 7,401 7,412 7,423	6,259 6,265 6,271 6,277 6,283	7,379 7,390 7,401 7,412 7,423	6,392 6,398 6,404 6,410 6,416
50,250 50,300 50,350 50,400 50,450	50,300 50,350 50,400 50,450 50,500	6,114 6,125 6,136 6,147 6,158	5,569 5,575 5,581 5,587 5,593	6,114 6,125 6,136 6,147 6,158	5,702 5,708 5,714 5,720 5,726	53,250 53,300 53,350 53,400 53,450	53,300 53,350 53,400 53,450 53,500	6,774 6,785 6,796 6,807 6,818	5,929 5,935 5,941 5,947 5,953	6,774 6,785 6,796 6,807 6,818	6,062 6,068 6,074 6,080 6,086	56,250 56,300 56,350 56,400 56,450	56,350 56,400 56,450	7,434 7,445 7,456 7,467 7,478	6,289 6,295 6,301 6,307 6,313	7,434 7,445 7,456 7,467 7,478	6,422 6,428 6,434 6,440 6,446
50,500 50,550 50,600 50,650 50,700	50,550 50,600 50,650 50,700 50,750	6,169 6,180 6,191 6,202 6,213	5,599 5,605 5,611 5,617 5,623	6,169 6,180 6,191 6,202 6,213	5,732 5,738 5,744 5,750 5,756	53,500 53,550 53,600 53,650 53,700	53,550 53,600 53,650 53,700 53,750	6,829 6,840 6,851 6,862 6,873	5,959 5,965 5,971 5,977 5,983	6,829 6,840 6,851 6,862 6,873	6,092 6,098 6,104 6,110 6,116	56,500 56,550 56,600 56,650 56,700	56,600 56,650 56,700	7,489 7,500 7,511 7,522 7,533	6,319 6,325 6,331 6,337 6,343	7,489 7,500 7,511 7,522 7,533	6,452 6,458 6,464 6,470 6,476
50,750 50,800 50,850 50,900 50,950	50,800 50,850 50,900 50,950 51,000	6,224 6,235 6,246 6,257 6,268	5,629 5,635 5,641 5,647 5,653	6,224 6,235 6,246 6,257 6,268	5,762 5,768 5,774 5,780 5,786	53,750 53,800 53,850 53,900 53,950	53,800 53,850 53,900 53,950 54,000	6,884 6,895 6,906 6,917 6,928	5,989 5,995 6,001 6,007 6,013	6,884 6,895 6,906 6,917 6,928	6,122 6,128 6,134 6,140 6,146	56,750 56,800 56,850 56,900 56,950	56,850 56,900 56,950	7,544 7,555 7,566 7,577 7,588	6,349 6,355 6,361 6,367 6,373	7,544 7,555 7,566 7,577 7,588	6,482 6,488 6,494 6,500 6,506

(Continued)

\* This column must also be used by a qualifying surviving spouse.

If line 1 (taxable income	•		And yo	u are—		If line 15 (taxable income)	•		And yo	u are—		If line 1 (taxable income	9		And yo	u 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 t	ax is—					Your t	ax is—					Your t	ax is—	
5	57,00	0				6	0,00	0				6	<b>3,00</b>	0			
57,000	57,050	7,599	6,379	7,599	6,512	60,000	60,050	8,259	6,739	8,259	6,872	63,000	63,050	8,919	7,099	8,919	7,232
57,050	57,100	7,610	6,385	7,610	6,518	60,050	60,100	8,270	6,745	8,270	6,878	63,050	63,100	8,930	7,105	8,930	7,238
57,100	57,150	7,621	6,391	7,621	6,524	60,100	60,150	8,281	6,751	8,281	6,884	63,100	63,150	8,941	7,111	8,941	7,247
57,150	57,200	7,632	6,397	7,632	6,530	60,150	60,200	8,292	6,757	8,292	6,890	63,150	63,200	8,952	7,117	8,952	7,258
57,200	57,250	7,643	6,403	7,643	6,536	60,200	60,250	8,303	6,763	8,303	6,896	63,200	63,250	8,963	7,123	8,963	7,269
57,250	57,300	7,654	6,409	7,654	6,542	60,250	60,300	8,314	6,769	8,314	6,902	63,250	63,300	8,974	7,129	8,974	7,280
57,300	57,350	7,665	6,415	7,665	6,548	60,300	60,350	8,325	6,775	8,325	6,908	63,300	63,350	8,985	7,135	8,985	7,291
57,350	57,400	7,676	6,421	7,676	6,554	60,350	60,400	8,336	6,781	8,336	6,914	63,350	63,400	8,996	7,141	8,996	7,302
57,400	57,450	7,687	6,427	7,687	6,560	60,400	60,450	8,347	6,787	8,347	6,920	63,400	63,450	9,007	7,147	9,007	7,313
57,450	57,500	7,698	6,433	7,698	6,566	60,450	60,500	8,358	6,793	8,358	6,926	63,450	63,500	9,018	7,153	9,018	7,324
57,500	57,550	7,709	6,439	7,709	6,572	60,500	60,550	8,369	6,799	8,369	6,932	63,500	63,550	9,029	7,159	9,029	7,335
57,550	57,600	7,720	6,445	7,720	6,578	60,550	60,600	8,380	6,805	8,380	6,938	63,550	63,600	9,040	7,165	9,040	7,346
57,600	57,650	7,731	6,451	7,731	6,584	60,600	60,650	8,391	6,811	8,391	6,944	63,600	63,650	9,051	7,171	9,051	7,357
57,650	57,700	7,742	6,457	7,742	6,590	60,650	60,700	8,402	6,817	8,402	6,950	63,650	63,700	9,062	7,177	9,062	7,368
57,700	57,750	7,753	6,463	7,753	6,596	60,700	60,750	8,413	6,823	8,413	6,956	63,700	63,750	9,073	7,183	9,073	7,379
57,750	57,800	7,764	6,469	7,764	6,602	60,750	60,800	8,424	6,829	8,424	6,962	63,750	63,800	9,084	7,189	9,084	7,390
57,800	57,850	7,775	6,475	7,775	6,608	60,800	60,850	8,435	6,835	8,435	6,968	63,800	63,850	9,095	7,195	9,095	7,401
57,850	57,900	7,786	6,481	7,786	6,614	60,850	60,900	8,446	6,841	8,446	6,974	63,850	63,900	9,106	7,201	9,106	7,412
57,900	57,950	7,797	6,487	7,797	6,620	60,900	60,950	8,457	6,847	8,457	6,980	63,900	63,950	9,117	7,207	9,117	7,423
57,950	58,000	7,808	6,493	7,808	6,626	60,950	61,000	8,468	6,853	8,468	6,986	63,950	64,000	9,128	7,213	9,128	7,434
5	8,00	0				6	1,00	0				6	64,00	0			
58,000	58,050	7,819	6,499	7,819	6,632	61,000	61,050	8,479	6,859	8,479	6,992	64,000	64,050	9,139	7,219	9,139	7,445
58,050	58,100	7,830	6,505	7,830	6,638	61,050	61,100	8,490	6,865	8,490	6,998	64,050	64,100	9,150	7,225	9,150	7,456
58,100	58,150	7,841	6,511	7,841	6,644	61,100	61,150	8,501	6,871	8,501	7,004	64,100	64,150	9,161	7,231	9,161	7,467
58,150	58,200	7,852	6,517	7,852	6,650	61,150	61,200	8,512	6,877	8,512	7,010	64,150	64,200	9,172	7,237	9,172	7,478
58,200	58,250	7,863	6,523	7,863	6,656	61,200	61,250	8,523	6,883	8,523	7,016	64,200	64,250	9,183	7,243	9,183	7,489
58,250	58,300	7,874	6,529	7,874	6,662	61,250	61,300	8,534	6,889	8,534	7,022	64,250	64,300	9,194	7,249	9,194	7,500
58,300	58,350	7,885	6,535	7,885	6,668	61,300	61,350	8,545	6,895	8,545	7,028	64,300	64,350	9,205	7,255	9,205	7,511
58,350	58,400	7,896	6,541	7,896	6,674	61,350	61,400	8,556	6,901	8,556	7,034	64,350	64,400	9,216	7,261	9,216	7,522
58,400	58,450	7,907	6,547	7,907	6,680	61,400	61,450	8,567	6,907	8,567	7,040	64,400	64,450	9,227	7,267	9,227	7,533
58,450	58,500	7,918	6,553	7,918	6,686	61,450	61,500	8,578	6,913	8,578	7,046	64,450	64,500	9,238	7,273	9,238	7,544
58,500	58,550	7,929	6,559	7,929	6,692	61,500	61,550	8,589	6,919	8,589	7,052	64,500	64,550	9,249	7,279	9,249	7,555
58,550	58,600	7,940	6,565	7,940	6,698	61,550	61,600	8,600	6,925	8,600	7,058	64,550	64,600	9,260	7,285	9,260	7,566
58,600	58,650	7,951	6,571	7,951	6,704	61,600	61,650	8,611	6,931	8,611	7,064	64,600	64,650	9,271	7,291	9,271	7,577
58,650	58,700	7,962	6,577	7,962	6,710	61,650	61,700	8,622	6,937	8,622	7,070	64,650	64,700	9,282	7,297	9,282	7,588
58,700	58,750	7,973	6,583	7,973	6,716	61,700	61,750	8,633	6,943	8,633	7,076	64,700	64,750	9,293	7,303	9,293	7,599
58,750	58,800	7,984	6,589	7,984	6,722	61,750	61,800	8,644	6,949	8,644	7,082	64,750	64,800	9,304	7,309	9,304	7,610
58,800	58,850	7,995	6,595	7,995	6,728	61,800	61,850	8,655	6,955	8,655	7,088	64,800	64,850	9,315	7,315	9,315	7,621
58,850	58,900	8,006	6,601	8,006	6,734	61,850	61,900	8,666	6,961	8,666	7,094	64,850	64,900	9,326	7,321	9,326	7,632
58,900	58,950	8,017	6,607	8,017	6,740	61,900	61,950	8,677	6,967	8,677	7,100	64,900	64,950	9,337	7,327	9,337	7,643
58,950	59,000	8,028	6,613	8,028	6,746	61,950	62,000	8,688	6,973	8,688	7,106	64,950	65,000	9,348	7,333	9,348	7,654
5	9,00	0				6	2,00	0				6	5,00	0			
59,000	59,050	8,039	6,619	8,039	6,752	62,000	62,050	8,699	6,979	8,699	7,112	65,000	65,050	9,359	7,339	9,359	7,665
59,050	59,100	8,050	6,625	8,050	6,758	62,050	62,100	8,710	6,985	8,710	7,118	65,050	65,100	9,370	7,345	9,370	7,676
59,100	59,150	8,061	6,631	8,061	6,764	62,100	62,150	8,721	6,991	8,721	7,124	65,100	65,150	9,381	7,351	9,381	7,687
59,150	59,200	8,072	6,637	8,072	6,770	62,150	62,200	8,732	6,997	8,732	7,130	65,150	65,200	9,392	7,357	9,392	7,698
59,200	59,250	8,083	6,643	8,083	6,776	62,200	62,250	8,743	7,003	8,743	7,136	65,200	65,250	9,403	7,363	9,403	7,709
59,250	59,300	8,094	6,649	8,094	6,782	62,250	62,300	8,754	7,009	8,754	7,142	65,250	65,300	9,414	7,369	9,414	7,720
59,300	59,350	8,105	6,655	8,105	6,788	62,300	62,350	8,765	7,015	8,765	7,148	65,300	65,350	9,425	7,375	9,425	7,731
59,350	59,400	8,116	6,661	8,116	6,794	62,350	62,400	8,776	7,021	8,776	7,154	65,350	65,400	9,436	7,381	9,436	7,742
59,400	59,450	8,127	6,667	8,127	6,800	62,400	62,450	8,787	7,027	8,787	7,160	65,400	65,450	9,447	7,387	9,447	7,753
59,450	59,500	8,138	6,673	8,138	6,806	62,450	62,500	8,798	7,033	8,798	7,166	65,450	65,500	9,458	7,393	9,458	7,764
59,500	59,550	8,149	6,679	8,149	6,812	62,500	62,550	8,809	7,039	8,809	7,172	65,500	65,550	9,469	7,399	9,469	7,775
59,550	59,600	8,160	6,685	8,160	6,818	62,550	62,600	8,820	7,045	8,820	7,178	65,550	65,600	9,480	7,405	9,480	7,786
59,600	59,650	8,171	6,691	8,171	6,824	62,600	62,650	8,831	7,051	8,831	7,184	65,600	65,650	9,491	7,411	9,491	7,797
59,650	59,700	8,182	6,697	8,182	6,830	62,650	62,700	8,842	7,057	8,842	7,190	65,650	65,700	9,502	7,417	9,502	7,808
59,700	59,750	8,193	6,703	8,193	6,836	62,700	62,750	8,853	7,063	8,853	7,196	65,700	65,750	9,513	7,423	9,513	7,819
59,750	59,800	8,204	6,709	8,204	6,842	62,750	62,800	8,864	7,069	8,864	7,202	65,750	65,800	9,524	7,429	9,524	7,830
59,800	59,850	8,215	6,715	8,215	6,848	62,800	62,850	8,875	7,075	8,875	7,208	65,800	65,850	9,535	7,435	9,535	7,841
59,850	59,900	8,226	6,721	8,226	6,854	62,850	62,900	8,886	7,081	8,886	7,214	65,850	65,900	9,546	7,441	9,546	7,852
59,900	59,950	8,237	6,727	8,237	6,860	62,900	62,950	8,897	7,087	8,897	7,220	65,900	65,950	9,557	7,447	9,557	7,863
59,950	60,000	8,248	6,733	8,248	6,866	62,950	63,000	8,908	7,093	8,908	7,226	65,950	66,000	9,568	7,453	9,568	7,874

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—				If line 15 (taxable income) is—		And you are—				If line 1 (taxabl income	e	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 ta	ax is—	1
66,000					69,000						72,000						
66,000 66,050 66,100 66,150 66,200	66,050 66,100 66,150 66,200 66,250	9,579 9,590 9,601 9,612 9,623	7,459 7,465 7,471 7,477 7,483	9,579 9,590 9,601 9,612 9,623	7,885 7,896 7,907 7,918 7,929	69,000 69,050 69,100 69,150 69,200	69,050 69,100 69,150 69,200 69,250	10,239 10,250 10,261 10,272 10,283	7,819 7,825 7,831 7,837 7,843	10,239 10,250 10,261 10,272 10,283	8,545 8,556 8,567 8,578 8,589	72,000 72,050 72,100 72,150 72,200	72,100 72,150 72,200	10,899 10,910 10,921 10,932 10,943	8,179 8,185 8,191 8,197 8,203	10,899 10,910 10,921 10,932 10,943	9,205 9,216 9,227 9,238 9,249
66,250 66,300 66,350 66,400 66,450	66,300 66,350 66,400 66,450 66,500	9,634 9,645 9,656 9,667 9,678	7,489 7,495 7,501 7,507 7,513	9,634 9,645 9,656 9,667 9,678	7,940 7,951 7,962 7,973 7,984	69,250 69,300 69,350 69,400 69,450	69,300 69,350 69,400 69,450 69,500	10,294 10,305 10,316 10,327 10,338	7,849 7,855 7,861 7,867 7,873	10,294 10,305 10,316 10,327 10,338	8,600 8,611 8,622 8,633 8,644	72,250 72,300 72,350 72,400 72,450	72,350 72,400 72,450	10,954 10,965 10,976 10,987 10,998	8,209 8,215 8,221 8,227 8,233	10,954 10,965 10,976 10,987 10,998	9,260 9,271 9,282 9,293 9,304
66,500 66,550 66,600 66,650 66,700	66,550 66,600 66,650 66,700 66,750	9,689 9,700 9,711 9,722 9,733	7,519 7,525 7,531 7,537 7,543	9,689 9,700 9,711 9,722 9,733	7,995 8,006 8,017 8,028 8,039	69,500 69,550 69,600 69,650 69,700	69,550 69,600 69,650 69,700 69,750	10,349 10,360 10,371 10,382 10,393	7,879 7,885 7,891 7,897 7,903	10,349 10,360 10,371 10,382 10,393	8,655 8,666 8,677 8,688 8,699	72,500 72,550 72,600 72,650 72,700	72,600 72,650 72,700	11,009 11,020 11,031 11,042 11,053	8,239 8,245 8,251 8,257 8,263	11,009 11,020 11,031 11,042 11,053	9,315 9,326 9,337 9,348 9,359
66,750 66,800 66,850 66,900 66,950	66,800 66,850 66,900 66,950 67,000	9,744 9,755 9,766 9,777 9,788	7,549 7,555 7,561 7,567 7,573	9,744 9,755 9,766 9,777 9,788	8,050 8,061 8,072 8,083 8,094	69,750 69,800 69,850 69,900 69,950	69,800 69,850 69,900 69,950 70,000	10,404 10,415 10,426 10,437 10,448	7,909 7,915 7,921 7,927 7,933	10,404 10,415 10,426 10,437 10,448	8,710 8,721 8,732 8,743 8,754	72,750 72,800 72,850 72,900 72,950	72,850 72,900 72,950	11,064 11,075 11,086 11,097 11,108	8,269 8,275 8,281 8,287 8,293	11,064 11,075 11,086 11,097 11,108	9,370 9,381 9,392 9,403 9,414
67,000					70,000					73,000							
67,000 67,050 67,100 67,150 67,200	67,050 67,100 67,150 67,200 67,250	9,799 9,810 9,821 9,832 9,843	7,579 7,585 7,591 7,597 7,603	9,799 9,810 9,821 9,832 9,843	8,105 8,116 8,127 8,138 8,149	70,000 70,050 70,100 70,150 70,200	70,050 70,100 70,150 70,200 70,250	10,459 10,470 10,481 10,492 10,503	7,939 7,945 7,951 7,957 7,963	10,459 10,470 10,481 10,492 10,503	8,765 8,776 8,787 8,798 8,809	73,000 73,050 73,100 73,150 73,200	73,100 73,150 73,200	11,119 11,130 11,141 11,152 11,163	8,299 8,305 8,311 8,317 8,323	11,119 11,130 11,141 11,152 11,163	9,425 9,436 9,447 9,458 9,469
67,250 67,300 67,350 67,400 67,450	67,300 67,350 67,400 67,450 67,500	9,854 9,865 9,876 9,887 9,898	7,609 7,615 7,621 7,627 7,633	9,854 9,865 9,876 9,887 9,898	8,160 8,171 8,182 8,193 8,204	70,250 70,300 70,350 70,400 70,450	70,300 70,350 70,400 70,450 70,500	10,514 10,525 10,536 10,547 10,558	7,969 7,975 7,981 7,987 7,993	10,514 10,525 10,536 10,547 10,558	8,820 8,831 8,842 8,853 8,864	73,250 73,300 73,350 73,400 73,450	73,350 73,400 73,450	11,174 11,185 11,196 11,207 11,218	8,329 8,335 8,341 8,347 8,353	11,174 11,185 11,196 11,207 11,218	9,480 9,491 9,502 9,513 9,524
67,500 67,550 67,600 67,650 67,700	67,550 67,600 67,650 67,700 67,750	9,909 9,920 9,931 9,942 9,953	7,639 7,645 7,651 7,657 7,663	9,909 9,920 9,931 9,942 9,953	8,215 8,226 8,237 8,248 8,259	70,500 70,550 70,600 70,650 70,700	70,550 70,600 70,650 70,700 70,750	10,569 10,580 10,591 10,602 10,613	7,999 8,005 8,011 8,017 8,023	10,569 10,580 10,591 10,602 10,613	8,875 8,886 8,897 8,908 8,919	73,500 73,550 73,600 73,650 73,700	73,600 73,650 73,700	11,229 11,240 11,251 11,262 11,273	8,359 8,365 8,371 8,377 8,383	11,229 11,240 11,251 11,262 11,273	9,535 9,546 9,557 9,568 9,579
67,750 67,800 67,850 67,900 67,950	67,800 67,850 67,900 67,950 68,000	9,964 9,975 9,986 9,997 10,008	7,669 7,675 7,681 7,687 7,693	9,964 9,975 9,986 9,997 10,008	8,270 8,281 8,292 8,303 8,314	70,750 70,800 70,850 70,900 70,950	70,800 70,850 70,900 70,950 71,000	10,624 10,635 10,646 10,657 10,668	8,029 8,035 8,041 8,047 8,053	10,624 10,635 10,646 10,657 10,668	8,930 8,941 8,952 8,963 8,974	73,750 73,800 73,850 73,900 73,950	73,850 73,900 73,950	11,284 11,295 11,306 11,317 11,328	8,389 8,395 8,401 8,407 8,413	11,284 11,295 11,306 11,317 11,328	9,590 9,601 9,612 9,623 9,634
68,000						71,000						74,000					
68,000 68,050 68,100 68,150 68,200	68,050 68,100 68,150 68,200 68,250	10,019 10,030 10,041 10,052 10,063	7,699 7,705 7,711 7,717 7,723	10,019 10,030 10,041 10,052 10,063	8,325 8,336 8,347 8,358 8,369	71,000 71,050 71,100 71,150 71,200	71,050 71,100 71,150 71,200 71,250	10,679 10,690 10,701 10,712 10,723	8,059 8,065 8,071 8,077 8,083	10,679 10,690 10,701 10,712 10,723	8,985 8,996 9,007 9,018 9,029	74,000 74,050 74,100 74,150 74,200	74,100 74,150 74,200	11,339 11,350 11,361 11,372 11,383	8,419 8,425 8,431 8,437 8,443	11,339 11,350 11,361 11,372 11,383	9,645 9,656 9,667 9,678 9,689
68,250 68,300 68,350 68,400 68,450	68,300 68,350 68,400 68,450 68,500	10,074 10,085 10,096 10,107 10,118	7,729 7,735 7,741 7,747 7,753	10,074 10,085 10,096 10,107 10,118	8,380 8,391 8,402 8,413 8,424	71,250 71,300 71,350 71,400 71,450	71,300 71,350 71,400 71,450 71,500	10,734 10,745 10,756 10,767 10,778	8,089 8,095 8,101 8,107 8,113	10,734 10,745 10,756 10,767 10,778	9,040 9,051 9,062 9,073 9,084	74,250 74,300 74,350 74,400 74,450	74,350 74,400 74,450	11,394 11,405 11,416 11,427 11,438	8,449 8,455 8,461 8,467 8,473	11,394 11,405 11,416 11,427 11,438	9,700 9,711 9,722 9,733 9,744
68,500 68,550 68,600 68,650 68,700	68,550 68,600 68,650 68,700 68,750	10,129 10,140 10,151 10,162 10,173	7,759 7,765 7,771 7,777 7,783	10,129 10,140 10,151 10,162 10,173	8,435 8,446 8,457 8,468 8,479	71,500 71,550 71,600 71,650 71,700	71,550 71,600 71,650 71,700 71,750	10,789 10,800 10,811 10,822 10,833	8,119 8,125 8,131 8,137 8,143	10,789 10,800 10,811 10,822 10,833	9,095 9,106 9,117 9,128 9,139	74,500 74,550 74,600 74,650 74,700	74,600 74,650 74,700	11,449 11,460 11,471 11,482 11,493	8,479 8,485 8,491 8,497 8,503	11,449 11,460 11,471 11,482 11,493	9,755 9,766 9,777 9,788 9,799
68,750 68,800 68,850 68,900 68,950	68,800 68,850 68,900 68,950 69,000	10,184 10,195 10,206 10,217 10,228	7,789 7,795 7,801 7,807 7,813	10,184 10,195 10,206 10,217 10,228	8,490 8,501 8,512 8,523 8,534	71,750 71,800 71,850 71,900 71,950	71,800 71,850 71,900 71,950 72,000	10,844 10,855 10,866 10,877 10,888	8,149 8,155 8,161 8,167 8,173	10,844 10,855 10,866 10,877 10,888	9,150 9,161 9,172 9,183 9,194	74,750 74,800 74,850 74,900 74,950	74,850 74,900 74,950	11,504 11,515 11,526 11,537 11,548	8,509 8,515 8,521 8,527 8,533	11,504 11,515 11,526 11,537 11,548	9,810 9,821 9,832 9,843 9,854

(Continued)

\* This column must also be used by a qualifying surviving spouse.

#### 2024 Tax Table — Continued

If line 1 (taxable income	•		And yo	ou are—		If line 15 (taxable income)	•		And yo	ou are—		If line 1 (taxabl income	e		And yo	u 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 t	ax is—	'				Your t	ax is—					Your ta	ax is—	
7	'5,00	)0				7	8,00	0				81,000					
75,000 75,050 75,100 75,150 75,200	75,050 75,100 75,150 75,200 75,250	11,559 11,570 11,581 11,592 11,603	8,539 8,545 8,551 8,557 8,563	11,559 11,570 11,581 11,592 11,603	9,865 9,876 9,887 9,898 9,909	78,000 78,050 78,100 78,150 78,200	78,050 78,100 78,150 78,200 78,250	12,219 12,230 12,241 12,252 12,263	8,899 8,905 8,911 8,917 8,923	12,219 12,230 12,241 12,252 12,263	10,525 10,536 10,547 10,558 10,569	81,000 81,050 81,100 81,150 81,200	81,100 81,150 81,200	12,879 12,890 12,901 12,912 12,923	9,259 9,265 9,271 9,277 9,283	12,879 12,890 12,901 12,912 12,923	11,185 11,196 11,207 11,218 11,229
75,250 75,300 75,350 75,400 75,450	75,300 75,350 75,400 75,450 75,500	11,614 11,625 11,636 11,647 11,658	8,569 8,575 8,581 8,587 8,593	11,614 11,625 11,636 11,647 11,658	9,920 9,931 9,942 9,953 9,964	78,250 78,300 78,350 78,400 78,450	78,300 78,350 78,400 78,450 78,500	12,274 12,285 12,296 12,307 12,318	8,929 8,935 8,941 8,947 8,953	12,274 12,285 12,296 12,307 12,318	10,580 10,591 10,602 10,613 10,624	81,250 81,300 81,350 81,400 81,450	81,350 81,400 81,450	12,934 12,945 12,956 12,967 12,978	9,289 9,295 9,301 9,307 9,313	12,934 12,945 12,956 12,967 12,978	11,240 11,251 11,262 11,273 11,284
75,500 75,550 75,600 75,650 75,700	75,550 75,600 75,650 75,700 75,750	11,669 11,680 11,691 11,702 11,713	8,599 8,605 8,611 8,617 8,623	11,669 11,680 11,691 11,702 11,713	9,975 9,986 9,997 10,008 10,019	78,500 78,550 78,600 78,650 78,700	78,550 78,600 78,650 78,700 78,750	12,329 12,340 12,351 12,362 12,373	8,959 8,965 8,971 8,977 8,983	12,329 12,340 12,351 12,362 12,373	10,635 10,646 10,657 10,668 10,679	81,500 81,550 81,600 81,650 81,700	81,600 81,650 81,700	12,989 13,000 13,011 13,022 13,033	9,319 9,325 9,331 9,337 9,343	12,989 13,000 13,011 13,022 13,033	11,295 11,306 11,317 11,328 11,339
75,750 75,800 75,850 75,900 75,950	75,800 75,850 75,900 75,950 76,000	11,724 11,735 11,746 11,757 11,768	8,629 8,635 8,641 8,647 8,653	11,724 11,735 11,746 11,757 11,768	10,030 10,041 10,052 10,063 10,074	78,750 78,800 78,850 78,900 78,950	78,800 78,850 78,900 78,950 79,000	12,384 12,395 12,406 12,417 12,428	8,989 8,995 9,001 9,007 9,013	12,384 12,395 12,406 12,417 12,428	10,690 10,701 10,712 10,723 10,734	81,750 81,800 81,850 81,900 81,950	81,850 81,900 81,950	13,044 13,055 13,066 13,077 13,088	9,349 9,355 9,361 9,367 9,373	13,044 13,055 13,066 13,077 13,088	11,350 11,361 11,372 11,383 11,394
7	6,00	00				7	9,00	0				8	82,00	0			
76,000 76,050 76,100 76,150 76,200	76,050 76,100 76,150 76,200 76,250	11,779 11,790 11,801 11,812 11,823	8,659 8,665 8,671 8,677 8,683	11,779 11,790 11,801 11,812 11,823	10,085 10,096 10,107 10,118 10,129	79,000 79,050 79,100 79,150 79,200	79,050 79,100 79,150 79,200 79,250	12,439 12,450 12,461 12,472 12,483	9,019 9,025 9,031 9,037 9,043	12,439 12,450 12,461 12,472 12,483	10,745 10,756 10,767 10,778 10,789	82,000 82,050 82,100 82,150 82,200	82,100 82,150 82,200	13,099 13,110 13,121 13,132 13,143	9,379 9,385 9,391 9,397 9,403	13,099 13,110 13,121 13,132 13,143	11,405 11,416 11,427 11,438 11,449
76,250 76,300 76,350 76,400 76,450	76,300 76,350 76,400 76,450 76,500	11,834 11,845 11,856 11,867 11,878	8,689 8,695 8,701 8,707 8,713	11,834 11,845 11,856 11,867 11,878	10,140 10,151 10,162 10,173 10,184	79,250 79,300 79,350 79,400 79,450	79,300 79,350 79,400 79,450 79,500	12,494 12,505 12,516 12,527 12,538	9,049 9,055 9,061 9,067 9,073	12,494 12,505 12,516 12,527 12,538	10,800 10,811 10,822 10,833 10,844	82,250 82,300 82,350 82,400 82,450	82,350 82,400 82,450	13,154 13,165 13,176 13,187 13,198	9,409 9,415 9,421 9,427 9,433	13,154 13,165 13,176 13,187 13,198	11,460 11,471 11,482 11,493 11,504
76,500 76,550 76,600 76,650 76,700	76,550 76,600 76,650 76,700 76,750	11,889 11,900 11,911 11,922 11,933	8,719 8,725 8,731 8,737 8,743	11,889 11,900 11,911 11,922 11,933	10,195 10,206 10,217 10,228 10,239	79,500 79,550 79,600 79,650 79,700	79,550 79,600 79,650 79,700 79,750	12,549 12,560 12,571 12,582 12,593	9,079 9,085 9,091 9,097 9,103	12,549 12,560 12,571 12,582 12,593	10,855 10,866 10,877 10,888 10,899	82,500 82,550 82,600 82,650 82,700	82,600 82,650 82,700	13,209 13,220 13,231 13,242 13,253	9,439 9,445 9,451 9,457 9,463	13,209 13,220 13,231 13,242 13,253	11,515 11,526 11,537 11,548 11,559
76,750 76,800 76,850 76,900 76,950	76,800 76,850 76,900 76,950 77,000	11,944 11,955 11,966 11,977 11,988	8,749 8,755 8,761 8,767 8,773	11,944 11,955 11,966 11,977 11,988	10,250 10,261 10,272 10,283 10,294	79,750 79,800 79,850 79,900 79,950	79,800 79,850 79,900 79,950 80,000	12,604 12,615 12,626 12,637 12,648	9,109 9,115 9,121 9,127 9,133	12,604 12,615 12,626 12,637 12,648	10,910 10,921 10,932 10,943 10,954	82,750 82,800 82,850 82,900 82,950	82,850 82,900 82,950	13,264 13,275 13,286 13,297 13,308	9,469 9,475 9,481 9,487 9,493	13,264 13,275 13,286 13,297 13,308	11,570 11,581 11,592 11,603 11,614
7	7,00	00				8	0,00	0				8	83,00	0			
77,000 77,050 77,100 77,150 77,200	77,050 77,100 77,150 77,200 77,250	11,999 12,010 12,021 12,032 12,043	8,779 8,785 8,791 8,797 8,803	11,999 12,010 12,021 12,032 12,043	10,305 10,316 10,327 10,338 10,349	80,000 80,050 80,100 80,150 80,200	80,050 80,100 80,150 80,200 80,250	12,659 12,670 12,681 12,692 12,703	9,139 9,145 9,151 9,157 9,163	12,659 12,670 12,681 12,692 12,703	10,965 10,976 10,987 10,998 11,009	83,000 83,050 83,100 83,150 83,200	83,100 83,150 83,200	13,319 13,330 13,341 13,352 13,363	9,499 9,505 9,511 9,517 9,523	13,319 13,330 13,341 13,352 13,363	11,625 11,636 11,647 11,658 11,669
77,250 77,300 77,350 77,400 77,450	77,300 77,350 77,400 77,450 77,500	12,054 12,065 12,076 12,087 12,098	8,809 8,815 8,821 8,827 8,833	12,054 12,065 12,076 12,087 12,098	10,360 10,371 10,382 10,393 10,404	80,250 80,300 80,350 80,400 80,450	80,300 80,350 80,400 80,450 80,500	12,714 12,725 12,736 12,747 12,758	9,169 9,175 9,181 9,187 9,193	12,714 12,725 12,736 12,747 12,758	11,020 11,031 11,042 11,053 11,064	83,250 83,300 83,350 83,400 83,450	83,350 83,400 83,450	13,374 13,385 13,396 13,407 13,418	9,529 9,535 9,541 9,547 9,553	13,374 13,385 13,396 13,407 13,418	11,680 11,691 11,702 11,713 11,724
77,500 77,550 77,600 77,650 77,700	77,550 77,600 77,650 77,700 77,750	12,109 12,120 12,131 12,142 12,153	8,839 8,845 8,851 8,857 8,863	12,109 12,120 12,131 12,142 12,153	10,415 10,426 10,437 10,448 10,459	80,500 80,550 80,600 80,650 80,700	80,550 80,600 80,650 80,700 80,750	12,769 12,780 12,791 12,802 12,813	9,199 9,205 9,211 9,217 9,223	12,769 12,780 12,791 12,802 12,813	11,075 11,086 11,097 11,108 11,119	83,500 83,550 83,600 83,650 83,700	83,600 83,650 83,700	13,429 13,440 13,451 13,462 13,473	9,559 9,565 9,571 9,577 9,583	13,429 13,440 13,451 13,462 13,473	11,735 11,746 11,757 11,768 11,779
77,750 77,800 77,850 77,900 77,950	77,800 77,850 77,900 77,950 78,000	12,164 12,175 12,186 12,197 12,208	8,869 8,875 8,881 8,887 8,887 8,893	12,164 12,175 12,186 12,197 12,208	10,470 10,481 10,492 10,503 10,514	80,750 80,800 80,850 80,900 80,950	80,800 80,850 80,900 80,950 81,000	12,824 12,835 12,846 12,857 12,868	9,229 9,235 9,241 9,247 9,253	12,824 12,835 12,846 12,857 12,868	11,130 11,141 11,152 11,163 11,174	83,750 83,800 83,850 83,900 83,950	83,850 83,900 83,950	13,484 13,495 13,506 13,517 13,528	9,589 9,595 9,601 9,607 9,613	13,484 13,495 13,506 13,517 13,528	11,790 11,801 11,812 11,823 11,834

\* This column must also be used by a qualifying surviving spouse.

(Continued)

#### 2024 Tax Table — Continued

If line 15 (taxable income)	•		And yo	ou are—		If line 1 (taxable income)	•		And yo	u are—		If line (taxab incom	e		And yo	u 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 t	ax is—					Your t	ax is—					Your ta	ax is—	
8	4,00	0				8	7,00	0				90,000					
84,000 84,050 84,100 84,150 84,200	84,050 84,100 84,150 84,200 84,250	13,539 13,550 13,561 13,572 13,583	9,619 9,625 9,631 9,637 9,643	13,539 13,550 13,561 13,572 13,583	11,845 11,856 11,867 11,878 11,889	87,000 87,050 87,100 87,150 87,200	87,050 87,100 87,150 87,200 87,250	14,199 14,210 14,221 14,232 14,243	9,979 9,985 9,991 9,997 10,003	14,199 14,210 14,221 14,232 14,243	12,505 12,516 12,527 12,538 12,549	90,000 90,050 90,100 90,150 90,200	90,100 90,150 90,200	14,859 14,870 14,881 14,892 14,903	10,339 10,345 10,351 10,357 10,363	14,859 14,870 14,881 14,892 14,903	13,165 13,176 13,187 13,198 13,209
84,250 84,300 84,350 84,400 84,450	84,300 84,350 84,400 84,450 84,500	13,594 13,605 13,616 13,627 13,638	9,649 9,655 9,661 9,667 9,673	13,594 13,605 13,616 13,627 13,638	11,900 11,911 11,922 11,933 11,944	87,250 87,300 87,350 87,400 87,450	87,300 87,350 87,400 87,450 87,500	14,254 14,265 14,276 14,287 14,298	10,009 10,015 10,021 10,027 10,033	14,254 14,265 14,276 14,287 14,298	12,560 12,571 12,582 12,593 12,604	90,250 90,300 90,350 90,400 90,450	90,350 90,400 90,450	14,914 14,925 14,936 14,947 14,958	10,369 10,375 10,381 10,387 10,393	14,914 14,925 14,936 14,947 14,958	13,220 13,231 13,242 13,253 13,264
84,500 84,550 84,600 84,650 84,700	84,550 84,600 84,650 84,700 84,750	13,649 13,660 13,671 13,682 13,693	9,679 9,685 9,691 9,697 9,703	13,649 13,660 13,671 13,682 13,693	11,955 11,966 11,977 11,988 11,999	87,500 87,550 87,600 87,650 87,700	87,550 87,600 87,650 87,700 87,750	14,309 14,320 14,331 14,342 14,353	10,039 10,045 10,051 10,057 10,063	14,309 14,320 14,331 14,342 14,353	12,615 12,626 12,637 12,648 12,659	90,500 90,550 90,600 90,650 90,700	90,600 90,650 90,700	14,969 14,980 14,991 15,002 15,013	10,399 10,405 10,411 10,417 10,423	14,969 14,980 14,991 15,002 15,013	13,275 13,286 13,297 13,308 13,319
84,750 84,800 84,850 84,900 84,950	84,800 84,850 84,900 84,950 85,000	13,704 13,715 13,726 13,737 13,748	9,709 9,715 9,721 9,727 9,733	13,704 13,715 13,726 13,737 13,748	12,010 12,021 12,032 12,043 12,054	87,750 87,800 87,850 87,900 87,950	87,800 87,850 87,900 87,950 88,000	14,364 14,375 14,386 14,397 14,408	10,069 10,075 10,081 10,087 10,093	14,364 14,375 14,386 14,397 14,408	12,670 12,681 12,692 12,703 12,714	90,750 90,800 90,850 90,900 90,950	90,850 90,900 90,950	15,024 15,035 15,046 15,057 15,068	10,429 10,435 10,441 10,447 10,453	15,024 15,035 15,046 15,057 15,068	13,330 13,341 13,352 13,363 13,374
8	5,00	0				8	8,00	0				9	91,00	0			
85,000 85,050 85,100 85,150 85,200	85,050 85,100 85,150 85,200 85,250	13,759 13,770 13,781 13,792 13,803	9,739 9,745 9,751 9,757 9,763	13,759 13,770 13,781 13,792 13,803	12,065 12,076 12,087 12,098 12,109	88,000 88,050 88,100 88,150 88,200	88,050 88,100 88,150 88,200 88,250	14,419 14,430 14,441 14,452 14,463	10,099 10,105 10,111 10,117 10,123	14,419 14,430 14,441 14,452 14,463	12,725 12,736 12,747 12,758 12,769	91,000 91,050 91,100 91,150 91,200	91,100 91,150 91,200	15,079 15,090 15,101 15,112 15,123	10,459 10,465 10,471 10,477 10,483	15,079 15,090 15,101 15,112 15,123	13,385 13,396 13,407 13,418 13,429
85,250 85,300 85,350 85,400 85,450	85,300 85,350 85,400 85,450 85,500	13,814 13,825 13,836 13,847 13,858	9,769 9,775 9,781 9,787 9,793	13,814 13,825 13,836 13,847 13,858	12,120 12,131 12,142 12,153 12,164	88,250 88,300 88,350 88,400 88,450	88,300 88,350 88,400 88,450 88,500	14,474 14,485 14,496 14,507 14,518	10,129 10,135 10,141 10,147 10,153	14,474 14,485 14,496 14,507 14,518	12,780 12,791 12,802 12,813 12,824	91,250 91,300 91,350 91,400 91,400	91,350 91,400 91,450	15,134 15,145 15,156 15,167 15,178	10,489 10,495 10,501 10,507 10,513	15,134 15,145 15,156 15,167 15,178	13,440 13,451 13,462 13,473 13,484
85,500 85,550 85,600 85,650 85,700	85,550 85,600 85,650 85,700 85,750	13,869 13,880 13,891 13,902 13,913	9,799 9,805 9,811 9,817 9,823	13,869 13,880 13,891 13,902 13,913	12,175 12,186 12,197 12,208 12,219	88,500 88,550 88,600 88,650 88,700	88,550 88,600 88,650 88,700 88,750	14,529 14,540 14,551 14,562 14,573	10,159 10,165 10,171 10,177 10,183	14,529 14,540 14,551 14,562 14,573	12,835 12,846 12,857 12,868 12,879	91,500 91,550 91,600 91,650 91,700	91,600 91,650 91,700	15,189 15,200 15,211 15,222 15,233	10,519 10,525 10,531 10,537 10,543	15,189 15,200 15,211 15,222 15,233	13,495 13,506 13,517 13,528 13,539
85,750 85,800 85,850 85,900 85,950	85,800 85,850 85,900 85,950 86,000	13,924 13,935 13,946 13,957 13,968	9,829 9,835 9,841 9,847 9,853	13,924 13,935 13,946 13,957 13,968	12,230 12,241 12,252 12,263 12,274	88,750 88,800 88,850 88,900 88,950	88,800 88,850 88,900 88,950 89,000	14,584 14,595 14,606 14,617 14,628	10,189 10,195 10,201 10,207 10,213	14,584 14,595 14,606 14,617 14,628	12,890 12,901 12,912 12,923 12,934	91,750 91,800 91,850 91,950 91,950	91,850 91,900 91,950	15,244 15,255 15,266 15,277 15,288	10,549 10,555 10,561 10,567 10,573	15,244 15,255 15,266 15,277 15,288	13,550 13,561 13,572 13,583 13,594
8	6,00	0				8	9,00	0				9	92,00	0			
86,000 86,050 86,100 86,150 86,200	86,050 86,100 86,150 86,200 86,250	13,979 13,990 14,001 14,012 14,023	9,859 9,865 9,871 9,877 9,883	13,979 13,990 14,001 14,012 14,023	12,285 12,296 12,307 12,318 12,329	89,000 89,050 89,100 89,150 89,200	89,050 89,100 89,150 89,200 89,250	14,639 14,650 14,661 14,672 14,683	10,219 10,225 10,231 10,237 10,243	14,639 14,650 14,661 14,672 14,683	12,945 12,956 12,967 12,978 12,989	92,000 92,050 92,100 92,150 92,200	92,100 92,150 92,200	15,299 15,310 15,321 15,332 15,343	10,579 10,585 10,591 10,597 10,603	15,299 15,310 15,321 15,332 15,343	13,605 13,616 13,627 13,638 13,649
86,250 86,300 86,350 86,400 86,450	86,300 86,350 86,400 86,450 86,500	14,034 14,045 14,056 14,067 14,078	9,889 9,895 9,901 9,907 9,913	14,034 14,045 14,056 14,067 14,078	12,340 12,351 12,362 12,373 12,384	89,250 89,300 89,350 89,400 89,450	89,300 89,350 89,400 89,450 89,500	14,694 14,705 14,716 14,727 14,738	10,249 10,255 10,261 10,267 10,273	14,694 14,705 14,716 14,727 14,738	13,000 13,011 13,022 13,033 13,044	92,250 92,300 92,350 92,400 92,450	92,350 92,400 92,450	15,354 15,365 15,376 15,387 15,398	10,609 10,615 10,621 10,627 10,633	15,354 15,365 15,376 15,387 15,398	13,660 13,671 13,682 13,693 13,704
86,500 86,550 86,600 86,650 86,700	86,550 86,600 86,650 86,700 86,750	14,089 14,100 14,111 14,122 14,133	9,919 9,925 9,931 9,937 9,943	14,089 14,100 14,111 14,122 14,133	12,395 12,406 12,417 12,428 12,439	89,500 89,550 89,600 89,650 89,700	89,550 89,600 89,650 89,700 89,750	14,749 14,760 14,771 14,782 14,793	10,279 10,285 10,291 10,297 10,303	14,749 14,760 14,771 14,782 14,793	13,055 13,066 13,077 13,088 13,099	92,500 92,550 92,600 92,650 92,700	92,600 92,650 92,700	15,409 15,420 15,431 15,442 15,453	10,639 10,645 10,651 10,657 10,663	15,409 15,420 15,431 15,442 15,453	13,715 13,726 13,737 13,748 13,759
86,750 86,800 86,850 86,900 86,950	86,800 86,850 86,900 86,950 87,000	14,144 14,155 14,166 14,177 14,188	9,949 9,955 9,961 9,967 9,973	14,144 14,155 14,166 14,177 14,188	12,450 12,461 12,472 12,483 12,494	89,750 89,800 89,850 89,900 89,950	89,800 89,850 89,900 89,950 90,000	14,804 14,815 14,826 14,837 14,848	10,309 10,315 10,321 10,327 10,333	14,804 14,815 14,826 14,837 14,848	13,110 13,121 13,132 13,143 13,154	92,750 92,800 92,850 92,900 92,950	92,850 92,900 92,950	15,464 15,475 15,486 15,497 15,508	10,669 10,675 10,681 10,687 10,693	15,464 15,475 15,486 15,497 15,508	13,770 13,781 13,792 13,803 13,814

(Continued)

\* This column must also be used by a qualifying surviving spouse.

#### 2024 Tax Table — Continued

If line 15 (taxable income)	•		And yo	ou are—		If line 1 (taxable income	•		And yo	u are—		If line 1 (taxable income	•		And yo	u 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 t	ax is—	'				Your t	ax is—					Your ta	ax is—	I
9	3,00	0				9	6,00	0				9	9,00	0			
93,000 93,050 93,100 93,150 93,200	93,050 93,100 93,150 93,200 93,250	15,519 15,530 15,541 15,552 15,563	10,699 10,705 10,711 10,717 10,723	15,519 15,530 15,541 15,552 15,563	13,825 13,836 13,847 13,858 13,869	96,000 96,050 96,100 96,150 96,200	96,050 96,100 96,150 96,200 96,250	16,179 16,190 16,201 16,212 16,223	11,232 11,243 11,254 11,265 11,276	16,179 16,190 16,201 16,212 16,223	14,485 14,496 14,507 14,518 14,529	99,000 99,050 99,100 99,150 99,200	99,050 99,100 99,150 99,200 99,250	16,839 16,850 16,861 16,872 16,883	11,892 11,903 11,914 11,925 11,936	16,839 16,850 16,861 16,872 16,883	15,145 15,156 15,167 15,178 15,189
93,250 93,300 93,350 93,400 93,450	93,300 93,350 93,400 93,450 93,500	15,574 15,585 15,596 15,607 15,618	10,729 10,735 10,741 10,747 10,753	15,574 15,585 15,596 15,607 15,618	13,880 13,891 13,902 13,913 13,924	96,250 96,300 96,350 96,400 96,450	96,300 96,350 96,400 96,450 96,500	16,234 16,245 16,256 16,267 16,278	11,287 11,298 11,309 11,320 11,331	16,234 16,245 16,256 16,267 16,278	14,540 14,551 14,562 14,573 14,584	99,250 99,300 99,350 99,400 99,450	99,300 99,350 99,400 99,450 99,500	16,894 16,905 16,916 16,927 16,938	11,947 11,958 11,969 11,980 11,991	16,894 16,905 16,916 16,927 16,938	15,200 15,211 15,222 15,233 15,244
93,500 93,550 93,600 93,650 93,700	93,550 93,600 93,650 93,700 93,750	15,629 15,640 15,651 15,662 15,673	10,759 10,765 10,771 10,777 10,783	15,629 15,640 15,651 15,662 15,673	13,935 13,946 13,957 13,968 13,979	96,500 96,550 96,600 96,650 96,700	96,550 96,600 96,650 96,700 96,750	16,289 16,300 16,311 16,322 16,333	11,342 11,353 11,364 11,375 11,386	16,289 16,300 16,311 16,322 16,333	14,595 14,606 14,617 14,628 14,639	99,500 99,550 99,600 99,650 99,700	99,550 99,600 99,650 99,700 99,750	16,949 16,960 16,971 16,982 16,993	12,002 12,013 12,024 12,035 12,046	16,949 16,960 16,971 16,982 16,993	15,255 15,266 15,277 15,288 15,299
93,750 93,800 93,850 93,900 93,950	93,800 93,850 93,900 93,950 94,000	15,684 15,695 15,706 15,717 15,728	10,789 10,795 10,801 10,807 10,813	15,684 15,695 15,706 15,717 15,728	13,990 14,001 14,012 14,023 14,034	96,750 96,800 96,850 96,900 96,950	96,800 96,850 96,900 96,950 97,000	16,344 16,355 16,366 16,377 16,388	11,397 11,408 11,419 11,430 11,441	16,344 16,355 16,366 16,377 16,388	14,650 14,661 14,672 14,683 14,694	99,750 99,800 99,850 99,900 99,950	99,800 99,850 99,900 99,950 100,000	17,004 17,015 17,026 17,037 17,048	12,057 12,068 12,079 12,090 12,101	17,004 17,015 17,026 17,037 17,048	15,310 15,321 15,332 15,343 15,354
9	4,00	0				9	7,00	0									]
94,000 94,050 94,100 94,150 94,200	94,050 94,100 94,150 94,200 94,250	15,739 15,750 15,761 15,772 15,783	10,819 10,825 10,831 10,837 10,843	15,739 15,750 15,761 15,772 15,783	14,045 14,056 14,067 14,078 14,089	97,000 97,050 97,100 97,150 97,200	97,050 97,100 97,150 97,200 97,250	16,399 16,410 16,421 16,432 16,443	11,452 11,463 11,474 11,485 11,496	16,399 16,410 16,421 16,432 16,443	14,705 14,716 14,727 14,738 14,749			or use t Comp	<b>D,000</b> over he Tax utation isheet		
94,250 94,300 94,350 94,400 94,450	94,300 94,350 94,400 94,450 94,500	15,794 15,805 15,816 15,827 15,838	10,849 10,858 10,869 10,880 10,891	15,794 15,805 15,816 15,827 15,838	14,100 14,111 14,122 14,133 14,144	97,250 97,300 97,350 97,400 97,450	97,300 97,350 97,400 97,450 97,500	16,454 16,465 16,476 16,487 16,498	11,507 11,518 11,529 11,540 11,551	16,454 16,465 16,476 16,487 16,498	14,760 14,771 14,782 14,793 14,804						]
94,500 94,550 94,600 94,650 94,700	94,550 94,600 94,650 94,700 94,750	15,849 15,860 15,871 15,882 15,893	10,902 10,913 10,924 10,935 10,946	15,849 15,860 15,871 15,882 15,893	14,155 14,166 14,177 14,188 14,199	97,500 97,550 97,600 97,650 97,700	97,550 97,600 97,650 97,700 97,750	16,509 16,520 16,531 16,542 16,553	11,562 11,573 11,584 11,595 11,606	16,509 16,520 16,531 16,542 16,553	14,815 14,826 14,837 14,848 14,859						
94,750 94,800 94,850 94,900 94,950	94,800 94,850 94,900 94,950 95,000	15,904 15,915 15,926 15,937 15,948	10,957 10,968 10,979 10,990 11,001	15,904 15,915 15,926 15,937 15,948	14,210 14,221 14,232 14,243 14,254	97,750 97,800 97,850 97,900 97,950	97,800 97,850 97,900 97,950 98,000	16,564 16,575 16,586 16,597 16,608	11,617 11,628 11,639 11,650 11,661	16,564 16,575 16,586 16,597 16,608	14,870 14,881 14,892 14,903 14,914						
9	5,00	0				9	8,00	0									
95,000 95,050 95,100 95,150 95,200	95,050 95,100 95,150 95,200 95,250	15,959 15,970 15,981 15,992 16,003	11,012 11,023 11,034 11,045 11,056	15,959 15,970 15,981 15,992 16,003	14,265 14,276 14,287 14,298 14,309	98,000 98,050 98,100 98,150 98,200	98,050 98,100 98,150 98,200 98,250	16,619 16,630 16,641 16,652 16,663	11,672 11,683 11,694 11,705 11,716	16,619 16,630 16,641 16,652 16,663	14,925 14,936 14,947 14,958 14,969						
95,250 95,300 95,350 95,400 95,450	95,300 95,350 95,400 95,450 95,500	16,014 16,025 16,036 16,047 16,058	11,067 11,078 11,089 11,100 11,111	16,014 16,025 16,036 16,047 16,058	14,320 14,331 14,342 14,353 14,364	98,250 98,300 98,350 98,400 98,450	98,300 98,350 98,400 98,450 98,500	16,674 16,685 16,696 16,707 16,718	11,727 11,738 11,749 11,760 11,771	16,674 16,685 16,696 16,707 16,718	14,980 14,991 15,002 15,013 15,024						
95,500 95,550 95,600 95,650 95,700	95,550 95,600 95,650 95,700 95,750	16,069 16,080 16,091 16,102 16,113	11,122 11,133 11,144 11,155 11,166	16,069 16,080 16,091 16,102 16,113	14,375 14,386 14,397 14,408 14,419	98,500 98,550 98,600 98,650 98,700	98,550 98,600 98,650 98,700 98,750	16,729 16,740 16,751 16,762 16,773	11,782 11,793 11,804 11,815 11,826	16,729 16,740 16,751 16,762 16,773	15,035 15,046 15,057 15,068 15,079						
95,750 95,800 95,850 95,900 95,950	95,800 95,850 95,900 95,950 96,000	16,124 16,135 16,146 16,157 16,168	11,177 11,188 11,199 11,210 11,221	16,124 16,135 16,146 16,157 16,168	14,430 14,441 14,452 14,463 14,474	98,750 98,800 98,850 98,900 98,950	98,800 98,850 98,900 98,950 99,000	16,784 16,795 16,806 16,817 16,828	11,837 11,848 11,859 11,870 11,881	16,784 16,795 16,806 16,817 16,828	15,090 15,101 15,112 15,123 15,134						

\* This column must also be used by a qualifying surviving spouse.

## 2024 Tax Computation Worksheet—Line 16



See the instructions for line 16 to see if you must use the worksheet below to figure your tax.

**Note.** If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

#### Section A—Use if your filing status is Single. Complete the row below that applies to you.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 41,812.25	\$

## Section B—Use if your filing status is Married filing jointly or Qualifying surviving spouse. Complete the row below that applies to you.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$201,050	\$	× 22% (0.22)	\$	\$ 9,894.00	\$
Over \$201,050 but not over \$383,900	\$	× 24% (0.24)	\$	\$ 13,915.00	\$
Over \$383,900 but not over \$487,450	\$	× 32% (0.32)	\$	\$ 44,627.00	\$
Over \$487,450 but not over \$731,200	\$	× 35% (0.35)	\$	\$ 59,250.50	\$
Over \$731,200	\$	× 37% (0.37)	\$	\$ 73,874.50	\$

#### Section C—Use if your filing status is Married filing separately. Complete the row below that applies to you.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$365,600	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$365,600	\$	× 37% (0.37)	\$	\$ 36,937.25	\$

#### Section D—Use if your filing status is Head of household. Complete the row below that applies to you.

<b>Taxable income.</b> If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$100,500	\$	× 22% (0.22)	\$	\$ 6,641.00	\$
Over \$100,500 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 8,651.00	\$
Over \$191,950 but not over \$243,700	\$	× 32% (0.32)	\$	\$ 24,007.00	\$
Over \$243,700 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 31,318.00	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 43,505.00	\$

## General Information

**The IRS Mission.** Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

## **Voter Registration**

Do you need to check or update your voter registration? Visit <u>Vote.gov</u> to confirm with your state election office.

## How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. Direct File and Free File provide eligible taxpayers the ability to file their taxes electronically for free. See <u>IRS.gov/DirectFile</u> and <u>IRS.gov/FreeFile</u> for details and to see if you are eligible.

• File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.

• Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.

• Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

• Be sure you used the correct method to figure your tax. See the instructions for line 16.

• Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

• Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.

• If you live in an apartment, be sure to include your apartment number in your address.

• If you are taking the standard deduction, see the instructions for line 12 to be sure you entered the correct amount.

• If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.

• If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of qualifying children you have who have valid SSNs.

• Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).

• Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.

• If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 37 for details.

• Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.

• Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.

• Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 1a, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

## **Innocent Spouse Relief**

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits; (b) you are divorced, separated, or no longer living with your spouse; or (c) given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

## Income Tax Withholding and Estimated Tax Payments for 2025



You can use the Tax Withholding Estimator instead of Pub. 505 or the worksheets included with Form W-4 or W-4P to de-

termine whether you need to have your withholding increased or decreased.

In general, you don't have to make estimated tax payments if you expect that your 2025 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2025 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

## **Secure Your Tax Records From Identity** Theft

All taxpayers can now apply for TIP an Identity Protection PIN (IP PIN). Go IRS.gov/ to GetAnIPPIN to request an IP PIN through your online account, file Form 15227 if your AGI on your last filed return is less than \$79,000 (\$158,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

• Protect your SSN,

• Ensure your employer is protecting your SSN, and

• Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit IRS.gov/ IdentityTheft to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through Telecommunications Relay Services at FCC.gov/TRS.

Protect yourself from suspicious emails, texts, and social media messages, phishing schemes, and phone scams. Phishing is the creation and use of emails, texts, social media messages, and websites designed to mimic legitimate business communication and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS doesn't initiate contact with or request detailed personal information from taxpayers via emails, texts, or social media messages. Also, the IRS doesn't ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to *phishing@irs.gov*. For more information, go to IRS.gov/Phishing. You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Administration toll Tax free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can report suspicious emails, texts, and social media messages to the Federal Trade Commission (FTC) at ftc.gov/ complaint. You can contact them at www.ftc.gov/idtheft or 877-IDTHEFT

(877-438-4338). If you have been the of victim identity theft. see www.IdentityTheft.gov and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce vour risk.

You can report a phone scam to the Treasury Inspector General for Tax Administration at IRS Impersonation Scam *Reporting* or the FTC using the *FTC* Complaint Assistant at FTC.gov. Add "IRS Telephone Scam" in the notes.

## How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, go to Pay.gov and make a contribution by credit card, debit card, PayPal, checking account, or savings account. If you prefer, you can make a check payable to the "Bureau of the Fiscal Service" and send it to: Bureau of the Fiscal Service, Attn: Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to TreasuryDirect.gov/ Help-Center/Public-Debt-FAQs/

#DebtFinance and click on "How do you make a contribution to reduce the debt?"



You may be able to deduct this gift on your 2025 tax return.

## How Long Should **Records Be Kept?**

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

## **Amended Return**

File Form 1040-X to change a return you already filed. Generally, to timely claim a refund on your amended return, Form 1040-X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040-X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See <u>IRS.gov/</u> <u>Filing/Amended-Return-Frequently-</u> <u>Asked-Questions</u> for more information.

Use the <u>Where's My Amended Return</u> application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

## Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

• Access your online account at *IRS.gov/Account*,

- Visit <u>IRS.gov/Transcript</u>,
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

## **Past Due Returns**

If you or someone you know needs to file past due tax returns, go to *Filing past due returns* or *IRS.gov/Individuals* for help in filing those returns. Send the

return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2021 return in 2025, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

## How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to <u>*IRS.gov*</u> to find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

• Direct File. Direct File is a permanent option to file individual federal tax returns online-for free-directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to IRS.gov/DirectFile for more information, program updates, and frequently asked questions.

• Free File. This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to <u>IRS.gov/</u><u>FreeFile</u> to see if you qualify for free

online federal tax preparation, e-filing, and direct deposit or payment options.

• VITA. The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to <u>IRS.gov/VITA</u>, download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

• TCE. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to *IRS.gov/TCE* or download the free IRS2Go app for information on free tax return preparation.

• MilTax. Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to <u>MilitaryOneSource</u> (<u>MilitaryOneSource.mil/MilTax</u>).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

Using online tools to help prepare your return. Go to *IRS.gov/Tools* for the following.

• <u>IRS.gov/DirectFile</u> offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.

• The <u>Earned Income Tax Credit</u> <u>Assistant</u> (<u>IRS.gov/EITCAssistant</u>) determines if you're eligible for the earned income credit (EIC).

• The <u>Online EIN Application</u> (<u>IRS.gov/EIN</u>) helps you get an employer identification number (EIN) at no cost.

• The <u>Tax Withholding Estimator</u> (<u>IRS.gov/W4App</u>) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

• The *First-Time Homebuyer Credit* <u>Account Look-up</u> (*IRS.gov/HomeBuyer*) tool provides information on your repayments and account balance.

• The <u>Sales Tax Deduction</u> Calculator (IRS.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

• *IRS.gov/Help*: A variety of tools to help you get answers to some of the most common tax questions.

• IRS.gov/ITA: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.

• IRS.gov/Forms: Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

• You may also be able to access tax information in your e-filing software.

Need someone to prepare your tax return? There are various types of tax reincluding enrolled turn preparers, agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

· Primarily responsible for the overall substantive accuracy of your return,

• Required to sign the return, and

• Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you're ul-CAUTION timately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to Tips for Choosing a Tax Preparer on IRS.gov.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at SSA.gov/employer for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to IRS.gov/businessaccount for more information.

IRS social media. Go to IRS.gov/ SocialMedia to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- Youtube.com/irsvideos.
- Youtube.com/irsvideosmultilingua.
- Youtube.com/irsvideosASL.

Online tax information in other languages. You can find information on IRS.gov/MyLanguage if English isn't your native language.

Free **Over-the-Phone** Interpreter (OPI) Service. The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to IRS.gov/LetUsHelp.

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to IRS.gov/DisasterRelief to review the available disaster tax relief.

Getting tax forms and publications. Go to IRS.gov/Forms to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to IRS.gov/OrderForms to place an order.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to IRS.gov/MobileFriendlyForms for more information.

Getting tax publications and instructions in eBook format. Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at IRS.gov/eBooks.

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to <u>IRS.gov/</u> Account to securely access information about your federal tax account.

• View the amount you owe and a breakdown by tax year.

• See payment plan details or apply for a new payment plan.

• Make a payment or view 5 years of payment history and any pending or scheduled payments.

• Access your tax records, including key data from your most recent tax return, and transcripts.

• View digital copies of select notices from the IRS.

• Approve or reject authorization requests from tax professionals.

· View your address on file or manage your communication preferences.

Get a transcript of your return. With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at IRS.gov/Account.

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to IRS.gov/TaxProAccount.

Using direct deposit. The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to IRS.gov/DirectDeposit for more information on where to find a bank or credit union that can open an account online.

#### Reporting and resolving your tax-related identity theft issues.

• Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

• The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

• Go to IRS.gov/IdentityTheft, the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

• Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to IRS.gov/IPPIN.

Ways to check on the status of your refund.

• Go to IRS.gov/Refunds.

• Download the official IRS2Go app to your mobile device to check your refund status.

• Call the automated refund hotline at 800-829-1954.

The IRS can't issue refunds before mid-February for returns CAUTION that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. Digital assets are not accepted. Go to IRS.gov/Payments for information on how to make a payment using any of the following options.

• IRS Direct Pay: Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

• Debit Card, Credit Card, or Digital Wallet: Choose an approved payment processor to pay online or by phone.

• Electronic Funds Withdrawal: Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional

• Electronic Federal Tax Payment System: This is the best option for businesses. Enrollment is required.

• Check or Money Order: Mail your payment to the address listed on the notice or instructions.

• *Cash*: You may be able to pay your taxes with cash at a participating retail store.

• Same-Day Wire: You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to IRS.gov/Payments for more information about your options.

• Apply for an online payment agreement (IRS.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

• Use the Offer in Compromise Pre-*Qualifier* to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to IRS.gov/ <u>OIC</u>.

Filing an amended return. Go to IRS.gov/Form1040X for information and updates.

Checking the status of your amended return. Go to IRS.gov/WMAR to track the status of Form 1040-X amended returns.



It can take up to 3 weeks from the date you filed your amended CAUTION return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to *IRS.gov/Notices* to find additional information about responding to an IRS notice or letter.

**IRS Document Upload Tool.** You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to IRS.gov/DUT.

Schedule LEP. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

Contacting your local TAC. Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to <u>IRS.gov/LetUsHelp</u> for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to <u>IRS.gov/TACLocator</u> to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

## **Interest and Penalties**

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

#### Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

#### **Penalties**

Late filing. If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$510 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually 1/2 of

1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, IRS.gov/irb/ available at 2010-17 IRB#NOT-2010-33.

**Other.** Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

## **Refund Information**

## where's my PTo check the status of your refund, go to IRS.gov/Refunds

or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2025 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

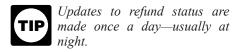
To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

• Your social security number (or individual taxpayer identification number),

• Your filing status, and

• The exact whole dollar amount of your refund.

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



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

*Where's My Refund* doesn't track refunds that are claimed on an amended tax return.

Refund information is also available in Spanish at <u>IRS.gov/Spanish</u> and 800-829-1954.

## Instructions for Schedule 1 Additional Income and Adjustments to Income

## **General Instructions**

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

## Form(s) 1099-K

If, for tax year 2024, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

• If the entire amount reported to you on Form(s)1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.

• If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.

• If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in box 1(a) should be reported elsewhere

on your return depending on the nature of the transactions.

If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead report it as you would report any other capital gain on Form 8949 and Schedule D.

*Example–Incorrect Form 1099-K.* You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You would enter \$800 in the entry space at the top of Schedule 1.

*Example–Personal item sold at a loss.* You bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported in box 1(a) of your Form 1099-K. You would enter \$700 in the entry space at the top of Schedule 1.

*Example–Personal items sold at a loss and a gain.* In addition to selling your couch for \$700, you also sold a handbag that you bought for \$800 and sold for \$1,200. Your Form 1099-K shows \$1,900 in box 1(a). You would enter \$700 in the entry space at the top of Schedule 1 for your loss on selling the couch and the remaining \$400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

*Example–Multiple incorrect Form(s)* 1099-K. You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You also received a Form 1099-K that reported \$6,000 in box 1(a) but \$700 of that amount was reported in error. You would enter \$1,500 in the entry space at the top of Schedule 1. The remaining \$5,300 should be reported elsewhere on your return depending on the nature of the transactions.

## **Additional Income**

## Line 1

### Taxable Refunds, Credits, or Offsets of State and Local Income Taxes

None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2024, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2024 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2024 estimated state or local income tax, the amount applied is treated as received in 2024. If the refund was for a tax you paid in 2023 and you deducted state and local income taxes on your 2023 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

**Exception.** See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2024 that is for a tax year other than 2023.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2024 of an amount deducted or credit claimed in an earlier year. 3. You had taxable income on your 2023 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2023 state and local income tax refund is more than your 2023 state and local income tax deduction minus the amount you could have deducted as your 2023 state and local general sales taxes.

5. You made your last payment of 2023 estimated state or local income tax in 2024.

6. You owed alternative minimum tax in 2023.

7. You couldn't use the full amount of credits you were entitled to in 2023 because the total credits were more than the amount shown on your 2023 Form 1040 or 1040-SR, line 16.

8. You could be claimed as a dependent by someone else in 2023.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2024 Form 1040 or 1040-SR with the same person.

## Lines 2a and 2b

#### **Alimony Received**

#### Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

#### Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

### Line 3

#### **Business Income or (Loss)**

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

#### Line 4

#### Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

#### Line 7

#### **Unemployment Compensation**

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2024. Report this amount on line 7.

If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2024.

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2024 and you repaid any of it in 2024, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2024, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.

*If you received unemployment compensation in 2024, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.* 

### Lines 8a Through 8z Other Income

Do not report on lines 8a through 8z any income from CAUTION self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any nonemployee compensation shown on Form 1099-MISC, 1099-NEC, or 1099-K (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC, 1099-NEC, or 1099-K to find out where to report that income. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit IRS.gov/1099K.

#### Line 8a

**Net operating loss (NOL) deduction.** Enter any deduction for an NOL from an earlier year. Enter the amount in the preprinted parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See the Instructions for Form 172 for details.

#### Line 8b

**Gambling.** Enter any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.

#### State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Befor	<b>the you begin:</b> $\checkmark$ Be sure you have read the <i>Exception</i> in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.
1.	Enter the income tax refund from Form(s) 1099-G (or similar statement). But don't enter more than the amount of your state and local income taxes shown on your 2023 Schedule A, line 5d 1.
2.	Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d) more than the amount on your 2023 Schedule A, line 5e?
	<b>No.</b> Enter the amount from line 1 on line 3 and go to line 4.
	Yes. Subtract the amount on your 2023 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d). 2.
3.	Is the amount on line 1 more than the amount on line 2?
	No. None of your refund is taxable.
	Yes. Subtract line 2 from line 1.   3.
4.	Enter your total itemized deductions from your 2023 Schedule A, line 17. <b>4.</b>
	<b>Note.</b> If the filing status on your 2023 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2023, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.
5.	Enter the amount shown below for the filing status claimed on your <b>2023</b> Form 1040 or 1040-SR.
	<ul> <li>Single or married filing separately—\$13,850</li> <li>Married filing jointly or qualifying surviving spouse—\$27,700</li> <li>Head of household—\$20,800</li> <li>5</li> </ul>
6.	Check any boxes that apply.*
	You were born before January 2, 1959.You are blind.
	Spouse was born before January 2, 1959. Spouse is blind.
	No boxes checked. Enter -0
	Multiply the number of boxes checked by \$1,500 (\$1,850if your 2023 filing status was single or head of household).6.
	*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.
7.	Add lines 5 and 6 7.
8.	Is the amount on line 7 less than the amount on line 4?
	<b>No.</b> None of your refund is taxable.
	<b>Yes.</b> Subtract line 7 from line 4
9.	<b>Taxable part of your refund.</b> Enter the smaller of line 3 or line 8 here and on Schedule 1, line 1



Attach Form(s) W-2G to Form 1040 or 1040-SR if any federal income tax was withheld.

#### Line 8c

Cancellation of debt. Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter "canceled debt" or "foreclosure" in the search box.

#### Line 8d

Foreign earned income exclusion and housing exclusion from Form 2555. Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555. line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

#### Line 8e

Income from Form 8853. Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.

#### Line 8f

Income from Form 8889. Enter the total of the amounts from Form 8889, lines 16 and 20.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from a health savings account. See the Instructions for Form 8889.

#### Line 8h

Jury duty pay. Enter any jury duty pay and see the instructions for line 24a.

#### Line 8i

Prizes and awards. Enter prizes and awards but see the instructions for line 8m, Olympic and Paralympic medals and USOC prize money, later.

#### Line 8j

Activity not engaged in for profit income. See Pub. 525.

#### Line 8k

Stock options. Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

#### Line 8l

Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also see the instructions for line 24b, later.

#### Line 8m

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

#### Line 8n

Section 951(a) inclusion. Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n from your Forms 5471 the sum of any amounts reported on Schedule I, lines 1a through h and line 2.

Remember to attach copies of your Forms 5471 to your return.

#### Line 80

Section 951A(a) inclusion. Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 80 from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of vour Forms 8992.



If you made a section 962 election and have an income inclu-**CAUTION** sion under section 951 or 951A, do not report that income on line 8n or 80, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.

#### Line 8p

461(l) excess business loss adjustment. Enter the amount of your excess business loss from Form 461, line 16.

#### Line 8q

Taxable distributions from an ABLE account. Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



You may have to pay an additional tax if you received a tax-CAUTION able distribution from an ABLE account. See the Instructions for Form 5329.

#### Line 8r

Scholarship and fellowship grants not reported on Form W-2. Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 8r.

#### Line 8s

Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, Code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

#### Line 8t

**Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan.** Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

#### Line 8u

**Wages earned while incarcerated.** Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

#### Line 8v

**Digital assets not reported elsewhere.** If, in 2024, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to <u>IRS.gov/</u> <u>Businesses/Small-Businesses-Self-Employed/Digital-Assets</u>.

#### Line 8z

**Other income.** Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

Examples of income to report on line 8z include the following.

• Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

• Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

• Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

• Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

• Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

• Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

• Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

• Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2024 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2024; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a OTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.

You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

**Nontaxable income.** Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

• Child support.

• Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.

• Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

• Gifts and bequests. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than \$100,000; or

2. Amounts totaling more than \$19,570 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

## **Adjustments to** Income

#### Line 11

#### **Educator Expenses**

If you were an eligible educator in 2024, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2024. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

• For professional development courses you have taken related to the curriculum you teach or to the students vou teach; or

• In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.



Qualified expenses include amounts paid or incurred in 2024 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

• Excludable U.S. series EE and I savings bond interest from Form 8815.

• Nontaxable qualified tuition program earnings or distributions.

• Any nontaxable distribution of Coverdell education savings account earnings.

• Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use Tax Topic 458 or see Pub. 529.

### Line 12

#### **Certain Business Expenses of Reservists, Performing Artists,** and Fee-Basis Government Officials

Include the following deductions on line 12.

· Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

• Performing-arts-related expenses as a qualified performing artist.

• Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

#### Line 13

#### Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2024. See Form 8889.

#### Line 14

#### **Moving Expenses**

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use Tax Topic 455 or see Form 3903.

#### Line 15

#### **Deductible Part of** Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

#### Line 16

#### Self-Employed SEP, SIMPLE, and **Qualified Plans**

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

#### Line 17

#### Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance and qualified long-term care insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't vour dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in Who Qualifies as Your Dependent in the Instructions for Form 1040).

One of the following statements must be true.

• You were self-employed and had a net profit for the year reported on Schedule C or F.

• You were a partner with net earnings from self-employment.

• You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.

• You received wages in 2024 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

#### Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

<b>Before you begin:</b> $\checkmark$ Be sure you have read the Exceptions in the instructions for this line to see if sheet instead of Form 7206 to figure your deduction.	you can use this work-
1. Enter the total amount paid in 2024 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2024 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer	1
<ol> <li>Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax</li> </ol>	2.
3. Self-employed health insurance deduction. Enter the smaller of line 1 or line 2 here and on Schedule 1, line 17. Don't include this amount in figuring any medical expense deduction on Schedule A	3
*If you used either optional method to figure your net earnings from self-employment don't enter your net profit Ins	tead enter the amount

\*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

**\*\*Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2024 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2024, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2024, don't use amounts paid for coverage for that month to figure the deduction. A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.

*Example.* If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Instructions for Form 7206.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

**Exceptions.** Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

• You had more than one source of income subject to self-employment tax.

• You file Form 2555.

• You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

#### Line 18

## Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

### Lines 19a, 19b, and 19c Alimony Paid

#### Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments

you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use Tax Topic 452 or see Pub. 504.

#### Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

#### Line 20

#### **IRA** Deduction



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2024, you must report them on Form 8606.



You are entitled to a deduction for your contribution to a traditional IRA regardless of age.

If you made contributions to a traditional IRA for 2024, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 2, 2025, that shows all contributions to your traditional IRA for 2024.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2024, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

3. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE IRA plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.

4. If you made contributions to your IRA in 2024 that you deducted for 2023, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

7. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

8. Don't include trustees' fees that were billed separately and paid by you for your IRA.

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see Qualified reservist repayments in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2024, see Pub. 590-A for special rules.

#### Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

Married persons filing separately. If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2024.

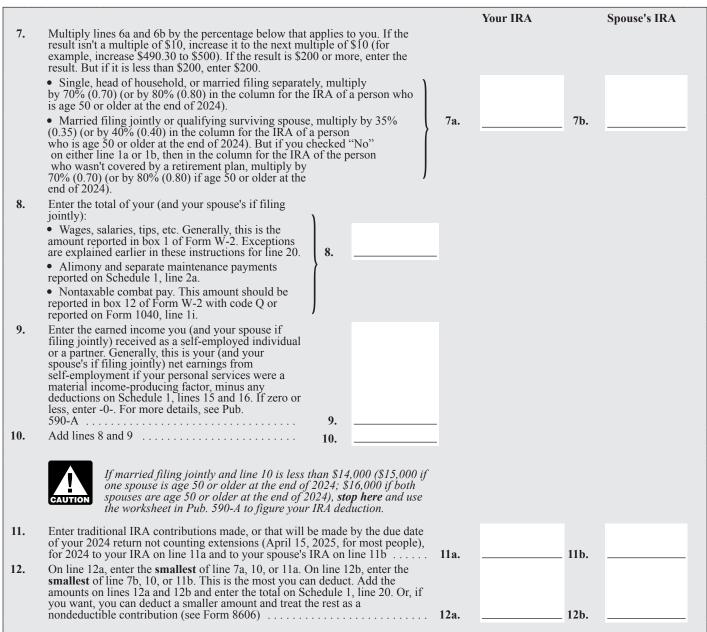


You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4, instructions.

#### IRA Deduction Worksheet—Schedule 1, Line 20

<b>Before you begin:</b> $$ Be sure you have read the instructions for this line. You may not be able to use this worksheet. Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1,							
		line 24z). If you are married filing separately and you lived apart from	vour	spouse for all of 20	24. ente		
		line next to Schedule 1, line 20. If you don't, you may get a n	math	Your IRA		pouse's IRA	
1a.		red by a retirement plan (see Were You Covered by a Retirement	1a.		5	pouse s mui	
b.		g jointly, was your spouse covered by a retirement plan?			1b.	Yes No	
	jointly), skip lin (and line 7b, if a • \$7,000, if	ecked "No" on line 1a (and "No" on line 1b if married filing res 2 through 6, enter the applicable amount below on line 7a applicable), and go to line 8. f under age 50 at the end of 2024. f age 50 or older at the end of 2024. to line 2.					
2.	• Single, head of lived apart from	nt shown below that applies to you. of household, or married filing separately and you n your spouse for all of 2024, enter \$87,000.					
	• Married filing "No" on either I covered by a pla	g jointly, enter \$143,000 in both columns. But if you checked line 1a or 1b, enter \$240,000 for the person who wasn't an. g separately and you lived with your spouse at any time in	2a.		2b.		
3.	Enter the amoun line 9	nt from Form 1040 or 1040-SR, <b>3.</b>					
4.		of the amounts from Schedule 1,         h 19a, plus 23 and 25 <b>4.</b>					
5.		from line 3. If married filing jointly, enter the result in both	5a.		5b.		
6.	Is the amount of	n line 5 less than the amount on line 2?					
	No. (STOP	None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.					
	belo	tract line 5 from line 2 in each column. Follow the instruction ow that applies to you.					
		<ul> <li>If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.</li> <li>i. \$7,000, if under age 50 at the end of 2024.</li> <li>ii. \$8,000, if age 50 or older at the end of 2024.</li> <li>If the result is less than \$10,000, go to line 7.</li> <li>If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.</li> <li>i. \$7,000, if under age 50 at the end of 2024.</li> <li>ii. \$8,000, if age 50 or older at the end of 2024.</li> <li>or that column and go to line 8.</li> </ul>	<b>6a</b> .		6b.		

#### IRA Deduction Worksheet—Continued



#### Line 21

#### **Student Loan Interest Deduction**

You can take this deduction only if all of the following apply.

• You paid interest in 2024 on a qualified student loan (defined later).

• Your filing status is any status except married filing separately.

• Your modified adjusted gross income (AGI) is less than \$95,000 if single, head of household, or qualifying surviving spouse; \$195,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.

• You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

Don't include any amount paid from a a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction. **Exception.** Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

**Qualified student loan.** A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who were eligible students.

1. Yourself or your spouse.

2. Any person who was your dependent when the loan was taken out.

#### Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

Befo	<ul> <li>A Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).</li> <li>✓ Be sure you have read the Exception in the instructions for this line to see if you can use this worksheet</li> </ul>
	instead of Pub. 970 to figure your deduction.
1.	Enter the total interest you paid in 2024 on qualified student loans (see the instructions for line 21). <b>Don't</b> enter more than \$2,500
2.	Enter the amount from Form 1040 or 1040-SR, line 9 2.
3.	Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25
4.	Subtract line 3 from line 2
5.	Enter the amount shown below for your filing status.
	<ul> <li>Single, head of household, or qualifying surviving spouse—\$80,000</li> <li>Married filing jointly—\$165,000</li> </ul>
6.	Is the amount on line 4 more than the amount on line 5?
	<b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9.
	<b>Yes.</b> Subtract line 5 from line 4
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000
8.	Multiply line 1 by line 7
9.	Student loan interest deduction. Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21.         Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)         9.

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

a. The person filed a joint return;

b. The person had gross income that was equal to or more than the exemption amount for that year or \$5,050 for 2024; or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

**Qualified higher education expenses.** Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

#### Line 22

Line 22 has been reserved for future use.

#### Line 23

#### **Archer MSA Deduction**

See Form 8853.

## Lines 24a Through 24z

#### Line 24a

**Jury duty pay.** Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

#### Line 24b

Enter the deductible expenses related to income reported on line 81 from the rental of personal property you engaged in for profit but were not in the business of renting such property.

#### Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

#### Line 24d

Enter reforestation amortization and expenses (see Instructions for Form 4562).

#### Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

#### Line 24f

Enter contributions to section 501(c)(18) (D) pension plans (see Pub. 525).

#### Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

#### Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

#### Line 24i

Enter attorney fees and court costs you paid in connection with an award from

the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

#### Line 24j

Enter the housing deduction from Form 2555.

#### Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

#### Line 24z

Leave line 24z blank.

## **General Instructions**

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

## **Specific Instructions**

### Lines 1a Through 1z

#### **Additions to Tax**

Line 1a. Excess advance premium tax credit repayment. The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 1b. Repayment of new clean vehicle credit(s) from Schedule A (Form 8936), Part II. If you purchased a new clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II and you:

• Checked the "Yes" box on Part II, line 8a or 8d; and

• Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

Line 1c. Repayment of previously owned clean vehicle credit(s) from Schedule A (Form 8936), Part IV. If you purchased a previously owned clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV and you:

• Checked the "Yes" box on Part IV, line 13a or 13c; and

• Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and

you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

**Line 1d. Recapture of net EPE.** Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

Line 1e. Excessive payments (EP) from Form 4255, column (n). If you reported an amount on Form 4255, column (n) on line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

Line 1f. 20% EP from Form 4255, column (o). If Form 4255, column (o), line 1a, 1c, 1d, and/or 2a includes an additional 20% EP that you owe (calculated as 20% of the total EP before figuring the 20% EP), check the applicable box and enter the 20% EP amount included on line 1f. Enter only the 20% EP from column (o) on line 1f. If you checked more than one box, enter the total of the 20% EP amounts from each box on line 1f. Any other EP amounts reported on Form 4255, column (o), lines 1a, 1c, 1d, and/or 2a should be included on line 1y. See the instructions for line 1y.

Line 1y. Other additions to tax. Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

2. Any EPE related to the credit applied against tax from Form 8933 reported on Form 4255, line 2a, column (k). Identify as "EPE8933."

3. Recapture of any non-EPE credit from Form 8933 reported on Form 4255, line 2a, column (j). Also, any section 6418(g)(3) amounts attributable to recapture from Form 8933 reported on Form 4255, line 2a, column (m). Identify as "NEPE8933."

4. Any amount from Form 4255, column (o) that was not reported on line 1f. Identify as "EPGEPE."

5. Any section 6418(g)(2) excessive credit transfer amount reported on Form 4255, column (m). Identify as "6418(g) (2)."



For more information about elective pay and credit transferability, go to <u>IRS.gov/Credits-</u>

<u>Deductions/Elective-Pay-and-</u> <u>Transferability-Frequently-Asked-</u> <u>Questions-Transferability</u>.

#### Line 2

#### Alternative Minimum Tax (AMT)

The AMT exemption amount is increased to \$85,700 (\$133,300 if married filing jointly or qualifying surviving spouse; \$66,650 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$609,350 (\$1,218,700 if married filing jointly or qualifying surviving spouse).

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

**Exception.** Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.

• Accelerated depreciation.

• Tax-exempt interest from private activity bonds.

• Intangible drilling, circulation, research, experimental, or mining costs.

• Amortization of pollution-control facilities or depletion.

• Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.

• Income from long-term contracts not figured using the percent-age-of-completion method.

• Investment interest expense reported on Form 4952.

• Net operating loss deduction.

• Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.

• Section 1202 exclusion.

• Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.

• Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.

• Qualified electric vehicle credit.

• Alternative fuel vehicle refueling property tax.

- Credit for prior year minimum tax.
- Foreign tax credit.

• Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

For help with the alternative minimum tax, go to <u>IRS.gov/AMT</u>.

#### Line 5

#### Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any noncash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.

You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.

#### Line 6

#### Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

#### Line 8

#### Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 73.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

#### Line 9

#### **Household Employment Taxes**

Enter the household employment taxes you owe for having a household employee. If any of the following apply,

#### Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 2

Before you be	<i>gin:</i> $\checkmark$ Be sure you have read the Exception in the instructions for this line to see if you must fill in using this worksheet.	Form 6251 instead of
1. Are you filing S	Schedule A?	
No.	Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 13a, from Form 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.	
Yes.	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15	1
2. Enter the amount	nt from Schedule A, line 7	2
3. Add lines 1 and	2	3
4. Enter any tax re	fund from Schedule 1, lines 1 and 8z	4
5. Subtract line 4 f	from line 3	5
6. Enter the amount	nt shown below for your filing status.	
Married f	head of household—\$85,700ĭling jointly or qualifying surviving spouse—\$133,300ĭling separately—\$66,650	6
7. Is the amount of	n line 5 more than the amount on line 6?	
No. STOP	Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 2, blank.	
Yes.	Subtract line 6 from line 5	7
8. Enter the amount	nt shown below for your filing status.	
Married f	head of household—\$609,350 iling jointly or qualifying surviving spouse—\$1,218,700 iling separately—\$609,350	8
9. Is the amount of	n line 5 more than the amount on line 8?	
□ No.	Enter -0 Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.	
Yes.	Subtract line 8 from line 5	
<b>10.</b> Multiply line 9	by 25% (0.25) and enter the <b>smaller</b> of the result or line 6	10
<b>11.</b> Add lines 7 and	10	11
<b>12.</b> Is the amount of	n line 11 more than \$232,600 (\$116,300 if married filing separately)?	
Ses.	Fill in Form 6251 to see if you owe the alternative minimum tax.	
No.	Multiply line 11 by 26% (0.26)	12
Schedule J to fig without using S	6	13
Next. Is the amount	t on line 12 more than the amount on line 13?	
Yes.	Fill in Form 6251 to see if you owe the alternative minimum tax.	
□ No.	You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 2	2, blank.

see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,700 or more in 2024. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2024 and was a student.

2. You withheld federal income tax during 2024 at the request of any house-hold employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2023 or 2024 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

#### Line 10

## First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2024, you can enter your 2024 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

The 15-year repayment period for the first-time homebuyer credit for homes purchased in 2008 began with your 2010 tax return and ends with your 2024 tax return.

#### Line 11

#### **Additional Medicare Tax**

See Form 8959 and its instructions if the total of your 2024 wages and any self-employment income was more than:

• \$125,000 if married filing separately;

• \$250,000 if married filing jointly; or

• \$200,000 if single, head of household, or qualifying surviving spouse.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

#### Line 12

#### Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

• \$125,000 if married filing separately,

• \$250,000 if married filing jointly or qualifying surviving spouse, or

• \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

• \$0 if married filing separately,

• \$123,500 if married filing jointly or qualifying surviving spouse, or

• \$73,500 if single or head of house-hold.

#### Line 13

Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

#### Line 14

#### Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(1)(3).

#### Line 15

#### Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over \$150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

#### Line 16

## Recapture of Low-Income Housing Credit

Enter the amount from Form 8611, line 14.

### Lines 17a Through 17z

#### **Other Additional Taxes**

Line 17a. Recapture of the following credits.

1. Amounts from Form 4255, column (j), lines 1b and 1j; and the Form 3468, Parts II and VII amounts that get reported on Form 4255, line 1z. Identify as "3468."

2. Non-EPE recapture applied against tax from Form 3468, Part IV, reported on Form 4255, line 1d, column (j). Identify as "NEPE3458."

3. New markets credit (see Form 8874). Identify as "NMCR."

4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."

5. Any section 6418(g)(3) amounts attributable to recapture from Form 4255, column (m). Identify as "6418(g) (3)."

Line 17b. If you sold your home in 2024 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

Line 17c. Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

**Line 17d.** Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

**Line 17e.** Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

**Line 17f.** Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

**Line 17g.** Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

**Line 17h.** Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B) (ii). See section 409A(a)(1)(B) for details.

Line 17i. Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includible in your income in an earlier year except that the amount wasn't determinable until 2024. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 457A(c)(2). See section 457A for details.

**Line 17j.** Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

Line 17k. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 14. Enter this amount on line 17k.

**Line 17I.** Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

**Line 17m.** Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

**Line 17n.** Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

**Line 170.** Enter any tax on non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

Line 17p. Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

Line 17q. Enter any interest amount from Form 8621, line 24.

**Line 17z.** Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

• The prevailing wage and apprenticeship penalties (PWA) from Form 4255 for the following:

1. Form 7210/Form 4255, line 1c, column (p). Identify as "PWA7210."

2. Form 8933/Form 4255, line 2a, column (p). Identify as "PWA8933."

3. Any amount from Form 4255, column (p), not reported elsewhere. Identify as "NPWA."

• Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 61, instructions and the amount on line 3 of that worksheet is negative.

#### Line 19

## Recapture of Net EPE From Form 4255

Enter the recapture amount of the net EPE claimed on Form 4255, line 1d, column (l) related to the credit from Form 3468, Part IV.

Con	<b>gative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z)</b> mplete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, e 6l, instructions.	
	Enter the sum of any chapter 1 taxes* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2	
	Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 61, instructions2.	
3.	Is the amount on line 1 more than the amount on line 2?	
	<b>Yes.</b> List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 17z.	
	$\square$ No. List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 17z.	
Cor	mbine this amount with any other amounts reported on line 17z to complete the line 17z entry space.	
	hapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes does not include amounts reported on Schedule 2, lines 4, 7, 9, 11–13, 17k–17m, or 17z (other than chapter 1 taxes).	s. Generally,

## Instructions for Schedule 3 Additional Credits and Payments

## **General Instructions**

Use Schedule 3 if you have nonrefundable credits, other than the child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

## **Specific Instructions**

#### Line 1

#### **Foreign Tax Credit**

TIP

If you are a shareholder in a controlled foreign corporation *and made a section 962 elec*tion, see the instructions for Forms 1040

and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.

If you paid income tax to a foreign country or U.S. territory, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

Exception. You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-3 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116

#### Do you meet all five requirements iust listed?

 $\Box$  Yes. Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 1a.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

#### Line 2

#### **Credit for Child and Dependent Care Expenses**

You may be able to take this credit if, in order to work or look for work, you paid someone to care for:

• Your qualifying child under age 13 whom you claim as your dependent,

• Your disabled spouse or any other disabled person who couldn't care for themselves, or

• Your child whom you couldn't claim as a dependent because of the rules for Children of divorced or separated parents under Who Qualifies as Your Dependent, earlier.

For details, use Tax Topic 602 or see Form 2441.

#### Line 3

#### **Education Credits**

If you (or your dependent) paid qualified expenses in 2024 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution,

you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

• You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

• Your filing status is married filing separately.

• The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You, or your spouse, were a nonresident alien for any part of 2024 unless your filing status is married filing jointly. See Nonresident aliens and dual-status aliens, earlier.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and IRS.gov/EdCredit.

#### Line 4

#### **Retirement Savings Contributions** Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than rollover contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental section 457(b) plan, SIMPLE IRA, or a SEP; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c) (18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than \$38,250 (\$57,375 if head of house-hold; \$76,500 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2007, (b) is claimed as a dependent on someone else's 2024 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2024, you:

• Were enrolled as a full-time student at a school; or

• Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use <u>*Tax Topic 610*</u> or see Form 8880.

#### Line 5

#### **Residential Energy Credits**

Line 5a—Residential clean energy credit. If you made energy saving improvements to one or more homes that you used as a residence during 2024, you may be able to take the residential clean energy credit. For more information, see Form 5695 and its instructions.

Line 5b—Energy efficient home improvement credit. If you made qualified energy efficiency improvements to your main home located in the United States in 2024, you may be able to take the energy efficient home improvement credit. For more information, see Form 5695 and its instructions.

**Condos and co-ops.** If you are a member of a condominium management association for a condominium you own or

a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

**More details.** For details, see Form 5695.

### Lines 6a Through 6z Other Nonrefundable Credits

Line 6a. The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

The net elective payment election amount from Form 3800, Part III, line 6, column (j) is reported on Schedule 3, line 13c.

**Line 6b.** Enter any credit for prior year minimum tax. See Form 8801.

**Line 6c.** You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2024. See the Instructions for Form 8839.

**Line 6d.** Enter any credit for the elderly or the disabled. See Schedule R.

**Line 6e.** Line 6e has been reserved for future use.

**Line 6f.** Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

**Line 6g.** Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2023. See Form 8859.

**Line 6i.** Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

**Line 6k.** Enter any credit to holders of tax credit bonds. See Form 8912.

**Line 6l.** Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Line 6m. Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

Line 6z. Other nonrefundable credits. Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of the credit.

#### Line 9

#### **Net Premium Tax Credit**

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Market-

#### Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6I)

Complete this worksheet if Form 8978, line 14, is negative.

1.	Enter the amount from Form 1040 or 1040-SR, line 18	1.	
2.	Enter as a positive number the negative amount from Form 8978, line 14	2.	
3.	Is the amount on line 1 equal to or more than the amount on line 2?		
	$\square$ Yes. Enter the amount from line 2 on line 6l		
	<b>No.</b> Enter the amount from line 1 on line 61, and subtract line 2 from line 1*	3. <u>(</u>	)
* (	Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.		

place. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

#### Line 10

#### Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

#### Line 11

#### Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2024 and total wages of more than \$168,600, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$10,453.20. But if any one employer withheld more than \$10,453.20, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

#### Line 12

#### **Credit for Federal Tax on Fuels**

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

#### Lines 13a Through 13z Other Payments or Refundable Credits

#### Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13b. See Pub. 525 for details about this credit.

#### Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

#### Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

#### Line 13z

Other refundable credits. Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit. See section 960(c)(5). Enter "960(c)" and the amount of the credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22 for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

## **Tax Topics**

You can read these Tax Topics at *IRS.gov/TaxTopics*.

### List of Tax Topics

All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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## **Disclosure, Privacy Act, and Paperwork Reduction Act Notice**

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

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

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

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

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

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose vour tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

## We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments through *IRS.gov/FormsComments*. Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

### Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of December 1, 2024, for taxpayers filing a 2024 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping reprethe largest senting component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 13 hours, with an average cost of \$290 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$160, while business taxpayers are expected to have an average burden of about 24 hours and \$620. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

For more information on taxpayer bur- the addresses shown under We Welcome den see Pub. 5743. If you have comments concerning the time and cost estimates below, you can contact us at either one of

Comments on Forms.

#### Estimated Average Taxpayer Burden for Individuals by Activity

		Average Burden					
		Ave	rage Time (Ho	ours)		Average	
Type of Taxpayer	Percentage of Returns	Total Time*	Record- keeping	Tax Planning	Form Completion and Submission	All Other	Cost (Dollars)**
All taxpayers	100%	13	5	3	4	1	\$290
Nonbusiness***	71% 29%	8 24	3 11	1 5	3 6	1 2	160 620

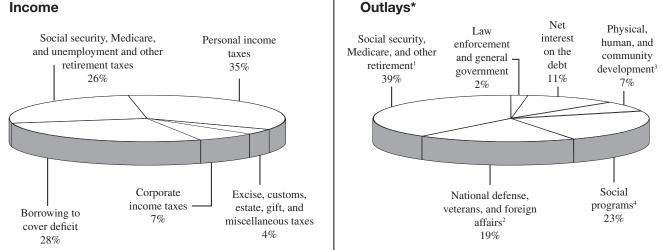
\*Detail may not add to total time due to rounding.

\*\*Dollars rounded to the nearest \$10.

\*\*\*You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

## Major Categories of Federal Income and Outlays for Fiscal Year 2023

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2023.



\*Numbers may not total to 100% due to rounding.

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

In fiscal year 2023 (which began on October 1, 2022, and ended on September

30, 2023, federal income was \$4.441 trillion and outlays were \$6.135 trillion, leaving a deficit of \$1.694 trillion.

#### Footnotes for Certain Federal Outlays

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

2. National defense, veterans, and foreign affairs: About 13% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

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

4. Social programs: About 17% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$132 billion in fiscal year 2023. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

## 2024 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

#### Schedule X-If your filing status is Single

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,600	10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	609,350	55,678.50 + 35%	243,725
609,350		183,647.25 + 37%	609,350

#### Schedule Y-1-If your filing status is Married filing jointly or Qualifying surviving spouse

If your taxable		The tax is:	
income is: Over—	But not over—		of the amount over—
\$0	\$23,200	10%	\$0
23,200	94,300	\$2,320.00 + 12%	23,200
94,300	201,050	10,852.00 + 22%	94,300
201,050	383,900	34,337.00 + 24%	201,050
383,900	487,450	78,221.00 + 32%	383,900
487,450	731,200	111,357.00 + 35%	487,450
731,200		196,669.50 + 37%	731,200

#### Schedule Y-2-If your filing status is Married filing separately

If your taxable income is:		The tax is:	of the
Over—	But not over—		amount over—
\$0	\$11,600	10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	365,600	55,678.50 + 35%	243,725
365,600		99,334.75 + 37%	365,600

#### Schedule Z—If your filing status is Head of household

If your taxable income is:		The tax is:	<b>C</b> 11
Over—	But not over—		of the amount over—
\$0	\$16,550	10%	\$0
16,550	63,100	\$1,655.00 + 12%	16,550
63,100	100,500	7,241.00 + 22%	63,100
100,500	191,950	15,469.00 + 24%	100,500
191,950	243,700	37,417.00 + 32%	191,950
243,700	609,350	53,977.00 + 35%	243,700
609,350		181,954.50 + 37%	609,350

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# Your Rights as a Taxpayer

## The Taxpayer Bill of Rights

## 1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

## 2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

## 3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

## 4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

## 5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

Learn more at IRS.gov/TaxpayerRights

## 6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

### 7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

## 8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

## 9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

### 10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.



Where Do YouMFile?b

**u** Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



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



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

	THEN use this address if you:		
IF you live in	Are requesting a refund or are not enclosing a check or money order	Are enclosing a check or money order	
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214	
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501	
Arizona, New Mexico	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501	
Arkansas, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000	
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000	
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214	
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501	
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303	

\*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.