

Income

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

Forgiveness of Paycheck Protection Program (PPP) Loans

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

Foreign-Source Income

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

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

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

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

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

- Had a foreign account; or
- Received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

You may also have to file Form 3520.

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

Chapter 11 Bankruptcy Cases

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

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

Because this income is taxable to the estate, don't include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, 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 must also include a statement that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40 I.R.B. 596, available at [IRS.gov/irb/2006-40_IRB#NOT-2006-83](https://www.irs.gov/irb/2006-40_IRB#NOT-2006-83).

Community Property States

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

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

Rounding Off to Whole Dollars

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

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

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



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

Line 1a

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

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



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



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

Line 1b

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

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

Line 1c

Tip Income Not Reported on Line 1a

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

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

Line 1d

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

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

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



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



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

Line 1e

Taxable Dependent Care Benefits From Form 2441, Line 26

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

Line 1f

Employer-Provided Adoption Benefits From Form 8839, Line 29

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

Line 1g

Wages From Form 8919, Line 6

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

Line 1h

Other Earned Income



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

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

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

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

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

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

A higher catch-up contribution limit of \$3,850 may apply to participants in

certain SIMPLE plans. Contact your plan administrator for more information.



You can't deduct the amount deferred. It isn't included as 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 5a and 5b. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA) are reported on lines 5a and 5b. Payments from an IRA are reported on lines 4a and 4b.

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

Line 1i

Nontaxable Combat Pay Election

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

Were You a Statutory Employee?

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

Missing or Incorrect Form W-2?

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

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

beginning of the Schedule B instructions applies to you.

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

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



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

Line 2a

Tax-Exempt Interest

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

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

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



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

Line 2b

Taxable Interest

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

Line 3a

Qualified Dividends

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

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

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

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock

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

- Dividends on any share of stock to the extent that you are under an obligation (including a short sale) to make related payments with respect to positions in substantially similar or related property.
- Payments in lieu of dividends, but only if you know or have reason to know that the payments aren't qualified dividends.

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

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

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

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

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



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

Line 3b

Ordinary Dividends

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

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

Nondividend Distributions

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



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

Lines 4a and 4b

IRA Distributions

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

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



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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



CAUTION *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 can generally elect to exclude an HFD from your income once in your lifetime. You can't exclude more than the limit on HSA contributions or more than the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



CAUTION *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 don't need to attach a statement if only *Exception 2* and one other exception apply.

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



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



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

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

Lines 5a and 5b

Pensions and Annuities

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

- Disability pensions received before you reach the minimum retirement age set by your employer.
- Corrective distributions (including any earnings) of excess elective deferrals or other excess contributions to retirement plans. The plan must advise you of the year(s) the distributions are 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 2024. But see *Insurance Pre-*

miums for Retired Public Safety Officers, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 5b; don't make an entry on line 5a.

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

Partially Taxable Pensions and Annuities

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

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

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

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident

or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or \$3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

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



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

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

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

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

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

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

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

Simplified Method

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

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

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

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

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

Simplified Method Worksheet—Lines 5a and 5b

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 5b. Enter the total pension or annuity payments received in 2024 on Form 1040 or 1040-SR, line 5a.

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 5a 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 5b. 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 5b 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 2024. 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

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).

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

Annuity Starting Date

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

Age (or Combined Ages) at Annuity Starting Date

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

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

Cost

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

Rollovers

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

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

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

Lump-Sum Distributions

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

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

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 6a, 6b, and 6c

Lines 6a and 6b Social Security Benefits

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

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

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

- You made contributions to a traditional IRA for 2024 and you or your spouse were covered by a retirement

plan at work or through self-employment. Instead, use the worksheets in Pub. 590-A to see if any of your social security benefits are taxable and to figure your IRA deduction.

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

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

TIP *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.*

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

Example. You were a firefighter who was disabled as a direct result of the September 11 terrorist attack on the World Trade Center. You began receiving SSDI benefits at age 54. Your full retirement age for social security retire-

ment benefits is age 66. Your birthday is April 25. In the year you turned age 66, you received \$1,500 per month in benefits from the SSA (for a total of \$18,000 for the year). Because you became eligible for a full retirement benefit in May, the month after you turned age 66, you can exclude only 4 months (January through April) of your annual benefit from income (\$6,000). You must report the remaining \$12,000 on line 6a. You must also complete the Social Security Benefits Worksheet to find out if any part of the \$12,000 is taxable.

TIP *If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to www_rrb_gov.*

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

Line 6c

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

Line 7

Capital Gain or (Loss)

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

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

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

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

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

- Capital gain distributions;
- A capital loss carryover from 2023;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

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

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

Total Income and Adjusted Gross Income

Line 10

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

Tax and Credits

Line 12

Itemized Deductions or Standard Deduction

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

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

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

Standard Deduction

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

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

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

Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records 

- Before you begin:**
- ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2024, enter “D” to the right of the word “benefits” on line 6a. If you don’t, you may get a math error notice from the IRS.
 - ✓ Be sure you have read the **Exception** in the line 6a and 6b 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 6a 1. _____
2. Multiply line 1 by 50% (0.50) 2. _____
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8 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 11 through 20, and 23 and 25 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 6b.

Yes. Subtract line 6 from line 5 7. _____
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2024, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2024, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17
 } 8. _____
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 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2024, be sure you entered “D” to the right of the word “benefits” on line 6a.

Yes. Subtract line 8 from line 7 9. _____
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2024 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 6b 18. _____



If any of your benefits are taxable for 2024 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

- You were born before January 2, 1960.
- You are blind.
- Spouse was born before January 2, 1960.
- Spouse is blind.

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

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

Line 13

Qualified Business Income Deduction (Section 199A Deduction)

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

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2024 taxable income before the qualified business income deduction is less than or equal to \$191,950 (\$383,900 if married filing jointly); and
- You aren’t a patron in a specified agricultural or horticultural cooperative.

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

Line 16

Tax

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

- Tax on your taxable income. Figure the tax using one of the methods described later.
- Tax from Form(s) 8814 (relating to the election to report child’s interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Tax with respect to a section 962 election (election made by a domestic shareholder of a controlled foreign corporation to be taxed at corporate rates) reduced by the amount of any foreign tax credits claimed on Form 1118. See section 962 for details. Check box 3 and enter the amount and “962” in the space next to that box. Attach a statement showing how you figured the tax.

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

- Any tax from Form 8621, line 16e, relating to a section 1291 fund. Check box 3 and enter the amount of the tax and “1291TAX” in the space next to that box.
- Tax from Form 8978, line 14 (relating to partner’s audit liability under section 6226). Check box 3 and enter the amount of the liability and “Form 8978” in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3 (Form 1040), line 61.

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

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

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

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

- No. Use one of the following methods to figure your tax.

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

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

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

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

1. You had more than \$2,600 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).
2. You are required to file a tax return.
3. You were either:
 - a. Under age 18 at the end of 2024,
 - b. Age 18 at the end of 2024 and didn’t have earned income that was more than half of your support, or
 - c. A full-time student at least age 19 but under age 24 at the end of 2024 and didn’t have earned income that was more than half of your support.
4. At least one of your parents was alive at the end of 2024.
5. You don’t file a joint return in 2024.

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

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

Standard Deduction Worksheet for Dependents—Line 12

Keep for Your Records 

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

<p>1. Check if:</p> <ul style="list-style-type: none"> <input type="checkbox"/> You were born before January 2, 1960. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1960. <input type="checkbox"/> Spouse is blind. 	}	<p>Total number of boxes checked</p>	<p>1. _____</p>
<p>2. Is your earned income* more than \$850?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Yes. Add \$450 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,300. 		<p>2. _____</p>	
<p>3. Enter the amount shown below for your filing status.</p> <ul style="list-style-type: none"> • Single or married filing separately—\$14,600 • Married filing jointly—\$29,200 • Head of household—\$21,900 	}	<p>3. _____</p>	
<p>4. Standard deduction.</p> <ol style="list-style-type: none"> a. Enter the smaller of line 2 or line 3. If born after January 1, 1960, and not blind, stop here and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b b. If born before January 2, 1960, or blind, multiply the number on line 1 by \$1,550 (\$1,950 if single or head of household) c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12 		<p>4a. _____</p> <p>4b. _____</p> <p>4c. _____</p>	

* *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 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.*

Standard Deduction Chart for People Who Were Born Before January 2, 1960, 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, 1960. | <input type="checkbox"/> You are blind. |
| <input type="checkbox"/> Spouse was born before January 2, 1960. | <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	\$16,550 18,500
Married filing jointly	1 2 3 4	\$30,750 32,300 33,850 35,400
Qualifying surviving spouse	1 2	\$30,750 32,300
Married filing separately*	1 2 3 4	\$16,150 17,700 19,250 20,800
Head of household	1 2	\$23,850 25,800

* 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.

- You have to file Schedule D, line 18 or 19 of Schedule D is more than zero, and lines 15 and 16 of Schedule D are gains; or
- You have to file Form 4952 and you have an amount on line 4g, even if you don't need to file Schedule D.

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

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

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

- You reported qualified dividends on Form 1040 or 1040-SR, line 3a.
- You don't have to file Schedule D and you reported capital gain distributions on Form 1040 or 1040-SR, line 7.
- You are filing Schedule D, and Schedule D, lines 15 and 16, are both more than zero.

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

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

Foreign Earned Income Tax 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 16

Keep for Your Records



If Form 1040 or 1040-SR, line 15, is zero, don't complete this worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 15 1. _____
- 2a. Enter the amount from your (and your spouse's if filing jointly) Form 2555, lines 45 and 50 2a. _____
- b. Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income b. _____
- c. Subtract line 2b from line 2a. If zero or less, enter -0- c. _____
3. Add lines 1 and 2c 3. _____
4. **Figure the tax on the amount on line 3.** Use the Tax Table, Tax Computation Worksheet, 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 16, 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 16 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 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.

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



Qualified Dividends and Capital Gain Tax Worksheet—Line 16

Keep for Your Records 

Before you begin:

- See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.
- Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
- If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.

1.	Enter the amount from Form 1040 or 1040-SR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1. _____
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	2. _____
3.	Are you filing Schedule D?*	3. _____
	<input type="checkbox"/> Yes. Enter the smaller of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-. <input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 7.	
4.	Add lines 2 and 3	4. _____
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5. _____
6.	Enter: \$47,025 if single or married filing separately, \$94,050 if married filing jointly or qualifying surviving spouse, \$63,000 if head of household.	6. _____
7.	Enter the smaller of line 1 or line 6	7. _____
8.	Enter the smaller of line 5 or line 7	8. _____
9.	Subtract line 8 from line 7. This amount is taxed at 0%	9. _____
10.	Enter the smaller of line 1 or line 4	10. _____
11.	Enter the amount from line 9	11. _____
12.	Subtract line 11 from line 10	12. _____
13.	Enter: \$518,900 if single, \$291,850 if married filing separately, \$583,750 if married filing jointly or qualifying surviving spouse, \$551,350 if head of household.	13. _____
14.	Enter the smaller of line 1 or line 13	14. _____
15.	Add lines 5 and 9	15. _____
16.	Subtract line 15 from line 14. If zero or less, enter -0-	16. _____
17.	Enter the smaller of line 12 or line 16	17. _____
18.	Multiply line 17 by 15% (0.15)	18. _____
19.	Add lines 9 and 17	19. _____
20.	Subtract line 19 from line 10	20. _____
21.	Multiply line 20 by 20% (0.20)	21. _____
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet	22. _____
23.	Add lines 18, 21, and 22	23. _____
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24. _____
25.	Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25. _____

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

Line 19

Child Tax Credit and Credit for Other Dependents

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

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



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



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

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

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

Line 25b—Form(s) 1099

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

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

Line 25c—Other Forms

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

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

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

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

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

Line 26

2024 Estimated Tax Payments

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

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

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

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

Line 27— Earned Income Credit (EIC)

What Is the EIC?

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

To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you or let the IRS figure the credit for you.
- If you have at least one child who meets the conditions to be your qualifying child for purposes of claiming the EIC, complete and attach Schedule EIC, even if that child doesn't have a valid SSN. See Schedule EIC for more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN.

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



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



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

Step 1 All Filers

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

Yes. Continue ↘

No. STOP

You can't take the credit.

- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2024 return (including extensions) that allows you to

work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

Yes. Continue ↘

No. STOP

You can't take the credit.
Enter "No" on the dotted line next to line 27.

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

Yes. STOP

No. Continue ↘

You can't take the credit.

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

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 7* + _____

Investment Income = _____

*If line 7 is a loss, enter -0-.

- Is your investment income more than \$11,600?

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. STOP
You can't take the credit.

- Do any of the following apply for 2024?

- You are filing Schedule E.
- You are reporting income from the rental of personal property not used in a trade or business.
- You are filing Form 8814 (relating to election to report child's interest and dividends on your return).
- You have income or loss from a passive activity.

Yes. Use Worksheet 1 in Pub. 596 to see if you can take the credit.

No. Go to Step 3.

Step 3 Qualifying Child

A qualifying child for the EIC 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 2024 and younger than you
(or your spouse if filing jointly)

or

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

or

Any age and permanently and totally disabled (defined later)

AND

Who isn't filing a joint return for 2024
or is filing a joint return for 2024 only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples)

AND

Who lived with you in the United States for more than half of 2024.



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 2024 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 2024, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

- Do you have at least one child who meets the conditions to be your qualifying child for the purpose of claiming the EIC?

Yes. Continue

No. Skip questions 2 through 6; go to Step 4.

- Are you filing a joint return for 2024?

Yes. Skip questions 3 through 6 and Step 4; go to Step 5.

No. Continue

- Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes. Continue

No. Skip questions 4 and 5; go to question 6.

- Did you and your spouse have the same principal residence for the last 6 months of 2024?

Yes. Continue

No. Skip question 5; go to question 6.

- Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2024?

Yes. Continue

No. STOP

You can't take the credit.

- Could you be a qualifying child of another person for 2024? (Check "No" if the other person isn't required to file, and isn't filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

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 27.

Step 4 Filers Without a Qualifying Child

- Are you a married taxpayer whose filing status is married filing separately or head of household?

Yes. STOP

No. Continue

You can't take the credit.

- Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2024? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1959, and before January 2, 2000.) If your spouse died in 2024 or if you are preparing a return for someone who died in 2024, see Pub. 596 before you answer.

Yes. Continue

No. STOP

You can't take the credit.

- Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2024? Your main home can be any location where you regularly live. For examples, see Main home, later. 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 27.

4. Are you filing a joint return for 2024?

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

5. Could you be a qualifying child of another person for 2024? (Check “No” if the other person isn’t required to file, and isn’t filing, a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

Yes.  **No.** Continue 

You can't take the credit. Enter “No” on the dotted line next to line 27.

6. Can you be claimed as a dependent on someone else’s 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn’t filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check “No.”)

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 1z

1.

2. Enter the Medicaid waiver payment amounts excluded from income on Schedule 1 (Form 1040), line 8s, unless you choose to include these amounts in earned income, in which case enter -0-. See the instructions for Schedule 1, line 8s.

2.

TIP

If you and your spouse both received Medicaid waiver payments during the year, you and your spouse can make different choices about including the full amount of your payments in earned income. Enter only the amount of Medicaid waiver payments that you or your spouse, if filing a joint return, do not want to include in earned income. To include all nontaxable Medicaid waiver payment amounts in earned income, enter -0-.

3. Subtract line 2 from line 1

3.

4. Enter all of your nontaxable combat pay if you elect to include it in earned income. Also enter the amount of your nontaxable combat pay on line 1i of Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later

4.



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.

5. Add lines 3 and 4.

This is your earned income

5.

2. Were you self-employed at any time in 2024, 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 

3. If you have:

- 3 or more qualifying children who have valid SSNs, is your earned income less than \$59,899 (\$66,819 if married filing jointly)?
- 2 qualifying children who have valid SSNs, is your earned income less than \$55,768 (\$62,688 if married filing jointly)?
- 1 qualifying child who has a valid SSN, is your earned income less than \$49,084 (\$56,004 if married filing jointly)?
- No qualifying children who have valid SSNs, is your earned income less than \$18,591 (\$25,511 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 by the IRS*, later. **No.** Go to Worksheet A.

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 1a, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1a, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1a). Be sure to answer “Yes” 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 was also reported on Form 1040 or 1040-SR, line 1z, do the following.

1. Enter "Clergy" on the dotted line next to line 27.
2. Determine how much of the amount on Form 1040 or 1040-SR, line 1z, was also reported on Schedule SE, Part I, line 2.
3. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1z. Enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1z).
4. Be sure to answer "Yes" to question 2 in Step 5.

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



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

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

1. Enter "EIC" on the dotted line next to line 27.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 1i. See *Combat pay, nontaxable*, earlier.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file*, later.

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

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

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

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC hasn't been reduced or disallowed again for any reason other than a math or clerical error.
- You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC wasn't your qualifying child.

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

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

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

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

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

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

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

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

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

1. Child tax credit, credit for other dependents, and additional child tax credit (lines 19 and 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2).

4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27).

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

- If only one of the persons is the child’s parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don’t file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2024. If the child lived with each parent for the same amount of time, the IRS will treat the child as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2024.
- If no parent can claim the child as a qualifying child, the child is treated as the qualifying child of the person who had the highest AGI for 2024.
- If a parent can claim the child as a qualifying child but no parent does so claim the child, the child is treated as the qualifying child of the person who had the highest AGI for 2024, but only if that person’s AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

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

For more details and examples, see Pub. 596.

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

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

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

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

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



Before you begin: ✓ 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**

1. Enter your earned income from Step 5. 1

2. Look up the amount on line 1 above in the EIC Table (right after Worksheet B) to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN as defined earlier. Enter the credit here.

If line 2 is zero, You can't take the credit.
Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.

3. Enter the amount from Form 1040 or 1040-SR, line 11. 3

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

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

No. Go to line 5.

5. If you have:

- No qualifying children who have a valid SSN, is the amount on line 3 less than \$10,330 (\$17,250 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$22,720 (\$29,640 if married filing jointly)?

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 qualifying children you have who have a valid SSN. Enter the credit here.
Look at the amounts on lines 5 and 2.
Then, enter the **smaller** amount on line 6.

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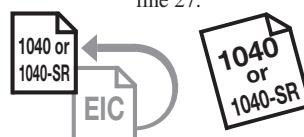
Enter this amount on
Form 1040 or 1040-SR,
line 27.

Part 2**Filers Who Answered “No” on Line 4**

6. This is your earned income credit. 6

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 2024.



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, Part I, line 3.	1a	
b. Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+ 1b	
c. Combine lines 1a and 1b.	= 1c	
d. Enter the amount from Schedule SE, Part I, line 13.	- 1d	
e. Subtract line 1d from line 1c.	= 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*.	2a
b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.	+ 2b
c. Combine lines 2a and 2b.	= 2c

*If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Part I. 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	
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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.	4a	
b. Combine lines 1e, 2c, 3, and 4a. This is your total earned income.	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 27.		
5. If you have:		
<ul style="list-style-type: none"> ● 3 or more qualifying children who have valid SSNs, is line 4b less than \$59,899 (\$66,819 if married filing jointly)? ● 2 qualifying children who have valid SSNs, is line 4b less than \$55,768 (\$62,688 if married filing jointly)? ● 1 qualifying child who has a valid SSN, is line 4b less than \$49,084 (\$56,004 if married filing jointly)? ● No qualifying children who have valid SSNs, is line 4b less than \$18,591 (\$25,511 if married filing jointly)? 		
<input type="checkbox"/> Yes. If you want the IRS to figure your credit, see <i>Credit figured by the IRS</i> , earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.		
<input type="checkbox"/> No. You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.		

**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 qualifying children you have who have a valid SSN. Enter the credit here.

7	
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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 27.

8. Enter the amount from Form 1040 or 1040-SR, line 11.

8	
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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 who have a valid SSN, is the amount on line 8 less than \$10,330 (\$17,250 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$22,720 (\$29,640 if married filing jointly)?

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 qualifying children you have who have a valid SSN. Enter the credit here.

Look at the amounts on lines 10 and 7.

Then, enter the **smaller** amount on line 11.

10	
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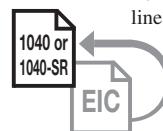
Part 7**Your Earned Income Credit**

11. This is your earned income credit.

11	
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Enter this amount on Form 1040 or 1040-SR, line 27.

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2024.

2024 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

2. Then, go to the column that includes your filing status and the number of qualifying children you have who have valid SSNs as defined earlier. Enter the credit from that column on your EIC Worksheet.

Example. If your filing status is single, you have one qualifying child who has a valid SSN, 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 surviving spouse* and you have—	Married filing jointly and you have—
At least	But less than	0 1 2 3	0 1 2 3
2,400	2,450	186 825 970 1,091	
2,450	2,500	189 842 990 1,114	
			189 842 990 1,114

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying surviving spouse* and you have—				Married filing jointly and you have—			
At least	But less than	0	1	2	3	0	1	2	3
Your credit is—					Your credit is—				
1	50	2	9	10	11	2	9	10	11
50	100	6	26	30	34	6	26	30	34
100	150	10	43	50	56	10	43	50	56
150	200	13	60	70	79	13	60	70	79
200	250	17	77	90	101	17	77	90	101
250	300	21	94	110	124	21	94	110	124
300	350	25	111	130	146	25	111	130	146
350	400	29	128	150	169	29	128	150	169
400	450	33	145	170	191	33	145	170	191
450	500	36	162	190	214	36	162	190	214
500	550	40	179	210	236	40	179	210	236
550	600	44	196	230	259	44	196	230	259
600	650	48	213	250	281	48	213	250	281
650	700	52	230	270	304	52	230	270	304
700	750	55	247	290	326	55	247	290	326
750	800	59	264	310	349	59	264	310	349
800	850	63	281	330	371	63	281	330	371
850	900	67	298	350	394	67	298	350	394
900	950	71	315	370	416	71	315	370	416
950	1,000	75	332	390	439	75	332	390	439
1,000	1,050	78	349	410	461	78	349	410	461
1,050	1,100	82	366	430	484	82	366	430	484
1,100	1,150	86	383	450	506	86	383	450	506
1,150	1,200	90	400	470	529	90	400	470	529
1,200	1,250	94	417	490	551	94	417	490	551
1,250	1,300	98	434	510	574	98	434	510	574
1,300	1,350	101	451	530	596	101	451	530	596
1,350	1,400	105	468	550	619	105	468	550	619
1,400	1,450	109	485	570	641	109	485	570	641
1,450	1,500	113	502	590	664	113	502	590	664
1,500	1,550	117	519	610	686	117	519	610	686
1,550	1,600	120	536	630	709	120	536	630	709
1,600	1,650	124	553	650	731	124	553	650	731
1,650	1,700	128	570	670	754	128	570	670	754
1,700	1,750	132	587	690	776	132	587	690	776
1,750	1,800	136	604	710	799	136	604	710	799
1,800	1,850	140	621	730	821	140	621	730	821
1,850	1,900	143	638	750	844	143	638	750	844
1,900	1,950	147	655	770	866	147	655	770	866
1,950	2,000	151	672	790	889	151	672	790	889
2,000	2,050	155	689	810	911	155	689	810	911
2,050	2,100	159	706	830	934	159	706	830	934
2,100	2,150	163	723	850	956	163	723	850	956
2,150	2,200	166	740	870	979	166	740	870	979
2,200	2,250	170	757	890	1,001	170	757	890	1,001
2,250	2,300	174	774	910	1,024	174	774	910	1,024
2,300	2,350	178	791	930	1,046	178	791	930	1,046
2,350	2,400	182	808	950	1,069	182	808	950	1,069
2,400	2,450	186	825	970	1,091	186	825	970	1,091
2,450	2,500	189	842	990	1,114	189	842	990	1,114
2,500	2,550	193	859	1,010	1,136	193	859	1,010	1,136
2,550	2,600	197	876	1,030	1,159	197	876	1,030	1,159
2,600	2,650	201	893	1,050	1,181	201	893	1,050	1,181
2,650	2,700	205	910	1,070	1,204	205	910	1,070	1,204
2,700	2,750	208	927	1,090	1,226	208	927	1,090	1,226
2,750	2,800	212	944	1,110	1,249	212	944	1,110	1,249

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

(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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ 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-				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	8,800	8,850	632	3,001	3,530	3,971	632	3,001	3,530	3,971
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	8,850	8,900	632	3,018	3,550	3,994	632	3,018	3,550	3,994
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	8,900	8,950	632	3,035	3,570	4,016	632	3,035	3,570	4,016
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	8,950	9,000	632	3,052	3,590	4,039	632	3,052	3,590	4,039
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	9,000	9,050	632	3,069	3,610	4,061	632	3,069	3,610	4,061
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	9,050	9,100	632	3,086	3,630	4,084	632	3,086	3,630	4,084
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	9,100	9,150	632	3,103	3,650	4,106	632	3,103	3,650	4,106
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	9,150	9,200	632	3,120	3,670	4,129	632	3,120	3,670	4,129
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	9,200	9,250	632	3,137	3,690	4,151	632	3,137	3,690	4,151
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	9,250	9,300	632	3,154	3,710	4,174	632	3,154	3,710	4,174
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	9,300	9,350	632	3,171	3,730	4,196	632	3,171	3,730	4,196
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	9,350	9,400	632	3,188	3,750	4,219	632	3,188	3,750	4,219
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	9,400	9,450	632	3,205	3,770	4,241	632	3,205	3,770	4,241
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	9,450	9,500	632	3,222	3,790	4,264	632	3,222	3,790	4,264
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	9,500	9,550	632	3,239	3,810	4,286	632	3,239	3,810	4,286
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	9,550	9,600	632	3,256	3,830	4,309	632	3,256	3,830	4,309
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	9,600	9,650	632	3,273	3,850	4,331	632	3,273	3,850	4,331
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914	9,650	9,700	632	3,290	3,870	4,354	632	3,290	3,870	4,354
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936	9,700	9,750	632	3,307	3,890	4,376	632	3,307	3,890	4,376
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959	9,750	9,800	632	3,324	3,910	4,399	632	3,324	3,910	4,399
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981	9,800	9,850	632	3,341	3,930	4,421	632	3,341	3,930	4,421
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004	9,850	9,900	632	3,358	3,950	4,444	632	3,358	3,950	4,444
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026	9,900	9,950	632	3,375	3,970	4,466	632	3,375	3,970	4,466
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049	9,950	10,000	632	3,392	3,990	4,489	632	3,392	3,990	4,489
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071	10,000	10,050	632	3,409	4,010	4,511	632	3,409	4,010	4,511
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094	10,050	10,100	632	3,426	4,030	4,534	632	3,426	4,030	4,534
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116	10,100	10,150	632	3,443	4,050	4,556	632	3,443	4,050	4,556
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139	10,150	10,200	632	3,460	4,070	4,579	632	3,460	4,070	4,579
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161	10,200	10,250	632	3,477	4,090	4,601	632	3,477	4,090	4,601
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184	10,250	10,300	632	3,494	4,110	4,624	632	3,494	4,110	4,624
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206	10,300	10,350	632	3,511	4,130	4,646	632	3,511	4,130	4,646
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229	10,350	10,400	629	3,528	4,150	4,669	632	3,528	4,150	4,669
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251	10,400	10,450	625	3,545	4,170	4,691	632	3,545	4,170	4,691
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274	10,450	10,500	621	3,562	4,190	4,714	632	3,562	4,190	4,714
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296	10,500	10,550	617	3,579	4,210	4,736	632	3,579	4,210	4,736
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319	10,550	10,600	613	3,596	4,230	4,759	632	3,596	4,230	4,759
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341	10,600	10,650	609	3,613	4,250	4,781	632	3,613	4,250	4,781
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364	10,650	10,700	606	3,630	4,270	4,804	632	3,630	4,270	4,804
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386	10,700	10,750	602	3,647	4,290	4,826	632	3,647	4,290	4,826
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409	10,750	10,800	598	3,664	4,310	4,849	632	3,664	4,310	4,849
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431	10,800	10,850	594	3,681	4,330	4,871	632	3,681	4,330	4,871
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454	10,850	10,900	590	3,698	4,350	4,894	632	3,698	4,350	4,894
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476	10,900	10,950	586	3,715	4,370	4,916	632	3,715	4,370	4,916
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499	10,950	11,000	583	3,732	4,390	4,939	632	3,732	4,390	4,939
7,800	7,850	599	2,661	3,130	3,521	599	2,661	3,130	3,521	11,000	11,050	579	3,749	4,410	4,961	632	3,749	4,410	4,961
7,850	7,900	602	2,678	3,150	3,544	602	2,678	3,150	3,544	11,050	11,100	575	3,766	4,430	4,984	632	3,766	4,430	4,984
7,900	7,950	606	2,695	3,170	3,566	606	2,695	3,170	3,566	11,100	11,150	571	3,783	4,450	5,006	632	3,783	4,450	5,006
7,950	8,000	610	2,712	3,190	3,589	610	2,712	3,190	3,589	11,150	11,200	567	3,800	4,470	5,029	632	3,800	4,470	5,029
8,000	8,050	614	2,729	3,210	3,611	614	2,729	3,210	3,611	11,200	11,250	564	3,817	4,490	5,051	632	3,817	4,490	5,051
8,050	8,100	618	2,746	3,230	3,634	618	2,746	3,230	3,634	11,250	11,300	560	3,834	4,510	5,074	632	3,834	4,510	5,074
8,100	8,150	622	2,763	3,250	3,656	622	2,763	3,250	3,656	11,300	11,350	556	3,851	4,530	5,096	632	3,851	4,530	5,096
8,150	8,200	625	2,780	3,270	3,679	625	2,780	3,270	3,679										

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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ 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-				At least	But less than	Your credit is-				Your credit is-			
12,000	12,050	502	4,089	4,810	5,411	632	4,089	4,810	5,411	15,200	15,250	258	4,213	6,090	6,851	632	4,213	6,090	6,851
12,050	12,100	499	4,106	4,830	5,434	632	4,106	4,830	5,434	15,250	15,300	254	4,213	6,110	6,874	632	4,213	6,110	6,874
12,100	12,150	495	4,123	4,850	5,456	632	4,123	4,850	5,456	15,300	15,350	250	4,213	6,130	6,896	632	4,213	6,130	6,896
12,150	12,200	491	4,140	4,870	5,479	632	4,140	4,870	5,479	15,350	15,400	246	4,213	6,150	6,919	632	4,213	6,150	6,919
12,200	12,250	487	4,157	4,890	5,501	632	4,157	4,890	5,501	15,400	15,450	242	4,213	6,170	6,941	632	4,213	6,170	6,941
12,250	12,300	483	4,174	4,910	5,524	632	4,174	4,910	5,524	15,450	15,500	238	4,213	6,190	6,964	632	4,213	6,190	6,964
12,300	12,350	479	4,191	4,930	5,546	632	4,191	4,930	5,546	15,500	15,550	235	4,213	6,210	6,986	632	4,213	6,210	6,986
12,350	12,400	476	4,213	4,950	5,569	632	4,213	4,950	5,569	15,550	15,600	231	4,213	6,230	7,009	632	4,213	6,230	7,009
12,400	12,450	472	4,213	4,970	5,591	632	4,213	4,970	5,591	15,600	15,650	227	4,213	6,250	7,031	632	4,213	6,250	7,031
12,450	12,500	468	4,213	4,990	5,614	632	4,213	4,990	5,614	15,650	15,700	223	4,213	6,270	7,054	632	4,213	6,270	7,054
12,500	12,550	464	4,213	5,010	5,636	632	4,213	5,010	5,636	15,700	15,750	219	4,213	6,290	7,076	632	4,213	6,290	7,076
12,550	12,600	460	4,213	5,030	5,659	632	4,213	5,030	5,659	15,750	15,800	215	4,213	6,310	7,099	632	4,213	6,310	7,099
12,600	12,650	456	4,213	5,050	5,681	632	4,213	5,050	5,681	15,800	15,850	212	4,213	6,330	7,121	632	4,213	6,330	7,121
12,650	12,700	453	4,213	5,070	5,704	632	4,213	5,070	5,704	15,850	15,900	208	4,213	6,350	7,144	632	4,213	6,350	7,144
12,700	12,750	449	4,213	5,090	5,726	632	4,213	5,090	5,726	15,900	15,950	204	4,213	6,370	7,166	632	4,213	6,370	7,166
12,750	12,800	445	4,213	5,110	5,749	632	4,213	5,110	5,749	15,950	16,000	200	4,213	6,390	7,189	632	4,213	6,390	7,189
12,800	12,850	441	4,213	5,130	5,771	632	4,213	5,130	5,771	16,000	16,050	196	4,213	6,410	7,211	632	4,213	6,410	7,211
12,850	12,900	437	4,213	5,150	5,794	632	4,213	5,150	5,794	16,050	16,100	193	4,213	6,430	7,234	632	4,213	6,430	7,234
12,900	12,950	433	4,213	5,170	5,816	632	4,213	5,170	5,816	16,100	16,150	189	4,213	6,450	7,256	632	4,213	6,450	7,256
12,950	13,000	430	4,213	5,190	5,839	632	4,213	5,190	5,839	16,150	16,200	185	4,213	6,470	7,279	632	4,213	6,470	7,279
13,000	13,050	426	4,213	5,210	5,861	632	4,213	5,210	5,861	16,200	16,250	181	4,213	6,490	7,301	632	4,213	6,490	7,301
13,050	13,100	422	4,213	5,230	5,884	632	4,213	5,230	5,884	16,250	16,300	177	4,213	6,510	7,324	632	4,213	6,510	7,324
13,100	13,150	418	4,213	5,250	5,906	632	4,213	5,250	5,906	16,300	16,350	173	4,213	6,530	7,346	632	4,213	6,530	7,346
13,150	13,200	414	4,213	5,270	5,929	632	4,213	5,270	5,929	16,350	16,400	170	4,213	6,550	7,369	632	4,213	6,550	7,369
13,200	13,250	411	4,213	5,290	5,951	632	4,213	5,290	5,951	16,400	16,450	166	4,213	6,570	7,391	632	4,213	6,570	7,391
13,250	13,300	407	4,213	5,310	5,974	632	4,213	5,310	5,974	16,450	16,500	162	4,213	6,590	7,414	632	4,213	6,590	7,414
13,300	13,350	403	4,213	5,330	5,996	632	4,213	5,330	5,996	16,500	16,550	158	4,213	6,610	7,436	632	4,213	6,610	7,436
13,350	13,400	399	4,213	5,350	6,019	632	4,213	5,350	6,019	16,550	16,600	154	4,213	6,630	7,459	632	4,213	6,630	7,459
13,400	13,450	395	4,213	5,370	6,041	632	4,213	5,370	6,041	16,600	16,650	150	4,213	6,650	7,481	632	4,213	6,650	7,481
13,450	13,500	391	4,213	5,390	6,064	632	4,213	5,390	6,064	16,650	16,700	147	4,213	6,670	7,504	632	4,213	6,670	7,504
13,500	13,550	388	4,213	5,410	6,086	632	4,213	5,410	6,086	16,700	16,750	143	4,213	6,690	7,526	632	4,213	6,690	7,526
13,550	13,600	384	4,213	5,430	6,109	632	4,213	5,430	6,109	16,750	16,800	139	4,213	6,710	7,549	632	4,213	6,710	7,549
13,600	13,650	380	4,213	5,450	6,131	632	4,213	5,450	6,131	16,800	16,850	135	4,213	6,730	7,571	632	4,213	6,730	7,571
13,650	13,700	376	4,213	5,470	6,154	632	4,213	5,470	6,154	16,850	16,900	131	4,213	6,750	7,594	632	4,213	6,750	7,594
13,700	13,750	372	4,213	5,490	6,176	632	4,213	5,490	6,176	16,900	16,950	127	4,213	6,770	7,616	632	4,213	6,770	7,616
13,750	13,800	368	4,213	5,510	6,199	632	4,213	5,510	6,199	16,950	17,000	124	4,213	6,790	7,639	632	4,213	6,790	7,639
13,800	13,850	365	4,213	5,530	6,221	632	4,213	5,530	6,221	17,000	17,050	120	4,213	6,810	7,661	632	4,213	6,810	7,661
13,850	13,900	361	4,213	5,550	6,244	632	4,213	5,550	6,244	17,050	17,100	116	4,213	6,830	7,684	632	4,213	6,830	7,684
13,900	13,950	357	4,213	5,570	6,266	632	4,213	5,570	6,266	17,100	17,150	112	4,213	6,850	7,706	632	4,213	6,850	7,706
13,950	14,000	353	4,213	5,590	6,289	632	4,213	5,590	6,289	17,150	17,200	108	4,213	6,870	7,729	632	4,213	6,870	7,729
14,000	14,050	349	4,213	5,610	6,311	632	4,213	5,610	6,311	17,200	17,250	105	4,213	6,890	7,751	632	4,213	6,890	7,751
14,050	14,100	346	4,213	5,630	6,334	632	4,213	5,630	6,334	17,250	17,300	101	4,213	6,910	7,774	632	4,213	6,910	7,774
14,100	14,150	342	4,213	5,650	6,356	632	4,213	5,650	6,356	17,300	17,350	97	4,213	6,930	7,796	626	4,213	6,930	7,796
14,150	14,200	338	4,213	5,670	6,379	632	4,213	5,670	6,379	17,350	17,400	93	4,213	6,950	7,819	622	4,213	6,950	7,819
14,200	14,250	334	4,213	5,690	6,401	632	4,213	5,690	6,401	17,400	17,450	89	4,213	6,960	7,830	619	4,213	6,960	7,830
14,250	14,300	330	4,213	5,710	6,424	632	4,213	5,710	6,424	17,450	17,500	85	4,213	6,980	7,830	615	4,213	6,980	7,830
14,300	14,350	326	4,213	5,730	6,446	632	4,213	5,730	6,446	17,500	17,550	82	4,213	6,980	7,830	611	4,213	6,980	7,830
14,350	14,400	323	4,213	5,750	6,469	632	4,213	5,750	6,469	17,550	17,600	78	4,213	6,980	7,830	607	4,213	6,980	7,830
14,400	14,450	319	4,213	5,770	6,491	632	4,213	5,770	6,491	17,600	17,650	74	4,213	6,980	7,830	603	4,213	6,980	7,830
14,450	14,500	315	4,213	5,790	6,514	632	4,213	5,790	6,514	17,650	17,700	70	4,213	6,980	7,830	599	4,213	6,980	7,830
14,500	14,550	311	4,213	5,810	6,536	632	4,213	5,810	6,536	17,700	17,750								

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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ 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-				At least	But less than	Your credit is-				Your credit is-			
18,400	18,450	13	4,213	6,960	7,830	542	4,213	6,960	7,830	21,600	21,650	0	4,213	6,960	7,830	297	4,213	6,960	7,830
18,450	18,500	9	4,213	6,960	7,830	538	4,213	6,960	7,830	21,650	21,700	0	4,213	6,960	7,830	293	4,213	6,960	7,830
18,500	18,550	5	4,213	6,960	7,830	534	4,213	6,960	7,830	21,700	21,750	0	4,213	6,960	7,830	290	4,213	6,960	7,830
18,550	18,600	*	4,213	6,960	7,830	531	4,213	6,960	7,830	21,750	21,800	0	4,213	6,960	7,830	286	4,213	6,960	7,830
18,600	18,650	0	4,213	6,960	7,830	527	4,213	6,960	7,830	21,800	21,850	0	4,213	6,960	7,830	282	4,213	6,960	7,830
18,650	18,700	0	4,213	6,960	7,830	523	4,213	6,960	7,830	21,850	21,900	0	4,213	6,960	7,830	278	4,213	6,960	7,830
18,700	18,750	0	4,213	6,960	7,830	519	4,213	6,960	7,830	21,900	21,950	0	4,213	6,960	7,830	274	4,213	6,960	7,830
18,750	18,800	0	4,213	6,960	7,830	515	4,213	6,960	7,830	21,950	22,000	0	4,213	6,960	7,830	271	4,213	6,960	7,830
18,800	18,850	0	4,213	6,960	7,830	512	4,213	6,960	7,830	22,000	22,050	0	4,213	6,960	7,830	267	4,213	6,960	7,830
18,850	18,900	0	4,213	6,960	7,830	508	4,213	6,960	7,830	22,050	22,100	0	4,213	6,960	7,830	263	4,213	6,960	7,830
18,900	18,950	0	4,213	6,960	7,830	504	4,213	6,960	7,830	22,100	22,150	0	4,213	6,960	7,830	259	4,213	6,960	7,830
18,950	19,000	0	4,213	6,960	7,830	500	4,213	6,960	7,830	22,150	22,200	0	4,213	6,960	7,830	255	4,213	6,960	7,830
19,000	19,050	0	4,213	6,960	7,830	496	4,213	6,960	7,830	22,200	22,250	0	4,213	6,960	7,830	251	4,213	6,960	7,830
19,050	19,100	0	4,213	6,960	7,830	492	4,213	6,960	7,830	22,250	22,300	0	4,213	6,960	7,830	248	4,213	6,960	7,830
19,100	19,150	0	4,213	6,960	7,830	489	4,213	6,960	7,830	22,300	22,350	0	4,213	6,960	7,830	244	4,213	6,960	7,830
19,150	19,200	0	4,213	6,960	7,830	485	4,213	6,960	7,830	22,350	22,400	0	4,213	6,960	7,830	240	4,213	6,960	7,830
19,200	19,250	0	4,213	6,960	7,830	481	4,213	6,960	7,830	22,400	22,450	0	4,213	6,960	7,830	236	4,213	6,960	7,830
19,250	19,300	0	4,213	6,960	7,830	477	4,213	6,960	7,830	22,450	22,500	0	4,213	6,960	7,830	232	4,213	6,960	7,830
19,300	19,350	0	4,213	6,960	7,830	473	4,213	6,960	7,830	22,500	22,550	0	4,213	6,960	7,830	228	4,213	6,960	7,830
19,350	19,400	0	4,213	6,960	7,830	469	4,213	6,960	7,830	22,550	22,600	0	4,213	6,960	7,830	225	4,213	6,960	7,830
19,400	19,450	0	4,213	6,960	7,830	466	4,213	6,960	7,830	22,600	22,650	0	4,213	6,960	7,830	221	4,213	6,960	7,830
19,450	19,500	0	4,213	6,960	7,830	462	4,213	6,960	7,830	22,650	22,700	0	4,213	6,960	7,830	217	4,213	6,960	7,830
19,500	19,550	0	4,213	6,960	7,830	458	4,213	6,960	7,830	22,700	22,750	0	4,213	6,960	7,830	213	4,213	6,960	7,830
19,550	19,600	0	4,213	6,960	7,830	454	4,213	6,960	7,830	22,750	22,800	0	4,204	6,948	7,818	209	4,213	6,960	7,830
19,600	19,650	0	4,213	6,960	7,830	450	4,213	6,960	7,830	22,800	22,850	0	4,196	6,938	7,808	206	4,213	6,960	7,830
19,650	19,700	0	4,213	6,960	7,830	446	4,213	6,960	7,830	22,850	22,900	0	4,188	6,927	7,797	202	4,213	6,960	7,830
19,700	19,750	0	4,213	6,960	7,830	443	4,213	6,960	7,830	22,900	22,950	0	4,180	6,917	7,787	198	4,213	6,960	7,830
19,750	19,800	0	4,213	6,960	7,830	439	4,213	6,960	7,830	22,950	23,000	0	4,172	6,906	7,776	194	4,213	6,960	7,830
19,800	19,850	0	4,213	6,960	7,830	435	4,213	6,960	7,830	23,000	23,050	0	4,164	6,896	7,766	190	4,213	6,960	7,830
19,850	19,900	0	4,213	6,960	7,830	431	4,213	6,960	7,830	23,050	23,100	0	4,156	6,885	7,755	186	4,213	6,960	7,830
19,900	19,950	0	4,213	6,960	7,830	427	4,213	6,960	7,830	23,100	23,150	0	4,148	6,875	7,745	183	4,213	6,960	7,830
19,950	20,000	0	4,213	6,960	7,830	424	4,213	6,960	7,830	23,150	23,200	0	4,140	6,864	7,734	179	4,213	6,960	7,830
20,000	20,050	0	4,213	6,960	7,830	420	4,213	6,960	7,830	23,200	23,250	0	4,132	6,854	7,724	175	4,213	6,960	7,830
20,050	20,100	0	4,213	6,960	7,830	416	4,213	6,960	7,830	23,250	23,300	0	4,124	6,843	7,713	171	4,213	6,960	7,830
20,100	20,150	0	4,213	6,960	7,830	412	4,213	6,960	7,830	23,300	23,350	0	4,116	6,833	7,703	167	4,213	6,960	7,830
20,150	20,200	0	4,213	6,960	7,830	408	4,213	6,960	7,830	23,350	23,400	0	4,108	6,822	7,692	163	4,213	6,960	7,830
20,200	20,250	0	4,213	6,960	7,830	404	4,213	6,960	7,830	23,400	23,450	0	4,100	6,812	7,682	160	4,213	6,960	7,830
20,250	20,300	0	4,213	6,960	7,830	401	4,213	6,960	7,830	23,450	23,500	0	4,092	6,801	7,671	156	4,213	6,960	7,830
20,300	20,350	0	4,213	6,960	7,830	397	4,213	6,960	7,830	23,500	23,550	0	4,084	6,790	7,660	152	4,213	6,960	7,830
20,350	20,400	0	4,213	6,960	7,830	393	4,213	6,960	7,830	23,550	23,600	0	4,076	6,780	7,650	148	4,213	6,960	7,830
20,400	20,450	0	4,213	6,960	7,830	389	4,213	6,960	7,830	23,600	23,650	0	4,068	6,769	7,639	144	4,213	6,960	7,830
20,450	20,500	0	4,213	6,960	7,830	385	4,213	6,960	7,830	23,650	23,700	0	4,060	6,759	7,629	140	4,213	6,960	7,830
20,500	20,550	0	4,213	6,960	7,830	381	4,213	6,960	7,830	23,700	23,750	0	4,052	6,748	7,618	137	4,213	6,960	7,830
20,550	20,600	0	4,213	6,960	7,830	378	4,213	6,960	7,830	23,750	23,800	0	4,044	6,738	7,608	133	4,213	6,960	7,830
20,600	20,650	0	4,213	6,960	7,830	374	4,213	6,960	7,830	23,800	23,850	0	4,036	6,727	7,597	129	4,213	6,960	7,830
20,650	20,700	0	4,213	6,960	7,830	370	4,213	6,960	7,830	23,850	23,900	0	4,028	6,717	7,587	125	4,213	6,960	7,830
20,700	20,750	0	4,213	6,960	7,830	366	4,213	6,960	7,830	23,900	23,950	0	4,020	6,706	7,576	121	4,213	6,960	7,830
20,750	20,800	0	4,213	6,960	7,830	362	4,213	6,960	7,830	23,950	24,000	0	4,012	6,696	7,566	118	4,213	6,960	7,830
20,800	20,850	0	4,213	6,960	7,830	359	4,213	6,960	7,830	24,000	24,050	0	4,004	6,685	7,555	114	4,213	6,960	7,830
20,850	20,900	0	4,213	6,960	7,830	355	4,213	6,960	7,830	24,050	24,100	0	3,996	6,675	7,545	110	4,213	6,960	7,830
20,900	20,950	0	4,213	6,960	7,830	351	4,213	6,960	7,830	24,100	24,150	0	3,988	6,664	7,534	106	4,213	6,960	7,830
20,950	21,000	0	4,213	6,960	7,830	347	4,213	6,960	7,830	24,150	24,200	0	3,980</td						

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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ 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-				At least	But less than	Your credit is-				Your credit is-			
24,800	24,850	0	3,877	6,517	7,387	53	4,213	6,960	7,830	28,000	28,050	0	3,365	5,843	6,713	0	4,213	6,960	7,830
24,850	24,900	0	3,869	6,506	7,376	49	4,213	6,960	7,830	28,050	28,100	0	3,357	5,832	6,702	0	4,213	6,960	7,830
24,900	24,950	0	3,861	6,496	7,366	45	4,213	6,960	7,830	28,100	28,150	0	3,349	5,822	6,692	0	4,213	6,960	7,830
24,950	25,000	0	3,853	6,485	7,355	41	4,213	6,960	7,830	28,150	28,200	0	3,341	5,811	6,681	0	4,213	6,960	7,830
25,000	25,050	0	3,845	6,475	7,345	37	4,213	6,960	7,830	28,200	28,250	0	3,333	5,801	6,671	0	4,213	6,960	7,830
25,050	25,100	0	3,837	6,464	7,334	33	4,213	6,960	7,830	28,250	28,300	0	3,325	5,790	6,660	0	4,213	6,960	7,830
25,100	25,150	0	3,829	6,454	7,324	30	4,213	6,960	7,830	28,300	28,350	0	3,317	5,780	6,650	0	4,213	6,960	7,830
25,150	25,200	0	3,821	6,443	7,313	26	4,213	6,960	7,830	28,350	28,400	0	3,309	5,769	6,639	0	4,213	6,960	7,830
25,200	25,250	0	3,813	6,432	7,302	22	4,213	6,960	7,830	28,400	28,450	0	3,301	5,759	6,629	0	4,213	6,960	7,830
25,250	25,300	0	3,805	6,422	7,292	18	4,213	6,960	7,830	28,450	28,500	0	3,293	5,748	6,618	0	4,213	6,960	7,830
25,300	25,350	0	3,797	6,411	7,281	14	4,213	6,960	7,830	28,500	28,550	0	3,285	5,737	6,607	0	4,213	6,960	7,830
25,350	25,400	0	3,789	6,401	7,271	10	4,213	6,960	7,830	28,550	28,600	0	3,277	5,727	6,597	0	4,213	6,960	7,830
25,400	25,450	0	3,781	6,390	7,260	7	4,213	6,960	7,830	28,600	28,650	0	3,269	5,716	6,586	0	4,213	6,960	7,830
25,450	25,500	0	3,773	6,380	7,250	3	4,213	6,960	7,830	28,650	28,700	0	3,261	5,706	6,576	0	4,213	6,960	7,830
25,500	25,550	0	3,765	6,369	7,239	*	4,213	6,960	7,830	28,700	28,750	0	3,253	5,695	6,565	0	4,213	6,960	7,830
25,550	25,600	0	3,757	6,359	7,229	0	4,213	6,960	7,830	28,750	28,800	0	3,245	5,685	6,555	0	4,213	6,960	7,830
25,600	25,650	0	3,749	6,348	7,218	0	4,213	6,960	7,830	28,800	28,850	0	3,237	5,674	6,544	0	4,213	6,960	7,830
25,650	25,700	0	3,741	6,338	7,208	0	4,213	6,960	7,830	28,850	28,900	0	3,229	5,664	6,534	0	4,213	6,960	7,830
25,700	25,750	0	3,733	6,327	7,197	0	4,213	6,960	7,830	28,900	28,950	0	3,221	5,653	6,523	0	4,213	6,960	7,830
25,750	25,800	0	3,725	6,317	7,187	0	4,213	6,960	7,830	28,950	29,000	0	3,213	5,643	6,513	0	4,213	6,960	7,830
25,800	25,850	0	3,717	6,306	7,176	0	4,213	6,960	7,830	29,000	29,050	0	3,205	5,632	6,502	0	4,213	6,960	7,830
25,850	25,900	0	3,709	6,296	7,166	0	4,213	6,960	7,830	29,050	29,100	0	3,197	5,622	6,492	0	4,213	6,960	7,830
25,900	25,950	0	3,701	6,285	7,155	0	4,213	6,960	7,830	29,100	29,150	0	3,189	5,611	6,481	0	4,213	6,960	7,830
25,950	26,000	0	3,693	6,274	7,144	0	4,213	6,960	7,830	29,150	29,200	0	3,181	5,601	6,471	0	4,213	6,960	7,830
26,000	26,050	0	3,685	6,264	7,134	0	4,213	6,960	7,830	29,200	29,250	0	3,174	5,590	6,460	0	4,213	6,960	7,830
26,050	26,100	0	3,677	6,253	7,123	0	4,213	6,960	7,830	29,250	29,300	0	3,166	5,580	6,450	0	4,213	6,960	7,830
26,100	26,150	0	3,669	6,243	7,113	0	4,213	6,960	7,830	29,300	29,350	0	3,158	5,569	6,439	0	4,213	6,960	7,830
26,150	26,200	0	3,661	6,232	7,102	0	4,213	6,960	7,830	29,350	29,400	0	3,150	5,558	6,428	0	4,213	6,960	7,830
26,200	26,250	0	3,653	6,222	7,092	0	4,213	6,960	7,830	29,400	29,450	0	3,142	5,548	6,418	0	4,213	6,960	7,830
26,250	26,300	0	3,645	6,211	7,081	0	4,213	6,960	7,830	29,450	29,500	0	3,134	5,537	6,407	0	4,213	6,960	7,830
26,300	26,350	0	3,637	6,201	7,071	0	4,213	6,960	7,830	29,500	29,550	0	3,126	5,527	6,397	0	4,213	6,960	7,830
26,350	26,400	0	3,629	6,190	7,060	0	4,213	6,960	7,830	29,550	29,600	0	3,118	5,516	6,386	0	4,213	6,960	7,830
26,400	26,450	0	3,621	6,180	7,050	0	4,213	6,960	7,830	29,600	29,650	0	3,110	5,506	6,376	0	4,213	6,960	7,830
26,450	26,500	0	3,613	6,169	7,039	0	4,213	6,960	7,830	29,650	29,700	0	3,102	5,495	6,365	0	4,207	6,953	7,823
26,500	26,550	0	3,605	6,159	7,029	0	4,213	6,960	7,830	29,700	29,750	0	3,094	5,485	6,355	0	4,199	6,942	7,812
26,550	26,600	0	3,597	6,148	7,018	0	4,213	6,960	7,830	29,750	29,800	0	3,086	5,474	6,344	0	4,191	6,932	7,802
26,600	26,650	0	3,589	6,138	7,008	0	4,213	6,960	7,830	29,800	29,850	0	3,078	5,464	6,334	0	4,183	6,921	7,791
26,650	26,700	0	3,581	6,127	6,997	0	4,213	6,960	7,830	29,850	29,900	0	3,070	5,453	6,323	0	4,175	6,911	7,781
26,700	26,750	0	3,573	6,117	6,987	0	4,213	6,960	7,830	29,900	29,950	0	3,062	5,443	6,313	0	4,167	6,900	7,770
26,750	26,800	0	3,565	6,106	6,976	0	4,213	6,960	7,830	29,950	30,000	0	3,054	5,432	6,302	0	4,159	6,889	7,759
26,800	26,850	0	3,557	6,095	6,965	0	4,213	6,960	7,830	30,000	30,050	0	3,046	5,422	6,292	0	4,151	6,879	7,749
26,850	26,900	0	3,549	6,085	6,955	0	4,213	6,960	7,830	30,050	30,100	0	3,038	5,411	6,281	0	4,143	6,868	7,738
26,900	26,950	0	3,541	6,074	6,944	0	4,213	6,960	7,830	30,100	30,150	0	3,030	5,401	6,271	0	4,135	6,858	7,728
26,950	27,000	0	3,533	6,064	6,934	0	4,213	6,960	7,830	30,150	30,200	0	3,022	5,390	6,260	0	4,128	6,847	7,717
27,000	27,050	0	3,525	6,053	6,923	0	4,213	6,960	7,830	30,200	30,250	0	3,014	5,379	6,249	0	4,120	6,837	7,707
27,050	27,100	0	3,517	6,043	6,913	0	4,213	6,960	7,830	30,250	30,300	0	3,006	5,369	6,239	0	4,112	6,826	7,696
27,100	27,150	0	3,509	6,032	6,902	0	4,213	6,960	7,830	30,300	30,350	0	2,998	5,358	6,228	0	4,104	6,816	7,686
27,150	27,200	0	3,501	6,022	6,892	0	4,213	6,960	7,830	30,350	30,400	0	2,990	5,348	6,218	0	4,096	6,805	7,675
27,200	27,250	0	3,493	6,011	6,881	0	4,213	6,960	7,830	30,400	30,450	0	2,982	5,337	6,207	0	4,088	6,795	7,665
27,250	27,300	0	3,485	6,001	6,871	0	4,213	6,960	7,830	30,450	30,500	0	2,974	5,327	6,197	0	4,080	6,784	7,654
27,300	27,350	0	3,477	5,990	6,860	0	4,213	6,960	7,830	30,500	30,550	0	2,966	5,316	6,186	0	4,072	6,774	7,644
27,350	27,400	0	3,469	5,980	6,850	0	4,213	6,960	7,830	30,550	30,600	0	2,958	5,306	6,176	0	4,064	6,763	7,633
27,400	27,450	0	3,461	5,969	6,839	0	4,213	6,960	7,830	30,600	30,650	0	2,950	5,295	6,165</				

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

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

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

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

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

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

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

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

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- * If the amount you are looking up from the worksheet is at least \$56,000 but less than \$56,004, and you have one qualifying child who has a valid SSN, your credit is \$0.
- If the amount you are looking up from the worksheet is \$56,004 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.
- ** If the amount you are looking up from the worksheet is at least \$59,850 but less than \$59,899, and you have three qualifying children who have valid SSNs, your credit is \$5.
- If the amount you are looking up from the worksheet is \$59,899 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

(Continued)

If the amount you are looking up from the worksheet is-		And your filing status is-									
		Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-					
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-	
61,600	61,650	0	0	0	0	0	0	224	1,094	0	0
61,650	61,700	0	0	0	0	0	0	213	1,083	0	0
61,700	61,750	0	0	0	0	0	0	203	1,073	0	0
61,750	61,800	0	0	0	0	0	0	192	1,062	0	0
61,800	61,850	0	0	0	0	0	0	182	1,052	0	0
61,850	61,900	0	0	0	0	0	0	171	1,041	0	0
61,900	61,950	0	0	0	0	0	0	161	1,031	0	0
61,950	62,000	0	0	0	0	0	0	150	1,020	0	0
62,000	62,050	0	0	0	0	0	0	140	1,010	0	0
62,050	62,100	0	0	0	0	0	0	129	999	0	0
62,100	62,150	0	0	0	0	0	0	119	989	0	0
62,150	62,200	0	0	0	0	0	0	108	978	0	0
62,200	62,250	0	0	0	0	0	0	98	968	0	0
62,250	62,300	0	0	0	0	0	0	87	957	0	0
62,300	62,350	0	0	0	0	0	0	77	947	0	0
62,350	62,400	0	0	0	0	0	0	66	936	0	0
62,400	62,450	0	0	0	0	0	0	55	925	0	0
62,450	62,500	0	0	0	0	0	0	45	915	0	0
62,500	62,550	0	0	0	0	0	0	34	904	0	0
62,550	62,600	0	0	0	0	0	0	24	894	0	0
62,600	62,650	0	0	0	0	0	0	13	883	0	0
62,650	62,700	0	0	0	0	0	0	*	873	0	0
62,700	62,750	0	0	0	0	0	0	0	862	0	0
62,750	62,800	0	0	0	0	0	0	0	852	0	0
62,800	62,850	0	0	0	0	0	0	0	841	0	0
62,850	62,900	0	0	0	0	0	0	0	831	0	0
62,900	62,950	0	0	0	0	0	0	0	820	0	0
62,950	63,000	0	0	0	0	0	0	0	810	0	0
63,000	63,050	0	0	0	0	0	0	0	799	0	0
63,050	63,100	0	0	0	0	0	0	0	789	0	0
63,100	63,150	0	0	0	0	0	0	0	778	0	0
63,150	63,200	0	0	0	0	0	0	0	768	0	0
63,200	63,250	0	0	0	0	0	0	0	757	0	0
63,250	63,300	0	0	0	0	0	0	0	746	0	0
63,300	63,350	0	0	0	0	0	0	0	736	0	0
63,350	63,400	0	0	0	0	0	0	0	725	0	0
63,400	63,450	0	0	0	0	0	0	0	715	0	0
63,450	63,500	0	0	0	0	0	0	0	704	0	0
63,500	63,550	0	0	0	0	0	0	0	694	0	0
63,550	63,600	0	0	0	0	0	0	0	683	0	0
63,600	63,650	0	0	0	0	0	0	0	673	0	0
63,650	63,700	0	0	0	0	0	0	0	662	0	0
63,700	63,750	0	0	0	0	0	0	0	652	0	0
63,750	63,800	0	0	0	0	0	0	0	641	0	0
63,800	63,850	0	0	0	0	0	0	0	631	0	0
63,850	63,900	0	0	0	0	0	0	0	620	0	0
63,900	63,950	0	0	0	0	0	0	0	610	0	0
63,950	64,000	0	0	0	0	0	0	0	599	0	0
64,000	64,050	0	0	0	0	0	0	0	589	0	0
64,050	64,100	0	0	0	0	0	0	0	578	0	0
64,100	64,150	0	0	0	0	0	0	0	567	0	0
64,150	64,200	0	0	0	0	0	0	0	557	0	0
64,200	64,250	0	0	0	0	0	0	0	546	0	0
64,250	64,300	0	0	0	0	0	0	0	536	0	0
64,300	64,350	0	0	0	0	0	0	0	525	0	0
64,350	64,400	0	0	0	0	0	0	0	515	0	0

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

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

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

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

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

Line 28

Additional Child Tax Credit

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

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



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



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

Line 29

American Opportunity Credit

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

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



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

Refund Offset

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

Deposit Refund Into Multiple Accounts

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

Injured Spouse

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

Lines 35a Through 35d

Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](https://www.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).

Line 30

Line 30 has been reserved for future use.

Refund

Line 34

Amount Overpaid

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

Have your 2024 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

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

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

DIRECT DEPOSIT

Simple. Safe. Secure.

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

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

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

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

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

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

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

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

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

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



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

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

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



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

Line 35b

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

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

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or

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

Line 35c

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

Line 35d

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

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

Reasons Your Direct Deposit Request Will Be Rejected

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

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

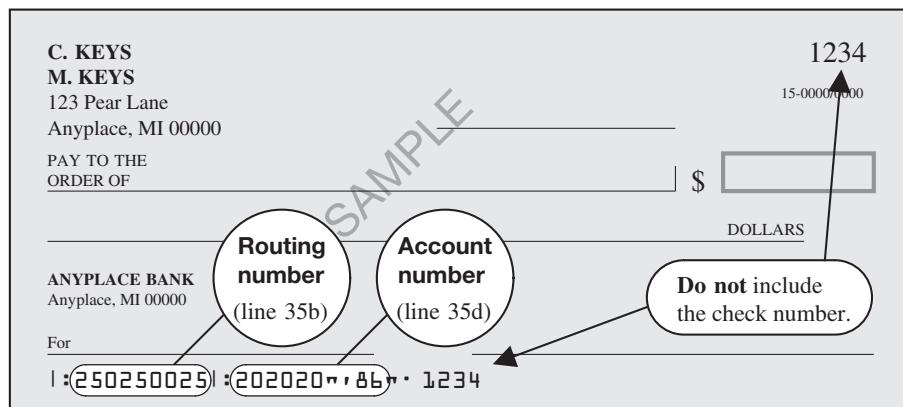
- The name on your account doesn't match the name on the refund, and your financial institution(s) won't allow a refund to be deposited unless the name on the refund matches the name on the account.

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

- You haven't given a valid account number.

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

Sample Check—Lines 35b Through 35d



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



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 36

Applied to Your 2025 Estimated Tax

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



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

Amount You Owe

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

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

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

Line 37

Amount You Owe

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

Pay Online

Paying online is convenient and secure and helps make sure we get your payments on time. To pay your taxes online or for more information, go to [IRS.gov](#)