

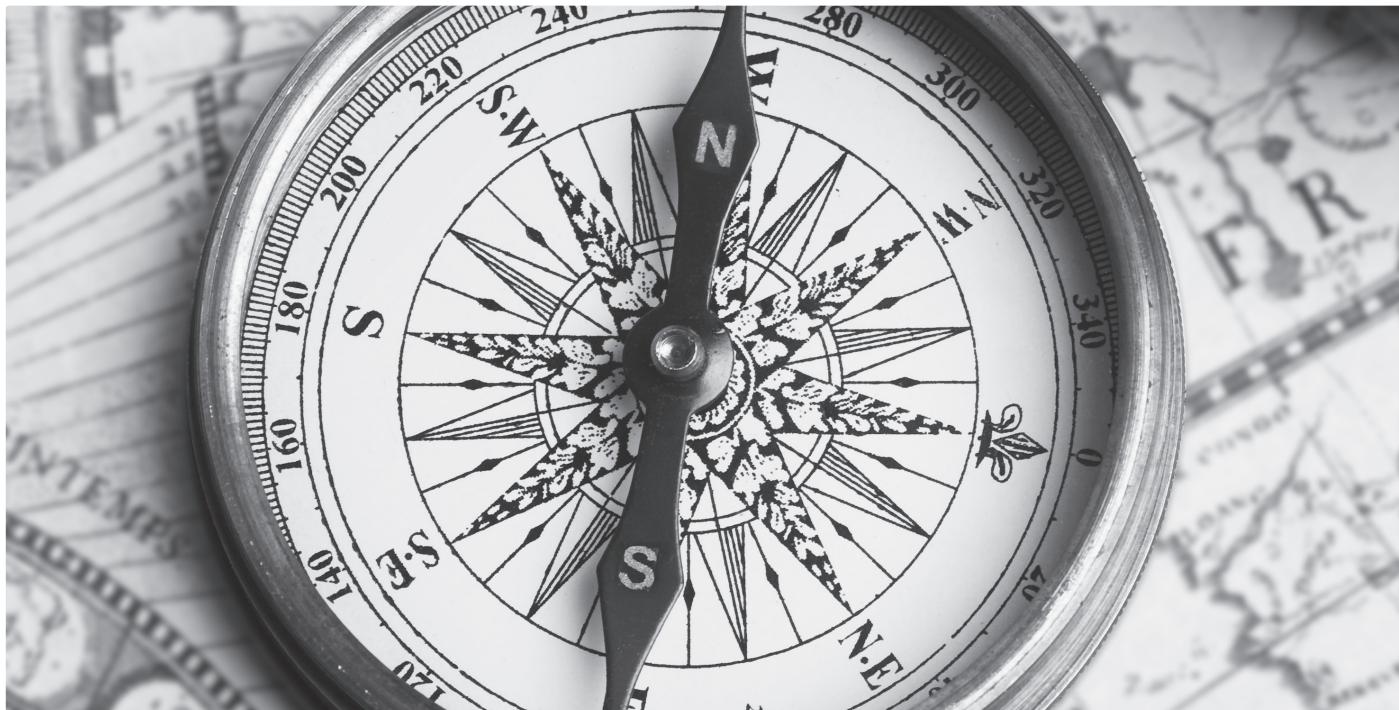


TAX YEAR
2019

1040 and 1040-SR

INSTRUCTIONS

Including the instructions for
Schedules 1 through 3



2019 Changes

- | | | |
|----------------------------------|---|---|
| • Form 1040 has been redesigned. | • Form 1040-SR, a new form, is available for use by taxpayers age 65 and older. | • These instructions cover both Forms 1040 and 1040-SR.

For details on these and other changes, see <i>What's New</i> 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**.



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**.



Department
of the
Treasury

Internal
Revenue
Service

Table of Contents

Contents	Page	Contents	Page
What's New	6	Assemble Your Return	61
Filing Requirements	8	2019 Tax Table	62
Do You Have To File?	8	General Information	75
When and Where Should You File?	8	Refund Information	80
Line Instructions for Forms 1040 and 1040-SR	12	Instructions for Schedule 1	81
Filing Status	12	Instructions for Schedule 2	91
Name and Address	14	Instructions for Schedule 3	95
Social Security Number (SSN)	14	Tax Topics	98
Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents	16	Disclosure, Privacy Act, and Paperwork Reduction Act Notice	100
Income	20	Order Form for Forms and Publications	102
Total Income and Adjusted Gross Income	29	Major Categories of Federal Income and Outlays for Fiscal Year 2018	103
Tax and Credits	29	Index	105
Payments	37		
Refund	55		
Amount You Owe	58		
Sign Your Return	60		



Form 1040 and 1040-SR IRS Helpful Hints

For 2019, you will use Form 1040 or, if you were born before January 2, 1955, you have the option to use new 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, you generally won't notice much of a change and 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, prize or award money, or gambling winnings.	Schedule 1, Part I
Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe 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 or health coverage 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. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [Taxpayer Bill of Rights](#).

What can the Taxpayer Advocate Service do for you?

We can help you resolve problems that you can't resolve with the IRS. And our service is free. If you qualify for our 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 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 repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How can you reach us?

We have offices in [every state, the District of Columbia, and Puerto Rico](#). Your local advocate's number is at [www.TaxpayerAdvocate.IRS.gov](#) and in your local directory. You can also call us at 877-777-4778.

How can you learn about your taxpayer rights?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Our Tax Toolkit at [www.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 the Taxpayer Advocate Service 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 us at [IRS.gov/SAMS](#).

Low Income Taxpayer Clinics Help Taxpayers

Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more information, and to find a clinic near you, read the LITC page on [IRS.gov/LITC](#) or IRS [Publication 4134, Low Income Taxpayer Clinic List](#). You can also get this publication at your local IRS office or by calling 800-829-3676.

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

Have a suggestion for improving the IRS and do not know who to contact? The Taxpayer Advocacy Panel (TAP) is a diverse group of citizen volunteers who listen to taxpayers, identify taxpayers' issues, and make suggestions for improving IRS service and customer satisfaction. The panel is demographically and geographically diverse, with at least one member from each state, the District of Columbia, and Puerto Rico. Contact TAP at [www.improveirs.org](#) or 888-912-1227 (toll-free).

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 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, 2020**, 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**, **Form 1040-SR**, or **Form 1040-NR**. (Don't include Form 1095-A.)
-

Health Coverage Reporting

If you or someone in your family was an employee in 2019, 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 2020**. This information may be relevant if you purchased health insurance coverage for 2019 through the Health Insurance 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 2019, 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

For information about any additional changes to the 2019 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

Form 1040-SR. Form 1040-SR, U.S. Tax Return for Seniors, has been introduced for 2019. You can use this form if you were born before January 2, 1955. The form generally mirrors Form 1040.

These instructions cover both Forms 1040 and 1040-SR.

Fewer numbered schedules. This year, there are only 3 numbered schedules instead of 6. Schedules 2 and 4 were combined into Schedule 2 and it's where you will report any additional taxes you may owe. Schedules 3 and 5 were combined into Schedule 3 and it's where you will report any credits that you didn't claim on Form 1040 or 1040-SR.

IRA and pension reporting. You will now report your IRA distributions and pensions and annuities on separate lines. Use lines 4a and 4b on Form 1040 or 1040-SR to report IRA distributions and the taxable amount. Use new lines 4c and 4d to report pensions and annuities and the taxable amount. See the instructions for *Lines 4a and 4b* and *Lines 4c and 4d*, later.

Capital gain or (loss) is now reported on line 6. In 2018, capital gain or (loss) was reported on Schedule 1 (Form 1040), line 13. In 2019, it will be reported on Form 1040 or 1040-SR, line 6.

Health care coverage shared responsibility payment. For 2019 you no longer need to either make a shared responsibility payment or file Form 8965 if you don't have minimum essential health care coverage for part or all of 2019. The "Full-year health care coverage or exempt" box has been removed from Form 1040.

Standard deduction amount increased. For 2019, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$12,200.

- Married filing jointly or Qualifying widow(er)—\$24,400.
- Head of household—\$18,350.

Qualified business income deduction. The simplified worksheet for figuring your qualified business income deduction is now Form 8995, Qualified Business Income Deduction Simplified Computation. If you don't meet the requirements to file Form 8995, use Form 8995-A, Qualified Business Income Deduction. For more information, see each form's instructions.

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$71,700 (\$111,700 if married filing jointly or qualifying widow(er); \$55,850 if married filing separately). The income levels at which the AMT exemption begins to phase out have increased to \$510,300 (\$1,020,600 if married filing jointly or qualifying widow(er)).

Qualified opportunity investment. If you held a qualified investment in a qualified opportunity fund at any time during the year, you must attach Form 8997, Initial and Annual Statement of Qualified Opportunity Fund (QOF) Investments, to your return. For more information, see Form 8997 and its instructions.

Virtual currency. If, in 2019, you engaged in a transaction involving virtual currency you will need to file Schedule 1. See the instructions for Schedule 1 for more information.

Email address. An optional field for your email address has been added to Forms 1040 and 1040-SR.

Medicaid waiver payments. Changes have been made to how Medicaid waiver payments are treated for purposes of the earned income credit. See the instructions for line 18a.

Extended tax provisions. Recent legislation extended certain tax benefits that had expired at the end of 2017. These tax benefits include the following.

- Tuition and fees deduction.
- Deduction for mortgage insurance premiums.
- Nonbusiness energy property credit.
- Alternative fuel vehicle refueling credit.
- Indian employment credit.

If you are eligible for one or more of these benefits in 2019, you can claim them on your 2019 return. If you are eligible for one or more of these benefits for tax year 2018, you will need to file an amended return, Form 1040-X, to claim them. See [IRS.gov/Form1040X](https://www.irs.gov/Form1040X) for more information about amending a tax return.

Disaster tax relief. Disaster tax relief was enacted for those impacted by certain federally declared disasters. The tax benefits provided by this relief include the following.

• An increased standard deduction based on your qualified disaster losses. See the instructions for line 9 and the Instructions for Schedule A for information on qualifying for and figuring the increased standard deduction.

• Election to use your 2018 earned income to figure your 2019 earned income credit. See the instructions for line 18a for more information on this election.

• Election to use your 2018 earned income to figure your 2019 additional child tax credit. See the instructions for line 18b and the Instructions for Schedule 8812 for more information on this election.

Free Software Options for Doing Your Taxes

Why have 49 million Americans used Free File?

- **Security**—Free File uses the latest encryption technology to safeguard your information.
- **Flexible Payments**—File early; pay by April 15, 2020 (for most people).
- **Greater Accuracy**—Fewer errors mean faster processing.
- **Quick Receipt**—Get an acknowledgment that your return was received and accepted.
- **Go Green**—Reduce the amount of paper used.
- **It's Free**—through IRS.gov/FreeFile.
- **Faster Refunds**—Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.



Do Your Taxes for Free

If your adjusted gross income was \$69,000 or less in 2019, you can use free tax software to prepare and *e-file* your tax return. Earned more? Use Free File Fillable Forms.

Free File. This public-private partnership, between the IRS and tax software providers, makes approximately a dozen brand name commercial software products and *e-file* available for free. Seventy percent of the nation's taxpayers are eligible.

Just visit IRS.gov/FreeFile for details. Free File combines all the benefits of *e-file* and easy-to-use software at no cost. Guided questions will help ensure you get all the tax credits and deductions you are due. It's fast, safe, and free.

You can review each software provider's criteria for free usage or use an online tool to find which free software products match your situation. Some software providers offer state tax return preparation for free.

Free File Fillable Forms. The IRS offers electronic versions of IRS paper forms that also can be *e-filed* for free. Free File Fillable Forms is best for people experienced in preparing their own tax returns. There are no income limitations. Free File Fillable Forms does basic math calculations. It supports only federal tax forms.

Free Tax Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low-to-moderate income (generally under \$56,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

See *How To Get Tax Help* near the end of these instructions for additional information or visit IRS.gov (Keyword: VITA) for a VITA/TCE site near you!

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at IRS.gov/Forms.

Make your tax payments electronically—it's easy.

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. The IRS uses the latest encryption technology and doesn't store the bank account number you use to submit your payment. When you use any of the IRS electronic payment options, it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. It's easy, secure, and much quicker than mailing in a check or money order. Go to IRS.gov/Payments to see all your electronic payment options.

Filing Requirements

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



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

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) 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 also should file if you are eligible for any of the following credits.

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Health coverage 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 2019 and advance payments of the premium tax credit were made for this coverage, you must file a 2019 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 2019 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 in-

clude on your return the income of a child who was under age 19 at the end of 2019 or was a full-time student under age 24 at the end of 2019. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 1996, is considered to be age 24 at the end of 2019. 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. 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 2019.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.



Specific rules apply to determine if you are a resident alien, nonresident alien, or dual-status alien. Most nonresident aliens and dual-status aliens have different filing requirements and may have to file Form 1040-NR or Form 1040-NR-EZ. 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, 2020**. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

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

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

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

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. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



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

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

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2020, 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.

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Ex-

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

- 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.

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

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

Chart A—For Most People

IF your filing status is . . .	AND at the end of 2019 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$12,200 13,850
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$24,400 25,700 27,000
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$18,350 20,000
Qualifying widow(er)	under 65 65 or older	\$24,400 25,700

*If you were born on January 1, 1955, you are considered to be age 65 at the end of 2019. (If your spouse died in 2019 or if you are preparing a return for someone who died in 2019, 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 2019, 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 5a and 5b 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 2019 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

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

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

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

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

- No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,100.
 - Your earned income was over \$12,200.
 - Your gross income was more than the **larger** of—
 - \$1,100, or
 - Your earned income (up to \$11,850) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,750 (\$4,400 if 65 or older **and** blind).
 - Your earned income was over \$13,850 (\$15,500 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$2,750 (\$4,400 if 65 or older **and** blind), or
 - Your earned income (up to \$11,850) plus \$2,000 (\$3,650 if 65 or older **and** blind).

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

- No.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$1,100.
 - Your earned income was over \$12,200.
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$1,100, or
 - Your earned income (up to \$11,850) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,400 (\$3,700 if 65 or older **and** blind).
 - Your earned income was over \$13,500 (\$14,800 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—
 - \$2,400 (\$3,700 if 65 or older **and** blind), or
 - Your earned income (up to \$11,850) plus \$1,650 (\$2,950 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the seven conditions below apply for 2019.

1. You owe any special taxes, including any of the following.
 - a. Alternative minimum tax.
 - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
 - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
 - 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. Write-in taxes, including 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. See the instructions for Schedule 2, line 8.
 - f. Recapture taxes. See the instructions for line 12a and Schedule 2, lines 7b and 8.
2. You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6. Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
7. 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).

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.

Free File makes available free brand-name software and free e-file. Visit [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) for details and to see if you are eligible.

What form to file. Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1955.

Fiscal year filers. If you are a fiscal year filer using a tax year other than January 1 through December 31, 2019, write "Tax Year" and the beginning and ending months of your fiscal year in the top margin of page 1 of Form 1040 or 1040-SR. Section references are to the Internal Revenue Code.

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 Form 1040 or Form 1040-SR indicating the line number and the word, code, and/or dollar amount you need to enter.

For example, if you received wages as a household employee and didn't receive a W-2 because you were paid only \$2,000, the instructions for line 1 state that you must enter "HSH" and the amount of the wages next to line 7. You may instead put an asterisk next to line 7 and in the white space at the bottom of page 2 of Form 1040 or 1040-SR enter "*Line 7: HSH \$2,000."

Section references are to the Internal Revenue Code.

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 widow(er).

For information about marital status, see Pub. 501.



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

Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2019.

- 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 2019, your divorce wasn't final (an interlocutory decree), you are

considered married and can't check the box.

- You were widowed before January 1, 2019, and didn't remarry before the end of 2019. But if you have a child, you may be able to use the qualifying widow(er) filing status. See the instructions for *Qualifying Widow(er)*, later.

Married Filing Jointly

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

- You were married at the end of 2019, even if you didn't live with your spouse at the end of 2019.
- Your spouse died in 2019 and you didn't remarry in 2019.
- You were married at the end of 2019 and your spouse died in 2020 before filing a 2019 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 his or her 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, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2019, you can elect to

be treated as a resident alien and file a joint return. See Pub. 519 for details.

Married Filing Separately

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

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 usually will 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, the tuition and fees deduction, the education credits, or the earned income credit. You also can’t take the standard deduction if your spouse itemizes deductions.

TIP *You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2019. See Married persons who live apart.*

Head of Household

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

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2019. But if, at the end of 2019, 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 2019 and you meet the other rules under *Married persons who live apart*.

- You are married to a nonresident alien at any time during the year and the

alien spouse elects to be treated as a resident alien.

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 2019 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*).

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

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

- b. Any person who is your dependent only because he or she lived with you for all of 2019, or

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

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

3. Your married qualifying child who isn’t your dependent only because you can be claimed as a dependent on someone else’s 2019 return.

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

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

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

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



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

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

If the person for whom you kept up a home was born or died in 2019, 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 he or she was alive. If the person is anyone else, see Pub. 501.

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 2019, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2019. 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 2019.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2019 (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 him or her 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 Widow(er)

You can check the “Qualifying widow(er)” box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2019 if all of the following apply.

1. Your spouse died in 2017 or 2018 and you didn't remarry before the end of 2019.

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 2019:

a. The child had gross income of \$4,200 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 2019. 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 he or she died, even if you didn't actually do so.

If your spouse died in 2019, you can't file as qualifying widow(er). 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 2019 if the child was born or died in 2019 and your home was the child's home for the entire time he or she was alive.

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

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 filed a joint return for 2018 and you are filing a joint return for 2019 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2018 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

See *Death of a Taxpayer* under *General Information*, later.

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, 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.

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 in the last 3 years, or if your ITIN has the middle digits 83, 84, 85, 86, or 87, (9NN-83-NNNN), it expired at the end of 2019 and must be renewed if you need to file a federal tax return in 2020. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).



ITINs with middle digits 70 through 82 have expired and also must be renewed if you need to file a tax return in 2020 and haven't already renewed the ITIN.

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

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

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

Nonresident Alien Spouse

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

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

Standard Deduction



If you are filing Form 1040-SR, you can find a Standard Deduction Chart on page 1 of that form that can calculate the amount of your standard deduction in most situations.

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 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 2019 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box.

Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1955, or were blind at the end of 2019, 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 2019. If your spouse was born before January 2, 1955, but died in 2019 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1955."

A person is considered to reach age 65 on the day before his or her 65th birthday.

Example. Your spouse was born on February 14, 1954, and died on February 13, 2019. 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, 2019, your spouse isn't considered age 65. Don't check the box.

Death of taxpayer in 2019. If you are preparing a return for someone who died in 2019, see Pub. 501 before completing the standard deduction information.

Blindness

If you weren't totally blind as of December 31, 2019, 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.

Married Filing Separately

If your filing status is married filing separately and your spouse itemizes deductions on his or her 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, 1955, or was blind at the end of 2019, 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.

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 also can have \$3 go to the fund. If you check a box, your tax or refund won't change.

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 on the right side of page 1 of Form 1040 or 1040-SR (just above the *Dependents* section) 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 2019 return (including extensions). If an ITIN is applied for on or before the due date of a 2019 return (including extensions) and the IRS issues an ITIN as 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 a child who is your...

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

AND

was ...

Under age 19 at the end of 2019 and younger than you
(or your spouse, if filing jointly)

or

Under age 24 at the end of 2019, a student (defined later), and younger than you
(or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who didn't provide over half of his or her own support for 2019 (see Pub. 501)

AND

Who isn't filing a joint return for 2019

or is filing a joint return for 2019 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2019. 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 2019, see Qualifying child of more than one person, later.

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

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

Step 2 Is Your Qualifying Child Your Dependent?

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

the definition of a U.S. national or U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. Continue

No. 

You can't claim this child as a dependent.

2. Was the child married?

Yes. See *Married person*, later.

No. Continue

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2019 tax return? See Steps 1, 2, and 4.

Yes. 

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

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

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

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

Yes. Continue

No. 

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

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

Yes. Continue

No. 

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

3. Was the child under age 17 at the end of 2019?

Yes. Continue

No. You can claim the credit for other dependents for this child. Check the "credit for other dependents" box in column (4) of the *Dependents* section for this person.

4. Did this child have an SSN valid for employment issued before the due date of your 2019 return (including extensions)? (See *Social Security Number*, later.)

Yes. You can claim the

child tax credit for this person. Check the "child tax credit" box in column (4) of the *Dependents* section for this person.

No. 

You can claim the credit for other dependents for this child. Check the "credit for other dependents" box in column (4) of the *Dependents* section for this person.

Step 4 Is Your Qualifying Relative Your Dependent?

A qualifying relative is a person who 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 2019. For this purpose, a person isn't a taxpayer if he or she 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 \$4,200 in 2019. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of his or her support in 2019. But see *Children of divorced or separated parents*, *Multiple support agreements*, and *Kidnapped child*, later.

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

Yes. Continue 

No. 

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

Yes. Continue 

No. 

You can't claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person*, later. No. Continue 

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2019 tax return? See Steps 1, 2, and 4.

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

No. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section. 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 2019 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

Yes. Continue 

No. 

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

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

Yes. You can claim the credit for other dependents for this dependent. Check the "credit for other dependents" box in column (4) of the *Dependents* section for this person.

No. 
You can't claim the credit for other dependents for this qualifying relative.

Definitions and Special Rules

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

Adoption taxpayer identification numbers (ATINs). If you have a dependent who was placed with you for legal adoption and you don't know his or her 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 his or her 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 2019 (whether or not they are or were married).
2. The child received over half of his or her support for 2019 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 2019.
4. Either of the following applies.
 - a. The custodial parent signs Form 8332 or a substantially similar statement that he or she won't claim the child as a dependent for 2019, and the noncustodial parent includes a copy of the form or statement with his or her 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 2019.

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 13a and 18b). 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, the earned income credit, or the health coverage tax 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 2019. 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 his or her 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 his or her previous release of a claim to certain tax benefits for a child must include a copy of the revocation with his or her 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 2019, the person is considered to have lived with you for more than half of 2019 if your home

was this person's home for more than half the time he or she was alive in 2019.

Any other person is considered to have lived with you for all of 2019 if the person was born or died in 2019 and your home was this person's home for the entire time he or she was alive in 2019.

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 widow(er) 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 him or her 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 2019, 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 13a) and additional child tax credit (line 18b).
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 18a).

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.

- 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 2019. 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 2019.
- 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 2019.
- 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 2019, 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 daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your mother can't claim any of those five tax benefits based on your daughter. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

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

unless exempt by law or a tax treaty. You also must 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.

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. 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 Social Security Administration before the due date of your 2019 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 2019 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 2019 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2019 return.

If you apply for an ITIN on or before the due date of your 2019 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 2019 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.

753, available at [IRS.gov/irb/2014-44_IRB#RP2014-55](https://www.irs.gov/irb/2014-44_IRB#RP2014-55), to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 4c and 4d.

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.

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 6 and Schedule 1, lines 1 through 8. Also see Pub. 525.

Foreign-Source Income

You must report unearned income, such as interest, dividends, and pensions, from sources outside the United States

Foreign financial assets. If you had foreign financial assets in 2019, you may have to file Form 8938. See Form 8938 and its instructions.

Chapter 11 Bankruptcy Cases

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

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

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee, if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You also must 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 usually must 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 generally must report half the combined community income of the individual and his or her domestic partner. See Form 8958 and Pub. 555.

Rounding Off to Whole Dollars

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

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

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



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

Line 1

Wages, Salaries, Tips, etc.

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

- All wages received as a household employee. An employer isn't required to provide a Form W-2 to you if he or she paid you wages of less than \$2,100 in 2019. If you received wages as a household employee and you didn't receive a Form W-2 because an employer paid you less than \$2,100 in 2019, enter "HSH" and the amount not reported to you on a Form W-2 in the space to the left of line 1. For information on employment taxes for household employees, see [Tax Topic 756](#).

- Any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you didn't receive a Form W-2 reporting these payments. See the instructions for Schedule 1, line 8.

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



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

- Dependent care benefits, which 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.

- Employer-provided adoption benefits, which 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 2019.

- Scholarship and fellowship grants not reported on Form W-2. Also, enter "SCH" and the amount on the dotted line next to line 1. However, if you were a degree candidate, include on line 1 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 1.

- 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 2019 under all plans was more than \$19,000 (excluding catch-up contributions as explained later), include the ex-

cess on line 1. This limit is (a) \$13,000 if you have only SIMPLE plans, or (b) \$22,000 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 1. They already are included as income in box 1 of your Form W-2.

A higher limit may 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 2019, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,000 (\$3,000 for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.



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

- Disability pensions shown on Form 1099-R if you haven't reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* in the instructions for lines 4c and 4d. 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 4c and 4d. 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 1. Instead, report distributions from an IRA on lines 4a and 4b.

- Wages from Form 8919, line 6.

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

Were You a Statutory Employee?

If you were, 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,

traveling salespeople, and homeworkers. If you have related business expenses to deduct, report the amount shown in box 1 of your Form W-2 on Schedule C along with your 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, 2020. 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 still must report your earnings on line 1. 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 11 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.

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 2019 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 2019 income. For details, see Pub. 550.



If you get a 2019 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2019, see Pub. 550.

Line 3a

Qualified Dividends

Enter your total qualified dividends on line 3a. Qualified dividends also are 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 which first became a surrogate foreign corporation after December 22, 2017, other than a foreign corporation which 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, 2019. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2019. 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, 2019. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2019, through August 11, 2019). The 121-day period began on May 17, 2019 (60 days before the ex-dividend date), and ended on September 14, 2019. 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, 2019 (the day before the ex-dividend date), and you sold the stock on September 16, 2019. You held the stock for 63 days (from July 16, 2019, through September 16, 2019). 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, 2019, through September 14, 2019).

Example 3. You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2019. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2019. 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, 2019. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

TIP Use the Qualified Dividends and Capital Gain Tax Worksheet or the Schedule D Tax Worksheet, whichever applies, to figure your tax. See the instructions for line 12a 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 8, only if they exceed the total of all net premiums you paid for the contract.

Lines 4a and 4b

IRA Distributions



Special rules may apply if you received a distribution from your individual retirement arrangement (IRA) and your main home was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution to buy or construct a main home in one of the federally declared disaster areas eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 590-B for details.

You should receive a Form 1099-R showing the total amount of any distribution from your IRA before income tax or other deductions were withheld. This amount should be shown in box 1 of Form 1099-R. Unless otherwise noted in the line 4a and 4b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided next, leave line 4a blank and enter the total distribution (from Form 1099-R, box 1) on line 4b.

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 2020, 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 or SEP IRAs for 2019 or an earlier year. If you made nondeductible contributions to these IRAs for 2019, 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 2014 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, SEP, or SIMPLE IRA to a Roth IRA in 2019.

4. You had a 2018 or 2019 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 2019.

6. You recharacterized part or all of a contribution to a Roth IRA as a contribution to another type of 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 70½ when the distribution was made.

Generally, your total QCDs for the year can't be more than \$100,000. (On a joint return, your spouse also can have a QCD of up to \$100,000.) 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. See Pub. 590-A for details.



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

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

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



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

More than one exception applies. If more than one exception applies, include a statement showing the amount of each exception, instead of making an entry next to line 4b. For example: "Line 4b – \$1,000 Rollover and \$500 HFD." But you do not 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 may have to pay an additional tax if (a) you received an early distribution from your IRA and the total wasn't rolled over, or (b) you were born before July 1, 1948, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for Schedule 2, line 6, for details.

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

Lines 4c and 4d

Pensions and Annuities



Special rules may apply if you received a distribution from a profit-sharing plan or retirement plan and your main home was in one of the federally declared disaster areas eligible for these special rules at any time during the incident period. Special rules may also apply if you received a distribution on certain dates to buy or construct a main home in one of the federally declared disaster areas eligible for these special rules, but that home wasn't bought or constructed because of the disaster. See Pub. 575 for details.

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 4c and 4d. Instead, report them on line 1.

- 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 includable 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 2019. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 4d; don't make an entry on line 4c.

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 4c. 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 4d. 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 4d. 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), 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. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan 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 or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

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

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 4c and the taxable amount on line 4d. Enter "PSO" next to line 4d.

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

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.

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 his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

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

Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It doesn't include pre-tax con-

Simplified Method Worksheet—Lines 4c and 4d

Keep for Your Records 

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

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 4d. Enter the total pension or annuity payments received in 2019 on Form 1040 or 1040-SR, line 4c.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 4c 1. _____

2. Enter your cost in the plan at the annuity starting date 2. _____

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

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

4. Divide line 2 by the number on line 3 4. _____

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

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

7. Subtract line 6 from line 2 7. _____

8. Enter the **smaller** of line 5 or line 7 8. _____

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 4d. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 4d 9. _____

10. Was your annuity starting date before 1987?

Yes.  Do not complete the rest of this worksheet.

No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2019. You will need this number if you need to fill out this worksheet next year 10. _____

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

Table 1 for Line 3 Above

AND your annuity starting date was—

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

Table 2 for Line 3 Above

THEN enter on line 3 ...

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

tributions. 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 4c and 4d to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 4c 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 4d. If the remaining amount is zero and you have no other distribution to report on line 4d, enter -0- on line 4d. Also, enter "Roll-over" next to line 4d.

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 6.

Enter the total distribution on line 4c and the taxable part on line 4d. For details, see Pub. 575.

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

Lines 5a and 5b

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 2019. 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 2019 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 2019 and your total repayments (box 4) were more than your total benefits for 2019 (box 3). None of your benefits are taxable for 2019. Also, if your total repayments in 2019 exceed your total benefits received in 2019 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.



Benefits for earlier year received in 2019? If any of your benefits are taxable for 2019 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

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

Disability payments (including Social Security Disability Insurance (SSDI) payments) are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack directed against the United States or its allies. If these payments are incorrectly reported as taxable on Form W-2 or Form 1099-R, contact the company or agency making the disability payments to get a corrected Form W-2 or Form 1099-R. 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.

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.

Line 6

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 zone 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 zone fund or terminating deferral from an investment in a qualified opportunity zone, and your only capital gains and losses are:

Social Security Benefits Worksheet—Lines 5a and 5b

Keep for Your Records 

- Before you begin:**
- ✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2019, enter “D” to the right of the word “benefits” on line 5a. If you don’t, you may get a math error notice from the IRS.
 - ✓ Be sure you have read the **Exception** in the line 5a and 5b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of all your **Forms SSA-1099** and **RRB-1099**. Also, enter this amount on Form 1040 or 1040-SR, line 5a 1. _____
2. Multiply line 1 by 50% (0.50) 2. _____
3. Combine the amounts from Form 1040 or 1040-SR, lines 1, 2b, 3b, 4b, 4d, 6, and Schedule 1, line 9 3. _____
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a 4. _____
5. Combine lines 2, 3, and 4 5. _____
6. Enter the total of the amounts from Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22 6. _____
7. Is the amount on line 6 less than the amount on line 5?

No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 5b.

Yes. Subtract line 6 from line 5 7. _____
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2019, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2019, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17
9. Is the amount on line 8 less than the amount on line 7?

No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 5b. If you are married filing separately and you **lived apart** from your spouse for all of 2019, be sure you entered “D” to the right of the word “benefits” on line 5a.

Yes. Subtract line 8 from line 7 9. _____
10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you **lived apart** from your spouse for all of 2019 10. _____
11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____
12. Enter the **smaller** of line 9 or line 10 12. _____
13. Enter one-half of line 12 13. _____
14. Enter the **smaller** of line 2 or line 13 14. _____
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- 15. _____
16. Add lines 14 and 15 16. _____
17. Multiply line 1 by 85% (0.85) 17. _____
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 5b 18. _____



If any of your benefits are taxable for 2019 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

- Capital gain distributions;
- A capital loss carryover from 2018;
- 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 for which 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 6 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 6 only the amount that belongs to you. Include a statement showing the full amount you received and the amount you received as a nominee. See the Schedule B instructions for filing requirements for Forms 1099-DIV and 1096.

TIP If you don't have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet in the line 12a instructions to figure your tax.

Total Income and Adjusted Gross Income

Line 7a

Report any additional income on Schedule 1, lines 1 through 8. Enter the amount from Schedule 1, line 9, on line 7a.

Line 7b

Total Income

Add the amounts from lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income.

Line 8a

Report any adjustments to income on Schedule 1, lines 10 to 21. Enter the amount from Schedule 1, line 22, on line 8a.

Line 8b

Adjusted Gross Income

Subtract line 8a from line 7b and enter the amount on this line.

Tax and Credits

Line 9

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.

Standard Deduction

Most Form 1040 filers can find their standard deduction by looking at the amounts listed to the left of line 9. Most Form 1040-SR filers can find their standard deduction by using the chart at the bottom of page 1 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.

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

Exception 2—Born before January 2, 1955, 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, 1955, or Were Blind

if you are filing Form 1040 or by using the chart on page 1 of Form 1040-SR.

- You were born before January 2, 1955.
- You are blind.
- Spouse was born before January 2, 1955.
- 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, 1955, 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, 2017, 2018, or 2019. See the Instructions for Form 4684 and Schedule A, line 16, for more information.

Line 10

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 2019 taxable income before the qualified business income deduction is less than or equal to \$160,700 (\$160,725 if married filing separately or \$321,400 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. See the instructions for Forms 8995 and 8995-A, for more information for figuring and reporting your qualified business income deduction.

Standard Deduction Worksheet for Dependents—Line 9

Keep for Your Records



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

1. Check if:	<input type="checkbox"/> You were born before January 2, 1955 <input type="checkbox"/> You are blind <input type="checkbox"/> Spouse was born before January 2, 1955 <input type="checkbox"/> Spouse is blind	Total number of boxes checked	1. _____
2. Is your earned income* more than \$750?	<input type="checkbox"/> Yes. Add \$350 to your earned income. Enter the total <input type="checkbox"/> No. Enter \$1,100		2. _____
3. Enter the amount shown below for your filing status.	<ul style="list-style-type: none"> • Single or married filing separately—\$12,200 • Married filing jointly—\$24,400 • Head of household—\$18,350 	3. _____	
4. Standard deduction.			
a.	Enter the smaller of line 2 or line 3. If born after January 1, 1955, and not blind, stop here and enter this amount on Form 1040 or 1040-SR, line 9. Otherwise, go to line 4b	4a. _____	
b.	If born before January 2, 1955, or blind, multiply the number on line 1 by \$1,300 (\$1,650 if single or head of household)	4b. _____	
c.	Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 9	4c. _____	

* *Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1, and Schedule 1, lines 3 and 6, minus the amount, if any, on Schedule 1, line 14.*

Standard Deduction Chart for People Who Were Born Before January 2, 1955, or Were Blind

Don't use this chart if someone can claim you, or your spouse if filing jointly, as a dependent. Instead, use the worksheet above.

- | | |
|---|--|
| <input type="checkbox"/> You were born before January 2, 1955 | <input type="checkbox"/> You are blind |
| <input type="checkbox"/> Spouse was born before January 2, 1955 | <input type="checkbox"/> Spouse is blind |

Enter the total number of boxes checked



IF your filing status is . . .	AND the number in the box above is . . .	THEN your standard deduction is . . .
Single	1 2	\$13,850 15,500
Married filing jointly	1 2 3 4	\$25,700 27,000 28,300 29,600
Qualifying widow(er)	1 2	\$25,700 27,000
Married filing separately*	1 2 3 4	\$13,500 14,800 16,100 17,400
Head of household	1 2	\$20,000 21,650

* 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.

Line 12a

Tax

Include in the total on the entry space on line 12a 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 due to making a section 962 election (the election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates). 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 2019 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.
- Repayment of any excess advance payments of the health coverage tax credit from Form 8885. Check box 3 and enter the amount of the repayment and "HCTC" 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, report it on Schedule 3 (Form 1040 or 1040-SR), line 6c.

- Net tax liability deferred under section 965(i). If you had a net 965 inclusion and made an election to defer your net 965 tax liability under section

965(i), check box 3 and enter (as a negative number) the amount of the deferred net 965 tax liability and "965" on the line next to that box.

- 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 the box.

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

- Yes.** See chapter 28 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you didn't pay enough, we will send you a bill.
- No.** Use one of the following methods to figure your tax.

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

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

Form 8615. Form 8615 generally must be used to figure the tax on your unearned income over \$2,200 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 \$2,200 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 2019,
 - b. Age 18 at the end of 2019 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 2019 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 2019.

5. You don't file a joint return in 2019.

A child born on January 1, 2002, is considered to be age 18 at the end of 2019; a child born on January 1, 2001, is considered to be age 19 at the end of 2019; and a child born on January 1, 1996, is considered to be age 24 at the end of 2019.

Schedule D Tax Worksheet. If you have to file Schedule D, and line 18 or 19 of Schedule D is more than zero, 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 12a. But if you are filing Form 2555, you must use the Foreign Earned Income Tax Worksheet instead.

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

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 6.
- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

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

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

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

Foreign Earned Income Tax Worksheet—Line 12a

Keep for Your Records 



If Form 1040 or 1040-SR, line 11b, is zero, don't complete this worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 11b 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, Qualified Dividends and Capital Gain Tax Worksheet,* Schedule D Tax Worksheet,* or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 12a to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.) 4. _____
5. **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 Worksheet 5. _____
6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on the entry space on Form 1040 or 1040-SR, line 12a 6. _____

* Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 6 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 11b, from line 6 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.

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

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

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

Qualified Dividends and Capital Gain Tax Worksheet—Line 12a

Keep for Your Records 

- Before you begin:**
- ✓ See the earlier instructions for line 12a to see if you can use this worksheet to figure your tax.
 - ✓ Before completing this worksheet, complete Form 1040 or 1040-SR through line 11b.
 - ✓ 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 6.

1. Enter the amount from Form 1040 or 1040-SR, line 11b. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1. _____	
2. Enter the amount from Form 1040 or 1040-SR, line 3a*	2. _____	
3. Are you filing Schedule D?*	<input type="checkbox"/> Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0-. <input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 6.	3. _____
4. Add lines 2 and 3		4. _____
5. If filing Form 4952 (used to figure investment interest expense deduction), enter any amount from line 4g of that form. Otherwise, enter -0-	5. _____	
6. Subtract line 5 from line 4. If zero or less, enter -0-	6. _____	
7. Subtract line 6 from line 1. If zero or less, enter -0-	7. _____	
8. Enter: \$39,375 if single or married filing separately, \$78,750 if married filing jointly or qualifying widow(er), \$52,750 if head of household.	8. _____ 9. _____	
9. Enter the smaller of line 1 or line 8		
10. Enter the smaller of line 7 or line 9	10. _____	
11. Subtract line 10 from line 9. This amount is taxed at 0%	11. _____	
12. Enter the smaller of line 1 or line 6	12. _____	
13. Enter the amount from line 11	13. _____	
14. Subtract line 13 from line 12	14. _____	
15. Enter: \$434,550 if single, \$244,425 if married filing separately, \$488,850 if married filing jointly or qualifying widow(er), \$461,700 if head of household.	15. _____ 16. _____	
16. Enter the smaller of line 1 or line 15		
17. Add lines 7 and 11	17. _____	
18. Subtract line 17 from line 16. If zero or less, enter -0-	18. _____	
19. Enter the smaller of line 14 or line 18	19. _____	
20. Multiply line 19 by 15% (0.15)	20. _____	
21. Add lines 11 and 19	21. _____	
22. Subtract line 21 from line 12	22. _____	
23. Multiply line 22 by 20% (0.20)	23. _____	
24. Figure the tax on the amount on line 7. If the amount on line 7 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 7 is \$100,000 or more, use the Tax Computation Worksheet	24. _____	
25. Add lines 20, 23, and 24	25. _____	
26. 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	26. _____	
27. Tax on all taxable income. Enter the smaller of line 25 or 26. Also include this amount on the entry space on Form 1040 or 1040-SR, line 12a. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 12a. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	27. _____	

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

Line 13a

Child Tax Credit and Credit for Other Dependents

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 or additional child tax 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 2019 return. Don't file Form 8862 if you filed Form 8862 for 2018 and the child tax

credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.



If you take the child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or credit for other dependents even though you aren't eligible and it is later deter-

mined that you fraudulently took either credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.



If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2019 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.

2019 Child Tax Credit and Credit for Other Dependents Worksheet—Line 13a

Keep for Your Records



1. To be a qualifying child for the child tax credit, the child must be your dependent, **under age 17** at the end of 2019, and meet all the conditions in Steps 1 through 3 under *Who Qualifies as Your Dependent*. Make sure you checked the “child tax credit” box in column (4) of the *Dependents* section on Form 1040 or 1040-SR for each qualifying child.
2. If you don’t have a qualifying child, you can’t claim the child tax credit; but you may be able to claim the credit for other dependents for that child. See Step 3 under *Who Qualifies as Your Dependent*.
3. To see if your qualifying relative qualifies you to take the credit for other dependents, see Step 5 under *Who Qualifies as Your Dependent*.
4. Be sure to see *Social security number* under *Who Qualifies as Your Dependent*.
5. Do **not** use this worksheet, but use Pub. 972 instead, if:
 - a. You are claiming the adoption credit, mortgage interest credit, District of Columbia first-time homebuyer credit, or residential energy efficient property credit*;
 - b. You are excluding income from Puerto Rico; or
 - c. You are filing Form 2555 or 4563.

* If applicable.

Part 1

1. Number of qualifying children under age 17 with the required social security number: _____ \times \$2,000. Enter the result. 1
2. Number of other dependents, including qualifying children without the required social security number: _____ \times \$500. Enter the result. 2
Caution. Don’t include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, don’t include anyone you included on line 1.
3. Add lines 1 and 2. 3
4. Enter the amount from Form 1040 or 1040-SR, line 8b. 4
5. Enter the amount shown below for your filing status.

● Married filing jointly — \$400,000	}	5
● All other filing statuses — \$200,000		
6. Is the amount on line 4 more than the amount on line 5?

<input type="checkbox"/> No. Leave line 6 blank. Enter -0- on line 7, and go to line 8.	6
<input type="checkbox"/> Yes. Subtract line 5 from line 4. If the result isn’t a multiple of \$1,000, increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.	
7. Multiply the amount on line 6 by 5% (0.05). Enter the result. 7
8. Is the amount on line 3 more than the amount on line 7?

<input type="checkbox"/> No.	8
You can’t take the child tax credit on Form 1040 or 1040-SR, line 13a. You also can’t take the additional child tax credit on Form 1040 or 1040-SR, line 18b. Complete the rest of your Form 1040 or 1040-SR.	

Yes. Subtract line 7 from line 3. Enter the result.
Go to Part 2.

2019 Child Tax Credit and Credit for Other Dependents Worksheet—Continued

Keep for Your Records



Before you begin Part 2: ✓ Figure the amount of any credits you are claiming on Schedule 3; Form 5695, Part II*; Form 8910; Form 8936; or Schedule R.

Part 2

9. Enter the amount from Form 1040 or 1040-SR, line 12b.

9

10. Add any amounts from:

Schedule 3, line 1 _____

Schedule 3, line 2 + _____

Schedule 3, line 3 + _____

Schedule 3, line 4 + _____

Form 5695, line 30* + _____

Form 8910, line 15* + _____

Form 8936, line 23 + _____

Schedule R, line 22 + _____

10

Enter the total.

11. Are the amounts on lines 9 and 10 the same?

Yes.

You can't take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit** if line 1 is more than zero. See the **TIP** below.

No. Subtract line 10 from line 9.

11

12. Is the amount on line 8 more than the amount on line 11?

Yes. Enter the amount from line 11.

Also, you may be able to take the **additional child tax credit** if line 1 is more than zero. See the **TIP** below.

This is your child tax credit and credit for other dependents.

No. Enter the amount from line 8.

12

Enter this amount on Form 1040 or 1040-SR, line 13a.

TIP

You may be able to take the **additional child tax credit** on Form 1040 or 1040-SR, line 18b, if you answered "Yes" on line 11 or line 12 above.

- First, complete your Form 1040 or 1040-SR through line 18a (also complete Schedule 3, line 11).
- Then, use Schedule 8812 to figure any additional child tax credit.

1040
or
1040-SR



If your child tax credit or additional child tax credit for a year after 2015 was reduced or disallowed, see Form 8862, who must file to find out if you must file Form 8862 to take the credit for 2019.

* If applicable.

Payments

Line 17

Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G, and 1099-R. Enter the total on line 17. The amount withheld should be shown in box 2 of Form W-2 and in box 4 of Form W-2G or 1099-R. Attach

your Form(s) W-2 to your return. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2019 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 17. This should be shown in box 4 of Form 1099, box 6 of

Form SSA-1099, or box 10 of Form RRB-1099.

If you had Additional Medicare Tax withheld, include the amount shown on Form 8959, line 24, in the total on line 17. Attach Form 8959.

Include on line 17 any federal income tax withheld that is shown on a Schedule K-1.

Also include on line 17 any tax withheld that is shown on Form 1042-S, Form 8805, or Form 8288-A. You should attach the form to your return to claim a credit for the withholding.

Line 18a— 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.



You may be able to elect to use your 2018 earned income to figure your EIC if (a) your 2018 earned income is more than your 2019 earned income, and (b) your main home was located in one of the federally declared disaster areas eligible for this relief at any time during the incident period. For details, see Pub. 596.

If you make the election to use your 2018 earned income to figure your EIC, enter "PYEI" and the amount of your 2018 earned income on the dotted line next to line 18a.

To Take the EIC:

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

For help in determining if you are eligible for the EIC, go to [IRS.gov/EITC](#) and click on "EITC Assistant." This service is available in English and Spanish.



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



Refunds for returns claiming the earned income credit can't be issued before mid-February 2020. This delay applies to the entire refund, not just the portion associated with the earned income credit.

Step 1 All Filers

- If, in 2019:
 - 3 or more children lived with you, is the amount on Form 1040 or 1040-SR, line 8b, less than \$50,162 (\$55,952 if married filing jointly)?
 - 2 children lived with you, is the amount on Form 1040 or 1040-SR, line 8b, less than \$46,703 (\$52,493 if married filing jointly)?
 - 1 child lived with you, is the amount on Form 1040 or 1040-SR, line 8b, less than \$41,094 (\$46,884 if married filing jointly)?
 - No children lived with you, is the amount on Form 1040 or 1040-SR, line 8b, less than \$15,570 (\$21,370 if married filing jointly)?

Yes. Continue ↘

No.

You can't take the credit.

- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2019 return (including extensions) that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

Yes. Continue ↘

No.

You can't take the credit. Enter "No" on the dotted line next to line 18a.

- Is your filing status married filing separately?

Yes.

No. Continue ↘

You can't take the credit.

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

Yes.

No. Continue ↘

You can't take the credit.

- Were you or your spouse a nonresident alien for any part of 2019?

Yes. See *Nonresident aliens*, later, under *Definitions and Special Rules*.

No. Go to Step 2.

Step 2 Investment Income

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

Line 2a _____

Line 2b + _____

Line 3b + _____

Line 6* + _____

Investment Income = _____

*If line 6 is a loss, enter -0-.

- Is your investment income more than \$3,600?

Yes. Continue ↘

No. Skip question 3; go to question 4.

- Are you filing Form 4797 (relating to sales of business property)?

Yes. See *Form 4797 filers*, later, under *Definitions and Special Rules*.

No.

You can't take the credit.

4. Do any of the following apply for 2019?
- You are filing Schedule E.
 - You are reporting income from the rental of personal property not used in a trade or business.
 - You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
 - You have income or loss from a passive activity.
- Yes.** Use Worksheet 1 **No.** Go to Step 3.
in Pub. 596 to see if you
can take the credit.

Step 3 Qualifying Child

A qualifying child for the EIC is a child who is your...

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

AND

was ...

Under age 19 at the end of 2019 and younger than you
(or your spouse, if filing jointly)

or

Under age 24 at the end of 2019, a student (defined later), and younger than you
(or your spouse, if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who isn't filing a joint return for 2019
or is filing a joint return for 2019 only to claim a refund of withheld income tax or
estimated tax paid (see Pub. 596 for examples)

AND

Who lived with you in the United States for more than half of 2019.



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



If the child didn't live with you for more than half of 2019 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.



If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2019, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

1. Are you claiming at least one child who meets the conditions to be your qualifying child and, unless the child was born and died in 2019, has a valid SSN as defined later?

Yes. Continue

No. Skip questions 2 and 3; go to Step 4.

2. Are you filing a joint return for 2019?

Yes. Skip question 3 **No.** Continue
and Step 4; go to Step 5.

3. Could you be a qualifying child of another person for 2019? (Check "No" if the other person isn't required to file, and isn't filing, a 2019 tax return or is filing a 2019 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

Yes. STOP

No. Skip Step 4; go to Step 5.

You can't take the
credit. Enter "No" on
the dotted line next to
line 18a.

Step 4 Filers Without a Qualifying Child

1. Is the amount on Form 1040 or 1040-SR, line 8b, less than \$15,570 (\$21,370 if married filing jointly)?

Yes. Continue

No. STOP

You can't take the credit.

2. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2019? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1954, and before January 2, 1995.) If your spouse died in 2019 or if you are preparing a return for someone who died in 2019, see Pub. 596 before you answer.

Yes. Continue

No. STOP

You can't take the credit.

3. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2019? Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

Yes. Continue

No. STOP

You can't take the credit.
Enter "No" on the dotted
line next to line 18a.

4. Are you filing a joint return for 2019?

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

5. Could you be a qualifying child of another person for 2019? (Check "No" if the other person isn't required to file, and isn't filing, a 2019 tax return or is filing a 2019 return only

to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples.)

Yes. 

No. Continue 

You can't take the credit. Enter "No" on the dotted line next to line 18a.

6. Can you be claimed as a dependent on someone else's 2019 tax return?

Yes. 

No. Go to Step 5.

You can't take the credit.

Step 5 Earned Income

1. Are you filing Schedule SE because you were a member of the clergy or you had church employee income of \$108.28 or more?

Yes. See *Clergy or Church employees*, whichever applies.

No. Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1
2. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a taxable scholarship or fellowship grant not reported on a Form W-2
3. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.)
4. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received
5. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a Medicaid waiver payment you exclude from income (see the instructions for Schedule 1, line 8), unless you choose to include this amount in earned income, in which case enter zero
6. Add lines 2, 3, 4, and 5

7. Subtract line 6 from line 1 7.

8. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also, enter "NCP" and the amount of your nontaxable combat pay on the dotted line next to line 18a on Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later 8.



CAUTION *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.*

9. Add lines 7 and 8. **This is your earned income*** 9.

*You may be able to elect to use your 2018 earned income to figure your EIC if (a) your 2018 earned income was more than your 2019 earned income, and (b) your main home was in one of the federally declared disaster areas eligible for this relief at any time during the incident period. For details, see Pub. 596. If you make this election, skip question 2 and go to question 3.



CAUTION *Electing to use your 2018 earned income may increase or decrease your EIC. Figure the credit using your 2019 earned income. Then, figure the credit using your 2018 earned income. Compare the amounts before making the election.*



CAUTION *If you are using your 2018 earned income to figure your 2019 EIC and you elected to include nontaxable combat pay, be sure to use 2018 nontaxable combat pay and enter that amount on the dotted line next to line 18a.*

2. Were you self-employed at any time in 2019, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

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

3. If you have:
- 3 or more qualifying children, is your earned income less than \$50,162 (\$55,952 if married filing jointly)?
 - 2 qualifying children, is your earned income less than \$46,703 (\$52,493 if married filing jointly)?
 - 1 qualifying child, is your earned income less than \$41,094 (\$46,884 if married filing jointly)?
 - No qualifying children, is your earned income less than \$15,570 (\$21,370 if married filing jointly)?

Yes. Go to Step 6. No. 

You can't take the credit.

Step 6 How To Figure the Credit

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

Yes. See *Credit figured* No. Go to Worksheet A. by the IRS, later.

Definitions and Special Rules

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

Church employees. Determine how much of the amount on Form 1040 or 1040-SR, line 1, also was reported on Schedule SE, Section B, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1, 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 1). Be sure to answer "Yes" to question 2 in Step 5.

Clergy. The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that also was reported on Form 1040 or 1040-SR, line 1 do the following.

1. Enter "Clergy" on the dotted line next to line 18a.
2. Determine how much of the amount on Form 1040 or 1040-SR, line 1, also was reported on Schedule SE, Section A, line 2, or Section B, line 2.
3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1. 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 1).
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 also can make it but doesn't have to.



If you are using your 2018 earned income to figure your 2019 EIC and you elected to include nontaxable combat pay, be sure to use 2018 nontaxable combat pay and enter that amount on the dotted line next to line 18a.



If you elect to use your nontaxable combat pay in figuring your EIC, enter "NCP" and the amount on the dotted line next to line 18a.

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

1. Enter "EIC" on the dotted line next to line 18a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering "NCP" and the amount on the dotted line next to line 18a. 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 2019 if the child was born or died in 2019 and your home was this child's home for more than half the time he or she was alive in 2019.

Form 4797 filers. If the amount on Form 1040 or 1040-SR, line 6, 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.

Married child. A child who was married at the end of 2019 is a qualifying child only if (a) you can claim him or her as your dependent, or (b) you could have claimed him or her 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 your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 18a.

Permanently and totally disabled. A person is permanently and totally disabled if, at any time in 2019, 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 13a and 18b).
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 18a).

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.

- 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 2019. 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 2019.
- 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 2019.
- 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 2019, 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 daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five

tax benefits listed here for which you otherwise qualify. Your mother can't claim any of the five tax benefits listed here based on your daughter. However, if your mother's AGI is higher than yours and you don't claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 596.

If you won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 18a. Otherwise, go to Step 3, question 1.

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. 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 2019 return (including extensions), you can't claim the EIC on your original or an amended 2019 return. Also, 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 EIC on your original or an amended 2019 return.

Student. A student is a child who during any part of 5 calendar months of 2019 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

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



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

Part 1

All Filers Using Worksheet A

- Enter your earned income from Step 5.

1

- 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 children you have. Enter the credit here.

2

If line 2 is zero, You can't take the credit.
Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 18a.

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

3

- Are the amounts on lines 3 and 1 the same?

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

No. Go to line 5.

- If you have:

- No qualifying children, is the amount on line 3 less than \$8,650 (\$14,450 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$19,050 (\$24,850 if married filing jointly)?

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

No. Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.

Look at the amounts on lines 5 and 2.

Then, enter the **smaller** amount on line 6.

5

Part 2

Filers Who Answered “No” on Line 4

- This is your earned income credit.

6

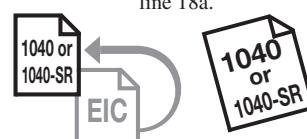
Enter this amount on
Form 1040 or 1040-SR,
line 18a.

Part 3

Your Earned Income Credit

Reminder—

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2019.



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

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

Part 1

**Self-Employed,
Members of the
Clergy, and
People With
Church Employee
Income Filing
Schedule SE**

- 1a. Enter the amount from Schedule SE, Section A, line 3; or Section B, line 3, whichever applies.
- 1b. Enter any amount from Schedule SE, Section B, line 4b and line 5a.
- 1c. Combine lines 1a and 1b.
- 1d. Enter the amount from Schedule SE, Section A, line 6; or Section B, line 13, whichever applies.
- 1e. Subtract line 1d from line 1c.

1a	
+ 1b	
= 1c	
- 1d	
= 1e	

Part 2

**Self-Employed
NOT Required
To File
Schedule SE**

For example, your net earnings from self-employment were less than \$400.

2. Don't include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.
- a. Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.
- 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)*.
- c. Combine lines 2a and 2b.

2a	
+ 2b	
= 2c	

*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. Reduce the Schedule K-1 amounts as described in the Partner's Instructions for Schedule K-1. Enter your name and social security number on Schedule SE and attach it to your return.

Part 3

**Statutory Employees
Filing Schedule C**

3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.

3	
----------	--

Part 4

**All Filers Using
Worksheet B**

Note. If line 4b includes income on which you should have paid self-employment tax but didn't, we may reduce your credit by the amount of self-employment tax not paid.

- 4a. Enter your earned income from Step 5.
- b. Combine lines 1e, 2c, 3, and 4a. **This is your total earned income.**

4a	
4b	

If line 4b is zero or less, You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 18a.

5. If you have:
 - 3 or more qualifying children, is line 4b less than \$50,162 (\$55,952 if married filing jointly)?
 - 2 qualifying children, is line 4b less than \$46,703 (\$52,493 if married filing jointly)?
 - 1 qualifying child, is line 4b less than \$41,094 (\$46,884 if married filing jointly)?
 - No qualifying children, is line 4b less than \$15,570 (\$21,370 if married filing jointly)?

Yes. If you want the IRS to figure your credit, see *Credit figured by the IRS*, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.

No. You can't take the credit. Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 18a.

**Part 5****All Filers Using Worksheet B**

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

6	
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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 children you have. Enter the credit here.

7	
---	--

If line 7 is zero, You can't take the credit.
Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 18a.

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

8	
---	--

9. Are the amounts on lines 8 and 6 the same?

- Yes.** Skip line 10; enter the amount from line 7 on line 11.
 No. Go to line 10.

Part 6**Filers Who Answered "No" on Line 9**

10. If you have:

- No qualifying children, is the amount on line 8 less than \$8,650 (\$14,450 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 8 less than \$19,050 (\$24,850 if married filing jointly)?

Yes. Leave line 10 blank; enter the amount from line 7 on line 11.

No. Look up the amount on line 8 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here.

10	
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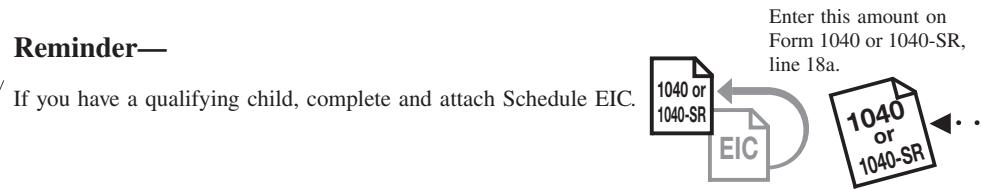
Look at the amounts on lines 10 and 7.
Then, enter the **smaller** amount on line 11.

Part 7**Your Earned Income Credit**

11. This is your earned income credit.

11	
----	--

Enter this amount on Form 1040 or 1040-SR, line 18a.



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 2019.

2019 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. Enter the credit from that column on your EIC Worksheet.

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

If the amount you are looking up from the worksheet is—		And your filing status is—		
		Single, head of household, or qualifying widow(er) and you have—		
		0	1	2
At least	But less than	Your credit is—	Your credit is—	Your credit is—
\$1	\$50	\$2	\$9	\$10
50	100	6	26	30
100	150	10	43	50
150	200	13	60	70
200	250	17	77	90
250	300	21	94	110
300	350	25	111	130
350	400	29	128	150
400	450	33	145	170
450	500	36	162	190
500	550	40	179	210
550	600	44	196	230
600	650	48	213	250
650	700	52	230	270
700	750	55	247	290
750	800	59	264	310
800	850	63	281	330
850	900	67	298	350
900	950	71	315	370
950	1,000	75	332	390
1,000	1,050	78	349	410
1,050	1,100	82	366	430
1,100	1,150	86	383	450
1,150	1,200	90	400	470
1,200	1,250	94	417	490
1,250	1,300	98	434	510
1,300	1,350	101	451	530
1,350	1,400	105	468	550
1,400	1,450	109	485	570
1,450	1,500	113	502	590
1,500	1,550	117	519	610
1,550	1,600	120	536	630
1,600	1,650	124	553	650
1,650	1,700	128	570	670
1,700	1,750	132	587	690
1,750	1,800	136	604	710
1,800	1,850	140	621	730
1,850	1,900	143	638	750
1,900	1,950	147	655	770
1,950	2,000	151	672	790
2,000	2,050	155	689	810
2,050	2,100	159	706	830
2,100	2,150	163	723	850
2,150	2,200	166	740	870
2,200	2,250	170	757	890
2,250	2,300	174	774	910
2,300	2,350	178	791	930
2,350	2,400	182	808	950
2,400	2,450	186	825	970
2,450	2,500	189	842	990
2,500	2,550	193	859	1,010
2,550	2,600	197	876	1,030
2,600	2,650	201	893	1,050
2,650	2,700	205	910	1,070
2,700	2,750	208	927	1,090
2,750	2,800	212	944	1,110

If the amount you are looking up from the worksheet is—		And your filing status is—		
		Single, head of household, or qualifying widow(er) and you have—		
		0	1	2
At least	But less than	Your credit is—	Your credit is—	Your credit is—
2,800	2,850	216	961	1,130
2,850	2,900	220	978	1,150
2,900	2,950	224	995	1,170
2,950	3,000	228	1,012	1,339
3,000	3,050	231	1,029	1,210
3,050	3,100	235	1,046	1,230
3,100	3,150	239	1,063	1,250
3,150	3,200	243	1,080	1,270
3,200	3,250	247	1,097	1,290
3,250	3,300	251	1,114	1,310
3,300	3,350	254	1,131	1,330
3,350	3,400	258	1,148	1,350
3,400	3,450	262	1,165	1,370
3,450	3,500	266	1,182	1,390
3,500	3,550	270	1,199	1,410
3,550	3,600	273	1,216	1,430
3,600	3,650	277	1,233	1,450
3,650	3,700	281	1,250	1,470
3,700	3,750	285	1,267	1,490
3,750	3,800	289	1,284	1,510
3,800	3,850	293	1,301	1,530
3,850	3,900	296	1,318	1,550
3,900	3,950	300	1,335	1,570
3,950	4,000	304	1,352	1,590
4,000	4,050	308	1,369	1,610
4,050	4,100	312	1,386	1,630
4,100	4,150	316	1,403	1,650
4,150	4,200	319	1,420	1,670
4,200	4,250	323	1,437	1,690
4,250	4,300	327	1,454	1,710
4,300	4,350	331	1,471	1,730
4,350	4,400	335	1,488	1,750
4,400	4,450	339	1,505	1,770
4,450	4,500	342	1,522	1,790
4,500	4,550	346	1,539	1,810
4,550	4,600	350	1,556	1,830
4,600	4,650	354	1,573	1,850
4,650	4,700	358	1,590	1,870
4,700	4,750	361	1,607	1,890
4,750	4,800	365	1,624	1,910
4,800	4,850	369	1,641	1,930
4,850	4,900	373	1,658	1,950
4,900	4,950	377	1,675	1,970
4,950	5,000	381	1,692	1,990
5,000	5,050	384	1,709	2,010
5,050	5,100	388	1,726	2,030
5,100	5,150	392	1,743	2,050
5,150	5,200	396	1,760	2,070
5,200	5,250	400	1,777	2,090
5,250	5,300	404	1,794	2,110
5,300	5,350	407	1,811	2,130
5,350	5,400	411	1,828	2,149
5,400	5,450	415	1,845	2,170
5,450	5,500	419	1,862	2,190
5,500	5,550	423	1,879	2,210
5,550	5,600	426	1,896	2,230

(Continued)

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

If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094
6,900	6,950	529	2,355	2,770	3,116	529	2,355	2,770	3,116
6,950	7,000	532	2,372	2,790	3,139	529	2,372	2,790	3,139
7,000	7,050	529	2,389	2,810	3,161	529	2,389	2,810	3,161
7,050	7,100	529	2,406	2,830	3,184	529	2,406	2,830	3,184
7,100	7,150	529	2,423	2,850	3,206	529	2,423	2,850	3,206
7,150	7,200	529	2,440	2,870	3,229	529	2,440	2,870	3,229
7,200	7,250	529	2,457	2,890	3,251	529	2,457	2,890	3,251
7,250	7,300	529	2,474	2,910	3,274	529	2,474	2,910	3,274
7,300	7,350	529	2,491	2,930	3,296	529	2,491	2,930	3,296
7,350	7,400	529	2,508	2,950	3,319	529	2,508	2,950	3,319
7,400	7,450	529	2,525	2,970	3,341	529	2,525	2,970	3,341
7,450	7,500	529	2,542	2,990	3,364	529	2,542	2,990	3,364
7,500	7,550	529	2,559	3,010	3,386	529	2,559	3,010	3,386
7,550	7,600	529	2,576	3,030	3,409	529	2,576	3,030	3,409
7,600	7,650	529	2,593	3,050	3,431	529	2,593	3,050	3,431
7,650	7,700	529	2,610	3,070	3,454	529	2,610	3,070	3,454
7,700	7,750	529	2,627	3,090	3,476	529	2,627	3,090	3,476
7,750	7,800	529	2,644	3,110	3,499	529	2,644	3,110	3,499
7,800	7,850	529	2,661	3,130	3,521	529	2,661	3,130	3,521
7,850	7,900	529	2,678	3,150	3,544	529	2,678	3,150	3,544
7,900	7,950	529	2,695	3,170	3,566	529	2,695	3,170	3,566
7,950	8,000	529	2,712	3,190	3,589	529	2,712	3,190	3,589
8,000	8,050	529	2,729	3,210	3,611	529	2,729	3,210	3,611
8,050	8,100	529	2,746	3,230	3,634	529	2,746	3,230	3,634
8,100	8,150	529	2,763	3,250	3,656	529	2,763	3,250	3,656
8,150	8,200	529	2,780	3,270	3,679	529	2,780	3,270	3,679
8,200	8,250	529	2,797	3,290	3,701	529	2,797	3,290	3,701
8,250	8,300	529	2,814	3,310	3,724	529	2,814	3,310	3,724
8,300	8,350	529	2,831	3,330	3,746	529	2,831	3,330	3,746
8,350	8,400	529	2,848	3,350	3,769	529	2,848	3,350	3,769
8,400	8,450	529	2,865	3,370	3,791	529	2,865	3,370	3,791
8,450	8,500	529	2,882	3,390	3,814	529	2,882	3,390	3,814
8,500	8,550	529	2,899	3,410	3,836	529	2,899	3,410	3,836
8,550	8,600	529	2,916	3,430	3,859	529	2,916	3,430	3,859
8,600	8,650	529	2,933	3,450	3,881	529	2,933	3,450	3,881
8,650	8,700	527	2,950	3,470	3,904	529	2,950	3,470	3,904
8,700	8,750	524	2,967	3,490	3,926	529	2,967	3,490	3,926
8,750	8,800	520	2,984	3,510	3,949	529	2,984	3,510	3,949
8,800	8,850	516	3,001	3,530	3,971	529	3,001	3,530	3,971
8,850	8,900	512	3,018	3,550	3,994	529	3,018	3,550	3,994
8,900	8,950	508	3,035	3,570	4,016	529	3,035	3,570	4,016
8,950	9,000	505	3,052	3,590	4,039	529	3,052	3,590	4,039
9,000	9,050	501	3,069	3,610	4,061	529	3,069	3,610	4,061
9,050	9,100	497	3,086	3,630	4,084	529	3,086	3,630	4,084
9,100	9,150	493	3,103	3,650	4,106	529	3,103	3,650	4,106
9,150	9,200	489	3,120	3,670	4,129	529	3,120	3,670	4,129

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-									
		Single, head of household, or qualifying widow(er) and you have-				Married filing jointly and you have-					Single, head of household, or qualifying widow(er) and you have-				Married filing jointly and you have-					
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3			
At least	But less than	Your credit is-				Your credit is-							Your credit is-				Your credit is-			
12,800	12,850	210	3,526	5,130	5,771	529	3,526	5,130	5,771	16,000	16,050	0	3,526	5,828	6,557	409	3,526	5,828	6,557	
12,850	12,900	206	3,526	5,150	5,794	529	3,526	5,150	5,794	16,050	16,100	0	3,526	5,828	6,557	405	3,526	5,828	6,557	
12,900	12,950	202	3,526	5,170	5,816	529	3,526	5,170	5,816	16,100	16,150	0	3,526	5,828	6,557	401	3,526	5,828	6,557	
12,950	13,000	199	3,526	5,190	5,839	529	3,526	5,190	5,839	16,150	16,200	0	3,526	5,828	6,557	397	3,526	5,828	6,557	
13,000	13,050	195	3,526	5,210	5,861	529	3,526	5,210	5,861	16,200	16,250	0	3,526	5,828	6,557	394	3,526	5,828	6,557	
13,050	13,100	191	3,526	5,230	5,884	529	3,526	5,230	5,884	16,250	16,300	0	3,526	5,828	6,557	390	3,526	5,828	6,557	
13,100	13,150	187	3,526	5,250	5,906	529	3,526	5,250	5,906	16,300	16,350	0	3,526	5,828	6,557	386	3,526	5,828	6,557	
13,150	13,200	183	3,526	5,270	5,929	529	3,526	5,270	5,929	16,350	16,400	0	3,526	5,828	6,557	382	3,526	5,828	6,557	
13,200	13,250	179	3,526	5,290	5,951	529	3,526	5,290	5,951	16,400	16,450	0	3,526	5,828	6,557	378	3,526	5,828	6,557	
13,250	13,300	176	3,526	5,310	5,974	529	3,526	5,310	5,974	16,450	16,500	0	3,526	5,828	6,557	374	3,526	5,828	6,557	
13,300	13,350	172	3,526	5,330	5,996	529	3,526	5,330	5,996	16,500	16,550	0	3,526	5,828	6,557	371	3,526	5,828	6,557	
13,350	13,400	168	3,526	5,350	6,019	529	3,526	5,350	6,019	16,550	16,600	0	3,526	5,828	6,557	367	3,526	5,828	6,557	
13,400	13,450	164	3,526	5,370	6,041	529	3,526	5,370	6,041	16,600	16,650	0	3,526	5,828	6,557	363	3,526	5,828	6,557	
13,450	13,500	160	3,526	5,390	6,064	529	3,526	5,390	6,064	16,650	16,700	0	3,526	5,828	6,557	359	3,526	5,828	6,557	
13,500	13,550	156	3,526	5,410	6,086	529	3,526	5,410	6,086	16,700	16,750	0	3,526	5,828	6,557	355	3,526	5,828	6,557	
13,550	13,600	153	3,526	5,430	6,109	529	3,526	5,430	6,109	16,750	16,800	0	3,526	5,828	6,557	352	3,526	5,828	6,557	
13,600	13,650	149	3,526	5,450	6,131	529	3,526	5,450	6,131	16,800	16,850	0	3,526	5,828	6,557	348	3,526	5,828	6,557	
13,650	13,700	145	3,526	5,470	6,154	529	3,526	5,470	6,154	16,850	16,900	0	3,526	5,828	6,557	344	3,526	5,828	6,557	
13,700	13,750	141	3,526	5,490	6,176	529	3,526	5,490	6,176	16,900	16,950	0	3,526	5,828	6,557	340	3,526	5,828	6,557	
13,750	13,800	137	3,526	5,510	6,199	529	3,526	5,510	6,199	16,950	17,000	0	3,526	5,828	6,557	336	3,526	5,828	6,557	
13,800	13,850	133	3,526	5,530	6,221	529	3,526	5,530	6,221	17,000	17,050	0	3,526	5,828	6,557	332	3,526	5,828	6,557	
13,850	13,900	130	3,526	5,550	6,244	529	3,526	5,550	6,244	17,050	17,100	0	3,526	5,828	6,557	329	3,526	5,828	6,557	
13,900	13,950	126	3,526	5,570	6,266	529	3,526	5,570	6,266	17,100	17,150	0	3,526	5,828	6,557	325	3,526	5,828	6,557	
13,950	14,000	122	3,526	5,590	6,289	529	3,526	5,590	6,289	17,150	17,200	0	3,526	5,828	6,557	321	3,526	5,828	6,557	
14,000	14,050	118	3,526	5,610	6,311	529	3,526	5,610	6,311	17,200	17,250	0	3,526	5,828	6,557	317	3,526	5,828	6,557	
14,050	14,100	114	3,526	5,630	6,334	529	3,526	5,630	6,334	17,250	17,300	0	3,526	5,828	6,557	313	3,526	5,828	6,557	
14,100	14,150	111	3,526	5,650	6,356	529	3,526	5,650	6,356	17,300	17,350	0	3,526	5,828	6,557	309	3,526	5,828	6,557	
14,150	14,200	107	3,526	5,670	6,379	529	3,526	5,670	6,379	17,350	17,400	0	3,526	5,828	6,557	306	3,526	5,828	6,557	
14,200	14,250	103	3,526	5,690	6,401	529	3,526	5,690	6,401	17,400	17,450	0	3,526	5,828	6,557	302	3,526	5,828	6,557	
14,250	14,300	99	3,526	5,710	6,424	529	3,526	5,710	6,424	17,450	17,500	0	3,526	5,828	6,557	298	3,526	5,828	6,557	
14,300	14,350	95	3,526	5,730	6,446	529	3,526	5,730	6,446	17,500	17,550	0	3,526	5,828	6,557	294	3,526	5,828	6,557	
14,350	14,400	91	3,526	5,750	6,469	529	3,526	5,750	6,469	17,550	17,600	0	3,526	5,828	6,557	290	3,526	5,828	6,557	
14,400	14,450	88	3,526	5,770	6,491	529	3,526	5,770	6,491	17,600	17,650	0	3,526	5,828	6,557	286	3,526	5,828	6,557	
14,450	14,500	84	3,526	5,790	6,514	527	3,526	5,790	6,514	17,650	17,700	0	3,526	5,828	6,557	283	3,526	5,828	6,557	
14,500	14,550	80	3,526	5,810	6,536	524	3,526	5,810	6,536	17,700	17,750	0	3,526	5,828	6,557	279	3,526	5,828	6,557	
14,550	14,600	76	3,526	5,828	6,557	520	3,526	5,828	6,557	17,750	17,800	0	3,526	5,828	6,557	275	3,526	5,828	6,557	
14,600	14,650	72	3,526	5,828	6,557	516	3,526	5,828	6,557	17,800	17,850	0	3,526	5,828	6,557	271	3,526	5,828	6,557	
14,650	14,700	68	3,526	5,828	6,557	512	3,526	5,828	6,557	17,850	17,900	0	3,526	5,828	6,557	267	3,526	5,828	6,557	
14,700	14,750	65	3,526	5,828	6,557	508	3,526	5,828	6,557	17,900	17,950	0	3,526	5,828	6,557	264	3,526	5,828	6,557	
14,750	14,800	61	3,526	5,828	6,557	505	3,526	5,828	6,557	17,950	18,000	0	3,526	5,828	6,557	260	3,526	5,828	6,557	
14,800	14,850	57	3,526	5,828	6,557	501	3,526	5,828	6,557	18,000	18,050	0	3,526	5,828	6,557	256	3,526	5,828	6,557	
14,850	14,900	53	3,526	5,828	6,557	497	3,526	5,828	6,557	18,050	18,100	0	3,526	5,828	6,557	252	3,526	5,828	6,557	
14,900	14,950	49	3,526	5,828	6,557	493	3,526	5,828	6,557	18,100	18,150	0	3,526	5,828	6,557	248	3,526	5,828	6,557	
14,950	15,000	46	3,526	5,828	6,557	489	3,526	5,828	6,557	18,150	18,200	0	3,526	5,828	6,557	244	3,526	5,828	6,557	
15,000	15,050	42	3,526	5,828	6,557	485	3,526	5,828	6,557	18,200	18,250	0	3,526	5,828	6,557	241	3,526	5,828	6,557	
15,050	15,100	38	3,526	5,828	6,557	482	3,526	5,828	6,557	18,250	18,300	0	3,526	5,828	6,557	237	3,526	5,828	6,557	
15,100	15,150	34	3,526	5,828	6,557	478	3,526	5,828	6,557	18,300	18,350	0	3,526	5,828	6,557	233	3,526	5,828	6,557	
15,150	15,200	30	3,526	5,828	6,557	474	3,526	5,828	6,557	18,350	18,400	0	3,526	5,828	6,557	229	3,526	5,828	6,557	
15,200	15,250	26	3,526	5,828	6,557	470	3,526	5,828	6,557	18,400	18,450	0	3,526	5,828	6,557	225	3,526	5,828	6,557	
15,250	15,300	23	3,526	5,828	6,557	466	3,526	5,828	6,557	18,450	18,500	0	3,526	5,828	6,557	221	3,526	5,828	6,557	
15,300	15,350	19	3,526	5,828	6,557	462	3,526	5,828	6,557	18,500	18,550	0	3,526	5,828	6,557	218	3,526	5,8		

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

If the amount you are looking up from the worksheet is-		And your filing status is-								If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and you have-				Married filing jointly and you have-						Single, head of household, or qualifying widow(er) and you have-				Married filing jointly and you have-			
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
46,400	46,450	0	0	59	787	0	73	1,278	2,006	49,200	49,250	0	0	0	197	0	0	688	1,417
46,450	46,500	0	0	48	777	0	65	1,267	1,996	49,250	49,300	0	0	0	187	0	0	678	1,406
46,500	46,550	0	0	38	766	0	57	1,257	1,985	49,300	49,350	0	0	0	176	0	0	667	1,396
46,550	46,600	0	0	27	756	0	49	1,246	1,975	49,350	49,400	0	0	0	166	0	0	657	1,385
46,600	46,650	0	0	16	745	0	41	1,236	1,964	49,400	49,450	0	0	0	155	0	0	646	1,375
46,650	46,700	0	0	6	734	0	33	1,225	1,954	49,450	49,500	0	0	0	145	0	0	636	1,364
46,700	46,750	0	0	0	724	0	25	1,215	1,943	49,500	49,550	0	0	0	134	0	0	625	1,354
46,750	46,800	0	0	0	713	0	17	1,204	1,933	49,550	49,600	0	0	0	124	0	0	615	1,343
46,800	46,850	0	0	0	703	0	9	1,194	1,922	49,600	49,650	0	0	0	113	0	0	604	1,333
46,850	46,900	0	0	0	692	0	*	1,183	1,912	49,650	49,700	0	0	0	103	0	0	594	1,322
46,900	46,950	0	0	0	682	0	0	1,173	1,901	49,700	49,750	0	0	0	92	0	0	583	1,312
46,950	47,000	0	0	0	671	0	0	1,162	1,891	49,750	49,800	0	0	0	82	0	0	572	1,301
47,000	47,050	0	0	0	661	0	0	1,152	1,880	49,800	49,850	0	0	0	71	0	0	562	1,290
47,050	47,100	0	0	0	650	0	0	1,141	1,870	49,850	49,900	0	0	0	61	0	0	551	1,280
47,100	47,150	0	0	0	640	0	0	1,131	1,859	49,900	49,950	0	0	0	50	0	0	541	1,269
47,150	47,200	0	0	0	629	0	0	1,120	1,849	49,950	50,000	0	0	0	39	0	0	530	1,259
47,200	47,250	0	0	0	619	0	0	1,110	1,838	50,000	50,050	0	0	0	29	0	0	520	1,248
47,250	47,300	0	0	0	608	0	0	1,099	1,827	50,050	50,100	0	0	0	18	0	0	509	1,238
47,300	47,350	0	0	0	598	0	0	1,088	1,817	50,100	50,150	0	0	0	8	0	0	499	1,227
47,350	47,400	0	0	0	587	0	0	1,078	1,806	50,150	50,200	0	0	0	**	0	0	488	1,217
47,400	47,450	0	0	0	577	0	0	1,067	1,796	50,200	50,250	0	0	0	0	0	0	478	1,206
47,450	47,500	0	0	0	566	0	0	1,057	1,785	50,250	50,300	0	0	0	0	0	0	467	1,196
47,500	47,550	0	0	0	555	0	0	1,046	1,775	50,300	50,350	0	0	0	0	0	0	457	1,185
47,550	47,600	0	0	0	545	0	0	1,036	1,764	50,350	50,400	0	0	0	0	0	0	446	1,175
47,600	47,650	0	0	0	534	0	0	1,025	1,754	50,400	50,450	0	0	0	0	0	0	436	1,164
47,650	47,700	0	0	0	524	0	0	1,015	1,743	50,450	50,500	0	0	0	0	0	0	425	1,154
47,700	47,750	0	0	0	513	0	0	1,004	1,733	50,500	50,550	0	0	0	0	0	0	415	1,143
47,750	47,800	0	0	0	503	0	0	994	1,722	50,550	50,600	0	0	0	0	0	0	404	1,132
47,800	47,850	0	0	0	492	0	0	983	1,712	50,600	50,650	0	0	0	0	0	0	393	1,122
47,850	47,900	0	0	0	482	0	0	973	1,701	50,650	50,700	0	0	0	0	0	0	383	1,111
47,900	47,950	0	0	0	471	0	0	962	1,691	50,700	50,750	0	0	0	0	0	0	372	1,101
47,950	48,000	0	0	0	461	0	0	952	1,680	50,750	50,800	0	0	0	0	0	0	362	1,090
48,000	48,050	0	0	0	450	0	0	941	1,670	50,800	50,850	0	0	0	0	0	0	351	1,080
48,050	48,100	0	0	0	440	0	0	930	1,659	50,850	50,900	0	0	0	0	0	0	341	1,069
48,100	48,150	0	0	0	429	0	0	920	1,648	50,900	50,950	0	0	0	0	0	0	330	1,059
48,150	48,200	0	0	0	419	0	0	909	1,638	50,950	51,000	0	0	0	0	0	0	320	1,048
48,200	48,250	0	0	0	408	0	0	899	1,627	51,000	51,050	0	0	0	0	0	0	309	1,038
48,250	48,300	0	0	0	398	0	0	888	1,617	51,050	51,100	0	0	0	0	0	0	299	1,027
48,300	48,350	0	0	0	387	0	0	878	1,606	51,100	51,150	0	0	0	0	0	0	288	1,017
48,350	48,400	0	0	0	376	0	0	867	1,596	51,150	51,200	0	0	0	0	0	0	278	1,006
48,400	48,450	0	0	0	366	0	0	857	1,585	51,200	51,250	0	0	0	0	0	0	267	996
48,450	48,500	0	0	0	355	0	0	846	1,575	51,250	51,300	0	0	0	0	0	0	257	985
48,500	48,550	0	0	0	345	0	0	836	1,564	51,300	51,350	0	0	0	0	0	0	246	975
48,550	48,600	0	0	0	334	0	0	825	1,554	51,350	51,400	0	0	0	0	0	0	236	964
48,600	48,650	0	0	0	324	0	0	815	1,543	51,400	51,450	0	0	0	0	0	0	225	953
48,650	48,700	0	0	0	313	0	0	804	1,533	51,450	51,500	0	0	0	0	0	0	214	943
48,700	48,750	0	0	0	303	0	0	794	1,522	51,500	51,550	0	0	0	0	0	0	204	932
48,750	48,800	0	0	0	292	0	0	783	1,512	51,550	51,600	0	0	0	0	0	0	193	922
48,800	48,850	0	0	0	282	0	0	773	1,501	51,600	51,650	0	0	0	0	0	0	183	911
48,850	48,900	0	0	0	271	0	0	762	1,491	51,650	51,700	0	0	0	0	0	0	172	901
48,900	48,950	0	0	0	261	0	0	751	1,480	51,700	51,750	0	0	0	0	0	0	162	890
48,950	49,000	0	0	0	250	0	0	741	1,469	51,750	51,800	0	0	0	0	0	0	151	880
49,000	49,050	0	0	0	240	0	0	730	1,459	51,800	51,850	0	0	0	0	0	0	141	869
49,050	49,100	0	0	0	229	0	0	720	1,448	51,850	51,900	0	0	0	0	0	0	130	859
49,100	49,150	0	0	0	218	0	0	709	1,438	51,900	51,950	0	0	0	0	0	0	120	848
49,150	49,200	0	0	0	208	0	0	699	1,427	51,950	52,000	0	0	0	0	0	0	109	838

- * If the amount you are looking up from the worksheet is at least \$46,850 but less than \$46,884, and you have one qualifying child, your credit is \$3.
- If the amount you are looking up from the worksheet is \$46,884 or more, and you have one qualifying child, you can't take the credit.
- ** If the amount you are looking up from the worksheet is at least \$50,150 but less than \$50,162, and you have three qualifying children, your credit is \$1.
- If the amount you are looking up from the worksheet is \$50,162 or more, and you have three qualifying children, you can't take the credit

(Continued)

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er) and you have-			Married filing jointly and you have-						Single, head of household, or qualifying widow(er) and you have-			Married filing jointly and you have-				
At least	But less than	0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3	
52,000	52,050	0	0	0	0	0	0	99	827	54,000	54,050	0	0	0	0	0	0	406
52,050	52,100	0	0	0	0	0	0	88	817	54,050	54,100	0	0	0	0	0	0	395
52,100	52,150	0	0	0	0	0	0	78	806	54,100	54,150	0	0	0	0	0	0	385
52,150	52,200	0	0	0	0	0	0	67	796	54,150	54,200	0	0	0	0	0	0	374
52,200	52,250	0	0	0	0	0	0	57	785	54,200	54,250	0	0	0	0	0	0	364
52,250	52,300	0	0	0	0	0	0	46	774	54,250	54,300	0	0	0	0	0	0	353
52,300	52,350	0	0	0	0	0	0	35	764	54,300	54,350	0	0	0	0	0	0	343
52,350	52,400	0	0	0	0	0	0	25	753	54,350	54,400	0	0	0	0	0	0	332
52,400	52,450	0	0	0	0	0	0	14	743	54,400	54,450	0	0	0	0	0	0	322
52,450	52,500	0	0	0	0	0	0	*	732	54,450	54,500	0	0	0	0	0	0	311
52,500	52,550	0	0	0	0	0	0	0	722	54,500	54,550	0	0	0	0	0	0	301
52,550	52,600	0	0	0	0	0	0	0	711	54,550	54,600	0	0	0	0	0	0	290
52,600	52,650	0	0	0	0	0	0	0	701	54,600	54,650	0	0	0	0	0	0	280
52,650	52,700	0	0	0	0	0	0	0	690	54,650	54,700	0	0	0	0	0	0	269
52,700	52,750	0	0	0	0	0	0	0	680	54,700	54,750	0	0	0	0	0	0	259
52,750	52,800	0	0	0	0	0	0	0	669	54,750	54,800	0	0	0	0	0	0	248
52,800	52,850	0	0	0	0	0	0	0	659	54,800	54,850	0	0	0	0	0	0	237
52,850	52,900	0	0	0	0	0	0	0	648	54,850	54,900	0	0	0	0	0	0	227
52,900	52,950	0	0	0	0	0	0	0	638	54,900	54,950	0	0	0	0	0	0	216
52,950	53,000	0	0	0	0	0	0	0	627	54,950	55,000	0	0	0	0	0	0	206
53,000	53,050	0	0	0	0	0	0	0	617	55,000	55,050	0	0	0	0	0	0	195
53,050	53,100	0	0	0	0	0	0	0	606	55,050	55,100	0	0	0	0	0	0	185
53,100	53,150	0	0	0	0	0	0	0	595	55,100	55,150	0	0	0	0	0	0	174
53,150	53,200	0	0	0	0	0	0	0	585	55,150	55,200	0	0	0	0	0	0	164
53,200	53,250	0	0	0	0	0	0	0	574	55,200	55,250	0	0	0	0	0	0	153
53,250	53,300	0	0	0	0	0	0	0	564	55,250	55,300	0	0	0	0	0	0	143
53,300	53,350	0	0	0	0	0	0	0	553	55,300	55,350	0	0	0	0	0	0	132
53,350	53,400	0	0	0	0	0	0	0	543	55,350	55,400	0	0	0	0	0	0	122
53,400	53,450	0	0	0	0	0	0	0	532	55,400	55,450	0	0	0	0	0	0	111
53,450	53,500	0	0	0	0	0	0	0	522	55,450	55,500	0	0	0	0	0	0	101
53,500	53,550	0	0	0	0	0	0	0	511	55,500	55,550	0	0	0	0	0	0	90
53,550	53,600	0	0	0	0	0	0	0	501	55,550	55,600	0	0	0	0	0	0	79
53,600	53,650	0	0	0	0	0	0	0	490	55,600	55,650	0	0	0	0	0	0	69
53,650	53,700	0	0	0	0	0	0	0	480	55,650	55,700	0	0	0	0	0	0	58
53,700	53,750	0	0	0	0	0	0	0	469	55,700	55,750	0	0	0	0	0	0	48
53,750	53,800	0	0	0	0	0	0	0	459	55,750	55,800	0	0	0	0	0	0	37
53,800	53,850	0	0	0	0	0	0	0	448	55,800	55,850	0	0	0	0	0	0	27
53,850	53,900	0	0	0	0	0	0	0	438	55,850	55,900	0	0	0	0	0	0	16
53,900	53,950	0	0	0	0	0	0	0	427	55,900	55,950	0	0	0	0	0	0	6
53,950	54,000	0	0	0	0	0	0	0	416	55,950	55,952	0	0	0	0	0	0	0

- * If the amount you are looking up from the worksheet is at least \$52,450 but less than \$52,493, and you have two qualifying children, your credit is \$5. If the amount you are looking up from the worksheet is \$52,493 or more, and you have two qualifying children, you can't take the credit.

Line 18b

Additional Child Tax Credit (Schedule 8812)



You may be able to use your 2018 earned income to figure your additional child tax credit if (a) your 2018 earned income is more than your 2019 earned income, and (b) your main home was located in one of the federally declared disaster areas eligible for this relief at any time during the incident period. For details, see the Instructions for Form 8812.

If you make the election to use your 2018 earned income to figure your additional child tax credit, enter "PYEI" and the amount of your 2018 earned income on the dotted line next to line 18b. If you are claiming both the EIC and the additional child tax credit, you only need to enter "PYEI" and the amount of your 2018 earned income on the dotted line next to line 18a. For more information, see the Instructions for Schedule 8812.



If you elect to use your 2018 earned income to figure your EIC on line 18a, you must also use your 2018 earned income to figure your additional child tax credit.



If you elect to use your 2018 earned income to figure your additional child tax credit, you must enter the amount of your 2018 non-taxable combat pay on the dotted line next to line 18a.



If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2019 return (including extensions), you can't claim the additional child tax credit for that child on your original or an amended return.

What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child for the child tax credit (as defined in Steps 1, 2, and 3 in the *Who Qualifies as Your Dependent* section, earlier). The additional child tax credit may give you a refund even if you don't owe any tax or didn't have any tax withheld.

Two Steps To Take the Additional Child Tax Credit!

Step 1. Be sure you figured the amount, if any, of your child tax credit and credit for other dependents. See the instructions for line 13a.

Step 2. Read the TIP at the end of your Child Tax Credit and Credit for Other Dependents Worksheet. Use Schedule 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

Form 8862, who must file. You must file Form 8862 if your child tax credit or additional child tax 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 2019 return to claim the credit for 2019. Don't file Form 8862 if you filed Form 8862 for 2018 and the child tax credit or additional child tax credit was allowed for that year. See Form 8862 and its instructions for details.



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



Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2020. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.

Line 18c

American Opportunity Credit

If you meet the requirements to claim an education credit (see the instructions for Schedule 3, line 3), enter on line 18c 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 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 2019 return to claim the credit for 2019. Don't file Form 8862 if you filed Form 8862 for 2018 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



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

Refund

Line 20

Amount Overpaid

If line 20 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 20 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.

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 20 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, use [Tax Topic 203](#) or see Form 8379.

Lines 21a Through 21d

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 your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2019 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.

Effect of refund on benefits. Any refund you receive can't be counted as income when determining if you or any-

one 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.

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 21a and attach Form 8888 or fill in lines 21b through 21d, your spouse may get at least part of the refund.

If you want us to directly deposit the amount shown on line 21a to your checking or savings 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 21b through 21d (if you want your refund deposited to only one account), or
- Check the box on line 21a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you don't want your refund directly deposited to your account, don't check the box on line 21a. Draw a line through the boxes on lines 21b and 21d. 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.

IRA. You can have your refund (or part of it) directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You also must 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 2019). 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 2019 return during 2020 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2020. If you designate your deposit to be for 2019, 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 2019. In that case, you must file an amended 2019 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



CAUTION You and your spouse, if filing jointly, each may be able to contribute up to \$6,000 (\$7,000 if age 50 or older at the end of 2019) to a traditional IRA or Roth IRA for 2019. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.

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

TreasuryDirect®. You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to go.usa.gov/3KvcP.

Form 8888. You can have your refund directly deposited into more than one account or use it to buy up to \$5,000 in paper series I savings bonds. You don't need a TreasuryDirect® account to do this. For more information, see the Form 8888 instructions.

Line 21a

You can't file Form 8888 to split your refund into more than one account or buy paper series I savings bonds if Form 8379 is filed with your return.

Line 21b

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 here, the routing number is 250250025. Charles and Mary Ellen 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 21b 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.

Sample Check—Lines 21b Through 21d

CHARLES KEYS
MARY ELLEN KEYS
123 Pear Lane
Anyplace, MI 00000
PAY TO THE
ORDER OF _____
1234
15-000000000
\$ _____ DOLLARS
ANYPLACE BANK
Anyplace, MI 00000
For
1 :250250025 :20202086 · 1234
Routing number (line 21b)
Account number (line 21d)
Do not include the check number.

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

Line 21c

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. If your deposit is to a TreasuryDirect® online account, check the "Savings" box.

Line 21d

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 here, 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.

- You file your 2019 return after November 30, 2020.

- Any numbers or letters on lines 21b through 21d are crossed out or whited out.

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

Line 22

Applied to Your 2020 Estimated Tax

Enter on line 22 the amount, if any, of the overpayment on line 20 you want applied to your 2020 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2020 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, 2020, for most taxpayers. You don't have to pay if line 23 is under \$1.

Include any estimated tax penalty from line 24 in the amount you enter on line 23. Don't include any estimated payments for 2020 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 23

Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (maximum \$1,000 per day and per transaction), check, or money order. Go to [IRS.gov/Payments](#) for payment options.

Pay Online

The IRS offers an electronic payment option that is right for you. 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.

- **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.** To pay by debit or credit card, go to [IRS.gov/Payments](#). A convenience fee is charged by these service providers.

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

- **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/Payments](#). Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

- **IRS2Go** is the mobile application of the IRS; you can access Direct Pay or Pay By Card by downloading the application.

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).

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

Link2Gov Corporation
888-PAY-1040™ (888-729-1040)
www.PAY1040.com

WorldPay US, Inc.
844-729-8298
(844-PAY-TAX-8™)
www.payUSAtax.com

Official Payments
888-UPAY-TAX™
(888-872-9829)
www.officialpayments.com

EFTPS. To use EFTPS, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS, call 800-555-4477 (English) or 800-244-4829 (Español). People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-733-4829. For more information

about EFTPS, go to [IRS.gov/Payments](#) or www.EFTPS.gov.

Pay by Mobile Device

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

Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at www.officialpayments.com/fed, our Official Payment provider.

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 "2019 Form 1040" or "2019 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 "\$ XXXxx/100").

Mail your 2019 tax return, 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 will not 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 23 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, 2020, for most people. You also must 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 and click on [Apply for an Online Payment Plan](#).

Extension of time to pay. If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not counting extensions)—April 15, 2020, 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, 2020. You must pay the tax before the extension runs out. 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 24

Estimated Tax Penalty

You may owe this penalty if:

- Line 23 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 2019 Form 1040 or 1040-SR, line 16, minus the total of any amounts shown on lines 18a, b, and c; Schedule 3, lines 9 and 12; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 16 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 16, include household employment taxes only if line 17 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 2018 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 2018 return and you were a U.S. citizen or resident for all of 2018.

2. The total of line 17 and Schedule 3, lines 8 and 11, on your 2019 return is at least 100% of the tax shown on your 2018 return (110% of that amount if you aren't a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2018 return was more than \$150,000 (more than \$75,000 if married filing separately for 2019)). Your estimated tax payments for 2019 must have been made on time and for the required amount.

For most people, the "tax shown on your 2018 return" is the amount on your 2018 Form 1040, line 15, minus the total of any amounts shown on lines 17a, 17b, 17c, Schedule 4, line 61, and Schedule 5, lines 70 and 73; and Forms 8828,

4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 15 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 15, include household employment taxes only if line 16 is more than zero or you would have owed the estimated tax penalty for 2018 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 fishermen).

Enter any penalty on line 24. Add the penalty to any tax due and enter the total on line 23.

However, if you have an overpayment on line 20, subtract the penalty from the amount you would otherwise enter on line 21a or line 22. Lines 21a, 22, and 24 must equal line 20.

If the penalty is more than the overpayment on line 20, enter -0- on lines 21a and 22. Then subtract line 20 from line 24 and enter the result on line 23.

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 24 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. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS can't figure your penalty under this method.

Third Party Designee

If you want to allow a friend, a family member, or any other person you choose (other than your paid preparer) to discuss your 2019 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 his or her personal identification number (PIN).



CAUTION If you want to designate your paid preparer’s firm or business, check the “Yes” box and complete the other information requested. Don’t check the “3rd Party Designee” box in the “Paid Preparer Use Only” section.

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 also are 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 2020 tax return. This is April 15, 2021, for most people.



If you complete the “Third Party Designee” section of your return, do not check the “3rd Party Designee” box in the “Paid Preparer Use Only” section of your return.

Sign Your Return

Form 1040 or 1040-SR isn’t considered a valid return unless you sign it. If you are filing a joint return, your spouse also must 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 as a surviving spouse, see *Death of a Taxpayer*, later.

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 his or her return, either parent can sign the child’s name in the space provided. Then, enter “By (your signature), parent for minor child.”

Electronic Return Signatures

To file your return electronically, you must sign the return electronically using a personal identification number (PIN). 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.

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 is nothing to sign and nothing to mail—not even your Forms W-2.

To verify your identity, you will be prompted to enter your date of birth and your adjusted gross income (AGI) from your originally filed 2018 federal income tax return, if applicable. 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 2018 Form 1040, line 7. If you don’t have your 2018 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit [IRS.gov/Transcript](https://www.irs.gov/Transcript). (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five-digit PIN you used to electronically sign your 2018 return.)



CAUTION You can’t use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2019.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. 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

For 2019, if you received an Identity Protection Personal Identification Number (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. This year they will generally be sent out by mid-January 2020. Use this IP PIN on your 2019 return as well as any prior-year returns you file in 2020.

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, go to [IRS.gov/IPPIN](#). If you received an IP PIN but misplaced it, 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.

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.

You can report an unsolicited email claiming to be from the IRS, or an IRS-related component like Electronic Federal Tax Payment System, to the IRS at phishing@irs.gov.

For more information, go to [IRS.gov/Phishing](#) and [IRS.gov/newsroom/how-to-know-its-really-the-irs-calling-or-knocking-on-your-door](#).

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 he or she should check the “self-employed” checkbox.

If you want to allow your paid preparer to be able to discuss your return with the IRS, check the “3rd Party Designee” checkbox.

Checking this box allows the preparer whose name and PTIN appear in this section to discuss your return with the IRS.

If you want your paid preparer's firm or business to discuss your return with the IRS, check the “Yes” box in the “Third Party Designee” section and complete the other information requested in that section instead of checking this box.

If you check the “3rd Party Designee” checkbox, 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 also are 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 2020 tax return. This is April 15, 2021, for most people.



If you want someone other than your paid preparer to be your third party designee, do not check the box here. Instead, see Third Party Designee, earlier.

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.

2019 Tax Table



See the instructions for line 12a to see if you must use the Tax Table below to figure your tax.

Example. Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 11b, 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 \$2,651. This is the tax amount they should enter in the entry space on Form 1040, line 12a.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Married filing separately	Head of a household
Your tax is—						
25,200	25,250	2,833	2,639	2,833	2,750	
25,250	25,300	2,839	2,645	2,839	2,756	
25,300	25,350	2,845	(2,651)	2,845	2,762	
25,350	25,400	2,851	2,657	2,851	2,768	

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					

1,000

1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199

2,000

2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299

(Continued)

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

If line 11b (taxable income) is—		And you are—					If line 11b (taxable income) is—		And you are—					If line 11b (taxable income) is—		And you are—					
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		
Your tax is—							Your tax is—							Your tax is—							
66,000										69,000					72,000						
66,000	66,050	10,384	7,535	10,384	8,964		69,000	69,050	11,044	7,895	11,044	9,624		72,000	72,050	11,704	8,255	11,704	10,284		
66,050	66,100	10,395	7,541	10,395	8,975		69,050	69,100	11,055	7,901	11,055	9,635		72,050	72,100	11,715	8,261	11,715	10,295		
66,100	66,150	10,406	7,547	10,406	8,986		69,100	69,150	11,066	7,907	11,066	9,646		72,100	72,150	11,726	8,267	11,726	10,306		
66,150	66,200	10,417	7,553	10,417	8,997		69,150	69,200	11,077	7,913	11,077	9,657		72,150	72,200	11,737	8,273	11,737	10,317		
66,200	66,250	10,428	7,559	10,428	9,008		69,200	69,250	11,088	7,919	11,088	9,668		72,200	72,250	11,748	8,279	11,748	10,328		
Your tax is—							Your tax is—							Your tax is—							
66,000							69,000					72,000					72,000				
66,250	66,300	10,439	7,565	10,439	9,019		69,250	69,300	11,099	7,925	11,099	9,679		72,250	72,300	11,759	8,285	11,759	10,339		
66,300	66,350	10,450	7,571	10,450	9,030		69,300	69,350	11,110	7,931	11,110	9,690		72,300	72,350	11,770	8,291	11,770	10,350		
66,350	66,400	10,461	7,577	10,461	9,041		69,350	69,400	11,121	7,937	11,121	9,701		72,350	72,400	11,781	8,297	11,781	10,361		
66,400	66,450	10,472	7,583	10,472	9,052		69,400	69,450	11,132	7,943	11,132	9,712		72,400	72,450	11,792	8,303	11,792	10,372		
66,450	66,500	10,483	7,589	10,483	9,063		69,450	69,500	11,143	7,949	11,143	9,723		72,450	72,500	11,803	8,309	11,803	10,383		
Your tax is—							Your tax is—							Your tax is—							
66,000							69,000					72,000					72,000				
66,500	66,550	10,494	7,595	10,494	9,074		69,500	69,550	11,154	7,955	11,154	9,734		72,500	72,550	11,814	8,315	11,814	10,394		
66,550	66,600	10,505	7,601	10,505	9,085		69,550	69,600	11,165	7,961	11,165	9,745		72,550	72,600	11,825	8,321	11,825	10,405		
66,600	66,650	10,516	7,607	10,516	9,096		69,600	69,650	11,176	7,967	11,176	9,756		72,600	72,650	11,836	8,327	11,836	10,416		
66,650	66,700	10,527	7,613	10,527	9,107		69,650	69,700	11,187	7,973	11,187	9,767		72,650	72,700	11,847	8,333	11,847	10,427		
66,700	66,750	10,538	7,619	10,538	9,118		69,700	69,750	11,198	7,979	11,198	9,778		72,700	72,750	11,858	8,339	11,858	10,438		
Your tax is—							Your tax is—							Your tax is—							
67,000							70,000					73,000					73,000				
67,000	67,050	10,604	7,655	10,604	9,184		70,000	70,050	11,264	8,015	11,264	9,844		73,000	73,050	11,924	8,375	11,924	10,504		
67,050	67,100	10,615	7,661	10,615	9,195		70,050	70,100	11,275	8,021	11,275	9,855		73,050	73,100	11,935	8,381	11,935	10,515		
67,100	67,150	10,626	7,667	10,626	9,206		70,100	70,150	11,286	8,027	11,286	9,866		73,100	73,150	11,946	8,387	11,946	10,526		
67,150	67,200	10,637	7,673	10,637	9,217		70,150	70,200	11,297	8,033	11,297	9,877		73,150	73,200	11,957	8,393	11,957	10,537		
67,200	67,250	10,648	7,679	10,648	9,228		70,200	70,250	11,308	8,039	11,308	9,888		73,200	73,250	11,968	8,399	11,968	10,548		
Your tax is—							Your tax is—							Your tax is—							
67,000							70,000					73,000					73,000				
67,250	67,300	10,659	7,685	10,659	9,239		70,250	70,300	11,319	8,045	11,319	9,899		73,250	73,300	11,979	8,405	11,979	10,559		
67,300	67,350	10,670	7,691	10,670	9,250		70,300	70,350	11,330	8,051	11,330	9,910		73,300	73,350	11,990	8,411	11,990	10,570		
67,350	67,400	10,681	7,697	10,681	9,261		70,350	70,400	11,341	8,057	11,341	9,921		73,350	73,400	12,001	8,417	12,001	10,581		
67,400	67,450	10,692	7,703	10,692	9,272		70,400	70,450	11,352	8,063	11,352	9,932		73,400	73,450	12,012	8,423	12,012	10,592		
67,450	67,500	10,703	7,709	10,703	9,283		70,450	70,500	11,363	8,069	11,363	9,943		73,450	73,500	12,023	8,429	12,023	10,603		
Your tax is—							Your tax is—							Your tax is—							
67,000							70,000					73,000					73,000				
67,500	67,550	10,714	7,715	10,714	9,294		70,500	70,550	11,374	8,075	11,374	9,954		73,500	73,550	12,034	8,435	12,034	10,614		
67,550	67,600	10,725	7,721	10,725	9,305		70,550	70,600	11,385	8,081	11,385	9,965		73,550	73,600	12,045	8,441	12,045	10,625		
67,600	67,650	10,736	7,727	10,736	9,316		70,600	70,650	11,396	8,087	11,396	9,976		73,600	73,650	12,056	8,447	12,056	10,636		
67,650	67,700	10,747	7,733	10,747	9,327		70,650	70,700	11,407	8,093	11,407	9,987		73,650	73,700	12,067	8,453	12,067	10,647		
67,700	67,750	10,758	7,739	10,758	9,338		70,700	70,750	11,418	8,099	11,418	9,998		73,700	73,750	12,078	8,459	12,078	10,658		
Your tax is—							Your tax is—							Your tax is—							
67,000							70,000					74,000					74,000				
67,750	68,800	10,769	7,745	10,769	9,349		70,750	71,000	11,429	8,105	11,429	10,009		74,000	74,050	12,144	8,495	12,144	10,724		
68,800	68,850	10,780	7,751	10,780	9,360		70,800	70,850	11,440	8,111	11,440	10,020		74,050	74,100	12,155	8,501	12,155	10,735		
68,850	68,900	10,791	7,757	10,791	9,371		70,850	70,900	11,451	8,117	11,451	10,031		74,100	74,150	12,166	8,507	12,166	10,746		
68,900	68,950	10,802	7,763	10,802	9,382		70,900	70,950	11,462	8,123	11,462	10,042		74,150	74,200	12,177	8,513	12,177	10,757		
68,950	68,000	10,813	7,769	10,813	9,393		70,950	71,000	11,473	8,129	11,473	10,053		74,200	74,250	12,188	8,519	12,188	10,768		
Your tax is—							Your tax is—														

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
75,000					
75,000	75,050	12,364	8,615	12,364	10,944
75,050	75,100	12,375	8,621	12,375	10,955
75,100	75,150	12,386	8,627	12,386	10,966
75,150	75,200	12,397	8,633	12,397	10,977
75,200	75,250	12,408	8,639	12,408	10,988
75,250	75,300	12,419	8,645	12,419	10,999
75,300	75,350	12,430	8,651	12,430	11,010
75,350	75,400	12,441	8,657	12,441	11,021
75,400	75,450	12,452	8,663	12,452	11,032
75,450	75,500	12,463	8,669	12,463	11,043
75,500	75,550	12,474	8,675	12,474	11,054
75,550	75,600	12,485	8,681	12,485	11,065
75,600	75,650	12,496	8,687	12,496	11,076
75,650	75,700	12,507	8,693	12,507	11,087
75,700	75,750	12,518	8,699	12,518	11,098
75,750	75,800	12,529	8,705	12,529	11,109
75,800	75,850	12,540	8,711	12,540	11,120
75,850	75,900	12,551	8,717	12,551	11,131
75,900	75,950	12,562	8,723	12,562	11,142
75,950	76,000	12,573	8,729	12,573	11,153

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
78,000					
78,000	78,050	13,024	8,975	13,024	11,604
78,050	78,100	13,035	8,981	13,035	11,615
78,100	78,150	13,046	8,987	13,046	11,626
78,150	78,200	13,057	8,993	13,057	11,637
78,200	78,250	13,068	8,999	13,068	11,648
78,250	78,300	13,079	9,005	13,079	11,659
78,300	78,350	13,090	9,011	13,090	11,670
78,350	78,400	13,101	9,017	13,101	11,681
78,400	78,450	13,112	9,023	13,112	11,692
78,450	78,500	13,123	9,029	13,123	11,703
78,500	78,550	13,134	9,035	13,134	11,714
78,550	78,600	13,145	9,041	13,145	11,725
78,600	78,650	13,156	9,047	13,156	11,736
78,650	78,700	13,167	9,053	13,167	11,747
78,700	78,750	13,178	9,059	13,178	11,758
78,750	78,800	13,189	9,065	13,189	11,769
78,800	78,850	13,200	9,071	13,200	11,780
78,850	78,900	13,211	9,077	13,211	11,791
78,900	78,950	13,222	9,083	13,222	11,802
78,950	79,000	13,233	9,092	13,233	11,813

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
81,000					
81,000	81,050	13,684	9,543	13,684	12,264
81,050	81,100	13,695	9,554	13,695	12,275
81,100	81,150	13,706	9,565	13,706	12,286
81,150	81,200	13,717	9,576	13,717	12,297
81,200	81,250	13,728	9,587	13,728	12,308
81,250	81,300	13,739	9,598	13,739	12,319
81,300	81,350	13,750	9,609	13,750	12,330
81,350	81,400	13,761	9,620	13,761	12,341
81,400	81,450	13,772	9,631	13,772	12,352
81,450	81,500	13,783	9,642	13,783	12,363
81,500	81,550	13,794	9,653	13,794	12,374
81,550	81,600	13,805	9,664	13,805	12,385
81,600	81,650	13,816	9,675	13,816	12,396
81,650	81,700	13,827	9,686	13,827	12,407
81,700	81,750	13,838	9,697	13,838	12,418
81,750	81,800	13,849	9,708	13,849	12,429
81,800	81,850	13,860	9,719	13,860	12,440
81,850	81,900	13,871	9,730	13,871	12,451
81,900	81,950	13,882	9,741	13,882	12,462
81,950	82,000	13,893	9,752	13,893	12,473

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
76,000					
76,000	76,050	12,584	8,735	12,584	11,164
76,050	76,100	12,595	8,741	12,595	11,175
76,100	76,150	12,606	8,747	12,606	11,186
76,150	76,200	12,617	8,753	12,617	11,197
76,200	76,250	12,628	8,759	12,628	11,208
76,250	76,300	12,639	8,765	12,639	11,219
76,300	76,350	12,650	8,771	12,650	11,230
76,350	76,400	12,661	8,777	12,661	11,241
76,400	76,450	12,672	8,783	12,672	11,252
76,450	76,500	12,683	8,789	12,683	11,263
76,500	76,550	12,694	8,795	12,694	11,274
76,550	76,600	12,705	8,801	12,705	11,285
76,600	76,650	12,716	8,807	12,716	11,296
76,650	76,700	12,727	8,813	12,727	11,307
76,700	76,750	12,738	8,819	12,738	11,318
76,750	76,800	12,749	8,825	12,749	11,329
76,800	76,850	12,760	8,831	12,760	11,340
76,850	76,900	12,771	8,837	12,771	11,351
76,900	76,950	12,782	8,843	12,782	11,362
76,950	77,000	12,793	8,849	12,793	11,373

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
79,000					
79,000	79,050	13,244	9,103	13,244	11,824
79,050	79,100	13,255	9,114	13,255	11,835
79,100	79,150	13,266	9,125	13,266	11,846
79,150	79,200	13,277	9,136	13,277	11,857
79,200	79,250	13,288	9,147	13,288	11,868
79,250	79,300	13,299	9,158	13,299	11,879
79,300	79,350	13,310	9,169	13,310	11,890
79,350	79,400	13,321	9,180	13,321	11,901
79,400	79,450	13,332	9,191	13,332	11,912
79,450	79,500	13,343	9,202	13,343	11,923
79,500	79,550	13,354	9,213	13,354	11,934
79,550	79,600	13,365	9,224	13,365	11,945
79,600	79,650	13,376	9,235	13,376	11,956
79,650	79,700	13,387	9,246	13,387	11,967
79,700	79,750	13,398	9,257	13,398	11,978
79,750	79,800	13,409	9,268	13,409	11,989
79,800	79,850	13,420	9,279	13,420	12,000
79,850	79,900	13,431	9,290	13,431	12,011
79,900	79,950	13,442	9,301	13,442	12,022
79,950	80,000	13,453	9,312	13,453	12,033

If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—					
80,000					
80,000	80,050	13,464	9,323	13,464	12,044
80,050	80,100	13,475	9,334	13,475	12,055
80,100	80,150	13,486	9,345	13,486	12,066
80,150	80,200	13,497	9,356	13,497	12,077
80,200	80,250	13,508	9,367	13,508	12,088
80,250	80,300	13,519	9,378	13,519	12,099
80,300	80,350	13,530	9,389	13,530	12,110
80,350	80,400	13,541	9,		

If line 11b (taxable income) is—		And you are—				If line 11b (taxable income) is—		And you are—				If line 11b (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
Your tax is—						Your tax is—						Your tax is—					
84,000																	
84,000	84,050	14,344	10,203	14,344	12,924	87,000	87,050	15,061	10,863	15,061	13,640	90,000	90,050	15,781	11,523	15,781	14,360
84,050	84,100	14,355	10,214	14,355	12,935	87,050	87,100	15,073	10,874	15,073	13,652	90,050	90,100	15,793	11,534	15,793	14,372
84,100	84,150	14,366	10,225	14,366	12,946	87,100	87,150	15,085	10,885	15,085	13,664	90,100	90,150	15,805	11,545	15,805	14,384
84,150	84,200	14,377	10,236	14,377	12,957	87,150	87,200	15,097	10,896	15,097	13,676	90,150	90,200	15,817	11,556	15,817	14,396
84,200	84,250	14,389	10,247	14,389	12,968	87,200	87,250	15,109	10,907	15,109	13,688	90,200	90,250	15,829	11,567	15,829	14,408
84,250	84,300	14,401	10,258	14,401	12,980	87,250	87,300	15,121	10,918	15,121	13,700	90,250	90,300	15,841	11,578	15,841	14,420
84,300	84,350	14,413	10,269	14,413	12,992	87,300	87,350	15,133	10,929	15,133	13,712	90,300	90,350	15,853	11,589	15,853	14,432
84,350	84,400	14,425	10,280	14,425	13,004	87,350	87,400	15,145	10,940	15,145	13,724	90,350	90,400	15,865	11,600	15,865	14,444
84,400	84,450	14,437	10,291	14,437	13,016	87,400	87,450	15,157	10,951	15,157	13,736	90,400	90,450	15,877	11,611	15,877	14,456
84,450	84,500	14,449	10,302	14,449	13,028	87,450	87,500	15,169	10,962	15,169	13,748	90,450	90,500	15,889	11,622	15,889	14,468
84,500	84,550	14,461	10,313	14,461	13,040	87,500	87,550	15,181	10,973	15,181	13,760	90,500	90,550	15,901	11,633	15,901	14,480
84,550	84,600	14,473	10,324	14,473	13,052	87,550	87,600	15,193	10,984	15,193	13,772	90,550	90,600	15,913	11,644	15,913	14,492
84,600	84,650	14,485	10,335	14,485	13,064	87,600	87,650	15,205	10,995	15,205	13,784	90,600	90,650	15,925	11,655	15,925	14,504
84,650	84,700	14,497	10,346	14,497	13,076	87,650	87,700	15,217	11,006	15,217	13,796	90,650	90,700	15,937	11,666	15,937	14,516
84,700	84,750	14,509	10,357	14,509	13,088	87,700	87,750	15,229	11,017	15,229	13,808	90,700	90,750	15,949	11,677	15,949	14,528
84,750	84,800	14,521	10,368	14,521	13,100	87,750	87,800	15,241	11,028	15,241	13,820	90,750	90,800	15,961	11,688	15,961	14,540
84,800	84,850	14,533	10,379	14,533	13,112	87,800	87,850	15,253	11,039	15,253	13,832	90,800	90,850	15,973	11,699	15,973	14,552
84,850	84,900	14,545	10,390	14,545	13,124	87,850	87,900	15,265	11,050	15,265	13,844	90,850	90,900	15,985	11,710	15,985	14,564
84,900	84,950	14,557	10,401	14,557	13,136	87,900	87,950	15,277	11,061	15,277	13,856	90,900	90,950	15,997	11,721	15,997	14,576
84,950	85,000	14,569	10,412	14,569	13,148	87,950	88,000	15,289	11,072	15,289	13,868	90,950	91,000	16,009	11,732	16,009	14,588
85,000																	
85,000	85,050	14,581	10,423	14,581	13,160	88,000	88,050	15,301	11,083	15,301	13,880	91,000	91,050	16,021	11,743	16,021	14,600
85,050	85,100	14,593	10,434	14,593	13,172	88,050	88,100	15,313	11,094	15,313	13,892	91,050	91,100	16,033	11,754	16,033	14,612
85,100	85,150	14,605	10,445	14,605	13,184	88,100	88,150	15,325	11,105	15,325	13,904	91,100	91,150	16,045	11,765	16,045	14,624
85,150	85,200	14,617	10,456	14,617	13,196	88,150	88,200	15,337	11,116	15,337	13,916	91,150	91,200	16,057	11,776	16,057	14,636
85,200	85,250	14,629	10,467	14,629	13,208	88,200	88,250	15,349	11,127	15,349	13,928	91,200	91,250	16,069	11,787	16,069	14,648
85,250	85,300	14,641	10,478	14,641	13,220	88,250	88,300	15,361	11,138	15,361	13,940	91,250	91,300	16,081	11,798	16,081	14,660
85,300	85,350	14,653	10,489	14,653	13,232	88,300	88,350	15,373	11,149	15,373	13,952	91,300	91,350	16,093	11,809	16,093	14,672
85,350	85,400	14,665	10,500	14,665	13,244	88,350	88,400	15,385	11,160	15,385	13,964	91,350	91,400	16,105	11,820	16,105	14,684
85,400	85,450	14,677	10,511	14,677	13,256	88,400	88,450	15,397	11,171	15,397	13,976	91,400	91,450	16,117	11,831	16,117	14,696
85,450	85,500	14,689	10,522	14,689	13,268	88,450	88,500	15,409	11,182	15,409	13,988	91,450	91,500	16,129	11,842	16,129	14,708
85,500	85,550	14,701	10,533	14,701	13,280	88,500	88,550	15,421	11,193	15,421	14,000	91,500	91,550	16,141	11,853	16,141	14,720
85,550	85,600	14,713	10,544	14,713	13,292	88,550	88,600	15,433	11,204	15,433	14,012	91,550	91,600	16,153	11,864	16,153	14,732
85,600	85,650	14,725	10,555	14,725	13,304	88,600	88,650	15,445	11,215	15,445	14,024	91,600	91,650	16,165	11,875	16,165	14,744
85,650	85,700	14,737	10,566	14,737	13,316	88,650	88,700	15,457	11,226	15,457	14,036	91,650	91,700	16,177	11,886	16,177	14,756
85,700	85,750	14,749	10,577	14,749	13,328	88,700	88,750	15,469	11,237	15,469	14,048	91,700	91,750	16,189	11,897	16,189	14,768
85,750	85,800	14,761	10,588	14,761	13,340	88,750	88,800	15,481	11,248	15,481	14,060	91,750	91,800	16,201	11,908	16,201	14,780
85,800	85,850	14,773	10,599	14,773	13,352	88,800	88,850	15,493	11,259	15,493	14,072	91,800	91,850	16,213	11,919	16,213	14,792
85,850	85,900	14,785	10,610	14,785	13,364	88,850	88,900	15,505	11,270	15,505	14,084	91,850	91,900	16,225	11,930	16,225	14,804
85,900	85,950	14,797	10,621	14,797	13,376	88,900	88,950	15,517	11,281	15,517	14,096	91,900	91,950	16,237	11,941	16,237	14,816
85,950	86,000	14,809	10,632	14,809	13,388	88,950	89,000	15,529	11,292	15,529	14,108	91,950	92,000	16,249	11,952	16,249	14,828
86,000																	
86,000	86,050	14,821	10,643	14,821	13,400	89,000	89,050	15,541	11,303	15,541	14,120	92,000	92,050	16,261	11,963	16,261	14,840
86,050	86,100	14,833	10,654	14,833	13,412	89,050	89,100	15,553	11,314	15,553	14,132	92,050	92,100	16,273	11,974	16,273	14,852
86,100	86,150	14,845	10,665	14,845	13,424	89,100	89,150	15,565	11,325	15,565	14,144	92,100	92,150	16,285	11,985	16,285	14,864
86,150	86,200	14,857	10,676	14,857	13,436	89,150	89,200	15,577	11,336	15,577	14,156	92,150	92,200	16,297	11,996	16,297	14,876
86,200	86,250	14,869	10,687	14,869	13,448	89,200	89,250	15,589	11,347	15,589	14,168	92,200	92,250	16,309	12,007	16,309	14,888
86,250	86,300	14,881	10,698	14,881	13,460	89,250	89,300	15,601	11,358	15,601	14,180	92,250	92,300	16,321	12,018	16,321	14,900
86,300	86,350	14,893	10,709	14,893	13,472	89,300	89,350	15,613	11,369	15,613	14,192	92,300	92,350	16,333	12,029	16,333	14,912
86,350	86,400	14,905															

2019 Tax Computation Worksheet—Line 12a



See the instructions for line 12a to see if you must use the worksheet below to figure your tax.

Note. If you are required to use this worksheet to figure the tax on an amount from another form or worksheet, such as the Qualified Dividends and Capital Gain Tax Worksheet, the Schedule D Tax Worksheet, Schedule J, Form 8615, or the Foreign Earned Income Tax Worksheet, enter the amount from that form or worksheet in column (a) of the row that applies to the amount you are looking up. Enter the result on the appropriate line of the form or worksheet that you are completing.

Section A—Use if your filing status is **Single**. Complete the row below that applies to you.

Taxable income. If line 11b is—	(a) Enter the amount from line 11b	(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 12a.
At least \$100,000 but not over \$160,725	\$	× 24% (0.24)	\$	\$ 5,825.50	\$
Over \$160,725 but not over \$204,100	\$	× 32% (0.32)	\$	\$ 18,683.50	\$
Over \$204,100 but not over \$510,300	\$	× 35% (0.35)	\$	\$ 24,806.50	\$
Over \$510,300	\$	× 37% (0.37)	\$	\$ 35,012.50	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying widow(er)**. Complete the row below that applies to you.

Taxable income. If line 11b is—	(a) Enter the amount from line 11b	(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 12a.
At least \$100,000 but not over \$168,400	\$	× 22% (0.22)	\$	\$ 8,283.00	\$
Over \$168,400 but not over \$321,450	\$	× 24% (0.24)	\$	\$ 11,651.00	\$
Over \$321,450 but not over \$408,200	\$	× 32% (0.32)	\$	\$ 37,367.00	\$
Over \$408,200 but not over \$612,350	\$	× 35% (0.35)	\$	\$ 49,613.00	\$
Over \$612,350	\$	× 37% (0.37)	\$	\$ 61,860.00	\$

Section C—Use if your filing status is **Married filing separately**. Complete the row below that applies to you.

Taxable income. If line 11b is—	(a) Enter the amount from line 11b	(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 12a.
At least \$100,000 but not over \$160,725	\$	× 24% (0.24)	\$	\$ 5,825.50	\$
Over \$160,725 but not over \$204,100	\$	× 32% (0.32)	\$	\$ 18,683.50	\$
Over \$204,100 but not over \$306,175	\$	× 35% (0.35)	\$	\$ 24,806.50	\$
Over \$306,175	\$	× 37% (0.37)	\$	\$ 30,930.00	\$

Section D—Use if your filing status is **Head of household**. Complete the row below that applies to you.

Taxable income. If line 11b is—	(a) Enter the amount from line 11b	(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 12a.
At least \$100,000 but not over \$160,700	\$	× 24% (0.24)	\$	\$ 7,246.00	\$
Over \$160,700 but not over \$204,100	\$	× 32% (0.32)	\$	\$ 20,102.00	\$
Over \$204,100 but not over \$510,300	\$	× 35% (0.35)	\$	\$ 26,225.00	\$
Over \$510,300	\$	× 37% (0.37)	\$	\$ 36,431.00	\$

General Information

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. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit IRS.gov/FreeFile for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

- 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 his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies 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 to add the correct amounts on Form 1040 or 1040-SR. Some lines require you to add across instead of down and some lines require you to add amounts from another form or schedule and then enter the total on Form 1040 or 1040-SR.

- Be sure you used the correct method to figure your tax. See the instructions for line 12a.

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.

- 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 9 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 6.

- 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 children you have.

- 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 23 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. 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 2, 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 also may 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 2020



You can use the [Tax Withholding Estimator](#) instead of Pub. 505 or the worksheets included with Form W-4 or W-4P, to determine whether you need to have your withholding increased or decreased.

In general, you don't have to make estimated tax payments if you expect that your 2020 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 2020 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

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 also can contact the IRS through relay services such as the Federal Relay Service, available at www.gsa.gov/fredrelay.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails 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 contacts with taxpayers via emails. Also, the IRS doesn't request detailed personal information through email or 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. You also may report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can forward suspicious emails to the Federal Trade Commission (FTC) at spam@uce.gov or report them at ftc.gov/complaint. You can contact them at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](#) and Pub. 5027. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more

about identity theft and how to reduce your risk.

How Do You Make a Gift To Reduce Debt Held By the Public?

If you wish to do so, make a check payable to "Bureau of the Fiscal Service." You can send it to: Bureau of the Fiscal Service, Attn: Dept 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 23 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [www.treasurydirect.gov](#) and click on "How to Make a Contribution to Reduce the Debt."



You may be able to deduct this gift on your 2020 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, 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.

Use the [Where's My Amended Return](#) application on IRS.gov to track the status of your amended return. It can take up to 3 weeks from the date you mailed it to show up in our system.

Need a Copy of Your Tax Return Information?

Tax return transcripts are free and generally are 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:

- Visit [IRS.gov/Transcript](#),
- Use Form 4506-T or 4506T-EZ, or
- Call us at 800-908-9946.

If you need a copy of your actual tax return, use Form 4506. There is a fee for each return requested. See Form 4506 for the current fee. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived.

Death of a Taxpayer

If a taxpayer died before filing a return for 2019, 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 2019 and you didn't remarry in 2019, or if your spouse died in 2020 before filing a return for 2019, you can file a joint return. A joint return should show your spouse's 2019 income before death and your income for all of 2019. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she also must sign.

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

Claiming a Refund for a Deceased Taxpayer

If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and 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.

For more details, use [Tax Topic 356](#) or see Pub. 559.

Past Due Returns

If you or someone you know needs to file past due tax returns, use [Tax Topic 153](#) or go to [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 2016 return in 2020, 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 IRS.gov and find resources that can help you right away.

Preparing and filing your tax return. Find free options to prepare and file your return on IRS.gov or in your local community if you qualify.

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$56,000 or less, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. 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.

You can go to IRS.gov to see your options for preparing and filing your return which include the following.

- **Free File.** Go to [IRS.gov/FreeFile](#). See if you qualify to use brand-name software to prepare and *e-file* your federal tax return for free.

- **VITA.** Go to [IRS.gov/VITA](#), download the free IRS2Go app, or call 800-906-9887 to find the nearest VITA location for free tax return preparation.

- **TCE.** Go to [IRS.gov/TCE](#), download the free IRS2Go app, or call 888-227-7669 to find the nearest TCE location for free tax return preparation.

Getting answers to your tax law questions. On IRS.gov, get answers to your tax questions anytime, anywhere.

- Go to [IRS.gov/Help](#) for a variety of tools that will help you get answers to some of the most common tax questions.

- Go to [IRS.gov/ITA](#) for the Interactive Tax Assistant, a tool that will ask you questions on a number of tax law topics and provide answers. You can print the entire interview and the final response for your records.

- Go to [IRS.gov/Pub17](#) to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2019 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.

- You also may be able to access tax law information in your electronic filing software.

Getting tax forms and publications. Go to [IRS.gov/Forms](#) to view, download, or print all of the forms and publications you may need. You also can download and view popular tax publications and instructions (including the 1040 and 1040-SR instructions) on mobile devices as an eBook at no charge. Or, you can go to [IRS.gov/OrderForms](#) to place an order and have forms mailed to you within 10 business days.

Access your online account (Individual taxpayers only). Go to [IRS.gov/](#)

[Account](#) to securely access information about your federal tax account.

- View the amount you owe, pay online, or set up an online payment agreement.

- Access your tax records online.
- Review the past 24 months of your payment history.

- Go to [IRS.gov/SecureAccess](#) to review the required identity authentication process.

Using direct deposit. The fastest way to receive a tax refund is to combine [direct deposit](#) and IRS e-file. Direct deposit securely and electronically transfers your refund directly into your financial account. Eight in 10 taxpayers use direct deposit to receive their refund. IRS issues more than 90% of refunds in less than 21 days.

Refund timing for returns claiming certain credits. The IRS can't issue [refunds before mid-February 2020](#) for returns that claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Getting a transcript or copy of a return. The quickest way to get a copy of your tax transcript is to go to [IRS.gov/Transcripts](#). Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a copy of your transcript. If you prefer, you can:

- Order your transcript by calling 800-908-9946.
- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

Using online tools to help prepare your return. Go to [IRS.gov/Tools](#) for the following.

- The [Earned Income Tax Credit Assistant](#) ([IRS.gov/EIC](#)) determines if you are eligible for the EIC.

- The [Online EIN Application](#) ([IRS.gov/EIN](#)) helps you get an employer identification number.

- The [Tax Withholding Estimator](#) ([IRS.gov/W4App](#)) estimates the amount you should have withheld from your paycheck for federal income tax purposes.

• The [First Time Homebuyer Credit Account Look-up](#) ([IRS.gov/Homebuyer](#)) tool provides information on your repayments and account balance.

• The [Sales Tax Deduction Calculator](#) ([IRS.gov/SalesTax](#)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040 or 1040-SR), choose not to claim state and local income taxes, and you didn't save your receipts showing the sales tax you paid.

Resolving tax-related identity theft issues.

The IRS doesn't initiate contact with taxpayers by email or telephone to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.

- Go to [IRS.gov/IDProtection](#) for information and videos.

• If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit [IRS.gov/ID](#) to learn what steps you should take.

• See *Secure Your Tax Records From Identity Theft* under *General Information*, earlier.

Checking on the status of your refund.

- Go to [IRS.gov/Refunds](#).

• The IRS can't issue refunds before mid-February 2020 for returns that claimed the EIC or ACTC. This applies to the entire refund, not just the portion associated with these credits.

• Download the official [IRS2Go](#) app to your mobile device to check your refund status.

• Call the automated refund hotline at 800-829-1954. See *Refund Information*, later.

Making a tax payment. The IRS uses the latest encryption technology to ensure your electronic payments are safe and secure. You can make electronic payments online, by phone, and from a mobile device using the IRS2Go app. Paying electronically is quick, easy, and faster than mailing in a check or money order. Go to [IRS.gov/Payments](#) 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 or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.

• Electronic Funds Withdrawal: Offered only when filing your federal taxes using tax return preparation software or through a tax professional.

• Electronic Federal Tax Payment System: 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.

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](#) ([IRS.gov/OIC](#)) to see if you can settle your tax debt for less than the full amount you owe.

Checking the status of an amended return. Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns. Please note that it can take up to 3 weeks from the date you mailed your amended return for it to show up in our system and processing it can take up to 16 weeks.

Understanding an IRS notice or letter. Go to [IRS.gov/Notices](#) to find additional information about responding to an IRS notice or letter.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS Tax Assistance Center (TAC). Go to [IRS.gov/LetUsHelp](#) for the topics people ask about most. If you still need help, IRS TACs provide help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](#) to find the nearest TAC, check hours, available services, and appointment options.

Watching IRS videos. The IRS Video portal [IRSVideos.gov](#) contains video and

audio presentations for individuals, small businesses, and tax professionals.

IRS social media. The IRS uses social media tools to share the latest information on tax changes, scam alerts, initiatives, products, and services. Connect with the IRS through the following social media tools: IRS2Go mobile app, Twitter, Facebook, LinkedIn, and Instagram.

- <https://www.facebook.com/IRS>.
- <https://www.twitter.com/IRSnews>.
- <https://www.instagram.com/irsnews>.
- <https://www.linkedin.com/company/irs>.
- <https://www.youtube.com/user/irsvideos>.
- <https://www.irs.gov/newsroom/irs2goapp>.

At the IRS, privacy and security are paramount. We use these tools to share public information with you. Don't post your social security number or other confidential information on social media sites. Always protect your identity when using any social networking site.

We will not be able to answer personal tax or account questions on any of these sites.

Getting tax information in other languages. For taxpayers whose native language isn't English, we have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

- [Spanish \(IRS.gov/Spanish\)](#).
- [Chinese \(IRS.gov/Chinese\)](#).
- [Vietnamese \(IRS.gov/Vietnamese\)](#).
- [Korean \(IRS.gov/Korean\)](#).
- [Russian \(IRS.gov/Russian\)](#).

The IRS TACs provide over-the-phone interpreter service in over 170 languages, and the service is available free to taxpayers.

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 23.

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 also will 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 \$435 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 $\frac{1}{2}$ of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

Frivolous return. In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that doesn't contain information needed to figure the correct tax or shows a substantially incorrect tax because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign. For a list of positions identified as frivolous, see Notice 2010-33, 2010-17 I.R.B. 609, available at [IRS.gov/irb/2010-17_IRB#NOT-2010-33](https://www.irs.gov/irb/2010-17_IRB#NOT-2010-33).

Other. Other penalties can be imposed for, among other things, negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, making a false statement, or identity theft. See Pub. 17 for details on some of these penalties.

Refund Information

where's my refund? To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds)

or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund generally will 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 2020 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.

Refund information also is available in Spanish at [IRS.gov/Spanish](https://www.irs.gov/Spanish) and 800-829-1954.



Updates to refund status are made once a day—usually at night.



If you don't have Internet access, you can call 800-829-1954, 24 hours a day, 7 days a week, for automated refund information. Our phone and walk-in assistants can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

Don't send in a copy of your return unless asked to do so.

To get a refund, you generally must 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.

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 or 1040-SR.

Additional income is entered on Schedule 1, lines 1 through 8. The amount on line 9 of Schedule 1 is entered on Form 1040 or 1040-SR, line 7a.

Adjustments to income are entered on Schedule 1, lines 10 through 22. The amount on line 22 is entered on Form 1040 or 1040-SR, line 8a.

Virtual Currency

If, in 2019, you engaged in any transaction involving virtual currency, check the "Yes" box next to the question on virtual currency at the top of Schedule 1. A transaction involving virtual currency includes:

- The receipt or transfer of virtual currency for free (without providing any consideration), including from an airdrop or following a hard fork;
- An exchange of virtual currency for goods or services;
- A sale of virtual currency; and
- An exchange of virtual currency for other property, including for another virtual currency.

If you disposed of any virtual currency that was held as a capital asset, use Form 8949 to figure your capital gain or loss and report it on Schedule D (Form 1040 or 1040-SR).

If you received any virtual currency as compensation for services or disposed of any virtual currency 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 1, or inventory or services from Schedule C on Schedule 1).

If, in 2019, you have not engaged in any transaction involving virtual currency, and you don't otherwise have to file

Schedule 1, you don't have to do anything further. If you otherwise have to file Schedule 1, check the "No" box.

For more information, go to [IRS.gov/virtualcurrencyfaqs](https://www.irs.gov/virtualcurrencyfaqs).

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 2019, 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 2019 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 2019 estimated state or local income tax, the amount applied is treated as received in 2019. If the refund was for a tax you paid in 2018 and you deducted state and local income taxes on your 2018 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 2019 that is for a tax year other than 2018.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2019 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2018 Form 1040, line 10, but no tax on your Form 1040, line 11, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2018 state and local income tax refund is more than your 2018 state and local income tax deduction minus the amount you could have deducted as your 2018 state and local general sales taxes.

5. You made your last payment of 2018 estimated state or local income tax in 2019.

6. You owed alternative minimum tax in 2018.

7. You couldn't use the full amount of credits you were entitled to in 2018 because the total credits were more than the amount shown on your 2018 Form 1040, line 11.

8. You could be claimed as a dependent by someone else in 2018.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2019 Form 1040 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 2019. Report this amount on line 7. However, 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 2019

and you repaid any of it in 2019, 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 2019, 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.

Line 8

Other Income



Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also, don't report on line 8 any nonemployee compensation shown on Form 1099-MISC (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the instructions on Form 1099-MISC to find out where to report that income.

Taxable income. Use line 8 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 8 include the following.

- Most prizes and awards. But see *Olympic and Paralympic medals and USOC prize money*, later.
- Jury duty pay. Also see the instructions for line 22.
- Alaska Permanent Fund dividends.
- 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.
- 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 22.
- Income from an activity not engaged in for profit. See Pub. 535.
- Amounts deemed to be income from a health savings account (HSA) because you didn't remain an eligible individual during the testing period. See Form 8889, Part III.
- Gambling winnings, including 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.
- 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 8.
- 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.
- Canceled debts. These amounts may be shown in box 2 of Form 1099-C. However, part or all of your income from the cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter "canceled debt" or "foreclosure" in the search box.
- 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



Attach Form(s) W-2G to Form 1040 if any federal income tax was withheld.

State and Local Income Tax Refund Worksheet—Schedule 1, Line 1

Before you begin: ✓ Be sure you have read the *Exception* in the instructions for this line to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2018 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 2018 (generally, this is the amount reported on your 2018 Schedule A, line 5d), more than the amount on your 2018 Schedule A, line 5e?

No. Enter the amount from line 1 on line 3 and go to line 4.
 Yes. Subtract the amount on your 2018 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 2018 (generally, this is the amount reported on your 2018 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 2018 Schedule A, line 17. 4. _____
- Note.** If the filing status on your 2018 Form 1040 was married filing separately and your spouse itemized deductions in 2018, 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 **2018** Form 1040.

• Single or married filing separately—\$12,000
 • Married filing jointly or qualifying widow(er)—\$24,000
 • Head of household—\$18,000

5. _____
6. Check any boxes that apply.*

You were born before January 2, 1954.
 Spouse was born before January 2, 1954.

No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,300 (\$1,600 if your 2018 filing status was single or head of household). 6. _____

*If your filing status is married filing separately, you can check the boxes for your spouse only if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.
7. Add lines 5 and 6 7. _____
8. Is the amount on line 7 less than the amount on line 4?

No. None of your refund is taxable.
 Yes. Subtract line 7 from line 4 8. _____
9. **Taxable part of your refund.** Enter the **smaller** of line 3 or line 8 here and on Schedule 1, line 1 9. _____

of the designated beneficiary in 2019 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2019, and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary 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.

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder in 2019, and (b) they were not included in a qualified rollover. See Pub. 969.



You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.

- 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. Enter "ABLE" and the taxable amount on the dotted line next to line 8. See Pub. 907 for more information.



You may have to pay an additional tax if you received a taxable distribution from an ABLE account. See the Instructions for Form 5329.

- Section 461(l) excess business loss adjustments. Enter "ELA" and the taxable amount on the dotted line next to line 8. See Form 461 and its instructions for more information.

- Net section 965 inclusion. If you have a net section 965 inclusion (the section 965(a) inclusion less the corre-

sponding section 965(c) deduction) for 2019, enter "SEC 965" and the net inclusion amount on the dotted line next to line 8. You must also complete and attach Form 965 and Form 965-A to your return.

- If, as a result of an election under section 965(n), the amount of the net operating loss for the taxable year is determined without regard to relevant section 965-related amounts (the "reduction amount"), the reduction amount is included in other income on line 8. If, as a result of an election under section 965(n), the taxable income to be reduced by net operating loss carryovers or carrybacks is reduced, the net operating loss deduction on line 8 is reduced by the reduction amount.

- Section 951A requires U.S. shareholders of controlled foreign corporations to report their global intangible low-taxed income (GILTI) in taxable income. Include the amount figured on Form 8992 and attach a copy of the form to your return. If you have a Form 5471 reporting requirement, attach a copy of Form 5471 to your return.

Nontaxable income. Don't report any nontaxable income on line 8. 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.
- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.
- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).
- Gifts and bequests. However, if you received a gift or bequest from a foreign person of more than \$16,388, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

Net operating loss (NOL) deduction. Include on line 8 any NOL deduction from an earlier year. Subtract it from any income on line 8 and enter the result. If the result is less than zero, enter it in parentheses. On the dotted line next to line 8, enter "NOL" and show the

amount of the deduction in parentheses. See Pub. 536 for details.

Medicaid waiver payments to care provider. Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. If these payments were reported to you in box 1 of Form(s) W-2, include the amount on Form 1040 or 1040-SR, line 1. Also, include on line 1 any Medicaid waiver payments you received that you choose to include in earned income for purposes of claiming a credit or other tax benefit, even if you did not receive a Form W-2 reporting these payments. On line 8, subtract the nontaxable amount of the payments from any income on line 8 and enter the result. If the result is less than zero, enter it in parentheses. Enter "Notice 2014-7" and the nontaxable amount on the dotted line next to line 8. For more information about these payments, see Pub. 525.

Olympic and Paralympic medals and USOC prize money. The value of Olympic and Paralympic medals and the amount of United States Olympic Committee 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 8, then subtract it by including it on line 22, along with any other write-in adjustments. On the dotted line next to line 22, enter the nontaxable amount and identify as "USOC."

Adjustments to Income

Line 10

Educator Expenses

If you were an eligible educator in 2019, you can deduct on line 10 up to \$250 of

qualified expenses you paid in 2019. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 10. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students you teach; or
- In connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom.

An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense doesn't have to be required to be considered necessary.

Qualified expenses don't include expenses for home schooling or for non-athletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

For more details, use [Tax Topic 458](#) or see Pub. 529.

Line 11

Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials

Include the following deductions on line 11.

- 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 12

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 2019. See Form 8889.

Line 13

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 14

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. If you completed Section A of Schedule SE, the deductible part of your self-employment tax is on line 6. If you completed Section B of Schedule SE, it is on line 13.

Line 15

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 16

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents.

The insurance also can cover your child who was under age 27 at the end of 2019, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Forms 1040 and 1040-SR).

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 2019 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.

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 2019 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1.

But if you also were eligible to participate in any subsidized health plan

Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 16

- Before you begin:**
- ✓ If, during 2019, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation pension payee, see the Instructions for Form 8885 to figure the amount to enter on line 1 of this worksheet.
 - ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

1. Enter the total amount paid in 2019 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2019 for you, your spouse, and your dependents. Your insurance also can cover your child who was under age 27 at the end of 2019, 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. _____
2. 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 14 and 15. Don't include Conservation Reserve Program payments exempt from self-employment tax 2. _____
3. **Self-employed health insurance deduction.** Enter the **smaller** of line 1 or line 2 here and on Schedule 1, line 16. **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. Instead, enter the amount from Schedule SE, Section B, 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.

maintained by your or your spouse's employer for any month or part of a month in 2019, 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 2019, don't use amounts paid for coverage for that month to figure the deduction.

CAUTION 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 Pub. 535.

If you qualify to take the deduction, use the Self-Employed Health Insurance Deduction Worksheet to figure the amount you can deduct.

Exceptions. Use Pub. 535 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 ad-

vance payments of the premium tax credit were made or you are claiming the premium tax credit.

Line 17

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 18a, 18b, and 18c Alimony Paid

Line 18a

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 18c

On line 18c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

Line 19

IRA Deduction

TIP *If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2019, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2019, 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 generally is 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 1, 2020, that shows all contributions to your traditional IRA for 2019.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 11-item list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2019, you can't deduct any contributions made to your traditional IRA for 2019 or treat them as nondeductible contributions.

2. 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.

3. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2019, 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.

4. You can't deduct elective deferrals to a 401(k) plan, 403(b) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts aren't included as income in box 1 of your Form W-2.

5. If you made contributions to your IRA in 2019 that you deducted for 2018, don't include them in the worksheet.

6. 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 7 of Form 1099-MISC, 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 15b of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

7. 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 19.

8. Don't include rollover contributions in figuring your deduction. Instead, see the instructions for Form 1040 or 1040-SR, lines 4a and 4b.

9. Don't include trustees' fees that were billed separately and paid by you for your IRA.

10. 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.

11. If the total of your IRA deduction on line 19 plus any nondeductible con-

tribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2019, see Pub. 590-A for special rules.



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

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 also are 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 2019.



You may be able to take the retirement savings contributions credit. See the Schedule 3, line 4 instructions.

IRA Deduction Worksheet—Schedule 1, Line 19



If you were age 70½ or older at the end of 2019, you can't deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. Don't complete this worksheet for anyone age 70½ or older at the end of 2019. If you are married filing jointly and only one spouse was under age 70½ at the end of 2019, complete this worksheet only for that spouse.

- Before you begin:**
- ✓ Be sure you have read the 11-item list in the instructions for this line. You may not be able to use this worksheet.
 - ✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2019, enter "D" on the dotted line next to Schedule 1, line 19. If you don't, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i>)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	
b. If married filing jointly, was your spouse covered by a retirement plan?	1b. <input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$6,000, if under age 50 at the end of 2019. • \$7,000, if age 50 or older but under age 70½ at the end of 2019. <p>Otherwise, go to line 2.</p>		
2. Enter the amount shown below that applies to you.	<div style="display: flex; justify-content: space-around;"> 2a. _____ 2b. _____ </div>	
• Single, head of household, or married filing separately and you lived apart from your spouse for all of 2019, enter \$74,000.		
• Qualifying widow(er), enter \$123,000.		
• Married filing jointly, enter \$123,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$203,000 for the person who wasn't covered by a plan.		
• Married filing separately and you lived with your spouse at any time in 2019, enter \$10,000.		
3. Enter the amount from Form 1040 or 1040-SR, line 7b	3. _____	
4. Enter the total of the amounts from Schedule 1, lines 10 through 18a, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22	4. _____	
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	5a. _____	5b. _____
6. Is the amount on line 5 less than the amount on line 2?	<div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> No. None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606. </div>	
<input type="checkbox"/> Yes.	Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you. <div style="display: flex; justify-content: space-around; margin-top: 10px;"> 6a. _____ 6b. _____ </div>	
<ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> i. \$6,000, if under age 50 at the end of 2019. ii. \$7,000, if age 50 or older but under age 70½ at the end of 2019. <p>If the result is less than \$10,000, go to line 7.</p> <ul style="list-style-type: none"> • If married filing jointly or qualifying widow(er), 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. <ul style="list-style-type: none"> i. \$6,000, if under age 50 at the end of 2019. ii. \$7,000 if age 50 or older but under age 70½ at the end of 2019. <p>Otherwise, go to line 7.</p>		

IRA Deduction Worksheet—Continued

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> • Single, head of household, or married filing separately, multiply by 60% (0.60) (or by 70% (0.70) in the column for the IRA of a person who is age 50 or older at the end of 2019). • Married filing jointly or qualifying widow(er), multiply by 30% (0.30) (or by 35% (0.35) in the column for the IRA of a person who is age 50 or older at the end of 2019). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2019). <p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> • Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 19. • Alimony and separate maintenance payments reported on Schedule 1, line 2a. • Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q. <p>9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 14 and 15. If zero or less, enter -0-. For more details, see Pub. 590-A</p> <p>10. Add lines 8 and 9</p>	<div style="display: flex; justify-content: space-between;"> 7a. 7b. </div>	
	<div style="display: flex; justify-content: space-between;"> 8. _____ </div>	
	<div style="display: flex; justify-content: space-between;"> 9. _____ </div>	
	<div style="display: flex; justify-content: space-between;"> 10. _____ </div>	
<div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p><i>If married filing jointly and line 10 is less than \$11,000 (\$12,000 if one spouse is age 50 or older at the end of 2019; \$13,000 if both spouses are age 50 or older at the end of 2019), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p> </div> </div>		
<p>11. Enter traditional IRA contributions made, or that will be made by the due date of your 2019 return not counting extensions (April 15, 2020 for most people), for 2019 to your IRA on line 11a and to your spouse's IRA on line 11b</p> <p>12. On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 19. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606)</p>	<div style="display: flex; justify-content: space-between;"> 11a. 11b. </div>	<div style="display: flex; justify-content: space-between;"> 12a. 12b. </div>

Line 20

Student Loan Interest Deduction

You can take this deduction only if all of the following apply.

- You paid interest in 2019 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: \$85,000 if single, head of household, or qualifying widow(er); \$170,000 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) 2019 tax return.

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 ex-

penses for any of the following individuals who was an eligible student.

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
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 \$4,200 for 2019; or

Student Loan Interest Deduction Worksheet—Schedule 1, Line 20

Before you begin:

- ✓ Figure any write-in adjustments to be entered on the dotted line next to Schedule 1, line 22 (see the instructions for Schedule 1, line 22).
- ✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1. Enter the total interest you paid in 2019 on qualified student loans (see the instructions for line 20). **Don't** enter more than \$2,500 1. _____
2. Enter the amount from Form 1040 or 1040-SR, line 7b 2. _____
3. Enter the total of the amounts from Schedule 1, lines 10 through 19, plus any write-in adjustments you entered on the dotted line next to Schedule 1, line 22 3. _____
4. Subtract line 3 from line 2 4. _____
5. Enter the amount shown below for your filing status.
 - Single, head of household, or qualifying widow(er)—\$70,000
 - Married filing jointly—\$140,000
} 5. _____
6. Is the amount on line 4 more than the amount on line 5?
 - No.** Skip lines 6 and 7, enter -0- on line 8, and go to line 9.
 - Yes.** Subtract line 5 from line 4 6. _____
7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 7. _____
8. Multiply line 1 by line 7 8. _____
9. **Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 20. **Don't** include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) 9. _____

- 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 21

Tuition and Fees

If you paid qualified tuition and fees for yourself, your spouse, or your dependents, you may be able to take this de-

duction for 2019. See Form 8917. If you were eligible for this deduction in 2018, you must file an amended return to claim it. See [IRS.gov/Form1040X](#).



You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for Form 1040, line 18c, and Schedule 3, line 3, for details.

Line 22

Include in the total on line 22 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 22, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as "MSA."
- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as "Jury Pay."
- Deductible expenses related to income reported on line 8 from the rental of personal property engaged in for profit. Identify as "PPR."
- Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8. Identify as "USOC."
- Reforestation amortization and expenses (see Pub. 535). Identify as "RFST."
- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as "Sub-Pay TRA."
- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as "501(c)(18)(D)."
- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as "403(b)."
- 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). Identify as "UDC."
- 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 includable in your gross income. Identify as "WBF."

Instructions for Schedule 2

Additional Taxes

General Instructions

TIP For 2019, Schedule 2 includes the combined entries from the 2018 Schedules 2 and 4. In Part I, you enter any alternative minimum tax or excess advance premium tax credit repayment. In Part II, you enter any other taxes.

Use Schedule 2 if you have additional taxes that can't be entered directly on Form 1040 or 1040-SR.

Include the amount on Schedule 2, line 3, in the total on Form 1040 or 1040-SR, line 12b.

Enter the amount on Schedule 2, line 10, on Form 1040 or 1040-SR, line 15.

Specific Instructions

Line 1

Alternative Minimum Tax (AMT)

Alternative minimum tax (AMT) exemption amount increased. The AMT exemption amount is increased to \$71,700 (\$111,700 if married filing jointly or qualifying widow(er); \$55,850 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$510,300 (\$1,020,600 if married filing jointly or qualifying widow(er)).

If you aren't sure whether you owe the AMT, complete the Worksheet To See if You Should Fill in Form 6251.

Exception. Fill in Form 6251 instead of using the worksheet if you claimed or received any of the following items.

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.

- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.

- Income from long-term contracts not figured using the percentage-of-completion method.

- Investment interest expense reported on Form 4952.

- Net operating loss deduction.

- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.

- Section 1202 exclusion.

- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.

- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.

- Qualified electric vehicle credit.

- Alternative fuel vehicle refueling property tax.

- Credit for prior year minimum tax.

- Foreign tax credit.

- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.



Form 6251 should be filled in for certain children who are under age 24 at the end of 2019. See the Instructions for Form 6251 for more information.

For help with the alternative minimum tax, go to [IRS.gov/AMT](https://irs.gov/AMT).

Line 2

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 2.

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 also may 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 5

Unreported Social Security and Medicare Tax from Forms 4137 and 8919

Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

Form 4137. If you received tips of \$20 or more in any month and you didn't report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips.

Don't include the value of any non-cash tips, such as tickets or passes. You don't pay social security and Medicare taxes or RRTA tax on these noncash tips.

Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 1

Before you begin: ✓ Be sure you have read the **Exception** in the instructions for this line to see if you must fill in Form 6251 instead of using this worksheet.

1. Are you filing Schedule A?

No. Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 10, from Form 1040 or 1040-SR, line 8b, and enter the result on line 3 and go to line 4.

Yes. Enter the amount from Form 1040 or 1040-SR, line 11b 1. _____

2. Enter the amount from Schedule A, line 7 2. _____

3. Add lines 1 and 2 3. _____

4. Enter any tax refund from Schedule 1, lines 1 and 8 4. _____

5. Subtract line 4 from line 3 5. _____

6. Enter the amount shown below for your filing status.

- Single or head of household—\$71,700
- Married filing jointly or qualifying widow(er)—\$111,700
- Married filing separately—\$55,850

}

6. _____

7. Is the amount on line 5 more than the amount on line 6?

No.  Don't complete the rest of this worksheet. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.

Yes. Subtract line 6 from line 5 7. _____

8. Enter the amount shown below for your filing status.

- Single or head of household—\$510,300
- Married filing jointly or qualifying widow(er)—\$1,020,600
- Married filing separately—\$510,300

}

8. _____

9. Is the amount on line 5 more than the amount on line 8?

No. Enter -0-. Skip line 10. Enter on line 11 the amount from line 7, and go to line 12.

Yes. Subtract line 8 from line 5 9. _____

10. Multiply line 9 by 25% (0.25) and enter the **smaller of the result or line 6** 10. _____

11. Add lines 7 and 10 11. _____

12. Is the amount on line 11 more than \$194,800 (\$97,400 if married filing separately)?

Yes.  Fill in Form 6251 to see if you owe the alternative minimum tax.

No. Multiply line 11 by 26% (0.26) 12. _____

13. Add Form 1040 or 1040-SR, line 12a (minus any tax from Form 4972), and Schedule 2, line 2. (If you used Schedule J to figure your tax on the entry space on Form 1040 or 1040-SR, line 12a, refigure that tax without using Schedule J before including it in this calculation) 13. _____

Next. Is the amount on line 12 more than the amount on line 13?

Yes. Fill in Form 6251 to see if you owe the alternative minimum tax.

No. You don't owe alternative minimum tax and don't need to fill out Form 6251. Leave Schedule 2, line 1, blank.

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.



CAUTION *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.*

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 5 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1.

Line 6

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 were born before July 1, 1948, and didn't take the minimum required distribution from your IRA or other qualified retirement plan.

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 6. The taxable amount of the

distribution is the part of the distribution you reported on Form 1040 or 1040-SR, line 4b or 4d or on Form 4972. Also, enter "No" in the margin to the left of line 6 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 7a

Household Employment Taxes

Enter the household employment taxes you owe for having a household employee. If any of the following apply, see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,100 or more in 2019. 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 2019 and was a student.

2. You withheld federal income tax during 2019 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2018 or 2019 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 7b

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 2019, you can enter your 2019 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.

Line 8

Other Taxes

Use line 8 to report any taxes not reported elsewhere on your return or other schedules. To find out if you owe the tax, see the form or publication indicated. Enter on line 8 the total of all the following taxes you owe.

Additional Medicare Tax. See Form 8959 and its instructions if the total of your 2019 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 widow(er).

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.

Check box a if you owe the tax.

Net Investment Income Tax. See Form 8960 and its instructions if the amount on Form 1040 or 1040-SR, line 8b, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying widow(er), 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 or 1040-SR, line 8b, is more than:

- \$19,100 if married filing separately,
- \$144,100 if married filing jointly or qualifying widow(er), or

- \$94,100 if single or head of household.

Check box b if you owe the tax.

Other taxes. For the following taxes, check box c and, in the space next to that box, enter the amount of the tax and the code that identifies it. If you need more room, attach a statement listing the amount of each tax and the code.



If you owe interest on the tax due on installment income under section 453(l) or interest on the deferred tax on gain from certain installment sales under section 453A, list those amounts, and the applicable code, first before listing any other taxes you may owe and report on this line.

1. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(l)(3)."
2. Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. Identify as "453A(c)."
3. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as "HSA."
4. Additional tax on an HSA because you didn't remain an eligible individual during the testing period (see Form 8889, Part III). Identify as "HDHP."
5. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."
6. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."
7. Recapture of the following credits.
 - a. Investment credit (see Form 4255). Identify as "ICR."
 - b. Low-income housing credit (see Form 8611). Identify as "LIHCR."
- c. Indian employment credit (see Form 8845). Identify as "IECR."
- d. New markets credit (see Form 8874). Identify as "NMCR."
- e. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."
- f. Alternative motor vehicle credit (see Form 8910). Identify as "AMVCR."
- g. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."
- h. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as "8936R."
8. Recapture of federal mortgage subsidy. If you sold your home in 2019 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, see Form 8828. Identify as "FMSR."
9. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."
10. 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. Identify as "UT."
11. Golden parachute payments. 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 13. Identify as "EPP."
12. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."
13. Excise tax on insider stock compensation from an expatriated corpora-
- tion. See section 4985. Identify as "ISC."
14. Additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526. Identify as "FITPP."
15. Look-back interest under section 167(g) or 460(b). See Form 8697 or 8866. Identify as "8697" or "8866."
16. 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 15b 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. Identify as "NQDC."
17. Additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includable in your income in an earlier year except that the amount wasn't determinable until 2019. 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. Identify as "457A."
18. Tax on noneffectively connected income for any part of the year you were a nonresident alien (see the Instructions for Form 1040-NR). Identify as "1040-NR."
19. Any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund. Identify as "1291INT."
20. Any interest amount from Form 8621, line 24. Identify as "1294INT."

Instructions for Schedule 3

Additional Credits and Payments



For 2019, Schedule 3 includes the combined entries from the 2018 Schedules 3 and 5. Schedule 3 is to report refundable and nonrefundable credits and other payments not entered on Form 1040 or 1040-SR.

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 7, in the amount entered on Form 1040 or 1040-SR, line 13b.

Enter the amount on Schedule 3, line 14, on Form 1040 or 1040-SR, line 18d.

Specific Instructions

Line 1

Foreign Tax Credit

If you paid income tax to a foreign country or U.S. possession, 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-1 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

Do you meet all five requirements just listed?

Yes. Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 12a, and Schedule 2, line 2.

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 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 himself or herself, 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 2019 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) 2019 tax return.

• Your filing status is married filing separately.

• The amount on Form 1040 or 1040-SR, line 8b, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You are taking a deduction for tuition and fees on Schedule 1, line 21, for the same student.

• You, or your spouse, were a nonresident alien for any part of 2019 unless your filing status is married filing jointly.

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 18c; 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 roll-over 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 457, SEP, or SIMPLE plan; (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 or 1040-SR, line 8b, is more than \$32,000 (\$48,000 if head of household; \$64,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2002, (b) is claimed as a dependent on someone else's 2019 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2019 you:

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

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use [Tax Topic 610](#) or see Form 8880.

Line 5

Residential Energy Credits

Residential energy efficient property credit. You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2019.

- Qualified solar electric property for use in your home located in the United States.
- Qualified solar water heating property for use in your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.

Nonbusiness energy property credit. You may be able to take this credit by completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2019 if they are new and meet

certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
- Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters; electric heat pumps; central air conditioners; and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- A stove that burns biomass fuel to heat your home or to heat water for use in your home.
- An advanced main air circulating fan used in a natural gas, propane, or oil furnace.

 *If you are eligible to claim this credit for 2018, you must file an amended return, Form 1040-X. See [IRS.gov/Form1040X](#) for more information about amending a tax return.*

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.

Line 6

Other Credits

Enter the total of the following credits on line 6 and check the appropriate box(es). Check all boxes that apply. If box c is checked, also enter the applicable form number. To find out if you can take the credit, see the form or publication indicated.

- General business credit. This 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.

- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.

- Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.

- Credit for the elderly or the disabled. See Schedule R.

- Adoption credit. You may be able to take this credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2019. See the Instructions for Form 8839.

- District of Columbia first-time homebuyer credit. You can't claim this credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2018. See Form 8859.

- Qualified plug-in electric drive motor vehicle credit. See Form 8936.

- 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.

- Alternative motor vehicle credit. See Form 8910.

- Alternative fuel vehicle refueling property credit. See Form 8911.

- Credit to holders of tax credit bonds. See Form 8912.

- Amount on Form 8978, line 14 (relating to partner's audit liability under section 6226), but only if the amount is negative. Check box "c" and enter "Form 8978." If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 12a.

Line 8

2019 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2019. Include any overpayment that you applied to your 2019 estimated tax from:

- Your 2018 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 2019. For more information, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2019 or in 2020 before filing a 2019 return.

Divorced taxpayers. If you got divorced in 2019 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 2019, 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 8, 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 2019 and the name(s) and SSN(s) under which you made them.

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 Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

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 or 1040-SR. Instead, use Form 843.

For more details, see Pub. 505.

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.

Line 13

Check the box(es) on line 13 to report any credit from Form 2439 or 8885.

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, include the credit on line 13. Check box d and enter "I.R.C. 1341" in the space next to that box. See Pub. 525 for details about this credit.

If you made a tax payment that doesn't belong on any other line, include the payment on line 13. Check box d and enter "Tax" in the space next to that box.

If you have a net section 965 inclusion in 2019 and have elected to pay your net 965 tax liability in installments, check box d and enter "TAX" and the amount of net 965 tax liability remaining.

If you check more than one box, enter the total of the line 13 credits and payments.

Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

List of Tax Topics

All topics are available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

Topic No.	Subject	Topic No.	Subject		
IRS Help Available					
101	IRS services—Volunteer tax assistance, outreach programs, and identity theft	304	Extensions of time to file your tax return		
102	Tax assistance for individuals with disabilities	305	Recordkeeping		
103	Tax help for small businesses and the self-employed	306	Penalty for underpayment of estimated tax		
104	Taxpayer Advocate Service—Your voice at the IRS	307	Backup withholding		
105	Armed Forces tax information	308	Amended returns		
107	Tax relief in disaster situations	309	Roth IRA contributions		
IRS Procedures					
151	Your appeal rights	310	Coverdell education savings accounts		
152	Refund information	311	Power of attorney information		
153	What to do if you haven't filed your tax return	312	Disclosure authorizations		
154	Form W-2 and Form 1099-R (What to do if incorrect or not received)	313	Qualified tuition programs (QTPs)		
155	Obtaining forms and publications	Which Forms to File			
156	Copy or transcript of your tax return—How to get one	356	Decedents		
157	Change your address—How to notify the IRS	Types of Income			
158	Paying your taxes and ensuring proper credit of payments	401	Wages and salaries		
159	How to get a transcript or copy of Form W-2	403	Interest received		
161	Returning an erroneous refund—Paper check or direct deposit	404	Dividends		
Collection					
201	The collection process	407	Business income		
202	Tax payment options	409	Capital gains and losses		
203	Reduced refund	410	Pensions and annuities		
204	Offers in compromise	411	Pensions—The general rule and the simplified method		
205	Innocent spouse relief (Including separation of liability and equitable relief)	412	Lump-sum distributions		
206	Dishonored payments	413	Rollovers from retirement plans		
Alternative Filing Methods					
253	Substitute tax forms	414	Rental income and expenses		
254	How to choose a tax return preparer	415	Renting residential and vacation property		
255	Signing your return electronically	416	Farming and fishing income		
General Information					
301	When, how, and where to file	417	Earnings for clergy		
303	Checklist of common errors when preparing your tax return	418	Unemployment compensation		
		419	Gambling income and losses		
		420	Bartering income		
		421	Scholarships, fellowship grants, and other grants		
		423	Social security and equivalent railroad retirement benefits		
		424	401(k) plans		
		425	Passive activities—Losses and credits		
		427	Stock options		
		429	Traders in securities (Information for Form 1040 or 1040-SR filers)		
		430	Receipt of stock in a demutualization		
		431	Canceled debt—Is it taxable or not?		
		432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)		
		Adjustments to Income			
		451	Individual retirement arrangements (IRAs)		
		452	Alimony and Separate Maintenance		
		Bad debt deduction			
		453	Moving expenses for members of the Armed Forces		
		455	Student loan interest deduction		
		456	Educator expense deduction		
		Itemized Deductions			
		501	Should I itemize?		
		502	Medical and dental expenses		
		503	Deductible taxes		
		504	Home mortgage points		
		505	Interest expense		
		506	Charitable contributions		
		509	Business use of home		
		510	Business use of car		
		511	Business travel expenses		
		513	Work-related education expenses		
		515	Casualty, disaster, and theft losses		
		Tax Computation			
		551	Standard deduction		
		552	Tax and credits figured by the IRS		
		553	Tax on a child's investment and other unearned income (Kiddie tax)		
		554	Self-employment tax		
		556	Alternative minimum tax		
		557	Additional tax on early distributions from traditional and Roth IRAs		
		558	Additional tax on early distributions from retirement plans other than IRAs		
		559	Net Investment Income Tax		
		560	Additional Medicare Tax		
		Tax Credits			
		601	Earned income credit		
		602	Child and dependent care credit		
		607	Adoption credit and adoption assistance programs		
		608	Excess social security and RRTA tax withheld		
		610	Retirement savings contributions credit		
		611	Repayment of the first-time homebuyer credit		
		612	The premium tax credit		
		IRS Notices			
		651	Notices—What to do		
		652	Notice of underreported income—CP2000		
		653	IRS notices and bills, penalties, and interest charges		
		654	Understanding your CP75 or CP75A Notice Request for Supporting Documentation		

List of Tax Topics

(Continued)

Topic No.	Subject
Basis of Assets, Depreciation, and Sale of Assets	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
Employer Tax Information	
751	Social security and Medicare withholding rates
752	Filing Forms W-2 and W-3
753	Form W-4—Employee's Withholding Certificate
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA)

Topic No.	Subject	Topic No.	Subject
Tax Return—Filing and deposit requirements			
760	Form 943—Reporting and deposit requirements for agricultural employers	901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
761	Tips—Withholding and reporting	902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
762	Independent contractor vs. employee	903	U.S. employment tax in Puerto Rico
763	The Affordable Care Act	904	Tax assistance for residents of Puerto Rico
Electronic Media Filers—1099 Series and Related Information Returns			
801	Who must file information returns electronically	Tax Topic numbers are effective January 2, 2020.	
802	Applying to file information returns electronically		
803	Waivers and extensions		
804	Test files and combined federal and state filing		
Tax Information for U.S. Resident Aliens and Citizens Living Abroad			
851	Resident and nonresident aliens		
856	Foreign tax credit		
857	Individual taxpayer identification number (ITIN)		
858	Alien tax clearance		

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 possessions to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments through IRS.gov/FormsComments. 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 October 2019 for taxpayers filing a 2019 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 11 hours, with an average cost of \$210 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 7

hours and \$130, while business taxpayers are expected to have an average burden of about 20 hours and \$410. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively de-

pending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

Estimated Average Taxpayer Burden for Individuals by Activity

Type of Taxpayer	Percentage of Returns	Average Burden						Average Cost (Dollars)**	
		Average Time (Hours)							
		Total Time*	Record Keeping	Tax Planning	Form Completion and Submission	All Other			
All taxpayers	100	11	5	2	4	1	\$210		
Type of taxpayer									
Nonbusiness***	70	7	2	1	3	1	130		
Business***	30	20	10	3	5	1	410		

*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.

Order Form for Forms and Publications



You can view and download the tax forms and publications you need at [IRS.gov/Forms](https://www.irs.gov/Forms). You also can place an order for forms at [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to avoid having to complete and mail the order form.

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Print or type your name and address accurately in the space provided on the

The most frequently ordered forms and publications are listed on the order form. You will receive two copies of each form, one copy of the instructions, and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.

order form to ensure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown next. You should receive your order within 10 business days after we receive your request.

Don't send your tax return to the address shown here. Instead, see the addresses at the end of these instructions.

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Bloomington, IL 61705

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

Use the blank spaces to order items not listed.



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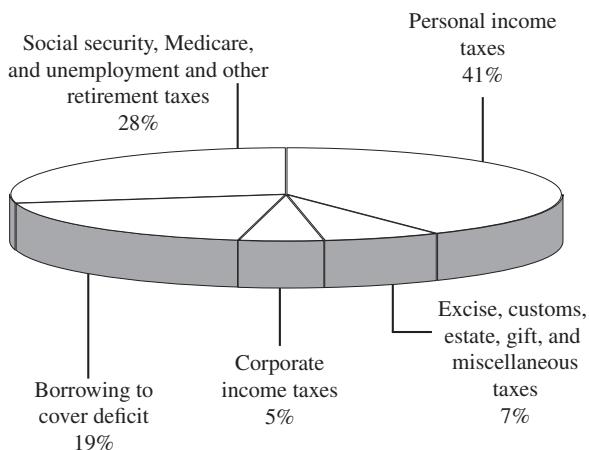
1040*	Schedule F (1040 or 1040-SR)	2106	8606	Pub. 463	Pub. 535	Pub. 590-B	
1040-SR*	Schedule H (1040 or 1040-SR)	2441	8822	Pub. 501	Pub. 547	Pub. 596	
Schedule A (1040 or 1040-SR)	Schedule J (1040 or 1040-SR)	3903	8829	Pub. 502	Pub. 550	Pub. 915	
Schedule B (1040 or 1040-SR)	Schedule R (1040 or 1040-SR)	4562	8863	Pub. 505	Pub. 551	Pub. 946	
Schedule C (1040 or 1040-SR)	Schedule SE (1040 or 1040-SR)	4684	8959	Pub. 523	Pub. 554	Pub. 970	
Schedule D (1040 or 1040-SR)	Schedule 8812 (1040 or 1040-SR)	4868	8960	Pub. 525	Pub. 575	Pub. 972	
	1040-ES (2020)	5405	8962	Pub. 526	Pub. 583	Pub. 4681	
Schedule E (1040 or 1040-SR)	1040-V	6251	Pub. 1	Pub. 527	Pub. 587		
Schedule EIC (1040 or 1040-SR)	1040-X	8283	Pub. 334	Pub. 529	Pub. 590-A		

*If you order Form 1040 or 1040-SR, you also will receive Schedules 1 through 3.

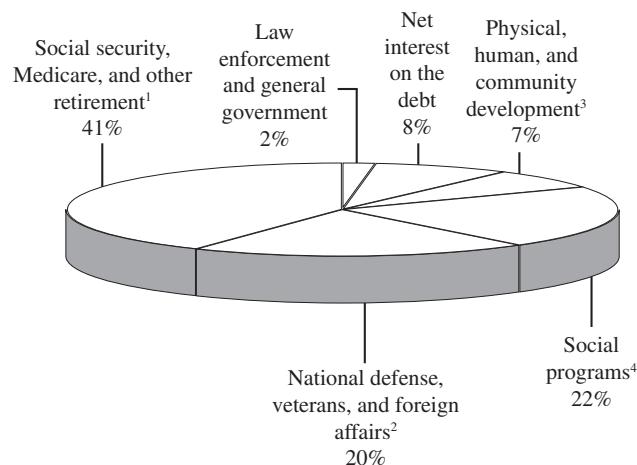
Major Categories of Federal Income and Outlays for Fiscal Year 2018

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2018.

Income



Outlays



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 2018 (which began on October 1, 2017, and ended on September

30, 2018), federal income was \$3.330 trillion and outlays were \$4.206 trillion, leaving a deficit of \$779 billion.

Footnotes for Certain Federal Outlays

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

2. National defense, veterans, and foreign affairs: About 15% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 4% 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 16% 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 \$98 billion in fiscal year 2018. 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.

2019 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 12a.

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	\$9,700 10%	\$0
9,700	39,475	\$970.00 + 12%	9,700
39,475	84,200	4,543.00 + 22%	39,475
84,200	160,725	14,382.50 + 24%	84,200
160,725	204,100	32,748.50 + 32%	160,725
204,100	510,300	46,628.50 + 35%	204,100
510,300	153,798.50 + 37%	510,300

Schedule Y-1—If your filing status is Married filing jointly or Qualifying widow(er)

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$19,400 10%	\$0
19,400	78,950	\$1,940.00 + 12%	19,400
78,950	168,400	9,086.00 + 22%	78,950
168,400	321,450	28,765.00 + 24%	168,400
321,450	408,200	65,497.00 + 32%	321,450
408,200	612,350	93,257.00 + 35%	408,200
612,350	164,709.50 + 37%	612,350

Schedule Y-2—If your filing status is Married filing separately

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,700 10%	\$0
9,700	39,475	\$970.00 + 12%	9,700
39,475	84,200	4,543.00 + 22%	39,475
84,200	160,725	14,382.50 + 24%	84,200
160,725	204,100	32,748.50 + 32%	160,725
204,100	306,175	46,628.50 + 35%	204,100
306,175	82,354.75 + 37%	306,175

Schedule Z—If your filing status is Head of household

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$13,850 10%	\$0
13,850	52,850	\$1,385.00 + 12%	13,850
52,850	84,200	6,065.00 + 22%	52,850
84,200	160,700	12,962.00 + 24%	84,200
160,700	204,100	31,322.00 + 32%	160,700
204,100	510,300	45,210.00 + 35%	204,100
510,300	152,380.00 + 37%	510,300

Index to Instructions

A

ABLE account [84, 93](#)
Additional Medicare Tax [93](#)
Address change [14](#)
Adjusted gross income [29](#)
Adoption credit [96](#)
Adoption expenses:
 Employer-provided benefits for [21](#)
Adoption taxpayer identification number [18](#)
Alaska Permanent Fund dividends [82](#)
Aliens [8](#)
Alimony paid [86](#)
Alimony received [81](#)
Alternative minimum tax [91](#)
Amended return [76](#)
Amount you owe [58, 59](#)
Annuities [24–27](#)
Archer MSAs [82, 93](#)
Artists [85](#)
Attachments to the return [61](#)
Awards [82](#)

B

Bankruptcy cases, chapter 11 [21](#)
Bequests [84](#)
Blindness [15, 30](#)
Business income or loss [82](#)

C

Canceled debt [82](#)
Capital gain distributions [27](#)
Capital gain or loss [27](#)
Child's requirement to file [9, 10](#)
Child and dependent care expenses, credit
 for [95](#)
Child custody [18](#)
Child support [84](#)
Child tax credits [16, 35, 55](#)
Community property states [21](#)
Contributions to reduce debt held by the
 public [76](#)
Corrective distributions [22](#)

D

Daycare center expenses [95](#)
Death of a taxpayer [77](#)
Death of spouse [77](#)
Dependent care benefits [21](#)
Dependents [16](#)
 Standard deduction [30](#)
Direct deposit of refund [56, 57](#)
Disability expenses [84](#)
Disclosure, Privacy Act, and Paperwork
 Reduction Act Notice [100](#)
Dividends:
 Nondividend distributions [23](#)
 Ordinary dividends [23](#)
 Qualified dividends [22, 33](#)
Divorced parents [18](#)
Dual-status aliens [8, 12](#)

E

Earned income credit (EIC) [38](#)
 Combat pay, nontaxable [41](#)
Education:
 Credits [55, 95](#)
 Expenses [55, 89, 95](#)
 Recapture of education credits [31](#)
 Savings accounts [82, 84, 93](#)
Educator expenses [84](#)

Elderly persons:

 Credit for [96](#)
 Standard deduction [30](#)
Electric vehicles [96](#)
Electronic filing (e-file) [7, 56, 58, 60, 61](#)
Estimated tax [59, 76, 96](#)
Excess deferrals [21](#)
Excess social security and tier 1 RRTA tax
 withheld [97](#)
Extension of time to file [8, 97](#)

F

Filing requirements [11](#)
Filing status, which box to check [12–14](#)
Foreign accounts and trusts [20](#)
Foreign-source income [20](#)
Foreign tax credit [95](#)
Form W-2 [22](#)
Free tax help [77](#)

G

Gambling [82](#)
General business credit [96](#)
Gifts [84](#)
Golden parachute payments [94](#)
Group-term life insurance, uncollected tax
 on [94](#)

H

Head of household [13](#)
Health insurance deduction, self-employed [85](#)
Health insurance premiums, credit for [97](#)
Health savings accounts [82, 84, 85, 93](#)
Help, tax [77](#)
Homebuyer credit, first-time [93](#)
Household employment taxes [93](#)
How to comment on forms [100](#)
How to get tax help [77](#)

I

Identity Protection PIN [60](#)
Identity theft [76](#)
Income [20–82](#)
Income tax withholding (federal) [76, 96](#)
Individual retirement arrangements (IRAs):
 Contributions to (line 32) [87](#)
 Credit for contributions to [95](#)
 Distributions from (lines 15a and 15b) [23](#)
 Nondeductible contributions to [23, 87](#)
Individual taxpayer identification numbers [14](#)
Injured spouse [56](#)
Innocent spouse relief [75](#)
Installment payments [59](#)
Interest income:
 Taxable [22](#)
 Tax-exempt [22](#)
Interest on taxes [79](#)
Investment income, tax on [93](#)
Itemized deductions or standard deduction [29, 30](#)
ITINs for aliens [14](#)

J

Jury duty pay [82, 90](#)

L

Life insurance [84](#)
Line instructions for Forms 1040 and
 1040-SR [61](#)

Living abroad, U.S. citizens and resident aliens [8, 20](#)

Long-term care insurance [85](#)
Lump-sum distributions [27](#)

M

Market discount on bonds [22](#)

Married persons:

 Filing joint returns [12](#)
 Filing separate returns [13](#)
 Living apart [13](#)
Medicaid waiver payments to care provider [84](#)
Medical insurance premiums, credit for [97](#)
Medicare tax, additional [93](#)
Mortgage interest credit [96](#)
Moving expenses [85](#)
Multiple support agreement [19](#)

N

Name change [14](#)
Net Investment Income Tax [93](#)
Net operating loss [84](#)
Nonresident aliens [8, 12, 14, 15](#)

O

Offsets [56](#)
Order form for forms and publications [102](#)
Other income [82](#)
Other taxes [93](#)

P

Parents, divorced or separated [18](#)
Payments [37–97](#)
Pay taxes electronically [58](#)
Penalty:
 Early withdrawal of savings [86](#)
 Estimated tax [59](#)
 Others (including late filing and late
 payment) [79](#)
Penalty on early withdrawal of savings [86](#)
Pensions and annuities [24–27](#)
Premium tax credit [97](#)
Presidential election \$3 check-off [15](#)
Private delivery services [9](#)
Prizes [82](#)
Public debt, gift to reduce the [76](#)

Q

Qualified business income deduction [29](#)
Qualified dividends [22, 33](#)
Qualified dividends and capital gain tax
 worksheet [33](#)
Qualified retirement plans, deduction for [85](#)
Qualified tuition program earnings [84, 93](#)

R

Railroad retirement benefits:
 Treated as a pension [25](#)
 Treated as social security [27](#)
Records, how long to keep [76](#)
Refund [55–57](#)
Refund information [80](#)
Refund offset [56](#)
Refunds, credits, or offsets of state and local
 income taxes [81](#)
Reservists, expenses of [85](#)
Resident aliens [8](#)
Residential energy efficient property credit [96](#)
Retirement plan deduction, self-employed [85](#)

Retirement savings contributions credit [95](#)
Rollovers [23, 27](#)
Roth IRAs [23, 87](#)
Rounding off to whole dollars [21](#)

S

Saver's credit [95](#)
Scholarship and fellowship grants [21](#)
Self-employment tax:
 Deduction for part of [85](#)
Separated parents [18](#)
Signing your return [60](#)
Single person [12](#)
**Social security and equivalent railroad
 retirement benefits** [27, 28](#)
Social security number [14, 20](#)
**Standard deduction or itemized
 deductions** [29, 30](#)
**State and local income taxes, taxable refunds,
 credits, or offsets of** [81](#)
Statutory employees [22](#)
Student loan interest deduction

T

Tax and credits [29–93](#)
 Figured by the IRS [31, 41](#)

Other taxes:
 Alternative minimum tax [91](#)
 IRAs and other tax-favored accounts [93](#)
 Lump-sum distributions [27](#)
 Recapture [93](#)
Tax computation worksheet [74](#)
Tax Counseling for the Elderly (TCE) [7](#)
Tax help [77](#)
Taxpayer Advocate Service (TAS) [4](#)
Tax rate schedules [104](#)
Tax table [62–73](#)
Tax Topics [98](#)
Third party designee [60](#)
Tip income [21, 91](#)
**Tips reported to employer, uncollected tax
 on** [94](#)
Tuition and fees [90](#)
Tuition program earnings [84, 93](#)

U

Unemployment compensation [82](#)

V

**Volunteer Income Tax Assistance Program
 (VITA)** [7](#)

W

Wages [21](#)
What's new [6](#)
What if you can't pay? [59](#)
When and where should you file? [8](#)
Who must file [9, 10](#)
Who should file [8](#)
Widows and widowers, qualifying [14](#)
**Winnings, prizes, gambling, and lotteries (other
 income)** [82](#)
Withholding, federal income tax [37, 76](#)



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 Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at IRS.gov/TaxpayerRights



Where Do You File? Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



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

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, North Carolina, South Carolina	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Hawaii, Washington	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 7704 San Francisco, CA 94120-7704
Arizona, Colorado, Idaho, Kansas, Montana, Nebraska, New Mexico, Nevada, North Dakota, Oregon, South Dakota, Utah, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Georgia, Indiana, Iowa, Kentucky, Missouri, New Jersey, Oklahoma, Tennessee, Virginia	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, District of Columbia, Maryland, Rhode Island, West Virginia	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Delaware, Maine, Massachusetts, New Hampshire, New York, Vermont	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
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
Illinois, Michigan, Minnesota, Ohio, Wisconsin	Department of the Treasury Internal Revenue Service Fresno, CA 93888-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Pennsylvania	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 37008 Hartford, CT 06176-7008
A foreign country, U.S. possession or 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.