

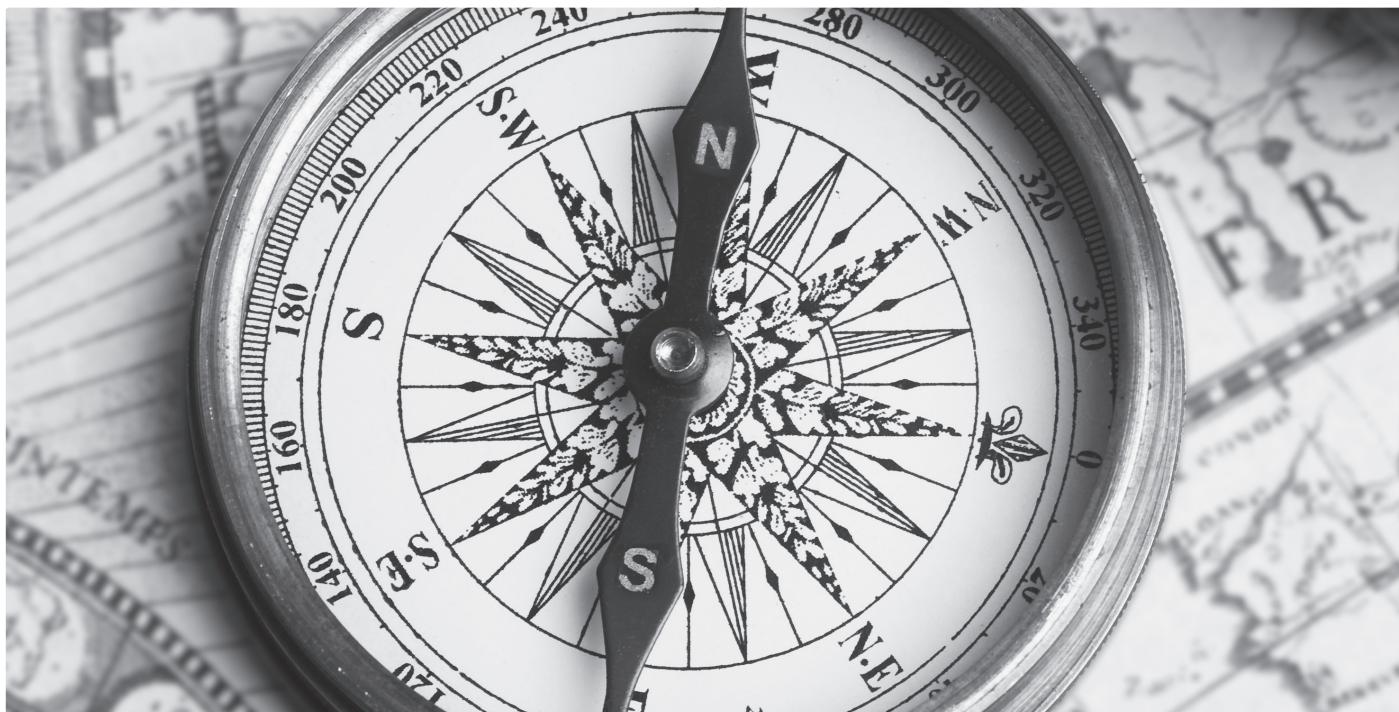


TAX YEAR  
2021

# 1040 (and 1040-SR)

## INSTRUCTIONS

Including the instructions for  
Schedules 1 through 3



### 2021 Changes

**American Rescue Plan (ARP) of 2021.** The following ARP provisions affect tax year 2021.

- **Child and dependent care credit** increased.
- **Self-only EIC** expanded.

- **Child tax credit** expanded. Advance payments of the child tax credit were made in 2021.

For details on these and other changes, see *What's New* in these instructions.

### Future Developments

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



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

**Pay Online.** It's fast, simple, and secure. Go to [IRS.gov/Payments](#).



Department  
of the  
Treasury

Internal  
Revenue  
Service

## Table of Contents

---

<b>Contents</b>	<b>Page</b>	<b>Contents</b>	<b>Page</b>
What's New . . . . .	<a href="#">6</a>	Sign Your Return . . . . .	<a href="#">63</a>
Filing Requirements . . . . .	<a href="#">9</a>	Assemble Your Return . . . . .	<a href="#">64</a>
Do You Have To File? . . . . .	<a href="#">9</a>	2021 Tax Table . . . . .	<a href="#">65</a>
When and Where Should You File? . . . . .	<a href="#">9</a>	General Information . . . . .	<a href="#">78</a>
Line Instructions for Forms 1040 and 1040-SR . . . . .	<a href="#">13</a>	Refund Information . . . . .	<a href="#">83</a>
Filing Status . . . . .	<a href="#">13</a>	Instructions for Schedule 1 . . . . .	<a href="#">84</a>
Name and Address . . . . .	<a href="#">15</a>	Instructions for Schedule 2 . . . . .	<a href="#">96</a>
Social Security Number (SSN) . . . . .	<a href="#">15</a>	Instructions for Schedule 3 . . . . .	<a href="#">101</a>
Dependents, Qualifying Child for Child Tax Credit, and Credit for Other Dependents . . . . .	<a href="#">18</a>	Tax Topics . . . . .	<a href="#">105</a>
Income . . . . .	<a href="#">23</a>	Disclosure, Privacy Act, and Paperwork Reduction Act Notice . . . . .	<a href="#">107</a>
Total Income and Adjusted Gross Income . . . . .	<a href="#">30</a>	Major Categories of Federal Income and Outlays for Fiscal Year 2020 . . . . .	<a href="#">109</a>
Tax and Credits . . . . .	<a href="#">30</a>	Index . . . . .	<a href="#">111</a>
Payments . . . . .	<a href="#">37</a>		
Refund . . . . .	<a href="#">58</a>		
Amount You Owe . . . . .	<a href="#">61</a>		

---



# Form 1040 and 1040-SR IRS Helpful Hints

For 2021, you will use Form 1040 or, if you were born before January 2, 1957, you have the option to use Form 1040-SR.

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

If you *e-file* your return, you generally won't notice much of a change and the software you use will generally determine which schedules you need.

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

## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

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

### What can TAS do for you?

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

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

### How can you reach TAS?

We have offices in [every state, the District of Columbia, and Puerto Rico](#). To find your advocate's number:

- Go to [TaxpayerAdvocate.IRS.gov/contact-us](#);
- Download Publication 1546, Taxpayer Advocate Service - We Are Here to Help You, available at [IRS.gov/Forms-Pubs](#). If you do not have internet access, you can call the IRS toll free at 800-829-3676 and ask for a copy of Publication 1546;
  - Check your local directory; or
  - Call TAS toll free at 877-777-4778.

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

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. The TAS Tax Toolkit at [TaxpayerAdvocate.IRS.gov](#) can help you understand what these rights mean to you and how they apply. These are *your* rights. Know them.

### How else does the Taxpayer Advocate Service help taxpayers?

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

## Low Income Taxpayer Clinics Help Taxpayers

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

## Suggestions for Improving the IRS

### Taxpayer Advocacy Panel

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

# Affordable Care Act—What You Need To Know

---

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

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

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

The Marketplace is required to send **Form 1095-A** by **January 31, 2022**, listing the advance payments and other information you need to complete **Form 8962**.

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

## Health Coverage Reporting

If you or someone in your family was an employee in 2021, the employer may be required to send you **Form 1095-C**. **Part II of Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **February 2022**. This information may be relevant if you purchased health insurance coverage for 2021 through the Health Insurance Marketplace and wish to claim the premium tax credit on **Schedule 3, line 9**. However, you don't need to wait to receive this form to file your return. You may rely on other information received from your employer. If you don't wish to claim the premium tax credit for 2021, you don't need the information in **Part II of Form 1095-C**. For more information on who is eligible for the premium tax credit, see the Instructions for Form 8962.

---

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

# What's New

For information about any additional changes to the 2021 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

**Due date of return.** File Form 1040 or 1040-SR by April 18, 2022. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Columbia – even if you don't live in the District of Columbia. If you live in Maine or Massachusetts, you have until April 19, 2022. That is because of the Patriots' Day holiday in those states.

**Tuition and fees deduction not available.** The tuition and fees deduction is not available after 2020. Instead, the income limitations for the lifetime learning credit have been increased. See Form 8863 and its instructions.

**Economic impact payment—EIP 3.** Any economic impact payment you received is not taxable for federal income tax purposes, but will reduce your recovery rebate credit.

**2021 Recovery rebate credit.** This credit is figured like last year's economic impact payment, EIP 3, except eligibility and the amount of the credit are based on your tax year 2021 information. See the instructions for line 30 and the Recovery Rebate Credit Worksheet to figure your credit amount.

**Standard deduction amount increased.** For 2021, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$12,550.
- Married filing jointly or Qualifying widow(er)—\$25,100.
- Head of household—\$18,800.

**Virtual currency.** If, in 2021, you engaged in a transaction involving virtual currency, you will need to answer "Yes" to the question on page 1 of Form 1040 or 1040-SR. See *Virtual Currency*, later, for information on transactions involving virtual currency. Do not leave this field blank. The question must be answered by all taxpayers, not just taxpayers who engaged in a transaction involving virtual currency.

**Credits for sick and family leave for certain self-employed individuals.**

The Families First Coronavirus Response Act (FFCRA) helped self-employed individuals affected by coronavirus by providing paid sick leave and paid family leave credits equivalent to those that employers are required to provide their employees for qualified sick leave wages and qualified family leave wages. The COVID-related Tax Relief Act of 2020 extended the period during which individuals can claim these credits. For more information, see the instructions for Form 7202 and Schedule 3, line 13b.

**Extension and expansion of credits for sick and family leave.** The American Rescue Plan Act of 2021, enacted on March 11, 2021 (ARP) provides that certain self-employed individuals can claim credits for up to 10 days of "paid sick leave," and up to 60 days of "paid family leave," if they are unable to work or telework due to circumstances related to coronavirus. Self-employed individuals may claim these credits for the period beginning on April 1, 2021, and ending September 30, 2021. For more information, see the instructions for Form 7202 and Schedule 3, line 13h.

**Form 9000, Alternative Media Preference.** Beginning in 2021, taxpayers with print disabilities can use Form 9000, Alternative Media Preference, to elect to receive notices from the IRS in an alternative format including Braille, large print, audio, and electronic. You can attach Form 9000 to your Form 1040 or 1040-SR or you can mail it separately. For more information, see Form 9000.

**All taxpayers now eligible for Identity Protection PIN.** Beginning in 2021, the IRS Identity Protection PIN (IP PIN) Opt-In Program has been expanded to all taxpayers who can properly verify their identity. An IP PIN helps prevent your social security number from being used to file a fraudulent federal income tax return. You can use the *Get An IP PIN* tool on IRS.gov to request an IP PIN, file Form 15227 if your income is

\$72,000 or less, or make an appointment to visit a Taxpayer Assistance Center.

**Direct deposit now available for returns filed late.** You can now receive a direct deposit of your refund even if you file your 2021 return after November 30, 2022.

**Expanded dependent care assistance.** ARP expanded the child and dependent care tax credit for 2021 by making it refundable for certain taxpayers and making it larger. For 2021, the dollar limit on qualifying expenses increases to \$8,000 for one qualifying person and \$16,000 for two or more qualifying persons. The rules for calculating the credit have also changed; the percentage of qualifying expenses eligible for the credit has increased, along with the income limit at which the credit begins phasing out. Additionally, for taxpayers who receive dependent care benefits from their employer, the dollar limit of the exclusion amount increases for 2021. For more information, see the Instructions for Form 2441 and Pub. 503.

**Child tax credit.** Under ARP, the child tax credit has been enhanced for 2021. The child tax credit has been extended to qualifying children under age 18. Depending on modified adjusted gross income, you may receive an enhanced credit amount of up to \$3,600 for a qualifying child under age 6 and up to \$3,000 for a qualifying child over age 5 and under age 18. The enhanced credit amount begins to phase out where modified adjusted gross income exceeds \$150,000 in the case of a joint return or surviving spouse, \$112,500 in the case of a head of household, and \$75,000 in all other cases.

If you (or your spouse if filing jointly) lived in the United States for more than half the year, the child tax credit will be fully refundable even if you don't have earned income. If you don't meet this residency requirement, your child tax credit will be a combination of a nonrefundable child tax credit and a refundable additional child tax credit, as was the case in 2020. The credit for oth-

er dependents has not been enhanced and is figured as it was in 2020.

**Changes to Schedule 8812.** Because of the changes made by ARP, detailed discussion of the child tax credit, and how to figure your child tax credit and credit for other dependents, which were previously part of these instructions, has been moved to the Instructions for Schedule 8812 (Form 1040). If you are claiming the nonrefundable child tax credit, refundable child tax credit, additional child tax credit, or credit for other dependents, complete Schedule 8812 and attach it to your Form 1040 or 1040-SR.

**Premium tax credit (PTC).** ARP expanded the PTC by eliminating the limitation that a taxpayer's household income may not exceed 400% of the Federal Poverty Line and generally increases the credit amounts. In addition, in 2021, if you receive unemployment compensation, you are generally eligible to claim the PTC if you meet the other requirements. For more information, see Pub. 974 and Form 8962 and its instructions.

**Changes to the earned income credit (EIC).** For 2021, the following changes have been made to the EIC.

- **EIC rules for taxpayers without a qualifying child.** Special rules apply if you are claiming the EIC without a qualifying child. In these cases, the minimum age has been lowered to age 19 except for specified students who must be at least age 24 at the end of the year. However, the applicable minimum age is lowered further for former foster youth and qualified homeless youth to age 18. Additionally, you no longer need to be under age 65 to claim the EIC without a qualifying child.

- **EIC rules for taxpayers with a qualifying child.** If you are claiming the

EIC with a qualifying child, you should follow the rules that apply to filers with a qualifying child or children when determining whether you are eligible to claim the EIC even if your qualifying child hasn't been issued a valid SSN on or before the due date of your return (including extensions). However, when determining the amount of EIC that you are eligible to claim on your return, you should follow the rules that apply to taxpayers who do not have a qualifying child.

- **Phaseout amounts increased.**

The amount of the credit has been increased and the phaseout income limits at which you can claim the credit have been expanded.

- **Rules for separated spouses.** If you are married but don't file a joint return, you may qualify to claim the EIC if you live with a qualifying child for more than half the year and either live apart from your spouse for the last 6 months of 2021 or are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and do not live in the same household as your spouse at the end 2021.

- **Investment income limit increased.** The amount of investment income you can receive and still be eligible to claim the EIC has increased to \$10,000.

- **Prior year (2019) earned income.** You can elect to use your 2019 earned income to figure your 2021 earned income credit if your 2019 earned income is more than your 2021 earned income. See the instructions for line 27a.

**File Schedule EIC (Form 1040) if you have a qualifying child.** 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 to your Form 1040 or 1040-SR even if that child doesn't have a valid SSN. For more information, including how to complete Schedule EIC if your qualifying child doesn't have a valid SSN, see the line 27a instructions and Schedule EIC.

**Forgiveness of Paycheck Protection Program (PPP) Loans.** The forgiveness of a PPP Loan creates tax-exempt income, so you don't need to report the income on Form 1040 or 1040-SR, but you do need to report certain information related to your PPP Loan. To find out how to report information related to your PPP Loan, see *Forgiveness of Paycheck Protection Program (PPP) Loans*, under *Income*, later.

**Identity verification.** The IRS launched an improved identity verification and sign-in process that enables more people to securely access and use IRS online tools and applications. To provide verification services, the IRS is using ID.me, a trusted technology provider. The new process is one more step the IRS is taking to ensure that taxpayer information is provided only to the person who legally has a right to the data. Taxpayers using the new mobile-friendly verification procedure can gain entry to existing IRS online services such as the *Child Tax Credit Update Portal*, *Online Account*, *Get Transcript Online*, *Get an Identity Protection PIN (IP PIN)*, and *Online Payment Agreement*. Additional IRS applications will transition to the new method over the next year. Each online service will also provide information that will instruct taxpayers on the steps they need to follow for access to the service. You can also see IR-2021-228 for more information.

## Free Software Options for Doing Your Taxes

### Why have 49 million Americans used Free File?

- *Security*—Free File uses the latest encryption technology to safeguard your information.
- *Flexible Payments*—File early; pay by April 18, 2022 (for most people).
- *Greater Accuracy*—Fewer errors mean faster processing.
- *Quick Receipt*—Get an acknowledgment that your return was received and accepted.
- *Go Green*—Reduce the amount of paper used.
- *It's Free*—through [IRS.gov/FreeFile](https://IRS.gov/FreeFile).
- *Faster Refunds*—Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.



Do Your Taxes for Free

If your adjusted gross income was \$73,000 or less in 2021, you can use free tax software to prepare and *e-file* your tax return. Earned more? Use Free File Fillable Forms.

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

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

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

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

### Free Tax Help Available Nationwide

Volunteers are available in communities nationwide providing free tax assistance to low-to-moderate income (generally under \$58,000 in adjusted gross income) and elderly taxpayers (age 60 and older). At selected sites, taxpayers can input and electronically file their own tax return with the assistance of an IRS-certified volunteer.

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

IRS.gov is the gateway to all electronic services offered by the IRS, as well as the spot to download forms at [IRS.gov/Forms](https://IRS.gov/Forms).

### Make your tax payments online—it's easy.

You can make payments online, by phone, or from a mobile device. Paying online is safe and secure; it puts you in control of paying your tax bill and gives you peace of mind. You determine the payment date, and you will receive an immediate confirmation from the IRS. Go to [IRS.gov/Payments](https://IRS.gov/Payments) to see all your online payment options.

# Filing Requirements

## Do You Have To File?

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



*Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld. You should also file if you are eligible for any of the following credits.*

- Earned income credit.
- Refundable child tax credit or additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Health coverage tax credit.
- Recovery rebate credit.
- Credits for sick and family leave.
- Child and dependent care credit.

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

**Requirement to reconcile advance payments of the premium tax credit.** If you, your spouse with whom you are filing a joint return, or a dependent was enrolled in coverage through the Marketplace for 2021 and advance payments of the premium tax credit were made for this coverage, you must file a 2021 return and attach Form 8962. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance payments.

You must attach Form 8962 even if someone else enrolled you, your spouse, or your dependent. If you are a dependent who is claimed on someone else's

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



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

2021 return, you do not have to attach Form 8962.

**Exception for certain children under age 19 or full-time students.** If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2021 or was a full-time student under age 24 at the end of 2021. To do so, use Form 8814. If you make this election, your child doesn't have to file a return. For details, use [Tax Topic 553](#) or see Form 8814.

A child born on January 1, 1998, is considered to be age 24 at the end of 2021. Do not use Form 8814 for such a child.

**Resident aliens.** These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. See Pub. 519 for details.

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

- You were married to a U.S. citizen or resident alien at the end of 2021.
  - You elected to be taxed as a resident alien.
- See Pub. 519 for details.



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

## When and Where Should You File?

File Form 1040 or 1040-SR by **April 18, 2022**. The due date is April 18, instead of April 15, because of the Emancipation Day holiday in the District of Co-

lumbia – even if you don't live in the District of Columbia. If you live in Maine or Massachusetts, you have until April 19, 2022, because of the Patriots' Day holiday in those states. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.

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

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



*The chart at the end of these instructions provides the current address for mailing your return. Use these addresses for Forms 1040 or 1040-SR filed in 2022. The address for returns filed after 2022 may be different. See [IRS.gov/Form1040](#) for any updates.*

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

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868. Instead of filing Form 4868, you can apply for an automatic extension by making an electronic payment by the due date of your return.



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

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

date of your return, you meet one of the following conditions.

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 15, 2022, you file Form 4868. This

4-month extension of time to file doesn't extend the time to pay your tax. See Form 4868.

### Private Delivery Services

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

- FedEx First Overnight, FedEx Priority Overnight, FedEx Standard Overnight, FedEx 2 Day, FedEx International Next Flight Out, FedEx International Priority, FedEx International First, and FedEx International Economy.
- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Ex-

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

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

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

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

### Chart A—For Most People

<b>IF your filing status is . . .</b>	<b>AND at the end of 2021 you were* . . .</b>	<b>THEN file a return if your gross income** was at least . . .</b>
Single	under 65 65 or older	\$12,550 14,250
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$25,100 26,450 27,800
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$18,800 20,500
Qualifying widow(er)	under 65 65 or older	\$25,100 26,450

\*If you were born on January 1, 1957, you are considered to be age 65 at the end of 2021. (If your spouse died in 2021 or if you are preparing a return for someone who died in 2021, see Pub. 501.)

\*\*Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2021, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 6a and 6b to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\*If you didn't live with your spouse at the end of 2021 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

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

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

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

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

- No.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$1,100.
  - Your earned income was over \$12,550.
  - Your gross income was more than the **larger** of—
    - \$1,100, or
    - Your earned income (up to \$12,200) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,800 (\$4,500 if 65 or older **and** blind).
  - Your earned income was over \$14,250 (\$15,950 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$2,800 (\$4,500 if 65 or older **and** blind), or
    - Your earned income (up to \$12,200) plus \$2,050 (\$3,750 if 65 or older **and** blind).

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

- No.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$1,100.
  - Your earned income was over \$12,550.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$1,100, or
    - Your earned income (up to \$12,200) plus \$350.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,450 (\$3,800 if 65 or older **and** blind).
  - Your earned income was over \$13,900 (\$15,250 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of—
    - \$2,450 (\$3,800 if 65 or older **and** blind), or
    - Your earned income (up to \$12,200) plus \$1,700 (\$3,050 if 65 or older **and** blind).

## Chart C—Other Situations When You Must File

You must file a return if any of the seven conditions below apply for 2021.

1. You owe any special taxes, including any of the following.
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
  - e. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for Schedule 2, line 8.
  - f. Recapture taxes. See the instructions for line 16 and Schedule 2, lines 10 through 18.
2. You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6. Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
7. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).

# Line Instructions for Forms 1040 and 1040-SR



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

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

**What form to file.** Everyone can file Form 1040. Form 1040-SR is available to you if you were born before January 2, 1957.

**Fiscal year filers.** If you are a fiscal year filer using a tax year other than January 1 through December 31, 2021, write "Tax Year" and the beginning and ending months of your fiscal year in the top margin of page 1 of Form 1040 or 1040-SR.

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

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

Section references are to the Internal Revenue Code.

## Filing Status

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

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying widow(er).

For information about marital status, see Pub. 501.



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

### Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2021.

- You were never married.
- You were legally separated according to your state law under a decree of divorce or separate maintenance. But if, at the end of 2021, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.

- You were widowed before January 1, 2021, and didn't remarry before the end of 2021. But if you have a child, you may be able to use the qualifying widow(er) filing status. See the instructions for *Qualifying Widow(er)*, later.

### Married Filing Jointly

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

- You were married at the end of 2021, even if you didn't live with your spouse at the end of 2021.
  - Your spouse died in 2021 and you didn't remarry in 2021.
  - You were married at the end of 2021 and your spouse died in 2022 before filing a 2021 return.

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

**Joint and several tax liability.** If you file a joint return, both you and your

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

- You believe your spouse isn't reporting all of his or her income, or
- You don't want to be responsible for any taxes due if your spouse doesn't have enough tax withheld or doesn't pay enough estimated tax.

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

**Nonresident aliens and dual-status aliens.** Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2021, you can elect to be treated as a resident alien and file a joint return. See Pub. 519 for details.

## **Married Filing Separately**

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

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

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

However, you will usually pay more tax than if you use another filing status for which you qualify. Also, if you file a separate return, you can’t take the student loan interest deduction or the education credits, and you will only be able to take the earned income credit in very limited circumstances. You also can’t take the standard deduction if your spouse itemizes deductions.

**TIP** *You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2021. See Married persons who live apart, later.*

## **Head of Household**

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

- You were legally separated according to your state law under a decree of divorce or separate maintenance at the end of 2021. But if, at the end of 2021, your divorce wasn’t final (an interlocutory decree), you are considered married.

- You are married but lived apart from your spouse for the last 6 months of 2021 and you meet the other rules under *Married persons who live apart*, later.

- You are married to a nonresident alien at any time during the year and the election to treat the alien spouse as a resident alien is not made.

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

**Test 1.** You paid over half the cost of keeping up a home that was the main home for all of 2021 of your parent whom you can claim as a dependent, except under a multiple support agreement (see *Who Qualifies as Your Dependent*, later). Your parent didn’t have to live with you.

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

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

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

- b. Any person who is your dependent only because he or she lived with you for all of 2021; or

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

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

3. Your married qualifying child who isn’t your dependent only because you can be claimed as a dependent on someone else’s 2021 return.

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

If the child isn’t claimed as your dependent, enter the child’s name in the entry space below the filing status checkboxes.

boxes. If you don’t enter the name, it will take us longer to process your return.

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

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

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

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

If the person for whom you kept up a home was born or died in 2021, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year he or she was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2021, the person was lawfully placed with you for legal adoption by you in 2021, or the person was an eligible foster child placed with you during 2021, the person is considered to have lived with you for more than half of 2021 if your main home was this person’s main home for more than half the time since he or she was adopted or placed with you in 2021.

**Keeping up a home.** To find out what is included in the cost of keeping up a home, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2021, the person was lawfully placed with you for legal adoption by you in 2021, or the person was an eligible foster child placed with you during 2021, the person is considered to have lived with you for more than half of 2021 if your main home was this person’s main home for more than half the time since he or she was adopted or placed with you in 2021.

**Married persons who live apart.** Even if you weren't divorced or legally separated at the end of 2021, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2021. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2021.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2021 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

## Qualifying Widow(er)

You can check the "Qualifying widow(er)" box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2021 if all of the following apply.

1. Your spouse died in 2019 or 2020 and you didn't remarry before the end of 2021.

2. You have a child or stepchild (not a foster child) whom you can claim as a dependent or could claim as a dependent except that, for 2021:

- a. The child had gross income of \$4,300 or more,
- b. The child filed a joint return, or
- c. You could be claimed as a dependent on someone else's return.

If the child isn't claimed as your dependent, enter the child's name in the

entry space below the filing status checkboxes. If you don't enter the name, it will take us longer to process your return.

3. This child lived in your home for all of 2021. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

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

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

If your spouse died in 2021, you can't file as qualifying widow(er). Instead, see the instructions for *Married Filing Jointly*, earlier.

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

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

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

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

A child is considered to have lived with you for all of 2021 if the child was born or died in 2021 and your home was the child's home for the entire time he or she was alive. Similarly, if you adopted the child in 2021, the child was lawfully placed with you for legal adoption by you in 2021, or the child was an eligible foster child placed with you during 2021, the child is considered to have lived with you for all of 2021 if your main home was this child's main home for the entire time since he or she was adopted or placed with you in 2021.

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

## Name and Address

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



*If you filed a joint return for 2020 and you are filing a joint return for 2021 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2020 return.*

## Name Change

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

## Address Change

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

## P.O. Box

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

## Foreign Address

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

## Death of a Taxpayer

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

## Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence docu-

ments, to the Social Security Administration (SSA). You can get Form SS-5 online at [SSA.gov/forms/ss-5.pdf](https://www.irs.gov/forms-ss-5.pdf), from your local SSA office, or by calling the SSA at 800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

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

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

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

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

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

Some ITINs must be renewed. If you haven't used your ITIN on a federal tax return at least once for tax years 2018, 2019, or 2020, it expired at the end of 2021 and must be renewed if you need to file a federal tax return in 2022. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).



*ITINs assigned before 2013 have expired and must be renewed if you need to file a tax return in 2022. If you previously submitted a renewal application and it was approved, you do not need to renew again unless you haven't used your ITIN on a federal tax return at least once for tax years 2018, 2019, or 2020.*

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

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

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

## Nonresident Alien Spouse

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

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

## Standard Deduction



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

*Don't file the Standard Deduction Chart with your return.*

## Single and Married Filing Jointly

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

If you were a dual-status alien, check the "Spouse itemizes on a separate re-

turn or you were a dual-status alien" box. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2021 and you and your spouse agree to be taxed on your combined worldwide income, don't check the box.

## Age/Blindness

If you or your spouse (if you are married and filing a joint return) were born before January 2, 1957, or were blind at the end of 2021, check the appropriate boxes on the line labeled "Age/Blindness."

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

**Death of spouse in 2021.** If your spouse was born before January 2, 1957, but died in 2021 before reaching age 65, don't check the box that says "Spouse was born before January 2, 1957."

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

**Example.** Your spouse was born on February 14, 1956, and died on February 13, 2021. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2021, your spouse isn't considered age 65. Don't check the box.

**Death of taxpayer in 2021.** If you are preparing a return for someone who died in 2021, see Pub. 501 before completing the standard deduction information.

## Blindness

If you weren't totally blind as of December 31, 2021, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

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

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

You must keep the statement for your records.

Beginning in 2021, if you receive a notice or letter but you would prefer to have it in Braille or large print, you can use Form 9000, Alternative Media Preference, to request notices in an alternative format including Braille, large print, audio, or electronic. You can attach Form 9000 to your return or mail it separately.

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

## **Married Filing Separately**

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

If your filing status is married filing separately and your spouse was born before January 2, 1957, or was blind at the end of 2021, you can check the appropriate box(es) on the line labeled “Age/Blindness” if your spouse had no income, isn’t filing a return, and can’t be claimed as a dependent on another person’s return.

## **Presidential Election**

### **Campaign Fund**

This fund helps pay for Presidential election campaigns. The fund reduces candidates’ dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. The fund also helps pay for pediatric medical research. If you want \$3 to go to this fund,

check the box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund won’t change.

## **Virtual Currency**

Virtual currency is a digital representation of value, other than a representation of the U.S. dollar or a foreign currency (“real currency”), that functions as a unit of account, a store of value, or a medium of exchange. Some virtual currencies are convertible, which means that they have an equivalent value in real currency or act as a substitute for real currency. The IRS uses the term “virtual currency” to describe the various types of convertible virtual currency that are used as a medium of exchange, such as digital currency and cryptocurrency. Regardless of the label applied, if a particular asset has the characteristics of virtual currency, it will be treated as virtual currency for Federal income tax purposes.

If, in 2021, you engaged in any transaction involving virtual currency, check the “Yes” box next to the question on virtual currency on page 1 of Form 1040 or 1040-SR. A transaction involving virtual currency includes, but is not limited to:

- The receipt of virtual currency as payment for goods or services provided;
- The receipt or transfer of virtual currency for free (without providing any consideration) that does not qualify as a bona fide gift;
- The receipt of new virtual currency as a result of mining and staking activities;
- The receipt of virtual currency as a result of a hard fork;

- An exchange of virtual currency for property, goods, or services;
- An exchange/trade of virtual currency for another virtual currency;
- A sale of virtual currency; and
- Any other disposition of a financial interest in virtual currency.

A transaction involving virtual currency does not include the holding of virtual currency in a wallet or account, or the transfer of virtual currency from one wallet or account you own or control to another that you own or control. If your only transactions involving virtual currency during 2021 were purchases of virtual currency for real currency, including the use of real currency electronic platforms such as PayPal and Venmo, you are not required to check the “Yes” box next to the virtual currency question. You must not leave the field blank even if you are not required to answer “Yes”. If you disposed of any virtual currency that was held as a capital asset through a sale, exchange, or transfer, check “Yes” and use Form 8949 to figure your capital gain or loss and report it on Schedule D (Form 1040).

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

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

# Who Qualifies as Your Dependent

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

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



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

**Before you begin.** See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2021 return (including extensions). If an ITIN is applied for on or before the due date of a 2021 return (including extensions) and the IRS issues an ITIN as result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

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

A qualifying child is a child who is your...

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

AND

was ...

Under age 19 at the end of 2021 and younger than you  
(or your spouse if filing jointly)

or

Under age 24 at the end of 2021, a student (defined later), and younger than you  
(or your spouse if filing jointly)

or

Any age and permanently and totally disabled (defined later)

AND

Who didn't provide over half of his or her own support for 2021 (see Pub. 501)

AND

Who isn't filing a joint return for 2021  
or is filing a joint return for 2021 only to claim a refund of withheld income tax or  
estimated tax paid (see Pub. 501 for details and examples)

AND

Who lived with you for more than half of 2021. If the child didn't live with you  
for the required time, see *Exception to time lived with you*, later.



*If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2021, see Qualifying child of more than one person, later.*

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

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

### Step 2 Is Your Qualifying Child Your Dependent?

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

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

Yes. Continue

No.

You can't claim this child as a dependent.

2. Was the child married?

Yes. See *Married person*, later.

No. Continue

3. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2021 tax return? See Steps 1, 2, and 4.

Yes.

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

No. You can claim this child as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this child. Then, go to Step 3.

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

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

Yes. Continue

No.

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

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

Yes. Continue

No.

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

3. Was the child under age 18 at the end of 2021?

Yes. Continue

No. You can claim the credit for other dependents for this child. Check the "Credit for other dependents" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

4. Did this child have an SSN valid for employment issued before the due date of your 2021 return (including extensions)? (See *Social Security Number*, later.)

Yes. You can claim the

child tax credit for this person. Check the "Child tax credit" box in column (4) of the *Dependents* section on page 1 of Form 1040 or 1040-SR for this person.

No.

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

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

A qualifying relative is a person who is your...

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

or

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

or

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

or

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

or

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

AND

Who wasn't a qualifying child (see Step 1) of any taxpayer for 2021. For this purpose, a person isn't a taxpayer if he or she isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$4,300 in 2021. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of his or her support in 2021. But see *Children of divorced or separated parents, Multiple support agreements, and Kidnapped child*, later.

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

Yes. Continue

No. 

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

Yes. Continue

No. 

You can't claim this person as a dependent.

3. Was your qualifying relative married?

Yes. See *Married person*, later.

No. Continue 

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2021 tax return? See Steps 1, 2, and 4.

Yes. 

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

No. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

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

1. Did your qualifying relative have an SSN, ITIN, or ATIN issued on or before the due date of your 2021 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

Yes. Continue 

No. 

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

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

relative was adopted, see *Exception to citizenship test*, later.)

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

No. 

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

## Definitions and Special Rules

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

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

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

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2021 (whether or not they are or were married).

2. The child received over half of his or her support for 2021 from the parents (and the rules on *Multiple support agreements*, later, don't apply). Support of a child received from a parent's spouse is treated as provided by the parent.

3. The child is in custody of one or both of the parents for more than half of 2021.

4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that he or she won't claim the child as a dependent for 2021, and the noncustodial parent includes a copy of the form or statement with his or her return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2021.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the child tax credits and credit for other dependents (lines 19 and 28). However, this

doesn't allow the noncustodial parent to claim head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, the earned income credit, or the health coverage tax credit. The custodial parent or another taxpayer, if eligible, can claim the child for the earned income credit and these other benefits. See Pub. 501 for details.

**Custodial and noncustodial parents.** The custodial parent is the parent with whom the child lived for the greater number of nights in 2021. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

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

1. The noncustodial parent can claim the child as a dependent without regard to any condition, such as payment of support.
2. The other parent won't claim the child as a dependent.
3. The years for which the claim is released.

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

- Cover page (include the other parent's SSN on that page).
- The pages that include all the information identified in (1) through (3) above.
- Signature page with the other parent's signature and date of agreement.



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

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

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

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

**Exception to gross income test.** If your relative (including a person who lived with you all year as a member of your household) is permanently and totally disabled (defined later), certain

income for services performed at a sheltered workshop may be excluded for this test. For details, see Pub. 501.

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

If the person meets all other requirements to be your qualifying child but was born or died in 2021, the person is considered to have lived with you for more than half of 2021 if your home was this person's home for more than half the time he or she was alive in 2021. If the person meets all other requirements to be your qualifying child but you adopted the person in 2021, the person was lawfully placed with you for legal adoption by you in 2021, or the person was an eligible foster child placed with you during 2021, the person is considered to have lived with you for more than half of 2021 if your main home was this person's main home for more than half the time since he or she was adopted or placed with you in 2021.

Any other person is considered to have lived with you for all of 2021 if the person was born or died in 2021 and your home was this person's home for the entire time he or she was alive in 2021 or if you adopted the person in 2021, the person was lawfully placed with you for legal adoption by you in 2021, or the person was an eligible foster child placed with you during 2021 and your main home was the person's main home for the entire time since he or she was adopted or placed with you in 2021.

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

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

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

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

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2021, the person can't engage in any substantial gainful activity because of a physical or

mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

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

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

1. Nonrefundable child tax credit and credit for other dependents (line 19) and refundable child tax credit or additional child tax credit (line 28).
2. Head of household filing status.
3. Credit for child and dependent care expenses (Schedule 3, line 2 or 13g).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2021. 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 2021.
- 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 2021.
- 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 2021, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

**Example.** Your daughter meets the conditions to be a qualifying child for both you and your mother. Your daughter doesn't meet the conditions to be a qualifying child of any other person, including her other parent. Under the rules just described, you can claim your daughter as a qualifying child for all of the five tax benefits just listed for which you otherwise qualify. Your mother can't claim any of those five tax benefits based on your

daughter. However, if your mother's AGI is higher than yours and you do not claim your daughter as a qualifying child, your daughter is the qualifying child of your mother.

For more details and examples, see Pub. 501.

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

---

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

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the Social Security Administration before the due date of your 2021 return (including extensions). If your child was a U.S. citizen when the child received the SSN, the SSN is valid for employment. If "Not Valid for Employment" is printed on your child's social security card and your child's immigration status has changed so that your child is now a U.S. citizen or permanent resident, ask the SSA for a new social security card without the legend. However, if "Valid for Work Only With DHS Authorization" is printed on your child's social security card, your child has the required SSN only as long as the DHS authorization is valid.

If your dependent child was born and died in 2021 and you do not have an SSN for the child, enter "Died" in column (2) of the *Dependents* section and include a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

If you, or your spouse if filing jointly, didn't have an SSN (or ITIN) issued on or before the due date of your 2021 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2021 return.

If you apply for an ITIN on or before the due date of your 2021 return (including extensions) and the IRS issues you an ITIN as a result of the application, the IRS will consider your ITIN as issued on or before the due date of your return.

**Student.** A student is a child who during any part of 5 calendar months of 2021 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

## Income

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

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

The forgiveness of a PPP Loan creates tax-exempt income, so 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.

Rev. Proc. 2021-48, 2021-49 I.R.B. 835, permits taxpayers to treat tax-exempt income resulting from the forgiveness of a PPP Loan as received or accrued: (1) as, and to the extent that, eligible expenses are paid or incurred; (2) when you apply for forgiveness of the PPP Loan; or (3) when forgiveness of the PPP Loan is granted. If you have tax-exempt income resulting from the forgiveness of a PPP Loan, attach a statement to your return reporting each taxable year for which you are applying Rev. Proc. 2021-48, and which section of Rev. Proc. 2021-48 you are applying—either section 3.01(1), (2), or (3). Any statement should include the following information for each PPP Loan:

1. Your name, address, and ITIN or SSN;
2. A statement that you are applying or applied section 3.01(1), (2), or (3) of Rev. Proc. 2021-48, and for what taxable year (2020 or 2021) as applicable;
3. The amount of tax-exempt income from forgiveness of the PPP Loan that you are treating as received or accrued and for what taxable year (2020 or 2021); and
4. Whether forgiveness of the PPP Loan has been granted as of the date you file your return.

Write "RP2021-48" at the top of your attached statement.

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

Report distributions from foreign pension plans on lines 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.

**Foreign financial assets.** If you had foreign financial assets in 2021, 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 his or her domestic partner. See Form 8958 and Pub. 555.

### **Rounding Off to Whole Dollars**

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

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

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



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

## Line 1

### Wages, Salaries, Tips, etc.

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

- All wages received as a household employee. An employer isn't required to provide a Form W-2 to you if he or she paid you wages of less than \$2,300 in 2021. If you received wages as a household employee and you didn't receive a Form W-2 because an employer paid you less than \$2,300 in 2021, enter "HSH" and the amount not reported to you on a Form W-2 in the space to the left of line 1. For information on employment taxes for household employees, see [Tax Topic 756](#).

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

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

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

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

- Employer-provided adoption benefits, which should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2021.

- Scholarship and fellowship grants not reported on Form W-2. Also enter "SCH" and the amount on the dotted line next to line 1. However, if you were a degree candidate, include on line 1 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 1.

- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2021 under all plans was more than \$19,500 (excluding catch-up contributions as explained later), include the excess on line 1. This limit is (a) \$13,500 if you have only SIMPLE plans, or (b) \$22,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, don't include the excess attributable to such contributions on line 1. They are already included as income in box 1 of your Form W-2.

A higher limit may apply to participants in section 457(b) deferred compensation plans for the 3 years before retirement age. Contact your plan administrator for more information.

If you were age 50 or older at the end of 2021, your employer may have allowed an additional deferral (catch-up contributions) of up to \$6,500 (\$3,000

for section 401(k)(11) and SIMPLE plans). This additional deferral amount isn't subject to the overall limit on elective deferrals.



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

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

- Wages from Form 8919, line 6.

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

### Were You a Statutory Employee?

If you were 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, 2022. 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 on line 1. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

## Line 2a

### Tax-Exempt Interest

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

Also include on line 2a any exempt-interest dividends from a mutual fund or other regulated investment company. This amount should be shown in box 11 of Form 1099-DIV.

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



*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 beginning of the Schedule B instructions applies to you.

For more details about reporting taxable interest, including market discount on bonds and adjustments for amortiza-

ble bond premium or acquisition premium, see Pub. 550.

Interest credited in 2021 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 2021 income. For details, see Pub. 550.



*If you get a 2021 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2021, see Pub. 550.*

## Line 3a

### Qualified Dividends

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

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

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

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the

stock, you can't count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule just described.

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

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

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

**Example 1.** You bought 5,000 shares of XYZ Corp. common stock on July 8, 2021. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 16, 2021. 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, 2021. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 9, 2021, through August 11, 2021). The 121-day period began on May 17, 2021 (60 days before the ex-dividend date), and ended on September 14, 2021. 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, 2021 (the day before the ex-dividend date), and you sold the stock on September 16, 2021. You held the stock for 63 days (from July 16, 2021, through September 16, 2021). 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, 2021, through September 14, 2021).

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on July 8, 2021. ABC Mutual

Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16, 2021. 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, 2021. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.

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

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

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

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

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

If you rolled over the distribution into a qualified plan or you made the rollover in 2022, include a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2021 or an earlier year. If you made nondeductible contributions to these IRAs for 2021, 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 2015 or an earlier year.

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

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2021.

4. You had a 2020 or 2021 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 2021.

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

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

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

Generally, your total QCDs for the year can't be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590-B for details.



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

**Exception 4.** If all or part of the distribution is a health savings account (HSA)

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

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



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

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

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



*You may have to pay an additional tax if 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 1.

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



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

### Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2021. But see *Insurance Premiums for Retired Public Safety Officers*, later. If your pension or annuity is fully taxable, enter the total pension or annuity payments (from Form(s) 1099-R, box 1) on line 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), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3,000. You can make this election only for amounts that would otherwise be included in your income.

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

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

## 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 2021 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 2021. 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—**

<b>IF the age at annuity starting date was ...</b>	<b>before November 19, 1996, enter on line 3 ...</b>	<b>after November 18, 1996, enter on line 3 ...</b>
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 ...**

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

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

### Simplified Method

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

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

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

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

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

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



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

### Annuity Starting Date

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

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

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

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



*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 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 2021. 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 2021 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 2021 and your total repayments (box 4) were more than your total benefits for 2021 (box 3). None of your benefits are taxable for 2021. Also, if your total repayments in 2021 exceed your total benefits received in 2021 by more than \$3,000, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in income in an earlier year. For more details, see Pub. 915.

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



*Benefits for earlier year received in 2021? If any of your benefits are taxable for 2021 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.*

### 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 or SEP.

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 6.

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



### 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](http://SSA.gov/myaccount).*

*Disability payments (including Social Security Disability Insurance (SSDI) payments) are generally not included in income if they are for injuries incurred as a direct result of a terrorist attack directed against the United States or its allies. If these payments are incorrectly reported as taxable on Form W-2 or Form 1099-R, contact the company or agency making the disability payments to get a corrected Form W-2 or Form 1099-R. If these payments are incorrectly reported as taxable on Form SSA-1099, don't include the nontaxable portion of income on your tax return. You may receive a notice from the IRS regarding the omitted payments. Follow the instructions in the notice to explain that the excluded payments aren't taxable. For more information about these payments, see Pub. 3920.*



**Form RRB-1099.** If you need a replacement Form RRB-1099, call the Railroad Retirement Board at 877-772-5772 or go to [www\\_rrb\\_gov](http://www_rrb_gov).

## 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 zone fund and both of the following apply.

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

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

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

- Capital gain distributions;
- A capital loss carryover from 2020;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

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



*If you don't have to file 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

### Lines 12a, 12b, and 12c

#### Line 12a

#### Itemized Deductions or Standard Deduction

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

#### Itemized Deductions

To figure your itemized deductions, fill in Schedule A.



*If you made a section 962 election and are taking a deduction under section 250 with respect to any income inclusions under section 951 or 951A, don't report the deduction on line 12a. 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 12a. Most Form 1040-SR filers can find their standard deduction by using the chart on the last page of Form 1040-SR.

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



*Someone claims you or your 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, 1957, 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, 1957, or Were Blind if you are filing Form 1040 or by using

## 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 2021, 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 1, 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 widow(er), or married filing separately and you **lived apart** from your spouse for all of 2021, enter \$25,000
  - Married filing separately and you lived with your spouse at any time in 2021, 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 2021, 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 widow(er), or married filing separately and you **lived apart** from your spouse for all of 2021 ..... 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 2021 **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.

the chart on the last page of Form 1040-SR.

- You were born before January 2, 1957.
- You are blind.
- Spouse was born before January 2, 1957.
- 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, 1957, 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 12b

If you don't itemize deductions on Schedule A (Form 1040), you (or you and your spouse if filing jointly) may be able to take a charitable deduction for cash contributions made in 2021.

Enter the total amount of your contributions on line 12b. Don't enter more than \$300 (\$600 if married filing jointly).

The contributions must be made to organizations that are religious, charitable, educational, scientific, or literary in purpose. See Pub. 526 for more information on the types of organizations that qualify.

A deduction can't be taken for a contribution to an organization described in I.R.C. 509(a)(3) or for the establishment of a new, or maintenance of an existing, donor-advised fund. Also, contributions of noncash property and contributions carried forward from prior years don't qualify for this deduction. See the Instructions for Schedule A and Pub. 526 for more information on those types of contributions.

## 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 2021 taxable income before the qualified business income deduction is less than or equal to \$329,800 if married filing jointly, \$164,925 if married filing separately, and \$164,900 for all others; 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 2021 for the student. See Form 8863 for more details. Check box 3 and enter the amount and “ECR” in the space next to that box.

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

- Repayment of any excess advance payments of the health coverage tax credit from Form 8885. Check box 3 and enter the amount of the repayment and “HCTC” in the space next to that box.

- Tax from Form 8978, line 14 (relating to partner's audit liability under section 6226). Check box 3 and enter the amount of the liability and “Form 8978” in the space next to that box. If the amount on Form 8978, line 14, is negative, see the instructions for Schedule 3 (Form 1040), line 6l.

- Net tax liability deferred under section 965(i). If you had a net 965 inclusion and made an election to defer your net 965 tax liability under section 965(i), check box 3 and enter (as a negative number) the amount of the deferred net 965 tax liability and “965” on the line next to that box.

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

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

**Yes.** See chapter 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.

## Standard Deduction Worksheet for Dependents—Line 12a

Keep for Your Records 

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

1. Check if:	<input type="checkbox"/> You were born before January 2, 1957. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1957. <input type="checkbox"/> Spouse is blind.	Total number of boxes checked .....	1. _____
2. Is your <b>earned income*</b> more than \$750?	<input type="checkbox"/> Yes. Add \$350 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,100.		2. _____
3. Enter the amount shown below for your filing status.	<ul style="list-style-type: none"> <li>• Single or married filing separately—\$12,550</li> <li>• Married filing jointly—\$25,100</li> <li>• Head of household—\$18,800</li> </ul>	3. _____	
<b>4. Standard deduction.</b>			
a.	Enter the <b>smaller</b> of line 2 or line 3. If born after January 1, 1957, and not blind, <b>stop here</b> and enter this amount on Form 1040 or 1040-SR, line 12a. Otherwise, go to line 4b .....	4a. _____	
b.	If born before January 2, 1957, or blind, multiply the number on line 1 by \$1,350 (\$1,700 if single or head of household) .....	4b. _____	
c.	Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12a .....	4c. _____	

\* *Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1, and Schedule 1, lines 3 and 6, minus the amount, if any, on Schedule 1, line 15.*

### Standard Deduction Chart for People Who Were Born Before January 2, 1957, 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, 1957.   | <input type="checkbox"/> You are blind.   |
| <input type="checkbox"/> Spouse was born before January 2, 1957. | <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	\$14,250 15,950
Married filing jointly	1 2 3 4	\$26,450 27,800 29,150 30,500
Qualifying widow(er)	1 2	\$26,450 27,800
Married filing separately*	1 2 3 4	\$13,900 15,250 16,600 17,950
Head of household	1 2	\$20,500 22,200

\* 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.

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 \$2,200 if you are under age 18, and in certain situations if you are older.

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

1. You had more than \$2,200 of unearned income (such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions)).

2. You are required to file a tax return.

3. You were either:

- a. Under age 18 at the end of 2021,

- b. Age 18 at the end of 2021 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 2021 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 2021.

5. You don't file a joint return in 2021.

A child born on January 1, 2004, is considered to be age 18 at the end of 2021; a child born on January 1, 2003, is considered to be age 19 at the end of 2021; and a child born on January 1, 1998, is considered to be age 24 at the end of 2021.

**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:

- You have to file Schedule D, and line 18 or 19 of Schedule D is more than zero; 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?*		
<input type="checkbox"/> Yes. Enter the <b>smaller</b> of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0-. <input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 7.	3.	
4. Add lines 2 and 3	4.	
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	
6. Enter: \$40,400 if single or married filing separately, \$80,800 if married filing jointly or qualifying widow(er), \$54,100 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: \$445,850 if single, \$250,800 if married filing separately, \$501,600 if married filing jointly or qualifying widow(er), \$473,750 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. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 23 or 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

### Nonrefundable Child Tax Credit and Credit for Other Dependents

Use Schedule 8812 (Form 1040) to figure your nonrefundable child tax credit and credit for other dependents. For 2021, Schedule 8812 and its instructions have been revised to be the single source for figuring and reporting the nonrefundable child tax credit and the credit for other dependents. If you are claiming either the nonrefundable child tax credit or the credit for other dependents, 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 nonrefundable child tax credit or credit for other dependents if your child tax credit, 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 2021 return. Don't file Form 8862 if you filed Form 8862 for 2020, 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 take the nonrefundable child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the nonrefundable child tax credit or credit for other dependents even though you aren't eligible and it is later determined that you fraudulently took either credit, you won't be allowed to take either credit or the additional child tax credit for 10 years. You may also have to pay penalties.*



*If your qualifying child didn't have an SSN valid for employment issued before the due date of your 2021 return (including extensions), you can't claim the nonrefundable 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.*

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. You should attach the form to your return to claim a credit for the withholding.

## 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 2021 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.

## Line 26

### 2021 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2021. Include any overpayment that you applied to your 2021 estimated tax from your 2020 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 2021. 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 2021 or in 2022 before filing a 2021 return.

**Divorced taxpayers.** If you got divorced in 2021 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 2021, 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 2021 and the name(s) and SSN(s) under which you made them.

# Lines 27a, 27b, and 27c— Earned Income Credit (EIC)

## What Is the EIC?

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



*You may elect to use your 2019 earned income to figure your EIC if your 2019 earned income is more than your 2021 earned income. For details, see Pub. 596.*



*You can't use your 2020 earned income instead of your 2021 earned income. You can only use your 2019 earned income if it is more than your 2021 earned income.*

*If you make the election to use your 2019 earned income to figure your EIC, enter your 2019 earned income on line 27c.*

## To Take the EIC:

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

**Line 27a checkbox.** A qualified former foster youth must consent for entities who administer a plan under part B or part E of title IV of the Social Security Act to disclose information related to their status as a qualified former foster youth. This consent is given by checking the box on line 27a. Qualified homeless youth are required to certify that they are unaccompanied, homeless or at risk of homelessness, and self-supporting by checking the box on line 27a.

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



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



*Refunds for returns claiming the earned income credit can't be issued before mid-February 2022. This delay applies to the entire refund, not just the portion associated with the earned income credit.*

## Step 1 All Filers

1. If, in 2021:

- 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$51,464 (\$57,414 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 \$47,915 (\$53,865 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 \$42,158 (\$48,108 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 \$21,430 (\$27,380 if married filing jointly)?

Yes. Continue



No.

You can't take the credit.

2. Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2021 return (including extensions) that allows you to work and is valid for EIC purposes (explained later under *Definitions and Special Rules*)?

Yes. Continue



No.

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

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

Yes.

No. Continue

You can't take the credit.

4. Were you or your spouse a nonresident alien for any part of 2021?

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

No. Go to Step 2.

## Step 2 Investment Income

1. 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-.

2. Is your investment income more than \$10,000?  
 **Yes.** Continue   
 **No.** Skip question 3; go to question 4.
- 
3. Are you filing Form 4797 (relating to sales of business property)?  
 **Yes.** See Form 4797 filers, later, under Definitions and Special Rules.  
 **No.**  You can't take the credit.
- 
4. Do any of the following apply for 2021?  
  - 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 a child who is your...

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

AND



was ...

Under age 19 at the end of 2021 and younger than you  
(or your spouse if filing jointly)

or

Under age 24 at the end of 2021, 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 2021

or is filing a joint return for 2021 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 2021.



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 2021 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 2021, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

1. 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.

2. Are you filing a joint return for 2021?

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

**No.** Continue 

3. 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.

4. Did you and your spouse have the same principal residence for the last 6 months of 2021?

**Yes.** Continue 

**No.** Skip question 5; go to question 6.

5. 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 2021?

**Yes.** Continue 

**No.** 

You can't take the credit.

6. Could you be a qualifying child of another person for 2021? (Check "No" if the other person isn't required to file, and isn't filing, a 2021 tax return or is filing a 2021 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

**Yes.** 

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

**No.** Skip Step 4; go to Step 5.

## Step 4 Filers Without a Qualifying Child

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

Yes.

You can't take the credit.

No. Continue

2. Were you, or your spouse if filing a joint return, at least age 24 at the end of 2021? You, or your spouse if filing a joint return, were at least age 24 at the end of 2021 if you, or your spouse if filing a joint return, were born before January 2, 1998. If your spouse died in 2021 or you are preparing a return for someone who died in 2021, see Pub. 596 before you answer.

Yes. Skip questions 3, 4, and 5; go to question 6.

No. Continue

3. Were you, or your spouse if filing a joint return, at least age 19 at the end of 2021 and **not** a specified student in 2021? See *Specified student*, later, before you answer. You, or your spouse if filing a joint return, were at least age 19 at the end of 2021 if you, or your spouse if filing a joint return, were born before January 2, 2003. If your spouse died in 2021 or you are preparing a return for someone who died in 2021, see Pub. 596 before you answer.

Yes. Skip questions 4 and 5; go to question 6.

No. Continue

4. Were you, or your spouse if filing a joint return, a qualified former foster youth or a qualified homeless youth and at least age 18 at the end of 2021? See *Qualified former foster youth* and *Qualified homeless youth*, later, before you answer. You, or your spouse if filing a joint return, were at least age 18 at the end of 2021 if you, or your spouse if filing a joint return, were born before January 2, 2004. If your spouse died in 2021 or you are preparing a return for someone who died in 2021, see Pub. 596 before you answer.

Yes. Continue

No.

You can't take the credit.

5. A qualified former foster youth must consent for entities who administer a plan under part B or part E of title IV of the Social Security Act to disclose information related to their status as a qualified former foster youth. This consent is given by checking the box on line 27a. Qualified homeless youth are required to certify that they are unaccompanied, homeless or at risk of homelessness, and self-supporting by checking the box on line 27a. Did you check the box on line 27a?

Yes. Continue

No.

You can't take the credit.

6. Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2021?

Members of the military stationed outside the United States, see *Members of the military*, later, before you answer.

Yes. Continue

No.

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

7. Are you filing a joint return for 2021?

Yes. Skip questions 8 and 9; go to Step 5.

No. Continue

8. Could you be a qualifying child of another person for 2021? (Check "No" if the other person isn't required to file, and isn't filing, a 2021 tax return or is filing a 2021 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 27a.

9. Can you be claimed as a dependent on someone else's 2021 tax return?

Yes.

No. Go to Step 5.

You can't take the credit.

## Step 5 Earned Income

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

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

No. Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1 . . . . . 1. \_\_\_\_\_
2. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a taxable scholarship or fellowship grant not reported on a Form W-2 . . . . . 2. \_\_\_\_\_
3. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received for work performed while an inmate in a penal institution. (Enter "PRI" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) . . . . . 3. \_\_\_\_\_
4. Enter any amount included on Form 1040 or 1040-SR, line 1, that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan. (Enter "DFC" and the same amount on the dotted line next to Form 1040 or 1040-SR, line 1.) This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received . . . . . 4. \_\_\_\_\_

5. Enter any amount included on Form 1040 or 1040-SR, line 1, that is a Medicaid waiver payment you exclude from income (see the instructions for Schedule 1, line 8z), unless you choose to include this amount in earned income, in which case enter -0- . . . . .
6. Add lines 2, 3, 4, and 5 . . . . .
7. Subtract line 6 from line 1 . . . . .
8. 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 27b of Form 1040 or 1040-SR. See *Combat pay, nontaxable*, later . . . . .



**CAUTION** Electing to include nontaxable combat pay may increase or decrease your EIC. Figure the credit with and without your nontaxable combat pay before making the election.

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

\*You may elect to use your 2019 earned income to figure your EIC if your 2019 earned income is more than your 2021 earned income. For details, see Pub. 596. If you make this election, skip question 2 and go to question 3.



**CAUTION** Electing to use your 2019 earned income may increase or decrease your EIC. Figure the credit using your 2021 earned income. Then, figure the credit using your 2019 earned income. Compare the amounts before making the election.



**CAUTION** You can't use your 2020 earned income instead of your 2021 earned income. You can only use your 2019 earned income if it is more than your 2021 earned income.

If you make the election to use your 2019 earned income to figure your EIC, enter your 2019 earned income on line 27c.



**CAUTION** If you are using your 2019 earned income to figure your 2021 EIC and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on line 27b.

2. Were you self-employed at any time in 2021, 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 \$51,464 (\$57,414 if married filing jointly)?
  - 2 qualifying children who have valid SSNs, is your earned income less than \$47,915 (\$53,865 if married filing jointly)?
  - 1 qualifying child who has a valid SSN, is your earned income less than \$42,158 (\$48,108 if married filing jointly)?

- No qualifying children who have valid SSNs, is your earned income less than \$21,430 (\$27,380 if married filing jointly)?

**Yes.** Go to Step 6.

**No.**

You can't take the credit.

## Step 6 How To Figure the Credit

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

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

### Definitions and Special Rules

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

**Church employees.** Determine how much of the amount on Form 1040 or 1040-SR, line 1, was also reported on Schedule SE, Part I, line 5a. Subtract that amount from the amount on Form 1040 or 1040-SR, line 1, and enter the result on line 1 of the worksheet in Step 5 (instead of entering the actual amount from Form 1040 or 1040-SR, line 1). Be sure to answer "Yes" to question 2 in Step 5.

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

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

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

**CAUTION** If you are using your 2019 earned income to figure your 2021 EIC and you elected to include nontaxable combat pay, be sure to use 2019 nontaxable combat pay and enter that amount on line 27b.



**You can't use your 2020 earned income instead of your 2021 earned income. You can only use your 2019 earned income if it is more than your 2021 earned income.**



**If you elect to use your nontaxable combat pay in figuring your EIC, enter that amount on line 27b.**

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

1. Enter "EIC" on the dotted line next to line 27a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income by entering that amount on line 27b. 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 2021 if the child was born or died in 2021 and your home was this child's home for more than half the time he or she was alive in 2021 or if you adopted the child in 2021, the child was lawfully placed with you for legal adoption by you in 2021, or the child was an eligible foster child placed with you during 2021 and your main home was the child's main home for more than half the time since he or she was adopted or placed with you in 2021.

**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.

**Married child.** A child who was married at the end of 2021 is a qualifying child only if (a) you can claim him or her as your dependent, or (b) you could have claimed him or her as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

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

**Nonresident aliens.** If your filing status is married filing jointly, go to Step 2. Otherwise, stop; you can't take the EIC. Enter "No" on the dotted line next to line 27a.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2021, 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.

**Qualified former foster youth.** You are a qualified former foster youth if:

1. On or after the date you attained age 14, you were in foster care provided under the supervision or administration of an entity administering (or eligible to administer) a plan under part B or part E of title IV of the Social Security Act (without regard to whether federal assistance was provided to you under such part E); and
2. You consent for entities who administer a plan under part B or part E of title IV of the Social Security Act to disclose information related to your status as a qualified former foster youth.



*If you qualify as a former foster youth, and satisfy all the other requirements for claiming the EIC (you have completed Step 1 through Step 6), check the box on line 27a.*

**Qualified homeless youth.** You are a qualified homeless youth if you certify that you are an unaccompanied child or youth who is homeless or who is at risk of homelessness, and are self-supporting.



*To certify that you are a qualified homeless youth and that you satisfy all the other requirements for claiming the EIC (you have completed Step 1 through Step 6), check the box on line 27a.*

**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. Nonrefundable child tax credit, credit for other dependents, refundable child tax credit, 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 or 13g).
4. Exclusion for dependent care benefits (Form 2441, Part III).
5. Earned income credit (line 27a).

No other person can take any of the five tax benefits just listed based on the qualifying child. If you and any other person can claim the child as a qualifying child, the following rules apply.

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2021. 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 2021.
- 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 2021.
- 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 2021, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

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

For more details and examples, see Pub. 596.

If you won't be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 27a. Otherwise, go to Step 3, question 1.

**Social security number (SSN).** For the EIC, a valid SSN is a number issued by the Social Security Administration unless

"Not Valid for Employment" is printed on the social security card and the number was issued solely to allow the recipient of the SSN to apply for or receive a federally funded benefit. However, if "Valid for Work Only With DHS Authorization" is printed on your social security card, your SSN is valid for EIC purposes only as long as the DHS authorization is still valid.

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

If you didn't have an SSN issued on or before the due date of your 2021 return (including extensions), you can't claim the EIC on your original or an amended 2021 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 2021 return.

**Specified student.** You qualify as a specified student if you were enrolled in a program that leads to a degree, certificate, or other recognized educational credential and carried at least one-half the normal workload for your course of study during at least 5 calendar months of the year or an academic period, if longer. For purposes of determining whether you were enrolled during at least 5 calendar months, count any month during which you were enrolled for at least part of the month. The 5 months do not need to be consecutive. For more information on whether your educational program or course load meets the qualifications for you to be a specified student, see the Instructions for Form 8863.

**Student.** A student is a child who during any part of 5 calendar months of 2021 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 27a.

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 \$11,650 (\$17,600 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$19,550 (\$25,500 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.

2556

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

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

6. This is your earned income credit. 6

**Part 3**  
**Your Earned Income Credit****Reminder—**

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2021.

**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	
-------------------------------------------------------------------------------------------	---	--

**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. <b>This is your total earned income.</b>	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 27a.		
5. If you have:		
<ul style="list-style-type: none"> <li>● 3 or more qualifying children who have valid SSNs, is line 4b less than \$51,464 (\$57,414 if married filing jointly)?</li> <li>● 2 qualifying children who have valid SSNs, is line 4b less than \$47,915 (\$53,865 if married filing jointly)?</li> <li>● 1 qualifying child who has a valid SSN, is line 4b less than \$42,158 (\$48,108 if married filing jointly)?</li> <li>● No qualifying children who have valid SSNs, is line 4b less than \$21,430 (\$27,380 if married filing jointly)?</li> </ul>		
<input type="checkbox"/> <b>Yes.</b> 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"/> <b>No.</b> You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27a.		

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

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

6	
---	--

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	
---	--

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 27a.

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

8	
---	--

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

**Yes.** Skip line 10; enter the amount from line 7 on line 11.

**No.** Go to line 10.

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

10. If you have:

- No qualifying children who have a valid SSN, is the amount on line 8 less than \$11,650 (\$17,600 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$19,550 (\$25,500 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.

10	
----	--

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

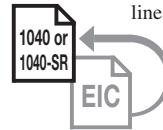
**Part 7****Your Earned Income Credit**

11. This is your earned income credit.

11	
----	--

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

✓ 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 2021.

# 2021 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 widow(er)* and you have—			If the number of children you have is—
At least	But less than	0	1
2,400	2,450	371	825
2,450	2,500	379	842

If the amount you are looking up from the worksheet is—		And your filing status is—							
		Single, head of household, or qualifying widow(er)* and you have—				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	\$4	\$9	\$10	\$11	\$4	\$9	\$10	\$11
50	100	11	26	30	34	11	26	30	34
100	150	19	43	50	56	19	43	50	56
150	200	27	60	70	79	27	60	70	79
200	250	34	77	90	101	34	77	90	101
250	300	42	94	110	124	42	94	110	124
300	350	50	111	130	146	50	111	130	146
350	400	57	128	150	169	57	128	150	169
400	450	65	145	170	191	65	145	170	191
450	500	73	162	190	214	73	162	190	214
500	550	80	179	210	236	80	179	210	236
550	600	88	196	230	259	88	196	230	259
600	650	96	213	250	281	96	213	250	281
650	700	103	230	270	304	103	230	270	304
700	750	111	247	290	326	111	247	290	326
750	800	119	264	310	349	119	264	310	349
800	850	126	281	330	371	126	281	330	371
850	900	134	298	350	394	134	298	350	394
900	950	142	315	370	416	142	315	370	416
950	1,000	149	332	390	439	149	332	390	439
1,000	1,050	157	349	410	461	157	349	410	461
1,050	1,100	164	366	430	484	164	366	430	484
1,100	1,150	172	383	450	506	172	383	450	506
1,150	1,200	180	400	470	529	180	400	470	529
1,200	1,250	187	417	490	551	187	417	490	551
1,250	1,300	195	434	510	574	195	434	510	574
1,300	1,350	203	451	530	596	203	451	530	596
1,350	1,400	210	468	550	619	210	468	550	619
1,400	1,450	218	485	570	641	218	485	570	641
1,450	1,500	226	502	590	664	226	502	590	664
1,500	1,550	233	519	610	686	233	519	610	686
1,550	1,600	241	536	630	709	241	536	630	709
1,600	1,650	249	553	650	731	249	553	650	731
1,650	1,700	256	570	670	754	256	570	670	754
1,700	1,750	264	587	690	776	264	587	690	776
1,750	1,800	272	604	710	799	272	604	710	799
1,800	1,850	279	621	730	821	279	621	730	821
1,850	1,900	287	638	750	844	287	638	750	844
1,900	1,950	295	655	770	866	295	655	770	866
1,950	2,000	302	672	790	889	302	672	790	889
2,000	2,050	310	689	810	911	310	689	810	911
2,050	2,100	317	706	830	934	317	706	830	934
2,100	2,150	325	723	850	956	325	723	850	956
2,150	2,200	333	740	870	979	333	740	870	979
2,200	2,250	340	757	890	1,001	340	757	890	1,001
2,250	2,300	348	774	910	1,024	348	774	910	1,024
2,300	2,350	356	791	930	1,046	356	791	930	1,046
2,350	2,400	363	808	950	1,069	363	808	950	1,069
2,400	2,450	371	825	970	1,091	371	825	970	1,091
2,450	2,500	379	842	990	1,114	379	842	990	1,114
2,500	2,550	386	859	1,010	1,136	386	859	1,010	1,136
2,550	2,600	394	876	1,030	1,159	394	876	1,030	1,159
2,600	2,650	402	893	1,050	1,181	402	893	1,050	1,181
2,650	2,700	409	910	1,070	1,204	409	910	1,070	1,204
2,700	2,750	417	927	1,090	1,226	417	927	1,090	1,226
2,750	2,800	425	944	1,110	1,249	425	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 27a.

(Continued)

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-			
0	1	2	3	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	861	1,913	2,250	2,531	861	1,913	2,250	2,531	8,800	8,850	1,350	3,001	3,530	3,971	1,350	3,001	3,530	3,971
5,650	5,700	868	1,930	2,270	2,554	868	1,930	2,270	2,554	8,850	8,900	1,358	3,018	3,550	3,994	1,358	3,018	3,550	3,994
5,700	5,750	876	1,947	2,290	2,576	876	1,947	2,290	2,576	8,900	8,950	1,366	3,035	3,570	4,016	1,366	3,035	3,570	4,016
5,750	5,800	884	1,964	2,310	2,599	884	1,964	2,310	2,599	8,950	9,000	1,373	3,052	3,590	4,039	1,373	3,052	3,590	4,039
5,800	5,850	891	1,981	2,330	2,621	891	1,981	2,330	2,621	9,000	9,050	1,381	3,069	3,610	4,061	1,381	3,069	3,610	4,061
5,850	5,900	899	1,998	2,350	2,644	899	1,998	2,350	2,644	9,050	9,100	1,388	3,086	3,630	4,084	1,388	3,086	3,630	4,084
5,900	5,950	907	2,015	2,370	2,666	907	2,015	2,370	2,666	9,100	9,150	1,396	3,103	3,650	4,106	1,396	3,103	3,650	4,106
5,950	6,000	914	2,032	2,390	2,689	914	2,032	2,390	2,689	9,150	9,200	1,404	3,120	3,670	4,129	1,404	3,120	3,670	4,129
6,000	6,050	922	2,049	2,410	2,711	922	2,049	2,410	2,711	9,200	9,250	1,411	3,137	3,690	4,151	1,411	3,137	3,690	4,151
6,050	6,100	929	2,066	2,430	2,734	929	2,066	2,430	2,734	9,250	9,300	1,419	3,154	3,710	4,174	1,419	3,154	3,710	4,174
6,100	6,150	937	2,083	2,450	2,756	937	2,083	2,450	2,756	9,300	9,350	1,427	3,171	3,730	4,196	1,427	3,171	3,730	4,196
6,150	6,200	945	2,100	2,470	2,779	945	2,100	2,470	2,779	9,350	9,400	1,434	3,188	3,750	4,219	1,434	3,188	3,750	4,219
6,200	6,250	952	2,117	2,490	2,801	952	2,117	2,490	2,801	9,400	9,450	1,442	3,205	3,770	4,241	1,442	3,205	3,770	4,241
6,250	6,300	960	2,134	2,510	2,824	960	2,134	2,510	2,824	9,450	9,500	1,450	3,222	3,790	4,264	1,450	3,222	3,790	4,264
6,300	6,350	968	2,151	2,530	2,846	968	2,151	2,530	2,846	9,500	9,550	1,457	3,239	3,810	4,286	1,457	3,239	3,810	4,286
6,350	6,400	975	2,168	2,550	2,869	975	2,168	2,550	2,869	9,550	9,600	1,465	3,256	3,830	4,309	1,465	3,256	3,830	4,309
6,400	6,450	983	2,185	2,570	2,891	983	2,185	2,570	2,891	9,600	9,650	1,473	3,273	3,850	4,331	1,473	3,273	3,850	4,331
6,450	6,500	991	2,202	2,590	2,914	991	2,202	2,590	2,914	9,650	9,700	1,480	3,290	3,870	4,354	1,480	3,290	3,870	4,354
6,500	6,550	998	2,219	2,610	2,936	998	2,219	2,610	2,936	9,700	9,750	1,488	3,307	3,890	4,376	1,488	3,307	3,890	4,376
6,550	6,600	1,006	2,236	2,630	2,959	1,006	2,236	2,630	2,959	9,750	9,800	1,496	3,324	3,910	4,399	1,496	3,324	3,910	4,399
6,600	6,650	1,014	2,253	2,650	2,981	1,014	2,253	2,650	2,981	9,800	9,850	1,502	3,341	3,930	4,421	1,502	3,341	3,930	4,421
6,650	6,700	1,021	2,270	2,670	3,004	1,021	2,270	2,670	3,004	9,850	9,900	1,502	3,358	3,950	4,444	1,502	3,358	3,950	4,444
6,700	6,750	1,029	2,287	2,690	3,026	1,029	2,287	2,690	3,026	9,900	9,950	1,502	3,375	3,970	4,466	1,502	3,375	3,970	4,466
6,750	6,800	1,037	2,304	2,710	3,049	1,037	2,304	2,710	3,049	9,950	10,000	1,502	3,392	3,990	4,489	1,502	3,392	3,990	4,489
6,800	6,850	1,044	2,321	2,730	3,071	1,044	2,321	2,730	3,071	10,000	10,050	1,502	3,409	4,010	4,511	1,502	3,409	4,010	4,511
6,850	6,900	1,052	2,338	2,750	3,094	1,052	2,338	2,750	3,094	10,050	10,100	1,502	3,426	4,030	4,534	1,502	3,426	4,030	4,534
6,900	6,950	1,060	2,355	2,770	3,116	1,060	2,355	2,770	3,116	10,100	10,150	1,502	3,443	4,050	4,556	1,502	3,443	4,050	4,556
6,950	7,000	1,067	2,372	2,790	3,139	1,067	2,372	2,790	3,139	10,150	10,200	1,502	3,460	4,070	4,579	1,502	3,460	4,070	4,579
7,000	7,050	1,075	2,389	2,810	3,161	1,075	2,389	2,810	3,161	10,200	10,250	1,502	3,477	4,090	4,601	1,502	3,477	4,090	4,601
7,050	7,100	1,082	2,406	2,830	3,184	1,082	2,406	2,830	3,184	10,250	10,300	1,502	3,494	4,110	4,624	1,502	3,494	4,110	4,624
7,100	7,150	1,090	2,423	2,850	3,206	1,090	2,423	2,850	3,206	10,300	10,350	1,502	3,511	4,130	4,646	1,502	3,511	4,130	4,646
7,150	7,200	1,098	2,440	2,870	3,229	1,098	2,440	2,870	3,229	10,350	10,400	1,502	3,528	4,150	4,669	1,502	3,528	4,150	4,669
7,200	7,250	1,105	2,457	2,890	3,251	1,105	2,457	2,890	3,251	10,400	10,450	1,502	3,545	4,170	4,691	1,502	3,545	4,170	4,691
7,250	7,300	1,113	2,474	2,910	3,274	1,113	2,474	2,910	3,274	10,450	10,500	1,502	3,562	4,190	4,714	1,502	3,562	4,190	4,714
7,300	7,350	1,121	2,491	2,930	3,296	1,121	2,491	2,930	3,296	10,500	10,550	1,502	3,579	4,210	4,736	1,502	3,579	4,210	4,736
7,350	7,400	1,128	2,508	2,950	3,319	1,128	2,508	2,950	3,319	10,550	10,600	1,502	3,596	4,230	4,759	1,502	3,596	4,230	4,759
7,400	7,450	1,136	2,525	2,970	3,341	1,136	2,525	2,970	3,341	10,600	10,650	1,502	3,618	4,250	4,781	1,502	3,618	4,250	4,781
7,450	7,500	1,144	2,542	2,990	3,364	1,144	2,542	2,990	3,364	10,650	10,700	1,502	3,638	4,270	4,804	1,502	3,638	4,270	4,804
7,500	7,550	1,151	2,559	3,010	3,386	1,151	2,559	3,010	3,386	10,700	10,750	1,502	3,658	4,290	4,826	1,502	3,658	4,290	4,826
7,550	7,600	1,159	2,576	3,030	3,409	1,159	2,576	3,030	3,409	10,750	10,800	1,502	3,678	4,310	4,849	1,502	3,678	4,310	4,849
7,600	7,650	1,167	2,593	3,050	3,431	1,167	2,593	3,050	3,431	10,800	10,850	1,502	3,698	4,330	4,871	1,502	3,698	4,330	4,871
7,650	7,700	1,174	2,610	3,070	3,454	1,174	2,610	3,070	3,454	10,850	10,900	1,502	3,718	4,350	4,894	1,502	3,718	4,350	4,894
7,700	7,750	1,182	2,627	3,090	3,476	1,182	2,627	3,090	3,476	10,900	10,950	1,502	3,738	4,370	4,916	1,502	3,738	4,370	4,916
7,750	7,800	1,190	2,644	3,110	3,499	1,190	2,644	3,110	3,499	10,950	11,000	1,502	3,618	4,390	4,939	1,502	3,618	4,390	4,939
7,800	7,850	1,197	2,661	3,130	3,521	1,197	2,661	3,130	3,521	11,000	11,050	1,502	3,638	4,410	4,961	1,502	3,638	4,410	4,961
7,850	7,900	1,205	2,678	3,150	3,544	1,205	2,678	3,150	3,544	11,050	11,100	1,502	3,658	4,430	4,984	1,502	3,658	4,430	4,984
7,900	7,950	1,213	2,695	3,170	3,566	1,213	2,695	3,170	3,566	11,100	11,150	1,502	3,678	4,450	5,006	1,502	3,678	4,450	5,006
7,950	8,000	1,220	2,712	3,190	3,589	1,220	2,712	3,190	3,589	11,150	11,200	1,502	3,698	4,470	5,029	1,502	3,698	4,470	5,029
8,000	8,050	1,228	2,729	3,210	3,611	1,228	2,729	3,210	3,611	11,200	11,250	1,502	3,718	4,490	5,051	1,502	3,718	4,490	5,051
8,050	8,100	1,235	2,746	3,230	3,634	1,235	2,7												

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-				
At least	But less than	Your credit is-				Your credit is-			At least	But less than	Your credit is-				Your credit is-				
		0	1	2	3	0	1	2	0	1	2	3	0	1	2	3			
12,000	12,050	1,439	3,618	4,810	5,411	1,502	3,618	4,810	5,411	15,200	15,250	949	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,050	12,100	1,431	3,618	4,830	5,434	1,502	3,618	4,830	5,434	15,250	15,300	942	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,100	12,150	1,424	3,618	4,850	5,456	1,502	3,618	4,850	5,456	15,300	15,350	934	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,150	12,200	1,416	3,618	4,870	5,479	1,502	3,618	4,870	5,479	15,350	15,400	926	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,200	12,250	1,408	3,618	4,890	5,501	1,502	3,618	4,890	5,501	15,400	15,450	919	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,250	12,300	1,401	3,618	4,910	5,524	1,502	3,618	4,910	5,524	15,450	15,500	911	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,300	12,350	1,393	3,618	4,930	5,546	1,502	3,618	4,930	5,546	15,500	15,550	903	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,350	12,400	1,385	3,618	4,950	5,569	1,502	3,618	4,950	5,569	15,550	15,600	896	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,400	12,450	1,378	3,618	4,970	5,591	1,502	3,618	4,970	5,591	15,600	15,650	888	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,450	12,500	1,370	3,618	4,990	5,614	1,502	3,618	4,990	5,614	15,650	15,700	881	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,500	12,550	1,362	3,618	5,010	5,636	1,502	3,618	5,010	5,636	15,700	15,750	873	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,550	12,600	1,355	3,618	5,030	5,659	1,502	3,618	5,030	5,659	15,750	15,800	865	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,600	12,650	1,347	3,618	5,050	5,681	1,502	3,618	5,050	5,681	15,800	15,850	858	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,650	12,700	1,340	3,618	5,070	5,704	1,502	3,618	5,070	5,704	15,850	15,900	850	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,700	12,750	1,332	3,618	5,090	5,726	1,502	3,618	5,090	5,726	15,900	15,950	842	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,750	12,800	1,324	3,618	5,110	5,749	1,502	3,618	5,110	5,749	15,950	16,000	835	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,800	12,850	1,317	3,618	5,130	5,771	1,502	3,618	5,130	5,771	16,000	16,050	827	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,850	12,900	1,309	3,618	5,150	5,794	1,502	3,618	5,150	5,794	16,050	16,100	819	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,900	12,950	1,301	3,618	5,170	5,816	1,502	3,618	5,170	5,816	16,100	16,150	812	3,618	5,980	6,728	1,502	3,618	5,980	6,728
12,950	13,000	1,294	3,618	5,190	5,839	1,502	3,618	5,190	5,839	16,150	16,200	804	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,000	13,050	1,286	3,618	5,210	5,861	1,502	3,618	5,210	5,861	16,200	16,250	796	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,050	13,100	1,278	3,618	5,230	5,884	1,502	3,618	5,230	5,884	16,250	16,300	789	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,100	13,150	1,271	3,618	5,250	5,906	1,502	3,618	5,250	5,906	16,300	16,350	781	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,150	13,200	1,263	3,618	5,270	5,929	1,502	3,618	5,270	5,929	16,350	16,400	773	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,200	13,250	1,255	3,618	5,290	5,951	1,502	3,618	5,290	5,951	16,400	16,450	766	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,250	13,300	1,248	3,618	5,310	5,974	1,502	3,618	5,310	5,974	16,450	16,500	758	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,300	13,350	1,240	3,618	5,330	5,996	1,502	3,618	5,330	5,996	16,500	16,550	750	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,350	13,400	1,232	3,618	5,350	6,019	1,502	3,618	5,350	6,019	16,550	16,600	743	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,400	13,450	1,225	3,618	5,370	6,041	1,502	3,618	5,370	6,041	16,600	16,650	735	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,450	13,500	1,217	3,618	5,390	6,064	1,502	3,618	5,390	6,064	16,650	16,700	728	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,500	13,550	1,209	3,618	5,410	6,086	1,502	3,618	5,410	6,086	16,700	16,750	720	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,550	13,600	1,202	3,618	5,430	6,109	1,502	3,618	5,430	6,109	16,750	16,800	712	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,600	13,650	1,194	3,618	5,450	6,131	1,502	3,618	5,450	6,131	16,800	16,850	705	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,650	13,700	1,187	3,618	5,470	6,154	1,502	3,618	5,470	6,154	16,850	16,900	697	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,700	13,750	1,179	3,618	5,490	6,176	1,502	3,618	5,490	6,176	16,900	16,950	689	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,750	13,800	1,171	3,618	5,510	6,199	1,502	3,618	5,510	6,199	16,950	17,000	682	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,800	13,850	1,164	3,618	5,530	6,221	1,502	3,618	5,530	6,221	17,000	17,050	674	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,850	13,900	1,156	3,618	5,550	6,244	1,502	3,618	5,550	6,244	17,050	17,100	666	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,900	13,950	1,148	3,618	5,570	6,266	1,502	3,618	5,570	6,266	17,100	17,150	659	3,618	5,980	6,728	1,502	3,618	5,980	6,728
13,950	14,000	1,141	3,618	5,590	6,289	1,502	3,618	5,590	6,289	17,150	17,200	651	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,000	14,050	1,133	3,618	5,610	6,311	1,502	3,618	5,610	6,311	17,200	17,250	643	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,050	14,100	1,125	3,618	5,630	6,334	1,502	3,618	5,630	6,334	17,250	17,300	636	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,100	14,150	1,118	3,618	5,650	6,356	1,502	3,618	5,650	6,356	17,300	17,350	628	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,150	14,200	1,110	3,618	5,670	6,379	1,502	3,618	5,670	6,379	17,350	17,400	620	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,200	14,250	1,102	3,618	5,690	6,401	1,502	3,618	5,690	6,401	17,400	17,450	613	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,250	14,300	1,095	3,618	5,710	6,424	1,502	3,618	5,710	6,424	17,450	17,500	605	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,300	14,350	1,087	3,618	5,730	6,446	1,502	3,618	5,730	6,446	17,500	17,550	597	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,350	14,400	1,079	3,618	5,750	6,469	1,502	3,618	5,750	6,469	17,550	17,600	590	3,618	5,980	6,728	1,502	3,618	5,980	6,728
14,400	14,450	1,072	3,618	5,770	6,491	1,502	3,618	5,770	6,491	17,600	17,650	582	3,618	5,980	6,728	1,493	3,618	5,980	6,728
14,450	14,500</																		

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-			
		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	460	3,618	5,980	6,728	1,370	3,618	5,980	6,728	21,600	21,650	0	3,281	5,537	6,284	881	3,618	5,980	6,728
18,450	18,500	452	3,618	5,980	6,728	1,362	3,618	5,980	6,728	21,650	21,700	0	3,273	5,526	6,274	873	3,618	5,980	6,728
18,500	18,550	444	3,618	5,980	6,728	1,355	3,618	5,980	6,728	21,700	21,750	0	3,265	5,516	6,263	865	3,618	5,980	6,728
18,550	18,600	437	3,618	5,980	6,728	1,347	3,618	5,980	6,728	21,750	21,800	0	3,257	5,505	6,253	858	3,618	5,980	6,728
18,600	18,650	429	3,618	5,980	6,728	1,340	3,618	5,980	6,728	21,800	21,850	0	3,249	5,495	6,242	850	3,618	5,980	6,728
18,650	18,700	422	3,618	5,980	6,728	1,332	3,618	5,980	6,728	21,850	21,900	0	3,241	5,484	6,232	842	3,618	5,980	6,728
18,700	18,750	414	3,618	5,980	6,728	1,324	3,618	5,980	6,728	21,900	21,950	0	3,233	5,474	6,221	835	3,618	5,980	6,728
18,750	18,800	406	3,618	5,980	6,728	1,317	3,618	5,980	6,728	21,950	22,000	0	3,225	5,463	6,210	827	3,618	5,980	6,728
18,800	18,850	399	3,618	5,980	6,728	1,309	3,618	5,980	6,728	22,000	22,050	0	3,217	5,452	6,200	819	3,618	5,980	6,728
18,850	18,900	391	3,618	5,980	6,728	1,301	3,618	5,980	6,728	22,050	22,100	0	3,209	5,442	6,189	812	3,618	5,980	6,728
18,900	18,950	383	3,618	5,980	6,728	1,294	3,618	5,980	6,728	22,100	22,150	0	3,201	5,431	6,179	804	3,618	5,980	6,728
18,950	19,000	376	3,618	5,980	6,728	1,286	3,618	5,980	6,728	22,150	22,200	0	3,193	5,421	6,168	796	3,618	5,980	6,728
19,000	19,050	368	3,618	5,980	6,728	1,278	3,618	5,980	6,728	22,200	22,250	0	3,185	5,410	6,158	789	3,618	5,980	6,728
19,050	19,100	360	3,618	5,980	6,728	1,271	3,618	5,980	6,728	22,250	22,300	0	3,177	5,400	6,147	781	3,618	5,980	6,728
19,100	19,150	353	3,618	5,980	6,728	1,263	3,618	5,980	6,728	22,300	22,350	0	3,169	5,389	6,137	773	3,618	5,980	6,728
19,150	19,200	345	3,618	5,980	6,728	1,255	3,618	5,980	6,728	22,350	22,400	0	3,161	5,379	6,126	766	3,618	5,980	6,728
19,200	19,250	337	3,618	5,980	6,728	1,248	3,618	5,980	6,728	22,400	22,450	0	3,153	5,368	6,116	758	3,618	5,980	6,728
19,250	19,300	330	3,618	5,980	6,728	1,240	3,618	5,980	6,728	22,450	22,500	0	3,145	5,358	6,105	750	3,618	5,980	6,728
19,300	19,350	322	3,618	5,980	6,728	1,232	3,618	5,980	6,728	22,500	22,550	0	3,137	5,347	6,095	743	3,618	5,980	6,728
19,350	19,400	314	3,618	5,980	6,728	1,225	3,618	5,980	6,728	22,550	22,600	0	3,129	5,337	6,084	735	3,618	5,980	6,728
19,400	19,450	307	3,618	5,980	6,728	1,217	3,618	5,980	6,728	22,600	22,650	0	3,121	5,326	6,074	728	3,618	5,980	6,728
19,450	19,500	299	3,618	5,980	6,728	1,209	3,618	5,980	6,728	22,650	22,700	0	3,113	5,316	6,063	720	3,618	5,980	6,728
19,500	19,550	291	3,618	5,980	6,728	1,202	3,618	5,980	6,728	22,700	22,750	0	3,105	5,305	6,053	712	3,618	5,980	6,728
19,550	19,600	284	3,609	5,968	6,716	1,194	3,618	5,980	6,728	22,750	22,800	0	3,097	5,294	6,042	705	3,618	5,980	6,728
19,600	19,650	276	3,601	5,958	6,705	1,187	3,618	5,980	6,728	22,800	22,850	0	3,089	5,284	6,031	697	3,618	5,980	6,728
19,650	19,700	269	3,593	5,947	6,695	1,179	3,618	5,980	6,728	22,850	22,900	0	3,081	5,273	6,021	689	3,618	5,980	6,728
19,700	19,750	261	3,585	5,937	6,684	1,171	3,618	5,980	6,728	22,900	22,950	0	3,073	5,263	6,010	682	3,618	5,980	6,728
19,750	19,800	253	3,577	5,926	6,674	1,164	3,618	5,980	6,728	22,950	23,000	0	3,065	5,252	6,000	674	3,618	5,980	6,728
19,800	19,850	246	3,569	5,916	6,663	1,156	3,618	5,980	6,728	23,000	23,050	0	3,058	5,242	5,989	666	3,618	5,980	6,728
19,850	19,900	238	3,561	5,905	6,653	1,148	3,618	5,980	6,728	23,050	23,100	0	3,050	5,231	5,979	659	3,618	5,980	6,728
19,900	19,950	230	3,553	5,895	6,642	1,141	3,618	5,980	6,728	23,100	23,150	0	3,042	5,221	5,968	651	3,618	5,980	6,728
19,950	20,000	223	3,545	5,884	6,632	1,133	3,618	5,980	6,728	23,150	23,200	0	3,034	5,210	5,958	643	3,618	5,980	6,728
20,000	20,050	215	3,537	5,874	6,621	1,125	3,618	5,980	6,728	23,200	23,250	0	3,026	5,200	5,947	636	3,618	5,980	6,728
20,050	20,100	207	3,529	5,863	6,611	1,118	3,618	5,980	6,728	23,250	23,300	0	3,018	5,189	5,937	628	3,618	5,980	6,728
20,100	20,150	200	3,521	5,853	6,600	1,110	3,618	5,980	6,728	23,300	23,350	0	3,010	5,179	5,926	620	3,618	5,980	6,728
20,150	20,200	192	3,513	5,842	6,590	1,102	3,618	5,980	6,728	23,350	23,400	0	3,002	5,168	5,916	613	3,618	5,980	6,728
20,200	20,250	184	3,505	5,832	6,579	1,095	3,618	5,980	6,728	23,400	23,450	0	2,994	5,158	5,905	605	3,618	5,980	6,728
20,250	20,300	177	3,497	5,821	6,568	1,087	3,618	5,980	6,728	23,450	23,500	0	2,986	5,147	5,895	597	3,618	5,980	6,728
20,300	20,350	169	3,489	5,810	6,558	1,079	3,618	5,980	6,728	23,500	23,550	0	2,978	5,137	5,884	590	3,618	5,980	6,728
20,350	20,400	161	3,481	5,800	6,547	1,072	3,618	5,980	6,728	23,550	23,600	0	2,970	5,126	5,874	582	3,618	5,980	6,728
20,400	20,450	154	3,473	5,789	6,537	1,064	3,618	5,980	6,728	23,600	23,650	0	2,962	5,115	5,863	575	3,618	5,980	6,728
20,450	20,500	146	3,465	5,779	6,526	1,056	3,618	5,980	6,728	23,650	23,700	0	2,954	5,105	5,852	567	3,618	5,980	6,728
20,500	20,550	138	3,457	5,768	6,516	1,049	3,618	5,980	6,728	23,700	23,750	0	2,946	5,094	5,842	559	3,618	5,980	6,728
20,550	20,600	131	3,449	5,758	6,505	1,041	3,618	5,980	6,728	23,750	23,800	0	2,938	5,084	5,831	552	3,618	5,980	6,728
20,600	20,650	123	3,441	5,747	6,495	1,034	3,618	5,980	6,728	23,800	23,850	0	2,930	5,073	5,821	544	3,618	5,980	6,728
20,650	20,700	116	3,433	5,737	6,484	1,026	3,618	5,980	6,728	23,850	23,900	0	2,922	5,063	5,810	536	3,618	5,980	6,728
20,700	20,750	108	3,425	5,726	6,474	1,018	3,618	5,980	6,728	23,900	23,950	0	2,914	5,052	5,800	529	3,618	5,980	6,728
20,750	20,800	100	3,417	5,716	6,463	1,011	3,618	5,980	6,728	23,950	24,000	0	2,906	5,042	5,789	521	3,618	5,980	6,728
20,800	20,850	93	3,409	5,705	6,453	1,003	3,618	5,980	6,728	24,000	24,050	0	2,898	5,031	5,779	513	3,618	5,980	6,728
20,850	20,900	85	3,401	5,695	6,442	995	3,618	5,980	6,728	24,050	24,100	0	2,890	5,021	5,768	506	3,618	5,980	6,728
20,900	20,950	77	3,393	5,684	6,432</td														

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-				
At least	But less than	Your credit is-				Your credit is-			At least	But less than	Your credit is-				Your credit is-				
		0	1	2	3	0	1	2	0	1	0	1	2	3	0	1	2	3	
24,800	24,850	0	2,770	4,863	5,610	391	3,618	5,980	6,728	28,000	28,050	0	2,259	4,189	4,936	0	3,209	5,442	6,189
24,850	24,900	0	2,762	4,852	5,600	383	3,618	5,980	6,728	28,050	28,100	0	2,251	4,178	4,926	0	3,201	5,431	6,179
24,900	24,950	0	2,754	4,842	5,589	376	3,618	5,980	6,728	28,100	28,150	0	2,243	4,168	4,915	0	3,193	5,421	6,168
24,950	25,000	0	2,746	4,831	5,579	368	3,618	5,980	6,728	28,150	28,200	0	2,235	4,157	4,905	0	3,185	5,410	6,158
25,000	25,050	0	2,738	4,821	5,568	360	3,618	5,980	6,728	28,200	28,250	0	2,227	4,147	4,894	0	3,177	5,400	6,147
25,050	25,100	0	2,730	4,810	5,558	353	3,618	5,980	6,728	28,250	28,300	0	2,219	4,136	4,884	0	3,169	5,389	6,137
25,100	25,150	0	2,722	4,800	5,547	345	3,618	5,980	6,728	28,300	28,350	0	2,211	4,126	4,873	0	3,161	5,379	6,126
25,150	25,200	0	2,714	4,789	5,537	337	3,618	5,980	6,728	28,350	28,400	0	2,203	4,115	4,863	0	3,153	5,368	6,116
25,200	25,250	0	2,706	4,779	5,526	330	3,618	5,980	6,728	28,400	28,450	0	2,195	4,105	4,852	0	3,145	5,358	6,105
25,250	25,300	0	2,698	4,768	5,515	322	3,618	5,980	6,728	28,450	28,500	0	2,187	4,094	4,842	0	3,137	5,347	6,095
25,300	25,350	0	2,690	4,757	5,505	314	3,618	5,980	6,728	28,500	28,550	0	2,179	4,084	4,831	0	3,129	5,337	6,084
25,350	25,400	0	2,682	4,747	5,494	307	3,618	5,980	6,728	28,550	28,600	0	2,171	4,073	4,821	0	3,121	5,326	6,074
25,400	25,450	0	2,674	4,736	5,484	299	3,618	5,980	6,728	28,600	28,650	0	2,163	4,062	4,810	0	3,113	5,316	6,063
25,450	25,500	0	2,666	4,726	5,473	291	3,618	5,980	6,728	28,650	28,700	0	2,155	4,052	4,799	0	3,105	5,305	6,053
25,500	25,550	0	2,658	4,715	5,463	284	3,609	5,968	6,716	28,700	28,750	0	2,147	4,041	4,789	0	3,097	5,294	6,042
25,550	25,600	0	2,650	4,705	5,452	276	3,601	5,958	6,705	28,750	28,800	0	2,139	4,031	4,778	0	3,089	5,284	6,031
25,600	25,650	0	2,642	4,694	5,442	269	3,593	5,947	6,695	28,800	28,850	0	2,131	4,020	4,768	0	3,081	5,273	6,021
25,650	25,700	0	2,634	4,684	5,431	261	3,585	5,937	6,684	28,850	28,900	0	2,123	4,010	4,757	0	3,073	5,263	6,010
25,700	25,750	0	2,626	4,673	5,421	253	3,577	5,926	6,674	28,900	28,950	0	2,115	3,999	4,747	0	3,065	5,252	6,000
25,750	25,800	0	2,618	4,663	5,410	246	3,569	5,916	6,663	28,950	29,000	0	2,107	3,989	4,736	0	3,058	5,242	5,989
25,800	25,850	0	2,610	4,652	5,400	238	3,561	5,905	6,653	29,000	29,050	0	2,099	3,978	4,726	0	3,050	5,231	5,979
25,850	25,900	0	2,602	4,642	5,389	230	3,553	5,895	6,642	29,050	29,100	0	2,091	3,968	4,715	0	3,042	5,221	5,968
25,900	25,950	0	2,594	4,631	5,379	223	3,545	5,884	6,632	29,100	29,150	0	2,083	3,957	4,705	0	3,034	5,210	5,958
25,950	26,000	0	2,586	4,621	5,368	215	3,537	5,874	6,621	29,150	29,200	0	2,075	3,947	4,694	0	3,026	5,200	5,947
26,000	26,050	0	2,578	4,610	5,358	207	3,529	5,863	6,611	29,200	29,250	0	2,067	3,936	4,684	0	3,018	5,189	5,937
26,050	26,100	0	2,570	4,600	5,347	200	3,521	5,853	6,600	29,250	29,300	0	2,059	3,926	4,673	0	3,010	5,179	5,926
26,100	26,150	0	2,562	4,589	5,336	192	3,513	5,842	6,590	29,300	29,350	0	2,051	3,915	4,663	0	3,002	5,168	5,916
26,150	26,200	0	2,554	4,578	5,326	184	3,505	5,832	6,579	29,350	29,400	0	2,043	3,905	4,652	0	2,994	5,158	5,905
26,200	26,250	0	2,546	4,568	5,315	177	3,497	5,821	6,568	29,400	29,450	0	2,035	3,894	4,642	0	2,986	5,147	5,895
26,250	26,300	0	2,538	4,557	5,305	169	3,489	5,810	6,558	29,450	29,500	0	2,027	3,883	4,631	0	2,978	5,137	5,884
26,300	26,350	0	2,530	4,547	5,294	161	3,481	5,800	6,547	29,500	29,550	0	2,019	3,873	4,620	0	2,970	5,126	5,874
26,350	26,400	0	2,522	4,536	5,284	154	3,473	5,789	6,537	29,550	29,600	0	2,011	3,862	4,610	0	2,962	5,115	5,863
26,400	26,450	0	2,514	4,526	5,273	146	3,465	5,779	6,526	29,600	29,650	0	2,003	3,852	4,599	0	2,954	5,105	5,852
26,450	26,500	0	2,506	4,515	5,263	138	3,457	5,768	6,516	29,650	29,700	0	1,995	3,841	4,589	0	2,946	5,094	5,842
26,500	26,550	0	2,498	4,505	5,252	131	3,449	5,758	6,505	29,700	29,750	0	1,987	3,831	4,578	0	2,938	5,084	5,831
26,550	26,600	0	2,490	4,494	5,242	123	3,441	5,747	6,495	29,750	29,800	0	1,979	3,820	4,568	0	2,930	5,073	5,821
26,600	26,650	0	2,482	4,484	5,231	116	3,433	5,737	6,484	29,800	29,850	0	1,971	3,810	4,557	0	2,922	5,063	5,810
26,650	26,700	0	2,474	4,473	5,221	108	3,425	5,726	6,474	29,850	29,900	0	1,963	3,799	4,547	0	2,914	5,052	5,800
26,700	26,750	0	2,466	4,463	5,210	100	3,417	5,716	6,463	29,900	29,950	0	1,955	3,789	4,536	0	2,906	5,042	5,789
26,750	26,800	0	2,458	4,452	5,200	93	3,409	5,705	6,453	29,950	30,000	0	1,947	3,778	4,526	0	2,898	5,031	5,779
26,800	26,850	0	2,450	4,442	5,189	85	3,401	5,695	6,442	30,000	30,050	0	1,939	3,768	4,515	0	2,890	5,021	5,768
26,850	26,900	0	2,442	4,431	5,179	77	3,393	5,684	6,432	30,050	30,100	0	1,931	3,757	4,505	0	2,882	5,010	5,758
26,900	26,950	0	2,434	4,421	5,168	70	3,385	5,674	6,421	30,100	30,150	0	1,923	3,747	4,494	0	2,874	5,000	5,747
26,950	27,000	0	2,426	4,410	5,157	62	3,377	5,663	6,411	30,150	30,200	0	1,915	3,736	4,484	0	2,866	4,989	5,737
27,000	27,050	0	2,418	4,399	5,147	54	3,369	5,653	6,400	30,200	30,250	0	1,907	3,726	4,473	0	2,858	4,979	5,726
27,050	27,100	0	2,410	4,389	5,136	47	3,361	5,642	6,389	30,250	30,300	0	1,899	3,715	4,462	0	2,850	4,968	5,716
27,100	27,150	0	2,402	4,378	5,126	39	3,353	5,631	6,379	30,300	30,350	0	1,891	3,704	4,452	0	2,842	4,958	5,705
27,150	27,200	0	2,394	4,368	5,115	31	3,345	5,621	6,368	30,350	30,400	0	1,883	3,694	4,441	0	2,834	4,947	5,695
27,200	27,250	0	2,386	4,357	5,105	24	3,337	5,610	6,358	30,400	30,450	0	1,875	3,683	4,431	0	2,826	4,936	5,684
27,250	27,300	0	2,378	4,347	5,094	16	3,329	5,600	6,347	30,450	30,500	0	1,867	3,673	4,420	0	2,818	4,926	5,673
27,300	27,350	0	2,370	4,336	5,084	8	3,321	5,589	6,337	30,500	30,550	0	1,859	3,662	4,410	0	2,810	4,915	5,663
27,350	27,400	0	2,362	4,326	5,073	7	3,313	5,579	6,326	30,550	30,600	0	1,851	3,652	4,399	0	2,802	4,905	5,652
27,400	27,450	0																	

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-			
		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-			
31,200	31,250	0	1,747	3,515	4,262	0	2,698	4,768	5,515	34,400	34,450	0	1,236	2,841	3,589	0	2,187	4,094	4,842
31,250	31,300	0	1,739	3,504	4,252	0	2,690	4,757	5,505	34,450	34,500	0	1,228	2,830	3,578	0	2,179	4,084	4,831
31,300	31,350	0	1,731	3,494	4,241	0	2,682	4,747	5,494	34,500	34,550	0	1,220	2,820	3,567	0	2,171	4,073	4,821
31,350	31,400	0	1,723	3,483	4,231	0	2,674	4,736	5,484	34,550	34,600	0	1,212	2,809	3,557	0	2,163	4,062	4,810
31,400	31,450	0	1,715	3,473	4,220	0	2,666	4,726	5,473	34,600	34,650	0	1,204	2,799	3,546	0	2,155	4,052	4,799
31,450	31,500	0	1,707	3,462	4,210	0	2,658	4,715	5,463	34,650	34,700	0	1,196	2,788	3,536	0	2,147	4,041	4,789
31,500	31,550	0	1,699	3,452	4,199	0	2,650	4,705	5,452	34,700	34,750	0	1,188	2,778	3,525	0	2,139	4,031	4,778
31,550	31,600	0	1,691	3,441	4,189	0	2,642	4,694	5,442	34,750	34,800	0	1,180	2,767	3,515	0	2,131	4,020	4,768
31,600	31,650	0	1,683	3,431	4,178	0	2,634	4,684	5,431	34,800	34,850	0	1,172	2,757	3,504	0	2,123	4,010	4,757
31,650	31,700	0	1,675	3,420	4,168	0	2,626	4,673	5,421	34,850	34,900	0	1,164	2,746	3,494	0	2,115	3,999	4,747
31,700	31,750	0	1,667	3,410	4,157	0	2,618	4,663	5,410	34,900	34,950	0	1,156	2,736	3,483	0	2,107	3,989	4,736
31,750	31,800	0	1,659	3,399	4,147	0	2,610	4,652	5,400	34,950	35,000	0	1,148	2,725	3,473	0	2,099	3,978	4,726
31,800	31,850	0	1,651	3,389	4,136	0	2,602	4,642	5,389	35,000	35,050	0	1,140	2,715	3,462	0	2,091	3,968	4,715
31,850	31,900	0	1,643	3,378	4,126	0	2,594	4,631	5,379	35,050	35,100	0	1,132	2,704	3,452	0	2,083	3,957	4,705
31,900	31,950	0	1,635	3,368	4,115	0	2,586	4,621	5,368	35,100	35,150	0	1,124	2,694	3,441	0	2,075	3,947	4,694
31,950	32,000	0	1,627	3,357	4,104	0	2,578	4,610	5,358	35,150	35,200	0	1,116	2,683	3,431	0	2,067	3,936	4,684
32,000	32,050	0	1,619	3,346	4,094	0	2,570	4,600	5,347	35,200	35,250	0	1,108	2,673	3,420	0	2,059	3,926	4,673
32,050	32,100	0	1,611	3,336	4,083	0	2,562	4,589	5,336	35,250	35,300	0	1,100	2,662	3,409	0	2,051	3,915	4,663
32,100	32,150	0	1,603	3,325	4,073	0	2,554	4,578	5,326	35,300	35,350	0	1,092	2,651	3,399	0	2,043	3,905	4,652
32,150	32,200	0	1,595	3,315	4,062	0	2,546	4,568	5,315	35,350	35,400	0	1,084	2,641	3,388	0	2,035	3,894	4,642
32,200	32,250	0	1,587	3,304	4,052	0	2,538	4,557	5,305	35,400	35,450	0	1,076	2,630	3,378	0	2,027	3,883	4,631
32,250	32,300	0	1,579	3,294	4,041	0	2,530	4,547	5,294	35,450	35,500	0	1,068	2,620	3,367	0	2,019	3,873	4,620
32,300	32,350	0	1,571	3,283	4,031	0	2,522	4,536	5,284	35,500	35,550	0	1,060	2,609	3,357	0	2,011	3,862	4,610
32,350	32,400	0	1,563	3,273	4,020	0	2,514	4,526	5,273	35,550	35,600	0	1,052	2,599	3,346	0	2,003	3,852	4,599
32,400	32,450	0	1,555	3,262	4,010	0	2,506	4,515	5,263	35,600	35,650	0	1,044	2,588	3,336	0	1,995	3,841	4,589
32,450	32,500	0	1,547	3,252	3,999	0	2,498	4,505	5,252	35,650	35,700	0	1,036	2,578	3,325	0	1,987	3,831	4,578
32,500	32,550	0	1,539	3,241	3,989	0	2,490	4,494	5,242	35,700	35,750	0	1,028	2,567	3,315	0	1,979	3,820	4,568
32,550	32,600	0	1,531	3,231	3,978	0	2,482	4,484	5,231	35,750	35,800	0	1,020	2,557	3,304	0	1,971	3,810	4,557
32,600	32,650	0	1,523	3,220	3,968	0	2,474	4,473	5,221	35,800	35,850	0	1,012	2,546	3,294	0	1,963	3,799	4,547
32,650	32,700	0	1,515	3,210	3,957	0	2,466	4,463	5,210	35,850	35,900	0	1,004	2,536	3,283	0	1,955	3,789	4,536
32,700	32,750	0	1,507	3,199	3,947	0	2,458	4,452	5,200	35,900	35,950	0	996	2,525	3,273	0	1,947	3,778	4,526
32,750	32,800	0	1,499	3,188	3,936	0	2,450	4,442	5,189	35,950	36,000	0	988	2,515	3,262	0	1,939	3,768	4,515
32,800	32,850	0	1,491	3,178	3,925	0	2,442	4,431	5,179	36,000	36,050	0	980	2,504	3,252	0	1,931	3,757	4,505
32,850	32,900	0	1,483	3,167	3,915	0	2,434	4,421	5,168	36,050	36,100	0	972	2,494	3,241	0	1,923	3,747	4,494
32,900	32,950	0	1,475	3,157	3,904	0	2,426	4,410	5,157	36,100	36,150	0	964	2,483	3,230	0	1,915	3,736	4,484
32,950	33,000	0	1,467	3,146	3,894	0	2,418	4,399	5,147	36,150	36,200	0	956	2,472	3,220	0	1,907	3,726	4,473
33,000	33,050	0	1,460	3,136	3,883	0	2,410	4,389	5,136	36,200	36,250	0	948	2,462	3,209	0	1,899	3,715	4,462
33,050	33,100	0	1,452	3,125	3,873	0	2,402	4,378	5,126	36,250	36,300	0	940	2,451	3,199	0	1,891	3,704	4,452
33,100	33,150	0	1,444	3,115	3,862	0	2,394	4,368	5,115	36,300	36,350	0	932	2,441	3,188	0	1,883	3,694	4,441
33,150	33,200	0	1,436	3,104	3,852	0	2,386	4,357	5,105	36,350	36,400	0	924	2,430	3,178	0	1,875	3,683	4,431
33,200	33,250	0	1,428	3,094	3,841	0	2,378	4,347	5,094	36,400	36,450	0	916	2,420	3,167	0	1,867	3,673	4,420
33,250	33,300	0	1,420	3,083	3,831	0	2,370	4,336	5,084	36,450	36,500	0	908	2,409	3,157	0	1,859	3,662	4,410
33,300	33,350	0	1,412	3,073	3,820	0	2,362	4,326	5,073	36,500	36,550	0	900	2,399	3,146	0	1,851	3,652	4,399
33,350	33,400	0	1,404	3,062	3,810	0	2,354	4,315	5,063	36,550	36,600	0	892	2,388	3,136	0	1,843	3,641	4,389
33,400	33,450	0	1,396	3,052	3,799	0	2,346	4,305	5,052	36,600	36,650	0	884	2,378	3,125	0	1,835	3,631	4,378
33,450	33,500	0	1,388	3,041	3,789	0	2,338	4,294	5,042	36,650	36,700	0	876	2,367	3,115	0	1,827	3,620	4,368
33,500	33,550	0	1,380	3,031	3,778	0	2,330	4,284	5,031	36,700	36,750	0	868	2,357	3,104	0	1,819	3,610	4,357
33,550	33,600	0	1,372	3,020	3,768	0	2,322	4,273	5,021	36,750	36,800	0	860	2,346	3,094	0	1,811	3,599	4,347
33,600	33,650	0	1,364	3,009	3,757	0	2,314	4,263	5,010	36,800	36,850	0	852	2,336	3,083	0	1,803	3,589	4,336
33,650	33,700	0	1,356	2,999	3,746	0	2,306	4,252	5,000	36,850	36,900	0	844	2,325	3,073	0	1,795	3,578	4,326
33,700	33,750	0	1,348	2,988	3,736	0	2,298	4,241	4,989	36,900	36,950	0	836	2,315	3,062	0	1,787	3,568	4,315
33,750	33,800	0	1,340	2,978	3,725	0	2,290	4,231	4,978	36,950	37,000	0	828	2,304	3,051	0	1,779	3,557	4,305
33,800	33,850	0	1,332	2,967	3,715	0	2,282	4,220	4,968	37									

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-			
		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	724	2,167	2,915	0	1,675	3,420	4,168	40,800	40,850	0	213	1,493	2,241	0	1,164	2,746	3,494
37,650	37,700	0	716	2,157	2,904	0	1,667	3,410	4,157	40,850	40,900	0	205	1,483	2,230	0	1,156	2,736	3,483
37,700	37,750	0	708	2,146	2,894	0	1,659	3,399	4,147	40,900	40,950	0	197	1,472	2,220	0	1,148	2,725	3,473
37,750	37,800	0	700	2,135	2,883	0	1,651	3,389	4,136	40,950	41,000	0	189	1,462	2,209	0	1,140	2,715	3,462
37,800	37,850	0	692	2,125	2,872	0	1,643	3,378	4,126	41,000	41,050	0	181	1,451	2,199	0	1,132	2,704	3,452
37,850	37,900	0	684	2,114	2,862	0	1,635	3,368	4,115	41,050	41,100	0	173	1,441	2,188	0	1,124	2,694	3,441
37,900	37,950	0	676	2,104	2,851	0	1,627	3,357	4,104	41,100	41,150	0	165	1,430	2,177	0	1,116	2,683	3,431
37,950	38,000	0	668	2,093	2,841	0	1,619	3,346	4,094	41,150	41,200	0	157	1,419	2,167	0	1,108	2,673	3,420
38,000	38,050	0	661	2,083	2,830	0	1,611	3,336	4,083	41,200	41,250	0	149	1,409	2,156	0	1,100	2,662	3,409
38,050	38,100	0	653	2,072	2,820	0	1,603	3,325	4,073	41,250	41,300	0	141	1,398	2,146	0	1,092	2,651	3,399
38,100	38,150	0	645	2,062	2,809	0	1,595	3,315	4,062	41,300	41,350	0	133	1,388	2,135	0	1,084	2,641	3,388
38,150	38,200	0	637	2,051	2,799	0	1,587	3,304	4,052	41,350	41,400	0	125	1,377	2,125	0	1,076	2,630	3,378
38,200	38,250	0	629	2,041	2,788	0	1,579	3,294	4,041	41,400	41,450	0	117	1,367	2,114	0	1,068	2,620	3,367
38,250	38,300	0	621	2,030	2,778	0	1,571	3,283	4,031	41,450	41,500	0	109	1,356	2,104	0	1,060	2,609	3,357
38,300	38,350	0	613	2,020	2,767	0	1,563	3,273	4,020	41,500	41,550	0	101	1,346	2,093	0	1,052	2,599	3,346
38,350	38,400	0	605	2,009	2,757	0	1,555	3,262	4,010	41,550	41,600	0	93	1,335	2,083	0	1,044	2,588	3,336
38,400	38,450	0	597	1,999	2,746	0	1,547	3,252	3,999	41,600	41,650	0	85	1,325	2,072	0	1,036	2,578	3,325
38,450	38,500	0	589	1,988	2,736	0	1,539	3,241	3,989	41,650	41,700	0	77	1,314	2,062	0	1,028	2,567	3,315
38,500	38,550	0	581	1,978	2,725	0	1,531	3,231	3,978	41,700	41,750	0	69	1,304	2,051	0	1,020	2,557	3,304
38,550	38,600	0	573	1,967	2,715	0	1,523	3,220	3,968	41,750	41,800	0	61	1,293	2,041	0	1,012	2,546	3,294
38,600	38,650	0	565	1,956	2,704	0	1,515	3,210	3,957	41,800	41,850	0	53	1,283	2,030	0	1,004	2,536	3,283
38,650	38,700	0	557	1,946	2,693	0	1,507	3,199	3,947	41,850	41,900	0	45	1,272	2,020	0	996	2,525	3,273
38,700	38,750	0	549	1,935	2,683	0	1,499	3,188	3,936	41,900	41,950	0	37	1,262	2,009	0	988	2,515	3,262
38,750	38,800	0	541	1,925	2,672	0	1,491	3,178	3,925	41,950	42,000	0	29	1,251	1,998	0	980	2,504	3,252
38,800	38,850	0	533	1,914	2,662	0	1,483	3,167	3,915	42,000	42,050	0	21	1,240	1,988	0	972	2,494	3,241
38,850	38,900	0	525	1,904	2,651	0	1,475	3,157	3,904	42,050	42,100	0	13	1,230	1,977	0	964	2,483	3,230
38,900	38,950	0	517	1,893	2,641	0	1,467	3,146	3,894	42,100	42,150	0	5	1,219	1,967	0	956	2,472	3,220
38,950	39,000	0	509	1,883	2,630	0	1,460	3,136	3,883	42,150	42,200	0	*	1,209	1,956	0	948	2,462	3,209
39,000	39,050	0	501	1,872	2,620	0	1,452	3,125	3,873	42,200	42,250	0	0	1,198	1,946	0	940	2,451	3,199
39,050	39,100	0	493	1,862	2,609	0	1,444	3,115	3,862	42,250	42,300	0	0	1,188	1,935	0	932	2,441	3,188
39,100	39,150	0	485	1,851	2,599	0	1,436	3,104	3,852	42,300	42,350	0	0	1,177	1,925	0	924	2,430	3,178
39,150	39,200	0	477	1,841	2,588	0	1,428	3,094	3,841	42,350	42,400	0	0	1,167	1,914	0	916	2,420	3,167
39,200	39,250	0	469	1,830	2,578	0	1,420	3,083	3,831	42,400	42,450	0	0	1,156	1,904	0	908	2,409	3,157
39,250	39,300	0	461	1,820	2,567	0	1,412	3,073	3,820	42,450	42,500	0	0	1,146	1,893	0	900	2,399	3,146
39,300	39,350	0	453	1,809	2,557	0	1,404	3,062	3,810	42,500	42,550	0	0	1,135	1,883	0	892	2,388	3,136
39,350	39,400	0	445	1,799	2,546	0	1,396	3,052	3,799	42,550	42,600	0	0	1,125	1,872	0	884	2,378	3,125
39,400	39,450	0	437	1,788	2,536	0	1,388	3,041	3,789	42,600	42,650	0	0	1,114	1,862	0	876	2,367	3,115
39,450	39,500	0	429	1,777	2,525	0	1,380	3,031	3,778	42,650	42,700	0	0	1,104	1,851	0	868	2,357	3,104
39,500	39,550	0	421	1,767	2,514	0	1,372	3,020	3,768	42,700	42,750	0	0	1,093	1,841	0	860	2,346	3,094
39,550	39,600	0	413	1,756	2,504	0	1,364	3,009	3,757	42,750	42,800	0	0	1,082	1,830	0	852	2,336	3,083
39,600	39,650	0	405	1,746	2,493	0	1,356	2,999	3,746	42,800	42,850	0	0	1,072	1,819	0	844	2,325	3,073
39,650	39,700	0	397	1,735	2,483	0	1,348	2,988	3,736	42,850	42,900	0	0	1,061	1,809	0	836	2,315	3,062
39,700	39,750	0	389	1,725	2,472	0	1,340	2,978	3,725	42,900	42,950	0	0	1,051	1,798	0	828	2,304	3,051
39,750	39,800	0	381	1,714	2,462	0	1,332	2,967	3,715	42,950	43,000	0	0	1,040	1,788	0	820	2,293	3,041
39,800	39,850	0	373	1,704	2,451	0	1,324	2,957	3,704	43,000	43,050	0	0	1,030	1,777	0	812	2,283	3,030
39,850	39,900	0	365	1,693	2,441	0	1,316	2,946	3,694	43,050	43,100	0	0	1,019	1,767	0	804	2,272	3,020
39,900	39,950	0	357	1,683	2,430	0	1,308	2,936	3,683	43,100	43,150	0	0	1,009	1,756	0	796	2,262	3,009
39,950	40,000	0	349	1,672	2,420	0	1,300	2,925	3,673	43,150	43,200	0	0	998	1,746	0	788	2,251	2,999
40,000	40,050	0	341	1,662	2,409	0	1,292	2,915	3,662	43,200	43,250	0	0	988	1,735	0	780	2,241	2,988
40,050	40,100	0	333	1,651	2,399	0	1,284	2,904	3,652	43,250	43,300	0	0	977	1,725	0	772	2,230	2,978
40,100	40,150	0	325	1,641	2,388	0	1,276	2,894	3,641	43,300	43,350	0	0	967	1,714	0	764	2,220	2,967
40,150	40,200	0	317	1,630	2,378	0	1,268	2,883	3,631	43,350	43,400	0	0	956	1,704	0	756	2,209	2,957
40,200	40,250	0	309	1,620	2,367	0	1,260	2,873	3,620	43,400	43,450	0	0	946	1,693	0	748	2,199	2,946
40,250	40,300	0	301	1,609	2,356	0	1,252	2,862	3,610	43,450	43,500	0	0	935	1,683	0	740	2,188	2,936
40,300	40,350	0	293	1,598	2,3														

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying widow(er)★ and you have-				Married filing jointly and you have-				
At least	But less than	Your credit is-				Your credit is-			At least	But less than	Your credit is-				Your credit is-				
		0	1	2	3	0	1	2	0	1	0	1	2	3	0	1	2	3	
44,000	44,050	0	0	819	1,567	0	653	2,072	2,820	46,800	46,850	0	0	230	977	0	205	1,483	2,230
44,050	44,100	0	0	809	1,556	0	645	2,062	2,809	46,850	46,900	0	0	219	967	0	197	1,472	2,220
44,100	44,150	0	0	798	1,546	0	637	2,051	2,799	46,900	46,950	0	0	209	956	0	189	1,462	2,209
44,150	44,200	0	0	788	1,535	0	629	2,041	2,788	46,950	47,000	0	0	198	945	0	181	1,451	2,199
44,200	44,250	0	0	777	1,525	0	621	2,030	2,778	47,000	47,050	0	0	187	935	0	173	1,441	2,188
44,250	44,300	0	0	767	1,514	0	613	2,020	2,767	47,050	47,100	0	0	177	924	0	165	1,430	2,177
44,300	44,350	0	0	756	1,504	0	605	2,009	2,757	47,100	47,150	0	0	166	914	0	157	1,419	2,167
44,350	44,400	0	0	746	1,493	0	597	1,999	2,746	47,150	47,200	0	0	156	903	0	149	1,409	2,156
44,400	44,450	0	0	735	1,483	0	589	1,988	2,736	47,200	47,250	0	0	145	893	0	141	1,398	2,146
44,450	44,500	0	0	724	1,472	0	581	1,978	2,725	47,250	47,300	0	0	135	882	0	133	1,388	2,135
44,500	44,550	0	0	714	1,461	0	573	1,967	2,715	47,300	47,350	0	0	124	872	0	125	1,377	2,125
44,550	44,600	0	0	703	1,451	0	565	1,956	2,704	47,350	47,400	0	0	114	861	0	117	1,367	2,114
44,600	44,650	0	0	693	1,440	0	557	1,946	2,693	47,400	47,450	0	0	103	851	0	109	1,356	2,104
44,650	44,700	0	0	682	1,430	0	549	1,935	2,683	47,450	47,500	0	0	93	840	0	101	1,346	2,093
44,700	44,750	0	0	672	1,419	0	541	1,925	2,672	47,500	47,550	0	0	82	830	0	93	1,335	2,083
44,750	44,800	0	0	661	1,409	0	533	1,914	2,662	47,550	47,600	0	0	72	819	0	85	1,325	2,072
44,800	44,850	0	0	651	1,398	0	525	1,904	2,651	47,600	47,650	0	0	61	809	0	77	1,314	2,062
44,850	44,900	0	0	640	1,388	0	517	1,893	2,641	47,650	47,700	0	0	51	798	0	69	1,304	2,051
44,900	44,950	0	0	630	1,377	0	509	1,883	2,630	47,700	47,750	0	0	40	788	0	61	1,293	2,041
44,950	45,000	0	0	619	1,367	0	501	1,872	2,620	47,750	47,800	0	0	29	777	0	53	1,283	2,030
45,000	45,050	0	0	609	1,356	0	493	1,862	2,609	47,800	47,850	0	0	19	766	0	45	1,272	2,020
45,050	45,100	0	0	598	1,346	0	485	1,851	2,599	47,850	47,900	0	0	8	756	0	37	1,262	2,009
45,100	45,150	0	0	588	1,335	0	477	1,841	2,588	47,900	47,950	0	0	*	745	0	29	1,251	1,998
45,150	45,200	0	0	577	1,325	0	469	1,830	2,578	47,950	48,000	0	0	0	735	0	21	1,240	1,988
45,200	45,250	0	0	567	1,314	0	461	1,820	2,567	48,000	48,050	0	0	0	724	0	13	1,230	1,977
45,250	45,300	0	0	556	1,303	0	453	1,809	2,557	48,050	48,100	0	0	0	714	0	5	1,219	1,967
45,300	45,350	0	0	545	1,293	0	445	1,799	2,546	48,100	48,150	0	0	0	703	0	**	1,209	1,956
45,350	45,400	0	0	535	1,282	0	437	1,788	2,536	48,150	48,200	0	0	0	693	0	0	1,198	1,946
45,400	45,450	0	0	524	1,272	0	429	1,777	2,525	48,200	48,250	0	0	0	682	0	0	1,188	1,935
45,450	45,500	0	0	514	1,261	0	421	1,767	2,514	48,250	48,300	0	0	0	672	0	0	1,177	1,925
45,500	45,550	0	0	503	1,251	0	413	1,756	2,504	48,300	48,350	0	0	0	661	0	0	1,167	1,914
45,550	45,600	0	0	493	1,240	0	405	1,746	2,493	48,350	48,400	0	0	0	651	0	0	1,156	1,904
45,600	45,650	0	0	482	1,230	0	397	1,735	2,483	48,400	48,450	0	0	0	640	0	0	1,146	1,893
45,650	45,700	0	0	472	1,219	0	389	1,725	2,472	48,450	48,500	0	0	0	630	0	0	1,135	1,883
45,700	45,750	0	0	461	1,209	0	381	1,714	2,462	48,500	48,550	0	0	0	619	0	0	1,125	1,872
45,750	45,800	0	0	451	1,198	0	373	1,704	2,451	48,550	48,600	0	0	0	609	0	0	1,114	1,862
45,800	45,850	0	0	440	1,188	0	365	1,693	2,441	48,600	48,650	0	0	0	598	0	0	1,104	1,851
45,850	45,900	0	0	430	1,177	0	357	1,683	2,430	48,650	48,700	0	0	0	587	0	0	1,093	1,841
45,900	45,950	0	0	419	1,167	0	349	1,672	2,420	48,700	48,750	0	0	0	577	0	0	1,082	1,830
45,950	46,000	0	0	409	1,156	0	341	1,662	2,409	48,750	48,800	0	0	0	566	0	0	1,072	1,819
46,000	46,050	0	0	398	1,146	0	333	1,651	2,399	48,800	48,850	0	0	0	556	0	0	1,061	1,809
46,050	46,100	0	0	388	1,135	0	325	1,641	2,388	48,850	48,900	0	0	0	545	0	0	1,051	1,798
46,100	46,150	0	0	377	1,124	0	317	1,630	2,378	48,900	48,950	0	0	0	535	0	0	1,040	1,788
46,150	46,200	0	0	366	1,114	0	309	1,620	2,367	48,950	49,000	0	0	0	524	0	0	1,030	1,777
46,200	46,250	0	0	356	1,103	0	301	1,609	2,356	49,000	49,050	0	0	0	514	0	0	1,019	1,767
46,250	46,300	0	0	345	1,093	0	293	1,598	2,346	49,050	49,100	0	0	0	503	0	0	1,009	1,756
46,300	46,350	0	0	335	1,082	0	285	1,588	2,335	49,100	49,150	0	0	0	493	0	0	998	1,746
46,350	46,400	0	0	324	1,072	0	277	1,577	2,325	49,150	49,200	0	0	0	482	0	0	988	1,735
46,400	46,450	0	0	314	1,061	0	269	1,567	2,314	49,200	49,250	0	0	0	472	0	0	977	1,725
46,450	46,500	0	0	303	1,051	0	261	1,556	2,304	49,250	49,300	0	0	0	461	0	0	967	1,714
46,500	46,550	0	0	293	1,040	0	253	1,546	2,293	49,300	49,350	0	0	0	451	0	0	956	1,704
46,550	46,600	0	0	282	1,030	0	245	1,535	2,283	49,350	49,400	0	0	0	440	0	0	946	1,693
46,600	46,650	0	0	272	1,019	0	237	1,525	2,272	49,400	49,450	0	0	0	430	0	0	935	1,683
46,650	46,700	0	0	261	1,009	0	229	1,514	2,262	49,450	49,500	0	0	0	419	0	0	925	1,672
46,700	46,750	0	0	251	998	0	221	1,504	2,251	49,500	49,550	0	0	0	408	0	0	914	1,662
46,750	46,800	0	0	240	988	0	213	1,493	2,241	49,550	49,600	0	0	0	398	0	0	903	1,651

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.
- \* If the amount you are looking up from the worksheet is at least \$47,900 but less than \$47,915, 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 \$47,915 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 \$48,100 but less than \$48,108, and you have one qualifying child who has a valid SSN, your credit is \$1.
- If the amount you are looking up from the worksheet is \$48,108 or more, and you have one qualifying child who has a valid SSN, you can't take the credit.

*(Continued)*

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

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying widow(er)★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying widow(er)★ and you have-			Married filing jointly and you have-				
At least	But less than	0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3	
49,600	49,650	0	0	0	387	0	0	893	1,640	52,400	52,450	0	0	0	0	0	303	1,051
49,650	49,700	0	0	0	377	0	0	882	1,630	52,450	52,500	0	0	0	0	0	293	1,040
49,700	49,750	0	0	0	366	0	0	872	1,619	52,500	52,550	0	0	0	0	0	282	1,030
49,750	49,800	0	0	0	356	0	0	861	1,609	52,550	52,600	0	0	0	0	0	272	1,019
49,800	49,850	0	0	0	345	0	0	851	1,598	52,600	52,650	0	0	0	0	0	261	1,009
49,850	49,900	0	0	0	335	0	0	840	1,588	52,650	52,700	0	0	0	0	0	251	998
49,900	49,950	0	0	0	324	0	0	830	1,577	52,700	52,750	0	0	0	0	0	240	988
49,950	50,000	0	0	0	314	0	0	819	1,567	52,750	52,800	0	0	0	0	0	230	977
50,000	50,050	0	0	0	303	0	0	809	1,556	52,800	52,850	0	0	0	0	0	219	967
50,050	50,100	0	0	0	293	0	0	798	1,546	52,850	52,900	0	0	0	0	0	209	956
50,100	50,150	0	0	0	282	0	0	788	1,535	52,900	52,950	0	0	0	0	0	198	945
50,150	50,200	0	0	0	272	0	0	777	1,525	52,950	53,000	0	0	0	0	0	187	935
50,200	50,250	0	0	0	261	0	0	767	1,514	53,000	53,050	0	0	0	0	0	177	924
50,250	50,300	0	0	0	250	0	0	756	1,504	53,050	53,100	0	0	0	0	0	166	914
50,300	50,350	0	0	0	240	0	0	746	1,493	53,100	53,150	0	0	0	0	0	156	903
50,350	50,400	0	0	0	229	0	0	735	1,483	53,150	53,200	0	0	0	0	0	145	893
50,400	50,450	0	0	0	219	0	0	724	1,472	53,200	53,250	0	0	0	0	0	135	882
50,450	50,500	0	0	0	208	0	0	714	1,461	53,250	53,300	0	0	0	0	0	124	872
50,500	50,550	0	0	0	198	0	0	703	1,451	53,300	53,350	0	0	0	0	0	114	861
50,550	50,600	0	0	0	187	0	0	693	1,440	53,350	53,400	0	0	0	0	0	103	851
50,600	50,650	0	0	0	177	0	0	682	1,430	53,400	53,450	0	0	0	0	0	93	840
50,650	50,700	0	0	0	166	0	0	672	1,419	53,450	53,500	0	0	0	0	0	82	830
50,700	50,750	0	0	0	156	0	0	661	1,409	53,500	53,550	0	0	0	0	0	72	819
50,750	50,800	0	0	0	145	0	0	651	1,398	53,550	53,600	0	0	0	0	0	61	809
50,800	50,850	0	0	0	135	0	0	640	1,388	53,600	53,650	0	0	0	0	0	51	798
50,850	50,900	0	0	0	124	0	0	630	1,377	53,650	53,700	0	0	0	0	0	40	788
50,900	50,950	0	0	0	114	0	0	619	1,367	53,700	53,750	0	0	0	0	0	29	777
50,950	51,000	0	0	0	103	0	0	609	1,356	53,750	53,800	0	0	0	0	0	19	766
51,000	51,050	0	0	0	93	0	0	598	1,346	53,800	53,850	0	0	0	0	0	8	756
51,050	51,100	0	0	0	82	0	0	588	1,335	53,850	53,900	0	0	0	0	0	**	745
51,100	51,150	0	0	0	71	0	0	577	1,325	53,900	53,950	0	0	0	0	0	0	735
51,150	51,200	0	0	0	61	0	0	567	1,314	53,950	54,000	0	0	0	0	0	0	724
51,200	51,250	0	0	0	50	0	0	556	1,303	54,000	54,050	0	0	0	0	0	0	714
51,250	51,300	0	0	0	40	0	0	545	1,293	54,050	54,100	0	0	0	0	0	0	703
51,300	51,350	0	0	0	29	0	0	535	1,282	54,100	54,150	0	0	0	0	0	0	693
51,350	51,400	0	0	0	19	0	0	524	1,272	54,150	54,200	0	0	0	0	0	0	682
51,400	51,450	0	0	0	8	0	0	514	1,261	54,200	54,250	0	0	0	0	0	0	672
51,450	51,500	0	0	0	*	0	0	503	1,251	54,250	54,300	0	0	0	0	0	0	661
51,500	51,550	0	0	0	0	0	0	493	1,240	54,300	54,350	0	0	0	0	0	0	651
51,550	51,600	0	0	0	0	0	0	482	1,230	54,350	54,400	0	0	0	0	0	0	640
51,600	51,650	0	0	0	0	0	0	472	1,219	54,400	54,450	0	0	0	0	0	0	630
51,650	51,700	0	0	0	0	0	0	461	1,209	54,450	54,500	0	0	0	0	0	0	619
51,700	51,750	0	0	0	0	0	0	451	1,198	54,500	54,550	0	0	0	0	0	0	609
51,750	51,800	0	0	0	0	0	0	440	1,188	54,550	54,600	0	0	0	0	0	0	598
51,800	51,850	0	0	0	0	0	0	430	1,177	54,600	54,650	0	0	0	0	0	0	587
51,850	51,900	0	0	0	0	0	0	419	1,167	54,650	54,700	0	0	0	0	0	0	577
51,900	51,950	0	0	0	0	0	0	409	1,156	54,700	54,750	0	0	0	0	0	0	566
51,950	52,000	0	0	0	0	0	0	398	1,146	54,750	54,800	0	0	0	0	0	0	556
52,000	52,050	0	0	0	0	0	0	388	1,135	54,800	54,850	0	0	0	0	0	0	545
52,050	52,100	0	0	0	0	0	0	377	1,124	54,850	54,900	0	0	0	0	0	0	535
52,100	52,150	0	0	0	0	0	0	366	1,114	54,900	54,950	0	0	0	0	0	0	524
52,150	52,200	0	0	0	0	0	0	356	1,103	54,950	55,000	0	0	0	0	0	0	514
52,200	52,250	0	0	0	0	0	0	345	1,093	55,000	55,050	0	0	0	0	0	0	503
52,250	52,300	0	0	0	0	0	0	335	1,082	55,050	55,100	0	0	0	0	0	0	493
52,300	52,350	0	0	0	0	0	0	324	1,072	55,100	55,150	0	0	0	0	0	0	482
52,350	52,400	0	0	0	0	0	0	314	1,061	55,150	55,200	0	0	0	0	0	0	472

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27a.
- \* If the amount you are looking up from the worksheet is at least \$51,450 but less than \$51,464, 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 \$51,464 or more, and you have three 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 \$53,850 but less than \$53,865, 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 \$53,865 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

*(Continued)*

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

If the amount you are looking up from the worksheet is-		And your filing status is-						If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying widow(er)★ and you have-			Married filing jointly and you have-					Single, head of household, or qualifying widow(er)★ and you have-			Married filing jointly and you have-					
At least	But less than	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	
55,200	55,250	0	0	0	0	0	0	0	0	461	56,400	56,450	0	0	0	0	0	208
55,250	55,300	0	0	0	0	0	0	0	0	451	56,450	56,500	0	0	0	0	0	198
55,300	55,350	0	0	0	0	0	0	0	0	440	56,500	56,550	0	0	0	0	0	187
55,350	55,400	0	0	0	0	0	0	0	0	430	56,550	56,600	0	0	0	0	0	177
55,400	55,450	0	0	0	0	0	0	0	0	419	56,600	56,650	0	0	0	0	0	166
55,450	55,500	0	0	0	0	0	0	0	0	408	56,650	56,700	0	0	0	0	0	156
55,500	55,550	0	0	0	0	0	0	0	0	398	56,700	56,750	0	0	0	0	0	145
55,550	55,600	0	0	0	0	0	0	0	0	387	56,750	56,800	0	0	0	0	0	135
55,600	55,650	0	0	0	0	0	0	0	0	377	56,800	56,850	0	0	0	0	0	124
55,650	55,700	0	0	0	0	0	0	0	0	366	56,850	56,900	0	0	0	0	0	114
55,700	55,750	0	0	0	0	0	0	0	0	356	56,900	56,950	0	0	0	0	0	103
55,750	55,800	0	0	0	0	0	0	0	0	345	56,950	57,000	0	0	0	0	0	93
55,800	55,850	0	0	0	0	0	0	0	0	335	57,000	57,050	0	0	0	0	0	82
55,850	55,900	0	0	0	0	0	0	0	0	324	57,050	57,100	0	0	0	0	0	71
55,900	55,950	0	0	0	0	0	0	0	0	314	57,100	57,150	0	0	0	0	0	61
55,950	56,000	0	0	0	0	0	0	0	0	303	57,150	57,200	0	0	0	0	0	50
56,000	56,050	0	0	0	0	0	0	0	0	293	57,200	57,250	0	0	0	0	0	40
56,050	56,100	0	0	0	0	0	0	0	0	282	57,250	57,300	0	0	0	0	0	29
56,100	56,150	0	0	0	0	0	0	0	0	272	57,300	57,350	0	0	0	0	0	19
56,150	56,200	0	0	0	0	0	0	0	0	261	57,350	57,400	0	0	0	0	0	8
56,200	56,250	0	0	0	0	0	0	0	0	250	57,400	57,414	0	0	0	0	0	*
56,250	56,300	0	0	0	0	0	0	0	0	240								
56,300	56,350	0	0	0	0	0	0	0	0	229								
56,350	56,400	0	0	0	0	0	0	0	0	219								

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

\* If the amount you are looking up from the worksheet is at least \$57,400 but less than \$57,414, 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 \$57,414 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

## Line 28

### Refundable Child Tax Credit or Additional Child Tax Credit

See Schedule 8812 (Form 1040) and its instructions for information on figuring and claiming any refundable child tax credit or additional child tax credit that you may qualify to claim. If you are claiming either the refundable child tax credit or the additional child tax, 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 refundable child tax credit or additional child tax credit if your child tax credit, 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 2021 return to claim the credit for 2021. Don't file Form 8862 if you filed Form 8862 for 2020 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 take the refundable child tax credit or 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 refundable child tax credit or additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the refundable child tax credit or additional child tax credit even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.



*Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2022. This delay applies to the entire refund, not just the portion associated with the additional child tax credit. This delay does not apply if the return claims the refundable child tax credit unless the return also claims the earned income 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 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 2021 return to claim the credit for 2021. Don't file Form 8862 if you filed Form 8862 for 2020 and the American opportunity credit was allowed for that year. See Form 8862 and its instructions for details.



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

## Line 30

### Recovery Rebate Credit

The 2021 recovery rebate credit was paid out to eligible individuals as an advance payment called an economic impact payment. The economic impact payment was based on your 2019 or 2020 tax year information. The 2021 recovery rebate credit is figured like the economic impact payment except that the credit eligibility and the credit amount are based on your 2021 tax year information. If you didn't receive the full amount of the 2021 recovery rebate credit as an economic impact payment, you may be able to claim the recovery rebate credit on your 2021 Form 1040 or 1040-SR.

Generally, you are eligible to claim the recovery rebate credit if in 2021 you (or your spouse if filing a joint return) were a U.S. citizen or U.S. resident alien, weren't a dependent of another taxpayer, and have a valid social security number. Use the Recovery Rebate Credit Worksheet to figure the credit, if any, you can claim. For more information on the recovery rebate credit, go to [IRS.gov/EIP3QA](https://irs.gov/EIP3QA).

**Note.** If you are preparing a return for someone who died in 2021, if that person was otherwise eligible to receive the RRC, you can claim the RRC for that person on their return.

**Economic impact payment—EIP 3.** The advance of the 2021 recovery rebate credit was the third round of economic impact payments (EIP 3). These payments were sent out beginning in March 2021.

**Note.** EIP 3 was the only economic impact payment made between March and December 2021.

**Notice 1444-C.** You should have received Notice 1444-C from the IRS that shows how much EIP 3 you were issued, including any plus-up payments made after the IRS processed your 2020 tax return. Have the notice(s) available when you complete the Recovery Rebate Credit Worksheet. If you haven't received Notice 1444-C, or you can't locate your notice(s), you can also go to [IRS.gov/Account](https://irs.gov/Account) for the amount(s) to enter on line 13 of the worksheet.

You may be able to claim the recovery rebate credit only if your economic impact payment was less than your credit. This happens when:

- You are eligible but were not issued an EIP 3, or
- Your EIP 3 was less than \$1,400 (\$2,800 if married filing jointly) plus \$1,400 for each dependent you had in 2021.

You don't qualify for the recovery rebate credit if:

- You received \$1,400 plus \$1,400 for each dependent you had in 2021, or
- You're filing a joint return for 2021 and together you and your spouse received \$2,800 plus \$1,400 for each dependent you had in 2021.

#### **Married filing jointly.**

- If your EIP 3 was based on a joint return, you and your spouse are each treated as having received half the payment that was issued.
- If only one of you has a valid social security number, and neither you nor your spouse was a member of the U.S. Armed Forces at any time during 2021, your credit amount will be limited.

• If applicable, include your spouse's EIP 3 as shown on your spouse's Notice 1444-C on line 13.

**Valid social security number.** A valid social security number is one that is issued on or before the due date of your 2021 return (including extensions).



If you reside in a U.S. territory, don't enter an amount on line 30 and do not complete the Recovery Rebate Credit Worksheet. In general, the tax authorities in American Samoa, Guam, Puerto Rico, the U.S. Virgin Islands, and the Northern Mariana Islands will provide the recovery rebate credit to eligible residents. Territory residents should direct questions about EIP 3 or the recovery rebate credit to the tax authorities in the territories where they reside.

## **Refund**

### **Line 34**

#### **Amount Overpaid**

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

#### **Refund Offset**

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

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

### **Lines 35a Through 35d**

#### **Amount Refunded to You**

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](#). See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2021 tax return handy so you

can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

**Effect of refund on benefits.** Any refund you receive can't be counted as income when determining if you or 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. This includes any part of your refund due to the recovery rebate credit or any economic impact payments or any advance child tax credit payments you received in 2021. 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 or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Complete lines 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 or use all or part of your refund to buy paper series I savings bonds.

## Recovery Rebate Credit Worksheet—Line 30

**Before you begin:** ✓ See the instructions for line 30 to find out if you can take this credit and for definitions and other information needed to fill out this worksheet.  
 ✓ If you received Notice 1444-C, have it available.

Don't include on line 13 any amount you received but later returned to the IRS.  
 If you can't take the recovery rebate credit, you don't have to repay any amount of EIP 3 on Form 1040 or 1040-SR.

1. Can you be claimed as a dependent on another person's 2021 return? If filing a joint return, go to line 2.
 

**No.** Go to line 2.

**Yes.**  You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.
2. Does your 2021 return include a social security number that was issued on or before the due date of your 2021 return (including extensions) for you and, if filing a joint return, your spouse?
 

**Yes.** Go to line 6.

**No.** If you are filing a joint return, go to line 3.  
 If you aren't filing a joint return, go to line 5.
3. Was at least one of you a member of the U.S. Armed Forces at any time during 2021, and does at least one of you have a social security number that was issued on or before the due date of your 2021 return (including extensions)?
 

**Yes.** Your credit is not limited. Go to line 6.

**No.** Go to line 4.
4. Does one of you have a social security number that was issued on or before the due date of your 2021 return (including extensions)?
 

**Yes.** Your credit is limited. Go to line 6.

**No.** Go to line 5.
5. Do you have any dependents listed in the *Dependents* section on page 1 of Form 1040 or 1040-SR for whom you entered a social security number that was issued on or before the due date of your 2021 return (including extensions) or an adoption taxpayer identification number?
 

**Yes.** Enter zero on line 6 and go to line 7.

**No.**  You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.
6. Enter:
  - \$1,400 if single, head of household, married filing separately, or qualifying widow(er),
  - \$1,400 if married filing jointly and you answered "Yes" to question 4, or
  - \$2,800 if married filing jointly and you answered "Yes" to question 2 or 3 ..... 6. \_\_\_\_\_
7. Multiply \$1,400 by the number of dependents listed in the *Dependents* section on page 1 of Form 1040 or 1040-SR for whom you entered a social security number that was issued on or before the due date of your 2021 return (including extensions) or an adoption taxpayer identification number ..... 7. \_\_\_\_\_
8. Add lines 6 and 7 ..... 8. \_\_\_\_\_
9. Is the amount on line 11 of Form 1040 or 1040-SR more than the amount shown below for your filing status?
  - Single or Married filing separately—\$75,000
  - Married filing jointly or qualifying widow(er)—\$150,000
  - Head of household—\$112,500

**Yes.** Enter the amount from line 11 of Form 1040 or 1040-SR and go to line 10 ..... 9. \_\_\_\_\_

**No.** Enter the amount from line 8 on line 12 and skip lines 10 and 11.
10. Is line 9 more than the amount shown below for your filing status?
  - Single or married filing separately—\$80,000
  - Married filing jointly or qualifying widow(er)—\$160,000
  - Head of household—\$120,000

**Yes.**  You can't take the credit. Don't complete the rest of this worksheet and don't enter any amount on line 30.

**No.** Subtract line 9 from the amount shown above for your filing status ..... 10. \_\_\_\_\_
11. Divide line 10 by the amount shown below for your filing status. Enter the result as a decimal (rounded to at least 2 places).
  - Single or married filing separately—\$5,000
  - Married filing jointly or qualifying widow(er)—\$10,000
  - Head of household—\$7,500
..... 11. \_\_\_\_\_
12. Multiply line 8 by line 11 ..... 12. \_\_\_\_\_
13. Enter the amount, if any, of EIP 3 that was issued to you. If filing a joint return, include the amount, if any, of your spouse's EIP 3. You may refer to Notice 1444-C or your tax account information at [IRS.gov/Account](https://irs.gov/account) for the amount to enter here ..... 13. \_\_\_\_\_
14. **Recovery rebate credit.** Subtract line 13 from line 12. If zero or less, enter -0-. If line 13 is more than line 12, you don't have to pay back the difference. Enter the result here and, if more than zero, on line 30 of Form 1040 or 1040-SR ..... 14. \_\_\_\_\_

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

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

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

### Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You don't have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.
- It's proven itself. Nearly 98% of social security and veterans' benefits are sent electronically using direct deposit.



*If you file a joint return and check the box on line 35a and 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, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You 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 2021). 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 2021 return during 2022 and don't notify the trustee or custodian in

advance, the trustee or custodian can assume the deposit to your IRA is for 2022. If you designate your deposit to be for 2021, 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 2021. In that case, you must file an amended 2021 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 \$6,000 (\$7,000 if age 50 or older at the end of 2021) to a traditional IRA or Roth IRA for 2021. You may owe a penalty if your contributions exceed these limits, and the limits may be lower depending on your compensation and income. For more information on IRA contributions, see Pub. 590-A.*

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

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

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

### Line 35a

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

### Line 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. Charles and Mary Ellen Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 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. If your deposit is to a TreasuryDirect® online account, check the "Savings" box.

### 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 re-

fund 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.

**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 2022

#### Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2022 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 2022 estimated tax can't be changed later.*

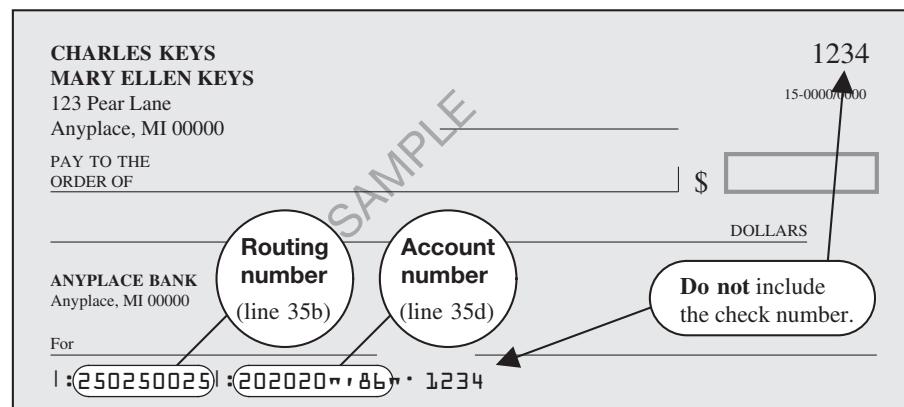
## Amount You Owe

**TIP** *To avoid interest and penalties, pay your taxes in full by the due date of your return (not including extensions)—April 18, 2022, 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 2022 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

## Sample Check—Lines 35b Through 35d



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

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 (maximum \$1,000 per day and per transaction), check, or money order. Go to [IRS.gov/Payments](#) for payment options.

#### Pay Online

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

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

- **IRS Direct Pay.** For online transfers directly from your checking or savings account at no cost to you, go to [IRS.gov/Payments](#).

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

- **Electronic Funds Withdrawal (EFW)** is an integrated e-file/e-pay option offered when filing your federal

taxes electronically using tax return preparation software, through a tax professional, or the IRS at [IRS.gov/Payments](#).

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

#### Pay by Phone

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

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

ACI Payments, Inc.  
888-UPAY-TAX™  
(888-872-9829)  
[fed.acipayonline.com](http://fed.acipayonline.com)

Link2Gov Corporation  
888-PAY-1040™  
(888-729-1040)  
[www.PAY1040.com](http://www.PAY1040.com)

WorldPay US, Inc.  
844-729-8298  
(844-PAY-TAX-8™)  
[www.payUSAtax.com](http://www.payUSAtax.com)

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

### Pay by Mobile Device

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

### Pay by Cash

Cash is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at [fed.acipayonline.com](http://fed.acipayonline.com). Do not send cash payments through the mail.

### Pay by Check or Money Order

Before submitting a payment through the mail, please consider alternative methods. One of our safe, quick, and easy electronic payment options might be right for you. If you choose to mail a tax payment, make your check or money order payable to “United States Treasury” for the full amount due. Don’t send cash. Don’t attach the payment to your return. Write “2021 Form 1040” or “2021 Form 1040-SR” and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](https://www.irs.gov/Form1040V). If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$ XXX.XX. Don’t use dashes or lines (for example, don’t enter “\$ XXX–” or “\$ XXXxx/100”).

Mail your 2021 tax return, payment, and Form 1040-V to the address shown on the form that applies to you.

**Notice to taxpayers presenting checks.** When you provide a check as payment, you authorize us either to use

information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

#### **No checks of \$100 million or more accepted.** The IRS can’t accept a single check (including a cashier’s check) for amounts of \$100,000,000 (\$100 million) or more.

If you are sending \$100 million or more by check, you’ll need to spread the payment over 2 or more checks with each check made out for an amount less than \$100 million. This limit doesn’t apply to other methods of payment (such as electronic payments). Please consider a method of payment other than check if the amount of the payment is over \$100 million.

### What if You Can't Pay?

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

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

**Installment agreement.** Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if an installment agreement is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by the due date of your return (not counting extensions)—April 18, 2022, for most people. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to IRS.gov and click on [Apply for an Online Payment Plan](#).

**Extension of time to pay.** If paying the tax when it is due would cause you an undue hardship, you can ask for an extension of time to pay by filing Form 1127 by the due date of your return (not

counting extensions)—April 18, 2022, for most people. An extension generally won’t be granted for more than 6 months. You will be charged interest on the tax not paid by April 15, 2022. You must pay the tax before the extension runs out. Penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to [IRS.gov/Form1127](#).

## Line 38

### Estimated Tax Penalty

You may owe this penalty if:

- Line 37 is at least \$1,000 and it is more than 10% of the tax shown on your return, or
- You didn’t pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

For most people, the “tax shown on your return” is the amount on your 2021 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27a, 28, 29, and 30; Schedule 3, lines 9, 12, 13b, and 13h; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

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

**Exception.** You won’t owe the penalty if your 2020 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2020 return and you were a U.S. citizen or resident for all of 2020.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2021 return is at least 100% of the tax shown on your 2020 return (110% of that amount if you aren’t a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2020 return was more

than \$150,000 (more than \$75,000 if married filing separately for 2021)). Your estimated tax payments for 2021 must have been made on time and for the required amount.

For most people, the “tax shown on your 2020 return” is the amount on your 2020 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, 29, and 30; Schedule 3, lines 8, 11, and 12b; and Forms 8828, 4137, 5329 (Parts III through IX only), 8885, and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and
- Look-back interest due under section 167(g) or 460(b).

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2020 even if you didn't include those taxes.

If the *Exception* just described doesn't apply, see the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.

### **Figuring the Penalty**

If you choose to figure the penalty yourself, use Form 2210 (or 2210-F for farmers and fishermen).

Enter any penalty on line 38. Add the penalty to any tax due and enter the total on line 37.

However, if you have an overpayment on line 34, subtract the penalty from the amount you would otherwise enter on line 35a or line 36. Lines 35a, 36, and 38 must equal line 34.

If the penalty is more than the overpayment on line 34, enter -0- on lines 35a and 36. Then, subtract line 34 from line 38 and enter the result on line 37.

Don't file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



*Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS can't figure your penalty under this method.*

### **Third Party Designee**

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2021 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN).

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

- Give the IRS any information that is missing from your return;
- Call the IRS for information about the processing of your return or the status of your refund or payment(s);
- Receive copies of notices or transcripts related to your return, upon request; and
- Respond to certain IRS notices about math errors, offsets, and return preparation.

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

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2022 tax return. This is April 18, 2023, for most people.

### **Sign Your Return**

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in ac-

cordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer*, later.

### **Court-Appointed Conservator, Guardian, or Other Fiduciary**

If you are a court-appointed conservator, guardian, or other fiduciary for a mentally or physically incompetent individual who has to file Form 1040 or 1040-SR, sign your name for the individual and file Form 56.

### **Child's Return**

If your child can't sign his or her return, either parent can sign the child's name in the space provided. Then, enter “By (your signature), parent for minor child.”

### **Requirements for a Paper Return**

You must handwrite your signature on your return if you file it on paper. Digital, electronic, or typed-font signatures are not valid signatures for Forms 1040 or 1040-SR filed on paper.

### **Requirements for an Electronic Return**

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and providing the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN. For 2021, if we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provi-

ded next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

**Self-Select PIN.** The Self-Select PIN method allows you to create your own PIN. If you are married filing jointly, you and your spouse will each need to create a PIN and enter these PINs as your electronic signatures.

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there is nothing to sign and nothing to mail—not even your Forms W-2.

Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2020 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable in order to be considered validly signed. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2020 Form 1040 or 1040-SR, line 11. If you don't have your 2020 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit [IRS.gov/Transcript](#). (If you filed electronically last year, you, and your spouse if filing jointly, may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five-digit PIN you used to electronically sign your 2020 return.)



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2021.

**Practitioner PIN.** The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're

filings jointly, your electronic return must also include your spouse's PIN, last name, date of birth, and IP PIN, if applicable in order to be considered validly signed. The practitioner can provide you with details.

**Form 8453.** You must send in a paper Form 8453 if you have to attach certain forms or other documents that can't be electronically filed. See Form 8453.

## Identity Protection PIN



All taxpayers are now eligible for an Identity Protection Personal Identification Number (IP PIN). For more information, see Pub. 5477. To apply for an IP PIN, go to [IRS.gov/IPPIN](#) and use the Get an IP PIN tool.

For 2021, if you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to the space for your occupation. You must correctly enter all six numbers of your IP PIN. If you didn't receive an IP PIN, leave these spaces blank.



New IP PINs are generated every year. They will generally be sent out by mid-January 2022. Use this IP PIN on your 2021 return as well as any prior-year returns you file in 2022.

If you are filing a joint return and both taxpayers receive an IP PIN, enter both IP PINs in the spaces provided.

If you need more information, go to [IRS.gov/IPPIN](#). If you received an IP PIN but misplaced it, call 800-908-4490.

## Phone Number and Email Address

You have the option of entering your phone number and email address in the spaces provided. There will be no effect on the processing of your return if you choose not to enter this information. Note that the IRS initiates most contacts through regular mail delivered by the United States Postal Service.

You can report a phone scam to the Treasury Inspector General for Tax Ad-

ministration at [IRS Impersonation Scam Reporting](#) or the FTC using the [FTC Complaint Assistant](#) at [FTC.gov](#). Add "IRS Telephone Scam" in the notes.

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

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

## Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it and include their Preparer Tax Identification Number (PTIN) in the space provided. The preparer must give you a copy of the return for your records. Someone who prepares your return but doesn't charge you shouldn't sign your return.

If your paid preparer is self-employed, then he or she should check the "self-employed" checkbox.

## Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of the "Attachment Sequence No." shown in the upper-right corner of the schedule or form. If you have supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. File your return, schedules, and other attachments on standard size paper. Cutting the paper may cause problems in processing your return. Don't attach correspondence or other items unless required to do so. Attach Forms W-2 and 2439 to Form 1040 or 1040-SR. If you received a Form W-2c (a corrected Form W-2), attach your original Forms W-2 and any Forms W-2c. Attach Forms W-2G and 1099-R to Form 1040 or 1040-SR if tax was withheld.

# 2021 Tax Table



See the instructions for line 16 to see if you must use the Tax Table below to figure your tax.

**Example.** Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,641. This is the tax amount they should enter in the entry space on Form 1040, line 16.

**Sample Table**

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household	Your tax is—
25,200	25,250	2,828	2,629	2,828	2,743	
25,250	25,300	2,834	2,635	2,834	2,749	
25,300	25,350	2,840	(2,641)	2,840	2,755	
25,350	25,400	2,846	2,647	2,846	2,761	

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

If line 15 (taxable income) is—		And you are—				Your tax is—	
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		
1,000	1,025	101	101	101	101		
1,025	1,050	104	104	104	104		
1,050	1,075	106	106	106	106		
1,075	1,100	109	109	109	109		
1,100	1,125	111	111	111	111		
1,125	1,150	114	114	114	114		
1,150	1,175	116	116	116	116		
1,175	1,200	119	119	119	119		
1,200	1,225	121	121	121	121		
1,225	1,250	124	124	124	124		
1,250	1,275	126	126	126	126		
1,275	1,300	129	129	129	129		
1,300	1,325	131	131	131	131		
1,325	1,350	134	134	134	134		
1,350	1,375	136	136	136	136		
1,375	1,400	139	139	139	139		
1,400	1,425	141	141	141	141		
1,425	1,450	144	144	144	144		
1,450	1,475	146	146	146	146		
1,475	1,500	149	149	149	149		
1,500	1,525	151	151	151	151		
1,525	1,550	154	154	154	154		
1,550	1,575	156	156	156	156		
1,575	1,600	159	159	159	159		
1,600	1,625	161	161	161	161		
1,625	1,650	164	164	164	164		
1,650	1,675	166	166	166	166		
1,675	1,700	169	169	169	169		
1,700	1,725	171	171	171	171		
1,725	1,750	174	174	174	174		
1,750	1,775	176	176	176	176		
1,775	1,800	179	179	179	179		
1,800	1,825	181	181	181	181		
1,825	1,850	184	184	184	184		
1,850	1,875	186	186	186	186		
1,875	1,900	189	189	189	189		
1,900	1,925	191	191	191	191		
1,925	1,950	194	194	194	194		
1,950	1,975	196	196	196	196		
1,975	2,000	199	199	199	199		

If line 15 (taxable income) is—		And you are—				Your tax is—	
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household		
2,000	2,025	201	201	201	201		
2,025	2,050	204	204	204	204		
2,050	2,075	206	206	206	206		
2,075	2,100	209	209	209	209		
2,100	2,125	211	211	211	211		
2,125	2,150	214	214	214	214		
2,150	2,175	216	216	216	216		
2,175	2,200	219	219	219	219		
2,200	2,225	221	221	221	221		
2,225	2,250	224	224	224	224		
2,250	2,275	226	226	226	226		
2,275	2,300	229	229	229	229		
2,300	2,325	231	231	231	231		
2,325	2,350	234	234	234	234		
2,350	2,375	236	236	236	236		
2,375	2,400	239	239	239	239		
2,400	2,425	241	241	241	241		
2,425	2,450	244	244	244	244		
2,450	2,475	246	246	246	246		
2,475	2,500	249	249	249	249		
2,500	2,525	251	251	251	251		
2,525	2,550	254	254	254	254		
2,550	2,575	256	256	256	256		
2,575	2,600	259	259	259	259		
2,600	2,625	261	261	261	261		
2,625	2,650	264	264	264	264		
2,650	2,675	266	266	266	266		
2,675	2,700	269	269	269	269		
2,700	2,725	271	271	271	271		
2,725	2,750	274	274	274	274		
2,750	2,775	276	276	276	276		
2,775	2,800	279	279	279	279		
2,800	2,825	281	281	281	281		
2,825	2,850	284	284	284	284		
2,850	2,875	286	286	286	286		
2,875	2,900	289	289	289	289		
2,900	2,925	291	291	291	291		
2,925	2,950	294	294	294	294		
2,950	2,975	296	296	296	296		
2,975	3,000	299	299	299	299		

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

(Continued)

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>3,000</b>																				
3,000	3,050	303	303	303	303		6,000	6,050	603	603	603	603		9,000	9,050	903	903	903	903	
3,050	3,100	308	308	308	308		6,050	6,100	608	608	608	608		9,050	9,100	908	908	908	908	
3,100	3,150	313	313	313	313		6,100	6,150	613	613	613	613		9,100	9,150	913	913	913	913	
3,150	3,200	318	318	318	318		6,150	6,200	618	618	618	618		9,150	9,200	918	918	918	918	
3,200	3,250	323	323	323	323		6,200	6,250	623	623	623	623		9,200	9,250	923	923	923	923	
3,250	3,300	328	328	328	328		6,250	6,300	628	628	628	628		9,250	9,300	928	928	928	928	
3,300	3,350	333	333	333	333		6,300	6,350	633	633	633	633		9,300	9,350	933	933	933	933	
3,350	3,400	338	338	338	338		6,350	6,400	638	638	638	638		9,350	9,400	938	938	938	938	
3,400	3,450	343	343	343	343		6,400	6,450	643	643	643	643		9,400	9,450	943	943	943	943	
3,450	3,500	348	348	348	348		6,450	6,500	648	648	648	648		9,450	9,500	948	948	948	948	
3,500	3,550	353	353	353	353		6,500	6,550	653	653	653	653		9,500	9,550	953	953	953	953	
3,550	3,600	358	358	358	358		6,550	6,600	658	658	658	658		9,550	9,600	958	958	958	958	
3,600	3,650	363	363	363	363		6,600	6,650	663	663	663	663		9,600	9,650	963	963	963	963	
3,650	3,700	368	368	368	368		6,650	6,700	668	668	668	668		9,650	9,700	968	968	968	968	
3,700	3,750	373	373	373	373		6,700	6,750	673	673	673	673		9,700	9,750	973	973	973	973	
3,750	3,800	378	378	378	378		6,750	6,800	678	678	678	678		9,750	9,800	978	978	978	978	
3,800	3,850	383	383	383	383		6,800	6,850	683	683	683	683		9,800	9,850	983	983	983	983	
3,850	3,900	388	388	388	388		6,850	6,900	688	688	688	688		9,850	9,900	988	988	988	988	
3,900	3,950	393	393	393	393		6,900	6,950	693	693	693	693		9,900	9,950	993	993	993	993	
3,950	4,000	398	398	398	398		6,950	7,000	698	698	698	698		9,950	10,000	998	998	998	998	
<b>4,000</b>																				
4,000	4,050	403	403	403	403		7,000	7,050	703	703	703	703		10,000	10,050	1,004	1,003	1,003	1,003	
4,050	4,100	408	408	408	408		7,050	7,100	708	708	708	708		10,050	10,100	1,010	1,008	1,010	1,008	
4,100	4,150	413	413	413	413		7,100	7,150	713	713	713	713		10,100	10,150	1,016	1,013	1,016	1,013	
4,150	4,200	418	418	418	418		7,150	7,200	718	718	718	718		10,150	10,200	1,022	1,018	1,022	1,018	
4,200	4,250	423	423	423	423		7,200	7,250	723	723	723	723		10,200	10,250	1,028	1,023	1,028	1,023	
4,250	4,300	428	428	428	428		7,250	7,300	728	728	728	728		10,250	10,300	1,034	1,028	1,034	1,028	
4,300	4,350	433	433	433	433		7,300	7,350	733	733	733	733		10,300	10,350	1,040	1,033	1,040	1,033	
4,350	4,400	438	438	438	438		7,350	7,400	738	738	738	738		10,350	10,400	1,046	1,038	1,046	1,038	
4,400	4,450	443	443	443	443		7,400	7,450	743	743	743	743		10,400	10,450	1,052	1,043	1,052	1,043	
4,450	4,500	448	448	448	448		7,450	7,500	748	748	748	748		10,450	10,500	1,058	1,048	1,058	1,048	
4,500	4,550	453	453	453	453		7,500	7,550	753	753	753	753		10,500	10,550	1,064	1,053	1,064	1,053	
4,550	4,600	458	458	458	458		7,550	7,600	758	758	758	758		10,550	10,600	1,070	1,058	1,070	1,058	
4,600	4,650	463	463	463	463		7,600	7,650	763	763	763	763		10,600	10,650	1,076	1,063	1,076	1,063	
4,650	4,700	468	468	468	468		7,650	7,700	768	768	768	768		10,650	10,700	1,082	1,068	1,082	1,068	
4,700	4,750	473	473	473	473		7,700	7,750	773	773	773	773		10,700	10,750	1,088	1,073	1,088	1,073	
4,750	4,800	478	478	478	478		7,750	7,800	778	778	778	778		10,750	10,800	1,094	1,078	1,094	1,078	
4,800	4,850	483	483	483	483		7,800	7,850	783	783	783	783		10,800	10,850	1,100	1,083	1,100	1,083	
4,850	4,900	488	488	488	488		7,850	7,900	788	788	788	788		10,850	10,900	1,106	1,088	1,106	1,088	
4,900	4,950	493	493	493	493		7,900	7,950	793	793	793	793		10,900	10,950	1,112	1,093	1,112	1,093	
4,950	5,000	498	498	498	498		7,950	8,000	798	798	798	798		10,950	11,000	1,118	1,098	1,118	1,098	
<b>5,000</b>																				
5,000	5,050	503	503	503	503		8,000	8,050	803	803	803	803		11,000	11,050	1,124	1,103	1,124	1,103	
5,050	5,100	508	508	508	508		8,050	8,100	808	808	808	808		11,050	11,100	1,130	1,108	1,130	1,108	
5,100	5,150	513	513	513	513		8,100	8,150	813	813	813	813		11,100	11,150	1,136	1,113	1,136	1,113	
5,150	5,200	518	518	518	518		8,150	8,200	818	818	818	818		11,150	11,200	1,142	1,118	1,142	1,118	
5,200	5,250	523	523	523	523		8,200	8,250	823	823	823	823		11,200	11,250	1,148	1,123	1,148	1,123	
5,250	5,300	528	528	528	528		8,250	8,300	828	828	828	828		11,250	11,300	1,154	1,128	1,154	1,128	
5,300	5,350	533	533	533	533		8,300	8,350	833	833	833	833		11,300	11,350	1,160	1,133	1,160	1,133	
5,350	5,400	538	538	538	538		8,350	8,400	838	838	838	838		11,350	11,400	1,166	1,138	1,166	1,138	
5,400	5,450	543	543	543	543		8,400	8,450	843	843	843	843		11,400	11,450	1,172	1,143	1,172	1,143	
5,450	5,500	548	548	548	548		8,450	8,500	848	848	848	848		11,450	11,500	1,178	1,148	1,178	1,148	
5,500	5,550	553	553	553	553		8,500	8,550	853	853	853	853		11,500	11,550	1,184	1,153	1,184	1,153	
5,550	5,600	558	558	558	558		8,550	8,600	858	858	858	858		11,550	11,600	1,190	1,158	1,190	1,158	
5,600	5,650	563	563	563	563		8,600	8,650	863	863	863	863		11,600	11,650	1,196	1,163	1,196	1,163	
5,650	5,700	568	568	568	568		8,650	8,700	868	868	868	868		11,650	11,700	1,202	1,168	1,202	1,168	
5,700	5,750	573	573	573	573		8,													

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>12,000</b>																				
12,000	12,050	1,244	1,203	1,244	1,203		15,000	15,050	1,604	1,503	1,604	1,519		18,000	18,050	1,964	1,803	1,964	1,879	
12,050	12,100	1,250	1,208	1,250	1,208		15,050	15,100	1,610	1,508	1,610	1,525		18,050	18,100	1,970	1,808	1,970	1,885	
12,100	12,150	1,256	1,213	1,256	1,213		15,100	15,150	1,616	1,513	1,616	1,531		18,100	18,150	1,976	1,813	1,976	1,891	
12,150	12,200	1,262	1,218	1,262	1,218		15,150	15,200	1,622	1,518	1,622	1,537		18,150	18,200	1,982	1,818	1,982	1,897	
12,200	12,250	1,268	1,223	1,268	1,223		15,200	15,250	1,628	1,523	1,628	1,543		18,200	18,250	1,988	1,823	1,988	1,903	
Your tax is—																				
<b>15,000</b>																				
15,000	15,050	1,604	1,503	1,604	1,519		15,250	15,300	1,634	1,528	1,634	1,549		18,250	18,300	1,994	1,828	1,994	1,909	
15,050	15,100	1,610	1,508	1,610	1,525		15,300	15,350	1,640	1,533	1,640	1,555		18,300	18,350	2,000	1,833	2,000	1,915	
15,100	15,150	1,616	1,513	1,616	1,531		15,350	15,400	1,646	1,538	1,646	1,561		18,350	18,400	2,006	1,838	2,006	1,921	
15,150	15,200	1,622	1,518	1,622	1,537		15,400	15,450	1,652	1,543	1,652	1,567		18,400	18,450	2,012	1,843	2,012	1,927	
15,200	15,250	1,628	1,523	1,628	1,543		15,450	15,500	1,658	1,548	1,658	1,573		18,450	18,500	2,018	1,848	2,018	1,933	
Your tax is—																				
<b>18,000</b>																				
18,000	18,050	1,964	1,803	1,964	1,879		18,250	18,300	1,994	1,828	1,994	1,909		18,500	18,550	2,024	1,853	2,024	1,939	
18,050	18,100	1,970	1,808	1,970	1,885		18,300	18,350	2,000	1,833	2,000	1,915		18,550	18,600	2,030	1,858	2,030	1,945	
18,100	18,150	1,976	1,813	1,976	1,891		18,350	18,400	2,006	1,838	2,006	1,921		18,600	18,650	2,036	1,863	2,036	1,951	
18,150	18,200	1,982	1,818	1,982	1,897		18,400	18,450	2,012	1,843	2,012	1,927		18,650	18,700	2,042	1,868	2,042	1,957	
18,200	18,250	1,988	1,823	1,988	1,903		18,450	18,500	2,018	1,848	2,018	1,933		18,700	18,750	2,048	1,873	2,048	1,963	
Your tax is—																				
<b>18,000</b>																				
18,000	18,050	1,964	1,803	1,964	1,879		18,250	18,300	1,994	1,828	1,994	1,909		18,500	18,550	2,024	1,853	2,024	1,939	
18,050	18,100	1,970	1,808	1,970	1,885		18,300	18,350	2,000	1,833	2,000	1,915		18,550	18,600	2,030	1,858	2,030	1,945	
18,100	18,150	1,976	1,813	1,976	1,891		18,350	18,400	2,006	1,838	2,006	1,921		18,600	18,650	2,036	1,863	2,036	1,951	
18,150	18,200	1,982	1,818	1,982	1,897		18,400	18,450	2,012	1,843	2,012	1,927		18,650	18,700	2,042	1,868	2,042	1,957	
18,200	18,250	1,988	1,823	1,988	1,903		18,450	18,500	2,018	1,848	2,018	1,933		18,700	18,750	2,048	1,873	2,048	1,963	
Your tax is—																				
<b>19,000</b>																				
19,000	19,050	2,084	1,903	2,084	1,999		19,250	19,300	2,114	1,928	2,114	2,029		19,500	19,550	2,144	1,953	2,144	2,059	
19,050	19,100	2,090	1,908	2,090	2,005		19,300	19,350	2,120	1,933	2,120	2,035		19,600	19,650	2,156	1,963	2,156	2,071	
19,100	19,150	2,096	1,913	2,096	2,096		19,350	19,400	2,126	1,938	2,126	2,041		19,650	19,700	2,162	1,968	2,162	2,077	
19,150	19,200	2,102	1,918	2,102	2,017		19,400	19,450	2,132	1,943	2,132	2,047		19,700	19,750	2,168	1,973	2,168	2,083	
19,200	19,250	2,108	1,923	2,108	2,023		19,450	19,500	2,138	1,948	2,138	2,053		19,750	19,800	2,174	1,978	2,174	2,089	
Your tax is—																				
<b>19,000</b>																				
19,000	19,050	2,084	1,903	2,084	1,999		19,250	19,300	2,114	1,928	2,114	2,029		19,500	19,550	2,144	1,953	2,144	2,059	
19,050	19,100	2,090	1,908	2,090	2,005		19,300	19,350	2,120	1,933	2,120	2,035		19,600	19,650	2,156	1,963	2,156	2,071	
19,100	19,150	2,096	1,913	2,096	2,096		19,350	19,400	2,126	1,938	2,126	2,041		19,650	19,700	2,162	1,968	2,162	2,077	
19,150	19,200	2,102	1,918	2,102	2,017		19,400	19,450	2,132	1,943	2,132	2,047		19,700	19,750	2,168	1,973	2,168	2,083	
19,200	19,250	2,108	1,923	2,108	2,023		19,450	19,500	2,138	1,948	2,138	2,053		19,750	19,800	2,174	1,978	2,174	2,089	
Your tax is—																				
<b>20,000</b>																				
20,000	20,050	2,204	2,005	2,204	2,119		20,250	20,300	2,234	2,035	2,234	2,149		20,500	20,550	2,264	2,065	2,264	2,179	
20,050	20,100	2,210	2,011	2,210	2,125		20,300	20,350	2,240	2,041	2,240	2,155		20,600	20,650	2,276	2,077	2,276	2,191	
20,100	20,150	2,216	2,017	2,216	2,131		20,350	20,400	2,246	2,047	2,246	2,161		20,700	20,750	2,282	2,083	2,282	2,197	
20,150	20,200	2,222	2,023	2,222	2,137		20,400	20,450	2,252	2,053	2,252	2,167		20,750	20,800	2,288	2,089	2,288	2,203	
20,200	20,250	2,228	2,029	2,228	2,143		20,450	20,500	2,258	2,059	2,258	2,173		20,800	20,850	2,300	2,101	2,300	2,215	
Your tax is—																				
<b>20,000</b>																				
20,000	20,050	2,204	2,005	2,204	2,119		20,250	20,300	2,234	2,035	2,234	2,149		20,500	20,550	2,264	2,065	2,264	2,179	
20,050	20,100	2,210	2,011	2,210	2,125		20,300	20,350	2,240	2,041	2,240</									

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>21,000</b>																				
21,000	21,050	2,324	2,125	2,324	2,239		24,000	24,050	2,684	2,485	2,684	2,599		27,000	27,050	3,044	2,845	3,044	2,959	
21,050	21,100	2,330	2,131	2,330	2,245		24,050	24,100	2,690	2,491	2,690	2,605		27,050	27,100	3,050	2,851	3,050	2,965	
21,100	21,150	2,336	2,137	2,336	2,251		24,100	24,150	2,696	2,497	2,696	2,611		27,100	27,150	3,056	2,857	3,056	2,971	
21,150	21,200	2,342	2,143	2,342	2,257		24,150	24,200	2,702	2,503	2,702	2,617		27,150	27,200	3,062	2,863	3,062	2,977	
21,200	21,250	2,348	2,149	2,348	2,263		24,200	24,250	2,708	2,509	2,708	2,623		27,200	27,250	3,068	2,869	3,068	2,983	
Your tax is—																				
<b>24,000</b>																				
24,000	24,050	2,684	2,485	2,684	2,599		24,250	24,300	2,714	2,515	2,714	2,629		27,250	27,300	3,074	2,875	3,074	2,989	
24,050	24,100	2,690	2,491	2,690	2,605		24,300	24,350	2,720	2,521	2,720	2,635		27,300	27,350	3,080	2,881	3,080	2,995	
24,100	24,150	2,696	2,497	2,696	2,611		24,350	24,400	2,726	2,527	2,726	2,641		27,350	27,400	3,086	2,887	3,086	3,001	
24,150	24,200	2,702	2,503	2,702	2,617		24,400	24,450	2,732	2,533	2,732	2,647		27,400	27,450	3,092	2,893	3,092	3,007	
24,200	24,250	2,708	2,509	2,708	2,623		24,450	24,500	2,738	2,539	2,738	2,653		27,450	27,500	3,098	2,899	3,098	3,013	
Your tax is—																				
<b>27,000</b>																				
27,000	27,050	3,044	2,845	3,044	2,959		27,500	27,550	3,104	2,905	3,104	3,019		27,550	27,600	3,110	2,911	3,110	3,025	
27,050	27,100	3,050	2,851	3,050	2,965		27,600	27,650	3,116	2,917	3,116	3,031		27,650	27,700	3,122	2,923	3,122	3,037	
27,100	27,150	3,056	2,857	3,056	2,971		27,700	27,750	3,128	2,929	3,128	3,043		27,750	27,800	3,134	2,935	3,134	3,049	
27,150	27,200	3,062	2,863	3,062	2,977		27,800	27,850	3,140	2,941	3,140	3,055		27,850	27,900	3,146	2,947	3,146	3,061	
27,200	27,250	3,068	2,869	3,068	2,983		27,900	27,950	3,152	2,953	3,152	3,067		27,950	28,000	3,158	2,959	3,158	3,073	
Your tax is—																				
<b>22,000</b>																				
22,000	22,050	2,444	2,245	2,444	2,359		25,000	25,050	2,804	2,605	2,804	2,719		28,000	28,050	3,164	2,965	3,164	3,079	
22,050	22,100	2,450	2,251	2,450	2,365		25,050	25,100	2,810	2,611	2,810	2,725		28,050	28,100	3,170	2,971	3,170	3,085	
22,100	22,150	2,456	2,257	2,456	2,371		25,100	25,150	2,816	2,617	2,816	2,731		28,100	28,150	3,176	2,977	3,176	3,091	
22,150	22,200	2,462	2,263	2,462	2,377		25,150	25,200	2,822	2,623	2,822	2,737		28,150	28,200	3,182	2,983	3,182	3,097	
22,200	22,250	2,468	2,269	2,468	2,383		25,200	25,250	2,828	2,629	2,828	2,743		28,200	28,250	3,188	2,989	3,188	3,103	
Your tax is—																				
<b>25,000</b>																				
25,000	25,050	2,804	2,605	2,804	2,719		25,250	25,300	2,834	2,635	2,834	2,749		28,250	28,300	3,194	2,995	3,194	3,109	
25,050	25,100	2,810	2,611	2,810	2,725		25,300	25,350	2,840	2,641	2,840	2,755		28,300	28,350	3,200	3,001	3,200	3,115	
25,100	25,150	2,816	2,617	2,816	2,731		25,350	25,400	2,846	2,647	2,846	2,761		28,350	28,400	3,206	3,007	3,206	3,121	
25,150	25,200	2,822	2,623	2,822	2,737		25,400	25,450	2,852	2,653	2,852	2,767		28,400	28,450	3,212	3,013	3,212	3,127	
25,200	25,250	2,828	2,629	2,828	2,743		25,450	25,500	2,858	2,659	2,858	2,773		28,450	28,500	3,218	3,019	3,218	3,133	
Your tax is—																				
<b>28,000</b>																				
28,000	28,050	3,164	2,965	3,164	3,079		28,500	28,550	3,224	3,025	3,224	3,139		28,550	28,600	3,230	3,031	3,230	3,145	
28,050	28,100	3,170	2,971	3,170	3,085		28,600	28,650	3,236	3,037	3,236	3,151		28,650	28,700	3,242	3,043	3,242	3,157	
28,100	28,150	3,176	2,977	3,176	3,091		28,700	28,750	3,248	3,049	3,248	3,163		28,750	28,800	3,254	3,055	3,254	3,169	
28,150	28,200	3,182	2,983	3,182	3,097		28,800	28,850	3,260	3,061	3,260	3,175		28,850	28,900	3,266	3,067	3,266	3,181	
28,200	28,250	3,188	2,989	3,188	3,097		28,900	28,950	3,272	3,073	3,272	3,187		28,950	29,000	3,278	3,079	3,278	3,193	
Your tax is—																				
<b>23,000</b>																				
23,000	23,050	2,564	2,365	2,564	2,479		26,000	26,050	2,924	2,725	2,924	2,839		29,000	29,050	3,284	3,085	3,284	3,199	
23,050	23,100	2,570	2,371	2,570	2,485		26,050	26,100	2,930	2,731	2,930	2,845		29,050	29,100	3,290	3,091	3,290	3,205	
23,100	23,150	2,576	2,377	2,576	2,491		26,100	26,150	2,936	2,737	2,936	2,851		29,100	29,150	3,296	3,097	3,296	3,211	
23,150	23,200	2,582	2,383	2,582	2,497		26,150	26,200	2,942	2,743	2,942	2,857		29,150	29,200	3,302	3,103	3,302	3,217	
23,200	23,250	2,588	2,389	2,588	2,503		26,200	26,250	2,948	2,749	2,948	2,863		29,200	29,250	3,308	3,109	3,308	3,223	
23,250	23,300	2,594	2,395	2,594	2,509		26,250	26,300	2,954	2,755	2,954	2,869		29,250	29,300	3,314	3,115	3,314	3,229	
23,300	23,350	2,600	2,401	2,600	2,515		26,300	26,350	2,960	2,761	2,960	2,875		29,300	29,350	3,320	3,121	3,320	3,235	
23,350	23,400	2,606	2,407	2,606	2,521		26,350	26,400	2,966	2,767	2,966	2,881		29,350	29,400	3,326	3,127	3,326	3,241	
23,400	23,450	2,612	2,413	2,612	2,527		26,400	26,450	2,											

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—										Your tax is—					Your tax is—					
<b>30,000</b>																				
30,000	30,050	3,404	3,205	3,404	3,319		33,000	33,050	3,764	3,565	3,764	3,679		36,000	36,050	4,124	3,925	4,124	4,039	
30,050	30,100	3,410	3,211	3,410	3,325		33,050	33,100	3,770	3,571	3,770	3,685		36,050	36,100	4,130	3,931	4,130	4,045	
30,100	30,150	3,416	3,217	3,416	3,331		33,100	33,150	3,776	3,577	3,776	3,691		36,100	36,150	4,136	3,937	4,136	4,051	
30,150	30,200	3,422	3,223	3,422	3,337		33,150	33,200	3,782	3,583	3,782	3,697		36,150	36,200	4,142	3,943	4,142	4,057	
30,200	30,250	3,428	3,229	3,428	3,343		33,200	33,250	3,788	3,589	3,788	3,703		36,200	36,250	4,148	3,949	4,148	4,063	
Your tax is—										Your tax is—					Your tax is—					
<b>33,000</b>																				
33,000	33,050	3,794	3,595	3,794	3,709		33,250	33,300	3,824	3,625	3,824	3,739		36,250	36,300	4,154	3,955	4,154	4,069	
33,050	33,100	3,800	3,601	3,800	3,715		33,300	33,350	3,826	3,607	3,806	3,721		36,300	36,350	4,160	3,961	4,160	4,075	
33,100	33,150	3,826	3,631	3,826	3,745		33,350	33,400	3,836	3,637	3,836	3,751		36,350	36,400	4,166	3,967	4,166	4,081	
33,150	33,200	3,832	3,633	3,832	3,757		33,400	33,450	3,842	3,643	3,842	3,767		36,400	36,450	4,172	3,973	4,172	4,087	
33,200	33,250	3,838	3,639	3,838	3,763		33,450	33,500	3,848	3,649	3,848	3,773		36,450	36,500	4,178	3,979	4,178	4,093	
Your tax is—										Your tax is—					Your tax is—					
<b>36,000</b>																				
36,000	36,050	4,124	3,925	4,124	4,039		36,250	36,300	4,154	3,955	4,154	4,069		36,500	36,550	4,184	3,985	4,184	4,099	
36,050	36,100	4,130	3,931	4,130	4,045		36,300	36,350	4,160	3,961	4,160	4,075		36,550	36,600	4,190	3,991	4,190	4,105	
36,100	36,150	4,136	3,937	4,136	4,051		36,350	36,400	4,166	3,967	4,166	4,081		36,600	36,650	4,196	3,997	4,196	4,111	
36,150	36,200	4,142	3,943	4,142	4,057		36,400	36,450	4,172	3,973	4,172	4,087		36,650	36,700	4,202	4,003	4,202	4,117	
36,200	36,250	4,148	3,949	4,148	4,063		36,450	36,500	4,178	3,979	4,178	4,093		36,700	36,750	4,208	4,009	4,208	4,123	
Your tax is—										Your tax is—					Your tax is—					
<b>31,000</b>																				
31,000	31,050	3,524	3,325	3,524	3,439		34,000	34,050	3,884	3,685	3,884	3,799		37,000	37,050	4,244	4,045	4,244	4,159	
31,050	31,100	3,530	3,331	3,530	3,445		34,050	34,100	3,890	3,691	3,890	3,805		37,050	37,100	4,250	4,051	4,250	4,165	
31,100	31,150	3,536	3,337	3,536	3,451		34,100	34,150	3,896	3,697	3,896	3,811		37,100	37,150	4,256	4,057	4,256	4,171	
31,150	31,200	3,542	3,343	3,542	3,457		34,150	34,200	3,902	3,703	3,902	3,817		37,150	37,200	4,262	4,063	4,262	4,177	
31,200	31,250	3,548	3,349	3,548	3,463		34,200	34,250	3,908	3,709	3,908	3,823		37,200	37,250	4,268	4,069	4,268	4,183	
Your tax is—										Your tax is—					Your tax is—					
<b>34,000</b>																				
34,000	34,050	3,914	3,715	3,914	3,829		34,250	34,300	3,920	3,721	3,920	3,835		37,250	37,300	4,274	4,075	4,274	4,189	
34,050	34,100	3,920	3,721	3,920	3,835		34,300	34,350	3,926	3,727	3,926	3,841		37,300	37,350	4,280	4,081	4,280	4,195	
34,100	34,150	3,926	3,726	3,926	3,841		34,350	34,400	3,932	3,733	3,932	3,847		37,350	37,400	4,286	4,087	4,286	4,201	
34,150	34,200	3,932	3,733	3,932	3,847		34,400	34,450	3,938	3,739	3,938	3,853		37,400	37,450	4,292	4,093	4,292	4,207	
34,200	34,250	3,938	3,739	3,938	3,853		34,450	34,500	3,944	3,745	3,944	3,859		37,450	37,500	4,298	4,099	4,298	4,213	
Your tax is—										Your tax is—					Your tax is—					
<b>37,000</b>																				
37,000	37,050	4,244	4,045	4,244	4,159		37,250	37,300	4,274	4,075	4,274	4,189		37,500	37,550	4,304	4,105	4,304	4,219	
37,050	37,100	4,250	4,051	4,250	4,165		37,300	37,350	4,280	4,081	4,280	4,195		37,550	37,600	4,310	4,111	4,310	4,225	
37,100	37,150	4,256	4,057	4,256	4,171		37,350	37,400	4,286	4,087	4,286	4,201		37,600	37,650	4,316	4,117	4,316	4,231	
37,150	37,200	4,262	4,063	4,262	4,177		37,400	37,450	4,292	4,093	4,292	4,207		37,650	37,700	4,322	4,123	4,322	4,237	
37,200	37,250	4,268	4,069	4,268	4,183		37,450	37,500	4,298	4,099	4,298	4,213		37,700	37,750	4,328	4,129	4,328	4,243	
Your tax is—										Your tax is—					Your tax is—					
<b>32,000</b>																				
32,000	32,050	3,644	3,445	3,644	3,559		35,000	35,050	4,004	3,805	4,004	3,919		38,000	38,050	4,364	4,165	4,364	4,279	
32,050	32,100	3,650	3,451	3,650	3,565		35,050	35,100	4,010	3,811	4,010	3,925		38,050	38,100	4,370	4,171	4,370	4,285	
32,100	32,150	3,656	3,457	3,656	3,571		35,100	35,150	4,016	3,817	4,016	3,931		38,100	38,150	4,376	4,177	4,376	4,291	
32,150	32,200	3,662	3,463	3,662	3,577		35,150	35,200	4,022	3,823	4,022	3,937		38,150	38,200	4,382	4,183	4,382	4,297	
32,200	32,250	3,668	3,469	3,668	3,583		35,200	35,250	4,028	3,829	4,028	3,943		38,200	38,250	4,388	4,189	4,388	4,303	
32,250	32,300	3,674	3,475	3,674	3,589		35,250	35,300	4,034	3,835	4,034	3,949		38,250	38,300	4,394	4,195	4,394	4,309	
32,300	32,350	3,680	3,481	3,680	3,595		35,300	35,350	4,040	3,841	4,040	3,955		38,300	38,350	4,400	4,201	4,400	4,315	
32,350	32,400	3,686	3,487	3,686	3,601		35,350	35,400	4,046	3,847	4,046	3,961		38,350	38,400	4,406	4,207	4,406	4,321	
32,400	32,450	3,692	3,																	

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>39,000</b>																				
39,000	39,050	4,484	4,285	4,484	4,399		42,000	42,050	4,994	4,645	4,994	4,759		45,000	45,050	5,654	5,005	5,654	5,119	
39,050	39,100	4,490	4,291	4,490	4,405		42,050	42,100	5,005	4,651	5,005	4,765		45,050	45,100	5,665	5,011	5,665	5,125	
39,100	39,150	4,496	4,297	4,496	4,411		42,100	42,150	5,016	4,657	5,016	4,771		45,100	45,150	5,676	5,017	5,676	5,131	
39,150	39,200	4,502	4,303	4,502	4,417		42,150	42,200	5,027	4,663	5,027	4,777		45,150	45,200	5,687	5,023	5,687	5,137	
39,200	39,250	4,508	4,309	4,508	4,423		42,200	42,250	5,038	4,669	5,038	4,783		45,200	45,250	5,698	5,029	5,698	5,143	
Your tax is—																				
<b>42,000</b>																				
39,250	39,300	4,514	4,315	4,514	4,429		42,250	42,300	5,049	4,675	5,049	4,789		45,250	45,300	5,709	5,035	5,709	5,149	
39,300	39,350	4,520	4,321	4,520	4,435		42,300	42,350	5,060	4,681	5,060	4,795		45,300	45,350	5,720	5,041	5,720	5,155	
39,350	39,400	4,526	4,327	4,526	4,441		42,350	42,400	5,071	4,687	5,071	4,801		45,350	45,400	5,731	5,047	5,731	5,161	
39,400	39,450	4,532	4,333	4,532	4,447		42,400	42,450	5,082	4,693	5,082	4,807		45,400	45,450	5,742	5,053	5,742	5,167	
39,450	39,500	4,538	4,339	4,538	4,453		42,450	42,500	5,093	4,699	5,093	4,813		45,450	45,500	5,753	5,059	5,753	5,173	
Your tax is—																				
<b>45,000</b>																				
39,500	39,550	4,544	4,345	4,544	4,459		42,500	42,550	5,104	4,705	5,104	4,819		45,500	45,550	5,764	5,065	5,764	5,179	
39,550	39,600	4,550	4,351	4,550	4,465		42,550	42,600	5,115	4,711	5,115	4,825		45,550	45,600	5,775	5,071	5,775	5,185	
39,600	39,650	4,556	4,357	4,556	4,471		42,600	42,650	5,126	4,717	5,126	4,831		45,600	45,650	5,786	5,077	5,786	5,191	
39,650	39,700	4,562	4,363	4,562	4,477		42,650	42,700	5,137	4,723	5,137	4,837		45,650	45,700	5,797	5,083	5,797	5,197	
39,700	39,750	4,568	4,369	4,568	4,483		42,700	42,750	5,148	4,729	5,148	4,843		45,700	45,750	5,808	5,089	5,808	5,203	
Your tax is—																				
<b>40,000</b>																				
40,000	40,050	4,604	4,405	4,604	4,519		43,000	43,050	5,214	4,765	5,214	4,879		46,000	46,050	5,874	5,125	5,874	5,239	
40,050	40,100	4,610	4,411	4,610	4,525		43,050	43,100	5,225	4,771	5,225	4,885		46,050	46,100	5,885	5,131	5,885	5,245	
40,100	40,150	4,616	4,417	4,616	4,531		43,100	43,150	5,236	4,777	5,236	4,891		46,100	46,150	5,896	5,137	5,896	5,251	
40,150	40,200	4,622	4,423	4,622	4,537		43,150	43,200	5,247	4,783	5,247	4,897		46,150	46,200	5,907	5,143	5,907	5,257	
40,200	40,250	4,628	4,429	4,628	4,543		43,200	43,250	5,258	4,789	5,258	4,903		46,200	46,250	5,918	5,149	5,918	5,263	
Your tax is—																				
<b>43,000</b>																				
40,250	40,300	4,634	4,435	4,634	4,549		43,250	43,300	5,269	4,795	5,269	4,909		46,250	46,300	5,929	5,155	5,929	5,269	
40,300	40,350	4,640	4,441	4,640	4,555		43,300	43,350	5,280	4,801	5,280	4,915		46,300	46,350	5,940	5,161	5,940	5,275	
40,350	40,400	4,646	4,447	4,646	4,561		43,350	43,400	5,291	4,807	5,291	4,921		46,350	46,400	5,951	5,167	5,951	5,281	
40,400	40,450	4,652	4,453	4,652	4,567		43,400	43,450	5,302	4,813	5,302	4,927		46,400	46,450	5,962	5,173	5,962	5,287	
40,450	40,500	4,658	4,459	4,658	4,573		43,450	43,500	5,313	4,819	5,313	4,933		46,450	46,500	5,973	5,179	5,973	5,293	
Your tax is—																				
<b>46,000</b>																				
40,500	40,550	4,664	4,465	4,664	4,579		43,500	43,550	5,324	4,825	5,324	4,939		46,500	46,550	5,984	5,185	5,984	5,299	
40,550	40,600	4,675	4,471	4,675	4,585		43,550	43,600	5,335	4,831	5,335	4,945		46,550	46,600	5,995	5,191	5,995	5,305	
40,600	40,650	4,686	4,477	4,686	4,591		43,600	43,650	5,346	4,837	5,346	4,951		46,600	46,650	6,006	5,197	6,006	5,311	
40,650	40,700	4,697	4,483	4,697	4,597		43,650	43,700	5,357	4,843	5,357	4,957		46,650	46,700	6,017	5,203	6,017	5,317	
40,700	40,750	4,708	4,489	4,708	4,603		43,700	43,750	5,368	4,849	5,368	4,963		46,700	46,750	6,028	5,209	6,028	5,323	
Your tax is—																				
<b>47,000</b>																				
41,000	41,050	4,774	4,525	4,774	4,639		44,000	44,050	5,434	4,885	5,434	4,999		47,000	47,050	6,094	5,245	6,094	5,359	
41,050	41,100	4,785	4,531	4,785	4,645		44,050	44,100	5,445	4,891	5,445	5,005		47,050	47,100	6,105	5,251	6,105	5,365	
41,100	41,150	4,796	4,537	4,796	4,651		44,100	44,150	5,456	4,897	5,456	5,011		47,100	47,150	6,116	5,257	6,116	5,371	
41,150	41,200	4,807	4,543	4,807	4,657		44,150	44,200	5,467	4,903	5,467	5,017		47,150	47,200	6,127	5,263	6,127	5,377	
41,200	41,250	4,818	4,549	4,818	4,663		44,200	44,250	5,478	4,909	5,478	5,023		47,200	47,250	6,138	5,269	6,138	5,383	
Your tax is—																				
<b>44,000</b>																				
41,250	41,300	4,829	4,555	4,829	4,669		44,250	44,300	5,489	4,915	5,489	5,029		47,250	47,300	6,149	5,275	6,149	5,389	
41,300	41,350	4,840	4,561	4,840	4,675		44,300	44,350	5,500	4,921	5,500</									

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>48,000</b>																				
48,000	48,050	6,314	5,365	6,314	5,479		51,000	51,050	6,974	5,725	6,974	5,839		54,000	54,050	7,634	6,085	7,634	6,199	
48,050	48,100	6,325	5,371	6,325	5,485		51,050	51,100	6,985	5,731	6,985	5,845		54,050	54,100	7,645	6,091	7,645	6,205	
48,100	48,150	6,336	5,377	6,336	5,491		51,100	51,150	6,996	5,737	6,996	5,851		54,100	54,150	7,656	6,097	7,656	6,211	
48,150	48,200	6,347	5,383	6,347	5,497		51,150	51,200	7,007	5,743	7,007	5,857		54,150	54,200	7,667	6,103	7,667	6,217	
48,200	48,250	6,358	5,389	6,358	5,503		51,200	51,250	7,018	5,749	7,018	5,863		54,200	54,250	7,678	6,109	7,678	6,226	
Your tax is—																				
<b>51,000</b>																				
48,250	48,300	6,369	5,395	6,369	5,509		51,250	51,300	7,029	5,755	7,029	5,869		54,250	54,300	7,689	6,115	7,689	6,237	
48,300	48,350	6,380	5,401	6,380	5,515		51,300	51,350	7,040	5,761	7,040	5,875		54,300	54,350	7,700	6,121	7,700	6,248	
48,350	48,400	6,391	5,407	6,391	5,521		51,350	51,400	7,051	5,767	7,051	5,881		54,350	54,400	7,711	6,127	7,711	6,259	
48,400	48,450	6,402	5,413	6,402	5,527		51,400	51,450	7,062	5,773	7,062	5,887		54,400	54,450	7,722	6,133	7,722	6,270	
48,450	48,500	6,413	5,419	6,413	5,533		51,450	51,500	7,073	5,779	7,073	5,893		54,450	54,500	7,733	6,139	7,733	6,281	
Your tax is—																				
<b>54,000</b>																				
48,500	48,550	6,424	5,425	6,424	5,539		51,500	51,550	7,084	5,785	7,084	5,899		54,500	54,550	7,744	6,145	7,744	6,292	
48,550	48,600	6,435	5,431	6,435	5,545		51,550	51,600	7,095	5,791	7,095	5,905		54,550	54,600	7,755	6,151	7,755	6,303	
48,600	48,650	6,446	5,437	6,446	5,551		51,600	51,650	7,106	5,797	7,106	5,911		54,600	54,650	7,766	6,157	7,766	6,314	
48,650	48,700	6,457	5,443	6,457	5,557		51,650	51,700	7,117	5,803	7,117	5,917		54,650	54,700	7,777	6,163	7,777	6,325	
48,700	48,750	6,468	5,449	6,468	5,563		51,700	51,750	7,128	5,809	7,128	5,923		54,700	54,750	7,788	6,169	7,788	6,336	
Your tax is—																				
<b>49,000</b>																				
49,000	49,050	6,534	5,485	6,534	5,599		52,000	52,050	7,194	5,845	7,194	5,959		55,000	55,050	7,854	6,205	7,854	6,402	
49,050	49,100	6,545	5,491	6,545	5,605		52,050	52,100	7,205	5,851	7,205	5,965		55,050	55,100	7,865	6,211	7,865	6,413	
49,100	49,150	6,556	5,497	6,556	5,611		52,100	52,150	7,216	5,857	7,216	5,971		55,100	55,150	7,876	6,217	7,876	6,424	
49,150	49,200	6,567	5,503	6,567	5,617		52,150	52,200	7,227	5,863	7,227	5,977		55,150	55,200	7,887	6,223	7,887	6,435	
49,200	49,250	6,578	5,509	6,578	5,623		52,200	52,250	7,238	5,869	7,238	5,983		55,200	55,250	7,898	6,229	7,898	6,446	
Your tax is—																				
<b>52,000</b>																				
49,250	49,300	6,589	5,515	6,589	5,629		52,250	52,300	7,249	5,875	7,249	5,989		55,250	55,300	7,909	6,235	7,909	6,457	
49,300	49,350	6,600	5,521	6,600	5,635		52,300	52,350	7,260	5,881	7,260	5,995		55,300	55,350	7,920	6,241	7,920	6,468	
49,350	49,400	6,611	5,527	6,611	5,641		52,350	52,400	7,271	5,887	7,271	6,001		55,350	55,400	7,931	6,247	7,931	6,479	
49,400	49,450	6,622	5,533	6,622	5,647		52,400	52,450	7,282	5,893	7,282	6,007		55,400	55,450	7,942	6,253	7,942	6,490	
49,450	49,500	6,633	5,539	6,633	5,653		52,450	52,500	7,293	5,899	7,293	6,013		55,450	55,500	7,953	6,259	7,953	6,501	
Your tax is—																				
<b>55,000</b>																				
49,500	49,550	6,644	5,545	6,644	5,659		52,500	52,550	7,304	5,905	7,304	6,019		55,500	55,550	7,964	6,265	7,964	6,512	
49,550	49,600	6,655	5,551	6,655	5,665		52,550	52,600	7,315	5,911	7,315	6,025		55,550	55,600	7,975	6,271	7,975	6,523	
49,600	49,650	6,666	5,557	6,666	5,671		52,600	52,650	7,326	5,917	7,326	6,031		55,600	55,650	7,986	6,277	7,986	6,534	
49,650	49,700	6,677	5,563	6,677	5,677		52,650	52,700	7,337	5,923	7,337	6,037		55,650	55,700	7,997	6,283	7,997	6,545	
49,700	49,750	6,688	5,569	6,688	5,683		52,700	52,750	7,348	5,929	7,348	6,043		55,700	55,750	8,008	6,289	8,008	6,556	
Your tax is—																				
<b>50,000</b>																				
49,750	49,800	6,699	5,575	6,699	5,809		53,000	53,050	7,414	5,965	7,414	6,079		56,000	56,050	8,074	6,325	8,074	6,622	
49,800	49,850	6,710	5,581	6,710	5,805		53,050	53,100	7,425	5,971	7,425	6,085		56,050	56,100	8,085	6,331	8,085	6,633	
49,850	49,900	6,721	5,587	6,721	5,701		53,100	53,150	7,436	5,977	7,436	6,091		56,100	56,150	8,096	6,337	8,096	6,644	
49,900	49,950	6,732	5,593	6,732	5,707		53,150	53,200	7,447	5,983	7,447	6,097		56,150	56,200	8,107	6,343	8,107	6,655	
49,950	50,000	6,743	5,599	6,743	5,713		53,200	53,250	7,458	5,989	7,458	6,103		56,200	56,250	8,118	6,349	8,118	6,666	
Your tax is—																				
<b>53,000</b>																				
50,000	50,050	6,754	5,605	6,754	5,719		53,250	53,300	7,469	5,995	7,469	6,109		56,250	56,300	8,129	6,355	8,129	6,677	
50,050	50,100	6,765	5,611	6,765	5,725		53,300	53,350	7,480	6,001	7,480</									

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>57,000</b>																				
57,000	57,050	8,294	6,445	8,294	6,842		60,000	60,050	8,954	6,805	8,954	7,502		63,000	63,050	9,614	7,165	9,614	8,162	
57,050	57,100	8,305	6,451	8,305	6,853		60,050	60,100	8,965	6,811	8,965	7,513		63,050	63,100	9,625	7,171	9,625	8,173	
57,100	57,150	8,316	6,457	8,316	6,864		60,100	60,150	8,976	6,817	8,976	7,524		63,100	63,150	9,636	7,177	9,636	8,184	
57,150	57,200	8,327	6,463	8,327	6,875		60,150	60,200	8,987	6,823	8,987	7,535		63,150	63,200	9,647	7,183	9,647	8,195	
57,200	57,250	8,338	6,469	8,338	6,886		60,200	60,250	8,998	6,829	8,998	7,546		63,200	63,250	9,658	7,189	9,658	8,206	
Your tax is—																				
<b>60,000</b>																				
57,250	57,300	8,349	6,475	8,349	6,897		60,250	60,300	9,009	6,835	9,009	7,557		63,250	63,300	9,669	7,195	9,669	8,217	
57,300	57,350	8,360	6,481	8,360	6,908		60,300	60,350	9,020	6,841	9,020	7,568		63,300	63,350	9,680	7,201	9,680	8,228	
57,350	57,400	8,371	6,487	8,371	6,919		60,350	60,400	9,031	6,847	9,031	7,579		63,350	63,400	9,691	7,207	9,691	8,239	
57,400	57,450	8,382	6,493	8,382	6,930		60,400	60,450	9,042	6,853	9,042	7,590		63,400	63,450	9,702	7,213	9,702	8,250	
57,450	57,500	8,393	6,499	8,393	6,941		60,450	60,500	9,053	6,859	9,053	7,601		63,450	63,500	9,713	7,219	9,713	8,261	
57,500	57,550	8,404	6,505	8,404	6,952		60,500	60,550	9,064	6,865	9,064	7,612		63,500	63,550	9,724	7,225	9,724	8,272	
57,550	57,600	8,415	6,511	8,415	6,963		60,550	60,600	9,075	6,871	9,075	7,623		63,550	63,600	9,735	7,231	9,735	8,283	
57,600	57,650	8,426	6,517	8,426	6,974		60,600	60,650	9,086	6,877	9,086	7,634		63,600	63,650	9,746	7,237	9,746	8,294	
57,650	57,700	8,437	6,523	8,437	6,985		60,650	60,700	9,097	6,883	9,097	7,645		63,650	63,700	9,757	7,243	9,757	8,305	
57,700	57,750	8,448	6,529	8,448	6,996		60,700	60,750	9,108	6,889	9,108	7,656		63,700	63,750	9,768	7,249	9,768	8,316	
57,750	57,800	8,459	6,535	8,459	7,007		60,750	60,800	9,119	6,895	9,119	7,667		63,750	63,800	9,779	7,255	9,779	8,327	
57,800	57,850	8,470	6,541	8,470	7,018		60,800	60,850	9,130	6,901	9,130	7,678		63,800	63,850	9,790	7,261	9,790	8,338	
57,850	57,900	8,481	6,547	8,481	7,029		60,850	60,900	9,141	6,907	9,141	7,689		63,850	63,900	9,801	7,267	9,801	8,349	
57,900	57,950	8,492	6,553	8,492	7,040		60,900	60,950	9,152	6,913	9,152	7,700		63,900	63,950	9,812	7,273	9,812	8,360	
57,950	58,000	8,503	6,559	8,503	7,051		60,950	61,000	9,163	6,919	9,163	7,711		63,950	64,000	9,823	7,279	9,823	8,371	
Your tax is—																				
<b>58,000</b>																				
58,000	58,050	8,514	6,565	8,514	7,062		61,000	61,050	9,174	6,925	9,174	7,722		64,000	64,050	9,834	7,285	9,834	8,382	
58,050	58,100	8,525	6,571	8,525	7,073		61,050	61,100	9,185	6,931	9,185	7,733		64,050	64,100	9,845	7,291	9,845	8,393	
58,100	58,150	8,536	6,577	8,536	7,084		61,100	61,150	9,196	6,937	9,196	7,744		64,100	64,150	9,856	7,297	9,856	8,404	
58,150	58,200	8,547	6,583	8,547	7,095		61,150	61,200	9,207	6,943	9,207	7,755		64,150	64,200	9,867	7,303	9,867	8,415	
58,200	58,250	8,558	6,589	8,558	7,106		61,200	61,250	9,218	6,949	9,218	7,766		64,200	64,250	9,878	7,309	9,878	8,426	
58,250	58,300	8,569	6,595	8,569	7,117		61,250	61,300	9,229	6,955	9,229	7,777		64,250	64,300	9,889	7,315	9,889	8,437	
58,300	58,350	8,580	6,601	8,580	7,128		61,300	61,350	9,240	6,961	9,240	7,788		64,300	64,350	9,900	7,321	9,900	8,448	
58,350	58,400	8,591	6,607	8,591	7,139		61,350	61,400	9,251	6,967	9,251	7,799		64,350	64,400	9,911	7,327	9,911	8,459	
58,400	58,450	8,602	6,613	8,602	7,150		61,400	61,450	9,262	6,973	9,262	7,810		64,400	64,450	9,922	7,333	9,922	8,470	
58,450	58,500	8,613	6,619	8,613	7,161		61,450	61,500	9,273	6,979	9,273	7,821		64,450	64,500	9,933	7,339	9,933	8,481	
58,500	58,550	8,624	6,625	8,624	7,172		61,500	61,550	9,284	6,985	9,284	7,832		64,500	64,550	9,944	7,345	9,944	8,492	
58,550	58,600	8,635	6,631	8,635	7,183		61,550	61,600	9,295	6,991	9,295	7,843		64,550	64,600	9,955	7,351	9,955	8,503	
58,600	58,650	8,646	6,637	8,646	7,194		61,600	61,650	9,306	6,997	9,306	7,854		64,600	64,650	9,966	7,357	9,966	8,514	
58,650	58,700	8,657	6,643	8,657	7,205		61,650	61,700	9,317	7,003	9,317	7,865		64,650	64,700	9,977	7,363	9,977	8,525	
58,700	58,750	8,668	6,649	8,668	7,216		61,700	61,750	9,328	7,009	9,328	7,876		64,700	64,750	9,988	7,369	9,988	8,536	
58,750	58,800	8,679	6,655	8,679	7,227		61,750	61,800	9,339	7,015	9,339	7,887		64,750	64,800	9,999	7,375	9,999	8,547	
58,800	58,850	8,690	6,661	8,690	7,238		61,800	61,850	9,350	7,021	9,350	7,898		64,800	64,850	10,010	7,381	10,010	8,558	
58,850	58,900	8,701	6,667	8,701	7,249		61,850	61,900	9,361	7,027	9,361	7,909		64,850	64,900	10,021	7,387	10,021	8,569	
58,900	58,950	8,712	6,673	8,712	7,260		61,900	61,950	9,372	7,033	9,372	7,920		64,900	64,950	10,032	7,393	10,032	8,580	
58,950	59,000	8,723	6,679	8,723	7,271		61,950	62,000	9,383	7,039	9,383	7,931		64,950	65,000	10,043	7,399	10,043	8,591	
Your tax is—																				
<b>59,000</b>																				
59,000	59,050	8,734	6,685	8,734	7,282		62,000	62,050	9,394	7,045	9,394	7,942		65,000	65,050	10,054	7,405	10,054	8,602	
59,050	59,100	8,745	6,691	8,745	7,293		62,050	62,100	9,405	7,051	9,405	7,953		65,050	65,100	10,065	7,411	10,065	8,613	
59,100	59,150	8,756	6,697	8,756	7,304		62,100	62,150	9,416	7,057	9,416	7,964		65,100	65,150	10,076	7,417	10,076	8,624	
59,150	59,200	8,767	6,703	8,767	7,315		62,150	62,200	9,427	7,063	9,427	7,975		65,150	65,200	10,087	7,423	10,087	8,635	
59																				

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>66,000</b>																				
66,000	66,050	10,274	7,525	10,274	8,822		69,000	69,050	10,934	7,885	10,934	9,482		72,000	72,050	11,594	8,245	11,594	10,142	
66,050	66,100	10,285	7,531	10,285	8,833		69,050	69,100	10,945	7,891	10,945	9,493		72,050	72,100	11,605	8,251	11,605	10,153	
66,100	66,150	10,296	7,537	10,296	8,844		69,100	69,150	10,956	7,897	10,956	9,504		72,100	72,150	11,616	8,257	11,616	10,164	
66,150	66,200	10,307	7,543	10,307	8,855		69,150	69,200	10,967	7,903	10,967	9,515		72,150	72,200	11,627	8,263	11,627	10,175	
66,200	66,250	10,318	7,549	10,318	8,866		69,200	69,250	10,978	7,909	10,978	9,526		72,200	72,250	11,638	8,269	11,638	10,186	
Your tax is—																				
<b>69,000</b>																				
66,250	66,300	10,329	7,555	10,329	8,877		69,250	69,300	10,989	7,915	10,989	9,537		72,250	72,300	11,649	8,275	11,649	10,197	
66,300	66,350	10,340	7,561	10,340	8,888		69,300	69,350	11,000	7,921	11,000	9,548		72,300	72,350	11,660	8,281	11,660	10,208	
66,350	66,400	10,351	7,567	10,351	8,899		69,350	69,400	11,011	7,927	11,011	9,559		72,350	72,400	11,671	8,287	11,671	10,219	
66,400	66,450	10,362	7,573	10,362	8,910		69,400	69,450	11,022	7,933	11,022	9,570		72,400	72,450	11,682	8,293	11,682	10,230	
66,450	66,500	10,373	7,579	10,373	8,921		69,450	69,500	11,033	7,939	11,033	9,581		72,450	72,500	11,693	8,299	11,693	10,241	
Your tax is—																				
<b>72,000</b>																				
66,500	66,550	10,384	7,585	10,384	8,932		69,500	69,550	11,044	7,945	11,044	9,592		72,500	72,550	11,704	8,305	11,704	10,252	
66,550	66,600	10,395	7,591	10,395	8,943		69,550	69,600	11,055	7,951	11,055	9,603		72,550	72,600	11,715	8,311	11,715	10,263	
66,600	66,650	10,406	7,597	10,406	8,954		69,600	69,650	11,066	7,957	11,066	9,614		72,600	72,650	11,726	8,317	11,726	10,274	
66,650	66,700	10,417	7,603	10,417	8,965		69,650	69,700	11,077	7,963	11,077	9,625		72,650	72,700	11,737	8,323	11,737	10,285	
66,700	66,750	10,428	7,609	10,428	8,976		69,700	69,750	11,088	7,969	11,088	9,636		72,700	72,750	11,748	8,329	11,748	10,296	
Your tax is—																				
<b>73,000</b>																				
66,750	66,800	10,439	7,615	10,439	8,987		69,750	69,800	11,099	7,975	11,099	9,647		72,750	72,800	11,759	8,335	11,759	10,307	
66,800	66,850	10,450	7,621	10,450	8,998		69,800	69,850	11,110	7,981	11,110	9,658		72,800	72,850	11,770	8,341	11,770	10,318	
66,850	66,900	10,461	7,627	10,461	9,009		69,850	69,900	11,121	7,987	11,121	9,669		72,850	72,900	11,781	8,347	11,781	10,329	
66,900	66,950	10,472	7,633	10,472	9,020		69,900	69,950	11,132	7,993	11,132	9,680		72,900	72,950	11,792	8,353	11,792	10,340	
66,950	67,000	10,483	7,639	10,483	9,031		69,950	70,000	11,143	7,999	11,143	9,691		72,950	73,000	11,803	8,359	11,803	10,351	
Your tax is—																				
<b>74,000</b>																				
67,000	67,050	10,494	7,645	10,494	9,042		70,000	70,050	11,154	8,005	11,154	9,702		73,000	73,050	11,814	8,365	11,814	10,362	
67,050	67,100	10,505	7,651	10,505	9,053		70,050	70,100	11,165	8,011	11,165	9,713		73,050	73,100	11,825	8,371	11,825	10,373	
67,100	67,150	10,516	7,657	10,516	9,064		70,100	70,150	11,176	8,017	11,176	9,724		73,100	73,150	11,836	8,377	11,836	10,384	
67,150	67,200	10,527	7,663	10,527	9,075		70,150	70,200	11,187	8,023	11,187	9,735		73,150	73,200	11,847	8,383	11,847	10,395	
67,200	67,250	10,538	7,669	10,538	9,086		70,200	70,250	11,198	8,029	11,198	9,746		73,200	73,250	11,858	8,389	11,858	10,406	
Your tax is—																				
<b>75,000</b>																				
67,250	67,300	10,549	7,675	10,549	9,097		70,250	70,300	11,209	8,035	11,209	9,757		73,250	73,300	11,869	8,395	11,869	10,417	
67,300	67,350	10,560	7,681	10,560	9,108		70,300	70,350	11,220	8,041	11,220	9,768		73,300	73,350	11,880	8,401	11,880	10,428	
67,350	67,400	10,571	7,687	10,571	9,119		70,350	70,400	11,231	8,047	11,231	9,779		73,350	73,400	11,891	8,407	11,891	10,439	
67,400	67,450	10,582	7,693	10,582	9,130		70,400	70,450	11,242	8,053	11,242	9,790		73,400	73,450	11,902	8,413	11,902	10,450	
67,450	67,500	10,593	7,699	10,593	9,141		70,450	70,500	11,253	8,059	11,253	9,801		73,450	73,500	11,913	8,419	11,913	10,461	
67,500	67,550	10,604	7,705	10,604	9,152		70,500	70,550	11,264	8,065	11,264	9,812		73,500	73,550	11,924	8,425	11,924	10,472	
67,550	67,600	10,615	7,711	10,615	9,163		70,550	70,600	11,275	8,071	11,275	9,823		73,550	73,600	11,935	8,431	11,935	10,483	
67,600	67,650	10,626	7,717	10,626	9,174		70,600	70,650	11,286	8,077	11,286	9,834		73,600	73,650	11,946	8,437	11,946	10,494	
67,650	67,700	10,637	7,723	10,637	9,185		70,650	70,700	11,297	8,083	11,297	9,845		73,650	73,700	11,957	8,443	11,957	10,505	
67,700	67,750	10,648	7,729	10,648	9,196		70,700	70,750	11,308	8,089	11,308	9,856		73,700	73,750	11,968	8,449	11,968	10,516	
67,750	67,800	10,659	7,735	10,659	9,207		70,750	70,800	11,319	8,095	11,319	9,867		73,750	73,800	11,979	8,455	11,979	10,527	
67,800	67,850	10,670	7,741	10,670	9,218		70,800	70,850	11,330	8,101	11,330	9,878		73,800	73,850	11,990	8,461	11,990	10,538	
67,850	67,900	10,681	7,747	10,681	9,229		70,850	70,900	11,341	8,107	11,341	9,889		73,850	73,900	12,001	8,467	12,001	10,549	
67,900	67,950	10,692	7,753	10,692	9,240		70,900	70,950	11,352	8,113	11,352	9,900		73,900	73,950	12,012	8,473	12,012	10,560	

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—										Your tax is—					Your tax is—					
<b>75,000</b>																				
75,000	75,050	12,254	8,605	12,254	10,802		78,000	78,050	12,914	8,965	12,914	11,462		81,000	81,050	13,574	9,325	13,574	12,122	
75,050	75,100	12,265	8,611	12,265	10,813		78,050	78,100	12,925	8,971	12,925	11,473		81,050	81,100	13,585	9,334	13,585	12,133	
75,100	75,150	12,276	8,617	12,276	10,824		78,100	78,150	12,936	8,977	12,936	11,484		81,100	81,150	13,596	9,345	13,596	12,144	
75,150	75,200	12,287	8,623	12,287	10,835		78,150	78,200	12,947	8,983	12,947	11,495		81,150	81,200	13,607	9,356	13,607	12,155	
75,200	75,250	12,298	8,629	12,298	10,846		78,200	78,250	12,958	8,989	12,958	11,506		81,200	81,250	13,618	9,367	13,618	12,166	
75,250	75,300	12,309	8,635	12,309	10,857		78,250	78,300	12,969	8,995	12,969	11,517		81,250	81,300	13,629	9,378	13,629	12,177	
75,300	75,350	12,320	8,641	12,320	10,868		78,300	78,350	12,980	9,001	12,980	11,528		81,300	81,350	13,640	9,389	13,640	12,188	
75,350	75,400	12,331	8,647	12,331	10,879		78,350	78,400	12,991	9,007	12,991	11,539		81,350	81,400	13,651	9,400	13,651	12,199	
75,400	75,450	12,342	8,653	12,342	10,890		78,400	78,450	13,002	9,013	13,002	11,550		81,400	81,450	13,662	9,411	13,662	12,210	
75,450	75,500	12,353	8,659	12,353	10,901		78,450	78,500	13,013	9,019	13,013	11,561		81,450	81,500	13,673	9,422	13,673	12,221	
75,500	75,550	12,364	8,665	12,364	10,912		78,500	78,550	13,024	9,025	13,024	11,572		81,500	81,550	13,684	9,433	13,684	12,232	
75,550	75,600	12,375	8,671	12,375	10,923		78,550	78,600	13,035	9,031	13,035	11,583		81,550	81,600	13,695	9,444	13,695	12,243	
75,600	75,650	12,386	8,677	12,386	10,934		78,600	78,650	13,046	9,037	13,046	11,594		81,600	81,650	13,706	9,455	13,706	12,254	
75,650	75,700	12,397	8,683	12,397	10,945		78,650	78,700	13,057	9,043	13,057	11,605		81,650	81,700	13,717	9,466	13,717	12,265	
75,700	75,750	12,408	8,689	12,408	10,956		78,700	78,750	13,068	9,049	13,068	11,616		81,700	81,750	13,728	9,477	13,728	12,276	
75,750	75,800	12,419	8,695	12,419	10,967		78,750	78,800	13,079	9,055	13,079	11,627		81,750	81,800	13,739	9,488	13,739	12,287	
75,800	75,850	12,430	8,701	12,430	10,978		78,800	78,850	13,090	9,061	13,090	11,638		81,800	81,850	13,750	9,499	13,750	12,298	
75,850	75,900	12,441	8,707	12,441	10,989		78,850	78,900	13,101	9,067	13,101	11,649		81,850	81,900	13,761	9,510	13,761	12,309	
75,900	75,950	12,452	8,713	12,452	11,000		78,900	78,950	13,112	9,073	13,112	11,660		81,900	81,950	13,772	9,521	13,772	12,320	
75,950	76,000	12,463	8,719	12,463	11,011		78,950	79,000	13,123	9,079	13,123	11,671		81,950	82,000	13,783	9,532	13,783	12,331	
<b>76,000</b>																				
76,000	76,050	12,474	8,725	12,474	11,022		79,000	79,050	13,134	9,085	13,134	11,682		82,000	82,050	13,794	9,543	13,794	12,342	
76,050	76,100	12,485	8,731	12,485	11,033		79,050	79,100	13,145	9,091	13,145	11,693		82,050	82,100	13,805	9,554	13,805	12,353	
76,100	76,150	12,496	8,737	12,496	11,044		79,100	79,150	13,156	9,097	13,156	11,704		82,100	82,150	13,816	9,565	13,816	12,364	
76,150	76,200	12,507	8,743	12,507	11,055		79,150	79,200	13,167	9,103	13,167	11,715		82,150	82,200	13,827	9,576	13,827	12,375	
76,200	76,250	12,518	8,749	12,518	11,066		79,200	79,250	13,178	9,109	13,178	11,726		82,200	82,250	13,838	9,587	13,838	12,386	
76,250	76,300	12,529	8,755	12,529	11,077		79,250	79,300	13,189	9,115	13,189	11,737		82,250	82,300	13,849	9,598	13,849	12,397	
76,300	76,350	12,540	8,761	12,540	11,088		79,300	79,350	13,200	9,121	13,200	11,748		82,300	82,350	13,860	9,609	13,860	12,408	
76,350	76,400	12,551	8,767	12,551	11,099		79,350	79,400	13,211	9,127	13,211	11,759		82,350	82,400	13,871	9,620	13,871	12,419	
76,400	76,450	12,562	8,773	12,562	11,110		79,400	79,450	13,222	9,133	13,222	11,770		82,400	82,450	13,882	9,631	13,882	12,430	
76,450	76,500	12,573	8,779	12,573	11,121		79,450	79,500	13,233	9,139	13,233	11,781		82,450	82,500	13,893	9,642	13,893	12,441	
76,500	76,550	12,584	8,785	12,584	11,132		79,500	79,550	13,244	9,145	13,244	11,792		82,500	82,550	13,904	9,653	13,904	12,452	
76,550	76,600	12,595	8,791	12,595	11,143		79,550	79,600	13,255	9,151	13,255	11,803		82,550	82,600	13,915	9,664	13,915	12,463	
76,600	76,650	12,606	8,797	12,606	11,154		79,600	79,650	13,266	9,157	13,266	11,814		82,600	82,650	13,926	9,675	13,926	12,474	
76,650	76,700	12,617	8,803	12,617	11,165		79,650	79,700	13,277	9,163	13,277	11,825		82,650	82,700	13,937	9,686	13,937	12,485	
76,700	76,750	12,628	8,809	12,628	11,176		79,700	79,750	13,288	9,169	13,288	11,836		82,700	82,750	13,948	9,697	13,948	12,496	
76,750	76,800	12,639	8,815	12,639	11,187		79,750	79,800	13,299	9,175	13,299	11,847		82,750	82,800	13,959	9,708	13,959	12,507	
76,800	76,850	12,650	8,821	12,650	11,198		79,800	79,850	13,310	9,181	13,310	11,858		82,800	82,850	13,970	9,719	13,970	12,518	
76,850	76,900	12,661	8,827	12,661	11,209		79,850	79,900	13,321	9,187	13,321	11,869		82,850	82,900	13,981	9,730	13,981	12,529	
76,900	76,950	12,672	8,833	12,672	11,220		79,900	79,950	13,332	9,193	13,332	11,880		82,900	82,950	13,992	9,741	13,992	12,540	
76,950	77,000	12,683	8,839	12,683	11,231		79,950	80,000	13,343	9,199	13,343	11,891		82,950	83,000	14,003	9,752	14,003	12,551	
<b>77,000</b>																				
77,000	77,050	12,694	8,845	12,694	11,242		80,000	80,050	13,354	9,205	13,354	11,902		83,000	83,050	14,014	9,763	14,014	12,562	
77,050	77,100	12,705	8,851	12,705	11,253		80,050	80,100	13,365	9,211	13,365	11,913		83,050	83,100	14,025	9,774	14,025	12,573	
77,100	77,150	12,716	8,857	12,716	11,264		80,100	80,150	13,376	9,217	13,376	11,924		83,100	83,150	14,036	9,785	14,036	12,584	
77,150	77,200	12,727	8,863	12,727	11,275		80,150	80,200	13,387	9,223	13,387	11,935		83,150	83,200	14,047	9,796	14,047	12,595	
77,200	77,250	12,738	8,869	12,738	11,286		80,200	80,250	13,398	9,229	13,398	11,946		83,200	83,250	14,058	9,807	14,058	12,606	
77,250	77,300	12,749	8,875	12,749	11,297		80,250	80,300	13,409	9,235	13,409	11,957		83,250	83,300					

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold		At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	
Your tax is—																				
<b>84,000</b>																				
84,000	84,050	14,234	9,983	14,234	12,782		87,000	87,050	14,907	10,643	14,907	13,455		90,000	90,050	15,627	11,303	15,627	14,175	
84,050	84,100	14,245	9,994	14,245	12,793		87,050	87,100	14,919	10,654	14,919	13,467		90,050	90,100	15,639	11,314	15,639	14,187	
84,100	84,150	14,256	10,005	14,256	12,804		87,100	87,150	14,931	10,665	14,931	13,479		90,100	90,150	15,651	11,325	15,651	14,199	
84,150	84,200	14,267	10,016	14,267	12,815		87,150	87,200	14,943	10,676	14,943	13,491		90,150	90,200	15,663	11,336	15,663	14,211	
84,200	84,250	14,278	10,027	14,278	12,826		87,200	87,250	14,955	10,687	14,955	13,503		90,200	90,250	15,675	11,347	15,675	14,223	
84,250	84,300	14,289	10,038	14,289	12,837		87,250	87,300	14,967	10,698	14,967	13,515		90,250	90,300	15,687	11,358	15,687	14,235	
84,300	84,350	14,300	10,049	14,300	12,848		87,300	87,350	14,979	10,709	14,979	13,527		90,300	90,350	15,699	11,369	15,699	14,247	
84,350	84,400	14,311	10,060	14,311	12,859		87,350	87,400	14,991	10,720	14,991	13,539		90,350	90,400	15,711	11,380	15,711	14,259	
84,400	84,450	14,322	10,071	14,322	12,870		87,400	87,450	15,003	10,731	15,003	13,551		90,400	90,450	15,723	11,391	15,723	14,271	
84,450	84,500	14,333	10,082	14,333	12,881		87,450	87,500	15,015	10,742	15,015	13,563		90,450	90,500	15,735	11,402	15,735	14,283	
84,500	84,550	14,344	10,093	14,344	12,892		87,500	87,550	15,027	10,753	15,027	13,575		90,500	90,550	15,747	11,413	15,747	14,295	
84,550	84,600	14,355	10,104	14,355	12,903		87,550	87,600	15,039	10,764	15,039	13,587		90,550	90,600	15,759	11,424	15,759	14,307	
84,600	84,650	14,366	10,115	14,366	12,914		87,600	87,650	15,051	10,775	15,051	13,599		90,600	90,650	15,771	11,435	15,771	14,319	
84,650	84,700	14,377	10,126	14,377	12,925		87,650	87,700	15,063	10,786	15,063	13,611		90,650	90,700	15,783	11,446	15,783	14,331	
84,700	84,750	14,388	10,137	14,388	12,936		87,700	87,750	15,075	10,797	15,075	13,623		90,700	90,750	15,795	11,457	15,795	14,343	
84,750	84,800	14,399	10,148	14,399	12,947		87,750	87,800	15,087	10,808	15,087	13,635		90,750	90,800	15,807	11,468	15,807	14,355	
84,800	84,850	14,410	10,159	14,410	12,958		87,800	87,850	15,099	10,819	15,099	13,647		90,800	90,850	15,819	11,479	15,819	14,367	
84,850	84,900	14,421	10,170	14,421	12,969		87,850	87,900	15,111	10,830	15,111	13,659		90,850	90,900	15,831	11,490	15,831	14,379	
84,900	84,950	14,432	10,181	14,432	12,980		87,900	87,950	15,123	10,841	15,123	13,671		90,900	90,950	15,843	11,501	15,843	14,391	
84,950	85,000	14,443	10,192	14,443	12,991		87,950	88,000	15,135	10,852	15,135	13,683		90,950	91,000	15,855	11,512	15,855	14,403	
<b>85,000</b>																				
85,000	85,050	14,454	10,203	14,454	13,002		88,000	88,050	15,147	10,863	15,147	13,695		91,000	91,050	15,867	11,523	15,867	14,415	
85,050	85,100	14,465	10,214	14,465	13,013		88,050	88,100	15,159	10,874	15,159	13,707		91,050	91,100	15,879	11,534	15,879	14,427	
85,100	85,150	14,476	10,225	14,476	13,024		88,100	88,150	15,171	10,885	15,171	13,719		91,100	91,150	15,891	11,545	15,891	14,439	
85,150	85,200	14,487	10,236	14,487	13,035		88,150	88,200	15,183	10,896	15,183	13,731		91,150	91,200	15,903	11,556	15,903	14,451	
85,200	85,250	14,498	10,247	14,498	13,046		88,200	88,250	15,195	10,907	15,195	13,743		91,200	91,250	15,915	11,567	15,915	14,463	
85,250	85,300	14,509	10,258	14,509	13,057		88,250	88,300	15,207	10,918	15,207	13,755		91,250	91,300	15,927	11,578	15,927	14,475	
85,300	85,350	14,520	10,269	14,520	13,068		88,300	88,350	15,219	10,929	15,219	13,767		91,300	91,350	15,939	11,589	15,939	14,487	
85,350	85,400	14,531	10,280	14,531	13,079		88,350	88,400	15,231	10,940	15,231	13,779		91,350	91,400	15,951	11,600	15,951	14,499	
85,400	85,450	14,542	10,291	14,542	13,090		88,400	88,450	15,243	10,951	15,243	13,791		91,400	91,450	15,963	11,611	15,963	14,511	
85,450	85,500	14,553	10,302	14,553	13,101		88,450	88,500	15,255	10,962	15,255	13,803		91,450	91,500	15,975	11,622	15,975	14,523	
85,500	85,550	14,564	10,313	14,564	13,112		88,500	88,550	15,267	10,973	15,267	13,815		91,500	91,550	15,987	11,633	15,987	14,535	
85,550	85,600	14,575	10,324	14,575	13,123		88,550	88,600	15,279	10,984	15,279	13,827		91,550	91,600	15,999	11,644	15,999	14,547	
85,600	85,650	14,586	10,335	14,586	13,134		88,600	88,650	15,291	10,995	15,291	13,839		91,600	91,650	16,011	11,655	16,011	14,559	
85,650	85,700	14,597	10,346	14,597	13,145		88,650	88,700	15,303	11,006	15,303	13,851		91,650	91,700	16,023	11,666	16,023	14,571	
85,700	85,750	14,608	10,357	14,608	13,156		88,700	88,750	15,315	11,017	15,315	13,863		91,700	91,750	16,035	11,677	16,035	14,583	
85,750	85,800	14,619	10,368	14,619	13,167		88,750	88,800	15,327	11,028	15,327	13,875		91,750	91,800	16,047	11,688	16,047	14,595	
85,800	85,850	14,630	10,379	14,630	13,178		88,800	88,850	15,339	11,039	15,339	13,887		91,800	91,850	16,059	11,699	16,059	14,607	
85,850	85,900	14,641	10,390	14,641	13,189		88,850	88,900	15,351	11,050	15,351	13,899		91,850	91,900	16,071	11,710	16,071	14,619	
85,900	85,950	14,652	10,401	14,652	13,200		88,900	88,950	15,363	11,061	15,363	13,911		91,900	91,950	16,083	11,721	16,083	14,631	
85,950	86,000	14,663	10,412	14,663	13,211		88,950	89,000	15,375	11,072	15,375	13,923		91,950	92,000	16,095	11,732	16,095	14,643	
<b>86,000</b>																				
86,000	86,050	14,674	10,423	14,674	13,222		89,000	89,050	15,387	11,083	15,387	13,935		92,000	92,050	16,107	11,743	16,107	14,655	
86,050	86,100	14,685	10,434	14,685	13,233		89,050	89,100	15,399	11,094	15,399	13,947		92,050	92,100	16,119	11,754	16,119	14,667	
86,100	86,150	14,696	10,445	14,696	13,244		89,100	89,150	15,411	11,105	15,411	13,959		92,100	92,150	16,131	11,765	16,131	14,679	
86,150	86,200	14,707	10,456	14,707	13,255		89,150	89,200	15,423	11,116	15,423	13,971		92,150	92,200	16,143	11,776	16,143	14,691	
86,200	86,250	14,718	10,467	14,718	13,266		89,200	89,250	15,435	11,127	15,435	13,983		92,200	92,250	16,155	11,787	16,155	14,703	
86,250	86,300																			

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—				
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold			
Your tax is—										Your tax is—					Your tax is—					
<b>93,000</b>																		<b>99,000</b>		
93,000	93,050	16,347	11,963	16,347	14,895	96,000	96,050	17,067	12,623	17,067	15,615	99,000	99,050	17,787	13,283	17,787	16,335			
93,050	93,100	16,359	11,974	16,359	14,907	96,050	96,100	17,079	12,634	17,079	15,627	99,050	99,100	17,799	13,294	17,799	16,347			
93,100	93,150	16,371	11,985	16,371	14,919	96,100	96,150	17,091	12,645	17,091	15,639	99,100	99,150	17,811	13,305	17,811	16,359			
93,150	93,200	16,383	11,996	16,383	14,931	96,150	96,200	17,103	12,656	17,103	15,651	99,150	99,200	17,823	13,316	17,823	16,371			
93,200	93,250	16,395	12,007	16,395	14,943	96,200	96,250	17,115	12,667	17,115	15,663	99,200	99,250	17,835	13,327	17,835	16,383			
93,250	93,300	16,407	12,018	16,407	14,955	96,250	96,300	17,127	12,678	17,127	15,675	99,250	99,300	17,847	13,338	17,847	16,395			
93,300	93,350	16,419	12,029	16,419	14,967	96,300	96,350	17,139	12,689	17,139	15,687	99,300	99,350	17,859	13,349	17,859	16,407			
93,350	93,400	16,431	12,040	16,431	14,979	96,350	96,400	17,151	12,700	17,151	15,699	99,350	99,400	17,871	13,360	17,871	16,419			
93,400	93,450	16,443	12,051	16,443	14,991	96,400	96,450	17,163	12,711	17,163	15,711	99,400	99,450	17,883	13,371	17,883	16,431			
93,450	93,500	16,455	12,062	16,455	15,003	96,450	96,500	17,175	12,722	17,175	15,723	99,450	99,500	17,895	13,382	17,895	16,443			
93,500	93,550	16,467	12,073	16,467	15,015	96,500	96,550	17,187	12,733	17,187	15,735	99,500	99,550	17,907	13,393	17,907	16,455			
93,550	93,600	16,479	12,084	16,479	15,027	96,550	96,600	17,199	12,744	17,199	15,747	99,550	99,600	17,919	13,404	17,919	16,467			
93,600	93,650	16,491	12,095	16,491	15,039	96,600	96,650	17,211	12,755	17,211	15,759	99,600	99,650	17,931	13,415	17,931	16,479			
93,650	93,700	16,503	12,106	16,503	15,051	96,650	96,700	17,223	12,766	17,223	15,771	99,650	99,700	17,943	13,426	17,943	16,491			
93,700	93,750	16,515	12,117	16,515	15,063	96,700	96,750	17,235	12,777	17,235	15,783	99,700	99,750	17,955	13,437	17,955	16,503			
93,750	93,800	16,527	12,128	16,527	15,075	96,750	96,800	17,247	12,788	17,247	15,795	99,750	99,800	17,967	13,448	17,967	16,515			
93,800	93,850	16,539	12,139	16,539	15,087	96,800	96,850	17,259	12,799	17,259	15,807	99,800	99,850	17,979	13,459	17,979	16,527			
93,850	93,900	16,551	12,150	16,551	15,099	96,850	96,900	17,271	12,810	17,271	15,819	99,850	99,900	17,991	13,470	17,991	16,539			
93,900	93,950	16,563	12,161	16,563	15,111	96,900	96,950	17,283	12,821	17,283	15,831	99,900	99,950	18,003	13,481	18,003	16,551			
93,950	94,000	16,575	12,172	16,575	15,123	96,950	97,000	17,295	12,832	17,295	15,843	99,950	100,000	18,015	13,492	18,015	16,563			
<b>94,000</b>										<b>97,000</b>					<b>\$100,000 or over</b> use the Tax Computation Worksheet					
94,000	94,050	16,587	12,183	16,587	15,135	97,000	97,050	17,307	12,843	17,307	15,855	97,050	97,100	17,319	12,854	17,319	15,867			
94,050	94,100	16,599	12,194	16,599	15,147	97,100	97,150	17,331	12,865	17,331	15,879	97,150	97,200	17,343	12,876	17,343	15,891			
94,100	94,150	16,611	12,205	16,611	15,159	97,200	97,250	17,355	12,887	17,355	15,903	97,250	97,300	17,367	12,898	17,367	15,915			
94,150	94,200	16,623	12,216	16,623	15,171	97,300	97,350	17,379	12,909	17,379	15,927	97,350	97,400	17,391	12,920	17,391	15,939			
94,200	94,250	16,635	12,227	16,635	15,183	97,400	97,450	17,403	12,931	17,403	15,951	97,450	97,500	17,415	12,942	17,415	15,963			
94,250	94,300	16,647	12,238	16,647	15,195	97,500	97,550	17,427	12,953	17,427	15,975	97,550	97,600	17,439	12,964	17,439	15,987			
94,300	94,350	16,659	12,249	16,659	15,207	97,600	97,650	17,451	12,975	17,451	15,999	97,650	97,700	17,463	12,986	17,463	16,011			
94,350	94,400	16,671	12,260	16,671	15,219	97,700	97,750	17,475	12,997	17,475	16,023	97,750	97,800	17,487	13,008	17,487	16,035			
94,400	94,450	16,683	12,271	16,683	15,231	97,800	97,850	17,499	13,019	17,499	16,047	97,850	97,900	17,511	13,030	17,511	16,059			
94,450	94,500	16,695	12,282	16,695	15,243	97,900	97,950	17,523	13,041	17,523	16,071	97,950	98,000	17,535	13,052	17,535	16,083			
94,500	94,550	16,707	12,293	16,707	15,255	98,000	98,050	17,547	13,063	17,547	16,095	98,050	98,100	17,559	13,074	17,559	16,107			
94,550	94,600	16,719	12,304	16,719	15,267	98,100	98,150	17,571	13,085	17,571	16,119	98,150	98,200	17,583	13,096	17,583	16,131			
94,600	94,650	16,731	12,315	16,731	15,279	98,200	98,250	17,595	13,107	17,595	16,143	98,250	98,300	17,607	13,118	17,607	16,155			
94,650	94,700	16,743	12,326	16,743	15,291	98,300	98,350	17,619	13,129	17,619	16,167	98,350	98,400	17,631	13,140	17,631	16,179			
94,700	94,750	16,755	12,337	16,755	15,303	98,400	98,450	17,643	13,151	17,643	16,191	98,400	98,450	17,655	13,162	17,655	16,203			
94,750	94,800	16,767	12,348	16,767	15,315	98,500	98,550	17,667	13,173	17,667	16,215	98,500	98,600	17,679	13,184	17,679	16,227			
94,800	94,850	16,779	12,359	16,779	15,327	98,600	98,650	17,691	13,195	17,691	16,239	98,600	98,650	17,703	13,206	17,703	16,251			
94,850	94,900	16,791	12,370	16,791	15,339	98,700	98,750	17,715	13,217	17,715	16,263	98,700	98,750	17,727	13,228	17,727	16,275			
94,900	94,950	16,803	12,381	16,803	15,351	98,800	98,850	17,739	13,239	17,739	16,287	98,800	98,850	17,751	13,250	17,751	16,289			
94,950	95,000	16,815	12,392	16,815	15,363	98,900	98,950	17,763	13,261	17,763	16,311	98,900	98,950	17,775	13,272	17,775	16,323			
95,000	95,050	16,827	12,403	16,827	15,375	99,000	99,050	17,787	13,283	17,787	16,335	99,050	99,100	17,799	13,294	17,799	16,347			
95,050	95,100	16,839	12,414	16,839	15,387	99,100	99,150	17,811	13,305	17,811	16,359	99,150	99,200	17,823	13,316	17,823	16,371			
95,100	95,150	16,851	12,425	16,851	15,399	99,200	99,250	17,835	13,327	17,835	16,383	99,200	99,250	17,853	13,338	17,853	16,395			
95,150	95,200	16,863	12,436	16,863	15,411	99,250	99,300	17,857	13,347	17,857	16,407	99,300	99,350	17,879	13,349	17,879	16,407			
95,200	95,250	16,875	12,447	16,875	15,423	99,300	99,350	17,879	13,360	17,879	16,427	99,350	99,400	17,891	13,404	17,891	16,427			
95,250	95,300	16,887	12,458	16,887	15,435	99,350	99,400	17,901	13,374	17,901	16,443	99,400	99,450	17,919	13,415	17,919	16,443			
95,300	95,350	16,899	12,469	16,899	15,447	99,400	99,450	17,923	13,386	17,923	16,467	99,450	99,500	17,939	13,437	17,939	16,467			
95,350	95,400	16,911	12,480	16,911	15,459	99,450	99,500	17,941	13,398	17,941										

# 2021 Tax Computation Worksheet—Line 16



See the instructions for line 16 to see if you must use the worksheet below to figure your tax.

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

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$164,925	\$	× 24% (0.24)	\$	\$ 5,979.00	\$
Over \$164,925 but not over \$209,425	\$	× 32% (0.32)	\$	\$ 19,173.00	\$
Over \$209,425 but not over \$523,600	\$	× 35% (0.35)	\$	\$ 25,455.75	\$
Over \$523,600	\$	× 37% (0.37)	\$	\$ 35,927.75	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$172,750	\$	× 22% (0.22)	\$	\$ 8,503.00	\$
Over \$172,750 but not over \$329,850	\$	× 24% (0.24)	\$	\$ 11,958.00	\$
Over \$329,850 but not over \$418,850	\$	× 32% (0.32)	\$	\$ 38,346.00	\$
Over \$418,850 but not over \$628,300	\$	× 35% (0.35)	\$	\$ 50,911.50	\$
Over \$628,300	\$	× 37% (0.37)	\$	\$ 63,477.50	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$164,925	\$	× 24% (0.24)	\$	\$ 5,979.00	\$
Over \$164,925 but not over \$209,425	\$	× 32% (0.32)	\$	\$ 19,173.00	\$
Over \$209,425 but not over \$314,150	\$	× 35% (0.35)	\$	\$ 25,455.75	\$
Over \$314,150	\$	× 37% (0.37)	\$	\$ 31,738.75	\$

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

Taxable income. If line 15 is—	(a) Enter the amount from line 15	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on the entry space on line 16.
At least \$100,000 but not over \$164,900	\$	× 24% (0.24)	\$	\$ 7,431.00	\$
Over \$164,900 but not over \$209,400	\$	× 32% (0.32)	\$	\$ 20,623.00	\$
Over \$209,400 but not over \$523,600	\$	× 35% (0.35)	\$	\$ 26,905.00	\$
Over \$523,600	\$	× 37% (0.37)	\$	\$ 37,377.00	\$

# General Information

## Voter Registration

Do you need to check or update your voter registration? Visit [Vote.gov](#) to confirm with your state election office.

## How To Avoid Common Mistakes

Mistakes can delay your refund or result in notices being sent to you. One of the best ways to file an accurate return is to file electronically. Tax software does the math for you and will help you avoid mistakes. You may be eligible to use free tax software that will take the guesswork out of preparing your return. Free File makes available free brand-name software and free *e-file*. Visit [IRS.gov/FreeFile](#) for details. Join the eight in 10 taxpayers who get their refunds faster by using direct deposit and *e-file*.

- File your return on a standard size sheet of paper. Cutting the paper may cause problems in processing your return.

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 18 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.

- Check your math, especially for the child tax credit, earned income credit (EIC), taxable social security benefits, total income, itemized deductions or standard deduction, taxable income, total tax, federal income tax withheld, and refund or amount you owe.

- Be sure you used the correct method to figure your tax. See the instructions for line 16.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a

**The IRS Mission.** Provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct. Enter your (and your spouse's) name in the same order as shown on your last return.

- If you live in an apartment, be sure to include your apartment number in your address.

- If you are taking the standard deduction, see the instructions for line 12a to be sure you entered the correct amount.

- If you received capital gain distributions but weren't required to file Schedule D, make sure you checked the box on line 7.

- If you are taking the EIC, be sure you used the correct column of the EIC Table for your filing status and the number of qualifying children you have who have valid SSNs.

- Remember to sign and date Form 1040 or 1040-SR and enter your occupation(s).

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return*, earlier.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 37 for details.

- Make sure to check *Where Do You File?* before mailing your return. Over the next several years, the IRS will be reducing the number of paper tax return processing sites. Because of this, you may need to mail your return to a different address than you have in the past.

- Don't file more than one original return for the same year, even if you haven't gotten your refund or haven't heard from the IRS since you filed. Filing more than one original return for the same year, or sending in more than one copy of the same return (unless we ask you to do so), could delay your refund.

- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 2, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

## Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits; (b) you are divorced, separated, or no longer living with your spouse; or (c) given all the facts and circumstances, it wouldn't be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but didn't file a joint return and are now liable for an unpaid or understated tax. File Form 8857 to request relief. In some cases, Form 8857 may need to be filed within 2 years of the date on which the IRS first attempted to collect the tax from you. Don't file Form 8857 with your Form 1040 or 1040-SR. For more information, see Pub. 971 and Form 8857, or you can call the Innocent Spouse office toll free at 855-851-2009.

## Income Tax Withholding and Estimated Tax Payments for 2022

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

In general, you don't have to make estimated tax payments if you expect that your 2022 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2022 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

## Secure Your Tax Records From Identity Theft

**TIP** All taxpayers can now apply for an Identity Protection PIN (IP PIN). Use the Get An IP PIN tool on IRS.gov to request an IP PIN, file Form 15227 if your income is \$72,000 or less, or make an appointment to visit a Taxpayer Assistance Center.

Identity theft occurs when someone uses your personal information, such as your name, social security number (SSN), or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter. For more information, see Pub. 5027.

If your SSN has been lost or stolen or you suspect you are a victim of tax-relat-

ted identity theft, visit [IRS.gov/IdentityTheft](#) to learn what steps you should take.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that haven't been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the National Taxpayer Advocate helpline at 877-777-4778. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-829-4059. Deaf or hard-of-hearing individuals can also contact the IRS through relay services such as the Federal Relay Service, available at [www.gsa.gov/fredrelay](#).

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common form is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS doesn't initiate contact with taxpayers via emails. Also, the IRS doesn't request detailed personal information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward the message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll free at 800-366-4484. People who are deaf, hard of hearing, or have a speech disability and who have access to TTY/TDD equipment can call 800-877-8339. You can forward suspicious emails to the Federal Trade Commission (FTC) at [spam@uce.gov](mailto:spam@uce.gov) or report them at [ftc.gov/complaint](http://ftc.gov/complaint). You can contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](#) and Pub. 5027. People who are deaf, hard of hear-

ing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

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

If you wish to do so, make a check payable to "Bureau of the Fiscal Service." You can send it to: Bureau of the Fiscal Service, Attn: Dept G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [www.treasurydirect.gov](#) and click on "How to Make a Contribution to Reduce the Debt."



You may be able to deduct this gift on your 2022 tax return.

## How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

## Amended Return

File Form 1040-X to change a return you already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax

was paid, whichever is later. But you may have more time to file Form 1040-X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

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

## Need a Copy of Your Tax Return Information?

Tax return transcripts are free and are generally used to validate income and tax filing status for mortgage applications, student and small business loan applications, and during tax return preparation. To get a free transcript:

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

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

## Death of a Taxpayer

If a taxpayer died before filing a return for 2021, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer didn't have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this information isn't provided, it may delay the processing of the return.

If your spouse died in 2021 and you didn't remarry in 2021, or if your spouse died in 2022 before filing a return for 2021, you can file a joint return. A joint return should show your spouse's 2021 income before death and your income for all of 2021. Enter "Filing as surviving spouse" in the area where you sign

the return. If someone else is the personal representative, he or she must also sign.

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

## Claiming a Refund for a Deceased Taxpayer

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

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

## Past Due Returns

If you or someone you know needs to file past due tax returns, use [Tax Topic 153](#) or go to [IRS.gov/Individuals](#) for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2018 return in 2022, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

## How To Get Tax Help

If you have questions about a tax issue, need help preparing your tax return, or want to download free publications, forms, or instructions, go to IRS.gov and find resources that can help you right away.

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

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$58,000 or less, persons with disabilities, and limited-English-speaking tax-

payers who need help preparing their own tax returns. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors.

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

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

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

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

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

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

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

- Go to [IRS.gov/Pub17](#) to get Pub. 17, Your Federal Income Tax for Individuals, which features details on tax-saving opportunities, 2021 tax changes, and thousands of interactive links to help you find answers to your questions. View it online in HTML, as a PDF, or download it to your mobile device as an eBook.

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

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

**Access your online account (Individual taxpayers only).** Go to [IRS.gov/Account](#) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment, view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, your economic impact payment amounts, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- Update your address or manage your communication preferences.
- Go to [IRS.gov/SecureAccess](#) to review the required identity authentication process.

**Access information about your advance child tax credit payments.** Go to the child tax credit update portal at [IRS.gov/CTCPortal](#) to securely access information needed before completing Schedule 8812 (Form 1040).

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

**Refund timing for returns claiming certain credits.** The IRS can't issue [refunds before mid-February 2022](#) for returns that claimed the earned income credit (EIC) or the additional child tax credit (ACTC). This delay applies to the entire refund, not just the portion associated with these credits. This delay does not apply if the return claims the refundable child tax credit unless the return also claims the EIC.

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

- Order your transcript by calling 800-908-9946.

- Mail Form 4506-T or Form 4506T-EZ (both available on IRS.gov).

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

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

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

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

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

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

**Resolving tax-related identity theft issues.**

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

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

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

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

**Checking on the status of your refund.**

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

- The IRS can't issue refunds before mid-February 2022 for returns that claimed the EIC or ACTC. This applies to the entire refund, not just the portion associated with these credits.

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

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

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

- **IRS Direct Pay:** Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

- **Debit or credit card:** Choose an approved payment processor to pay online, by phone, and by mobile device.

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

- **Electronic Federal Tax Payment System:** Best option for businesses. Enrollment is required.

- **Check or money order:** Mail your payment to the address listed on the notice or instructions.

- **Cash:** You may be able to pay your taxes with cash at a participating retail store.

**What if I can't pay now?** Go to [IRS.gov/Payments](#) for more information about your options.

- Apply for an [online payment agreement](#) ([IRS.gov/OPA](#)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) ([IRS.gov/OIC](#)) to see if you can settle your tax debt for less than the full amount you owe.

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

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

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

**Watching IRS videos.** The IRS Video portal, [IRSVideos.gov](#), contains video and audio presentations for individuals, small businesses, and tax professionals.

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

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

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

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

**Getting tax information in other languages.** For taxpayers whose native

language isn't English, file a Schedule LEP with your Form 1040 to request a change in your language preference for further communications from the IRS. We also have the following resources available. Taxpayers can find information on IRS.gov in the following languages.

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

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

The IRS also offers tax help in other languages at [IRS.gov/mylanguage](#) and by phone. If you need to speak with the IRS, interpreters are available to help. Hours are Monday through Friday, from 7:00 a.m. to 7:00 p.m. local time (Alaska & Hawaii follow Pacific Time). You may experience some wait time. The best time to call is before 10:00 a.m. local time with Monday being the heaviest traffic day.

## Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see Line 38, earlier.

### Interest

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction under-

statements. Interest is charged on the penalty from the due date of the return (including extensions).

### Penalties

**Late filing.** If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$435 or the amount of any tax you owe, whichever is smaller.

**Late payment of tax.** If you pay your taxes late, the penalty is usually  $\frac{1}{2}$  of 1% of the unpaid amount for each month or part of a month the tax isn't paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

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

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

# Refund Information

**where's my refund?** To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds) or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2022 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits. This delay does not apply if the return claims the refundable child tax credit unless the return also claims the earned income credit.



To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

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



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



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

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

To get a refund, you must generally file your return within 3 years from the date the return was due (including extensions).

*Where's My Refund* doesn't track refunds that are claimed on an amended tax return.

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

# Instructions for Schedule 1

## Additional Income and Adjustments to Income

### General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040 or 1040-SR, line 10; or 1040-NR, line 10a.

### Additional Income

#### Line 1

##### Taxable Refunds, Credits, or Offsets of State and Local Income Taxes

**TIP** *None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.*

If you received a refund, credit, or offset of state or local income taxes in 2021, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2021 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2021 estimated state or local income tax, the amount applied is treated as received in 2021. If the refund was for a tax you paid in 2020 and you

deducted state and local income taxes on your 2020 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

**Exception.** See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2021 that is for a tax year other than 2020.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2021 of an amount deducted or credit claimed in an earlier year.
3. You had taxable income on your 2020 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.
4. Your 2020 state and local income tax refund is more than your 2020 state and local income tax deduction minus the amount you could have deducted as your 2020 state and local general sales taxes.
5. You made your last payment of 2020 estimated state or local income tax in 2021.
6. You owed alternative minimum tax in 2020.
7. You couldn't use the full amount of credits you were entitled to in 2020 because the total credits were more than the amount shown on your 2020 Form 1040 or 1040-SR, line 16.
8. You could be claimed as a dependent by someone else in 2020.
9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2021 Form 1040 or 1040-SR with the same person.

#### Lines 2a and 2b

##### Alimony Received

###### Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

###### Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

#### Line 3

##### Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

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

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

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **don't** enter more than the amount of your state and local income taxes shown on your 2020 Schedule A, line 5d ..... 1. \_\_\_\_\_
2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2020 (generally, this is the amount reported on your 2020 Schedule A, line 5d), more than the amount on your 2020 Schedule A, line 5e?
 

**No.** Enter the amount from line 1 on line 3 and go to line 4.  
 **Yes.** Subtract the amount on your 2020 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2020 (generally, this is the amount reported on your 2020 Schedule A, line 5d).

2. \_\_\_\_\_
3. Is the amount on line 1 more than the amount on line 2?
 

**No.** None of your refund is taxable.  
 **Yes.** Subtract line 2 from line 1.

3. \_\_\_\_\_
4. Enter your total itemized deductions from your 2020 Schedule A, line 17. 4. \_\_\_\_\_
- Note.** If the filing status on your 2020 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2020, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your **2020** Form 1040 or 1040-SR.

  - Single or married filing separately—\$12,400
  - Married filing jointly or qualifying widow(er)—\$24,800
  - Head of household—\$18,650

5. \_\_\_\_\_
6. Check any boxes that apply.\*  

You were born before January 2, 1956.  
 Spouse was born before January 2, 1956.

No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,300 (\$1,650 if your 2020 filing status was single or head of household).

6. \_\_\_\_\_

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

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

## Line 4

### Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

## Line 7

### Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2021. Report this amount on line 7.



*If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2021.*

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.



*Your state may issue separate Forms 1099-G for unemployment compensation received from the state and the additional \$300 a week federal unemployment compensation related to coronavirus relief. Include all unemployment compensation received on line 7.*

If you received an overpayment of unemployment compensation in 2021 and you repaid any of it in 2021, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2021, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



*If you received unemployment compensation in 2021, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.*

## Lines 8a Through 8z

### Other Income

**CAUTION** *Do not report on line 8a through 8z any income from self-employment or fees received as a notary public. Instead, you must use Schedule C, even if you don't have any business expenses. Also don't report on lines 8a through 8z any non-employee compensation shown on Form 1099-MISC or 1099-NEC (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC or 1099-NEC to find out where to report that income.*

*Form 1099-K may also include non-employee compensation. Don't report it on line 8. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/Gig](#).*

### Line 8a

**Net operating loss (NOL) deduction.** Enter on line 8a any NOL deduction from an earlier year. Enter the amount in the preprinted parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See Pub. 536 for details.

### Line 8b

**Gambling income.** Enter on line 8b any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.



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

### Line 8c

**Cancellation of debt.** Enter on line 8c any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be non-taxable. See Pub. 4681 or go to IRS.gov

and enter "canceled debt" or "foreclosure" in the search box.

## Line 8d

**Foreign earned income exclusion and housing exclusion from Form 2555.** Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

## Line 8e

**Taxable health savings account distribution.** Enter the taxable amount of distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account holder in 2021, and (b) they were not included in a qualified rollover. See Pub. 969.



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

## Line 8g

**Jury duty pay.** Also see the instructions for line 24a.

## Line 8h

**Prizes and awards.** Enter prizes and awards but see the instructions for line 8l, *Olympic and Paralympic medals and USOC prize money*, later.

## Line 8i

**Activity not engaged in for profit income.** See Pub. 535.

## Line 8j

**Stock options.** Enter on line 8j any income from the exercise of stock options

not otherwise reported on Form 1040 or 1040-SR, line 1.

#### Line 8k

**Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property.** Also see the instructions for line 24b, later.

#### Line 8l

**Olympic and Paralympic medals and USOC prize money.** The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8l, then subtract it by including it on line 24c.

#### Line 8m

**Section 951(a) inclusion.** Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8m from your Forms 5471 the sum of any amounts reported on Schedule I, lines 1a through h and line 2. Remember to attach copies of your Forms 5471 to your return.

#### Line 8n

**Section 951A(a) inclusion.** Section 951A generally requires that a U.S. shareholder of a controlled foreign corporation include in income its global intangible low-taxed income (GILTI). Enter on line 8n from your Forms 8992 the sum of any amounts reported on Part II, line 5. Remember to attach copies of your Forms 8992.



*If you made a section 962 election and have an income inclusion under section 951 or 951A, do not report that income on line 8m or 8n, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.*

#### Line 8o

**461(l) excess business loss adjustment.** Enter the amount of your excess business loss from Form 461, line 16.

#### Line 8p

**Taxable distributions from an ABLE account.** Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



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

#### Line 8z

**Other income.** Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.



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

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

- Amounts deemed to be income from a health savings account (HSA) because you didn't remain an eligible individual during the testing period. See Form 8889, Part III.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2021 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2021; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.



**CAUTION** You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

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

**Nontaxable income.** Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.
- Any Pay-for-Performance Success Payments that reduce the principal balance of your home mortgage under the Home Affordable Modification Program.

• Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

• Gifts and bequests. However, if you received a gift or bequest from a foreign person (including amounts from foreign corporations and foreign partnerships that you treated as gifts) totaling more than \$16,815, you may have to report information about it on Form 3520, Part IV. See the Instructions for Form 3520.

## Adjustments to Income

### Line 11

#### Educator Expenses

If you were an eligible educator in 2021, you can deduct on line 11 up to \$250 of qualified expenses you paid in 2021. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

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

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



*Qualified expenses include amounts paid or incurred in 2021 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.*

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

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.

- Any reimbursements you received for these expenses that weren't reported to you in box 1 of your Form W-2.

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

### Line 12

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

Include the following deductions on line 12.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.

- Performing-arts-related expenses as a qualified performing artist.

- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106.

### Line 13

#### Health Savings Account (HSA) Deduction

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2021. See Form 8889.

### Line 14

#### Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

### Line 15

#### Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

## Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

- Before you begin:**
- ✓ If, during 2021, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation pension payee, see the Instructions for Form 8885 to figure the amount to enter on line 1 of this worksheet.
  - ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

1. Enter the total amount paid in 2021 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2021 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2021, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer ..... 1. \_\_\_\_\_
2. Enter your net profit\* and any other earned income\*\* from the business under which the insurance plan is established, minus any deductions on Schedule 1, lines 15 and 16. Don't include Conservation Reserve Program payments exempt from self-employment tax ..... 2. \_\_\_\_\_
3. **Self-employed health insurance deduction.** Enter the **smaller** of line 1 or line 2 here and on Schedule 1, line 17. **Don't** include this amount in figuring any medical expense deduction on Schedule A ..... 3. \_\_\_\_\_

\*If you used either optional method to figure your net earnings from self-employment, don't enter your net profit. Instead, enter the amount from Schedule SE, line 4b.

\*\***Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it doesn't include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

### Line 16

#### Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

### Line 17

#### Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2021, even if the child wasn't your dependent. A child includes your son, daughter, stepchild, adopted child, or foster child (defined in *Who Qualifies as Your Dependent* in the Instructions for Form 1040).

One of the following statements must be true.

- You were self-employed and had a net profit for the year reported on Schedule C or F.

- You were a partner with net earnings from self-employment.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.

- You received wages in 2021 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and re-

port the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2021 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2021, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end

of 2021, don't use amounts paid for coverage for that month to figure the deduction.

**CAUTION** *A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.*

**Example.** If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Pub. 535.

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

**Exceptions.** Use Pub. 535 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

## Line 18

### Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

## Lines 19a, 19b, and 19c Alimony Paid

### Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

### Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

## Line 20

### IRA Deduction



*If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2021, you must report them on Form 8606.*



*You no longer need to be younger than age 70½ to take a deduction for your contributions to an IRA.*

If you made contributions to a traditional IRA for 2021, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed

Forces, earned income includes any non-taxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by May 31, 2022, that shows all contributions to your traditional IRA for 2021.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA deduction. But read the following 10-item list before you fill in the worksheet.

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2021, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

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

4. If you made contributions to your IRA in 2021 that you deducted for 2020, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 14 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

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

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

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2021, see Pub. 590-A for special rules.

**TIP** *You must receive at least a minimum amount from your traditional IRA for each year starting with the year you reach age 72. If you don't receive that minimum distribution amount in the year you become age 72, you must receive that distribu-*

*tion by April 1 of the year following the year you become age 72. If you don't, you may have to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.*

#### **Were You Covered by a Retirement Plan?**

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work

even if you weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

**Married persons filing separately.** If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2021.

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

## IRA Deduction Worksheet—Schedule 1, Line 20

- Before you begin:**
- ✓ Be sure you have read the 10-item list in the instructions for this line. You may not be able to use this worksheet.
  - ✓ Figure any write-in adjustments to be entered on 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 2021, enter “D” on the dotted line next to Schedule 1, line 20. If you don’t, you may get a math error notice from the IRS.

	Your IRA	Spouse's IRA	
1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i> ) .....	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No		
b. If married filing jointly, was your spouse covered by a retirement plan? .....		1b. <input type="checkbox"/> Yes <input type="checkbox"/> No	
<p><b>Next.</b> If you checked “No” on line 1a (and “No” on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.</p> <ul style="list-style-type: none"> <li>• \$6,000, if under age 50 at the end of 2021.</li> <li>• \$7,000, if age 50 or older at the end of 2021.</li> </ul> <p>Otherwise, go to line 2.</p>			
2. Enter the amount shown below that applies to you.	<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2021, enter \$76,000.</li> <li>• Qualifying widow(er), enter \$125,000.</li> <li>• Married filing jointly, enter \$125,000 in both columns. But if you checked “No” on either line 1a or 1b, enter \$208,000 for the person who wasn’t covered by a plan.</li> <li>• Married filing separately and you lived with your spouse at any time in 2021, enter \$10,000.</li> </ul>		
3. Enter the amount from Form 1040 or 1040-SR, line 9 .....			3. _____
4. Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25 .....			4. _____
5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns .....			5a. _____
6. Is the amount on line 5 less than the amount on line 2?	<p><input type="checkbox"/> <b>No.</b>  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.</p> <ul style="list-style-type: none"> <li>• If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.           <ul style="list-style-type: none"> <li>i. \$6,000, if under age 50 at the end of 2021.</li> <li>ii. \$7,000, if age 50 or older at the end of 2021.</li> </ul> </li> </ul> <p>If the result is less than \$10,000, go to line 7.</p> <ul style="list-style-type: none"> <li>• If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn’t covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.           <ul style="list-style-type: none"> <li>i. \$6,000, if under age 50 at the end of 2021.</li> <li>ii. \$7,000 if age 50 or older at the end of 2021.</li> </ul> </li> </ul> <p>Otherwise, go to line 7.</p>		
6a. _____			6b. _____

## IRA Deduction Worksheet—Continued

	<b>Your IRA</b>	<b>Spouse's IRA</b>
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result isn't a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 60% (0.60) (or by 70% (0.70) in the column for the IRA of a person who is age 50 or older at the end of 2021).</li> <li>• Married filing jointly or qualifying widow(er), multiply by 30% (0.30) (or by 35% (0.35) in the column for the IRA of a person who is age 50 or older at the end of 2021). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who wasn't covered by a retirement plan, multiply by 60% (0.60) (or by 70% (0.70) if age 50 or older at the end of 2021).</li> </ul>	<span style="font-size: 2em; margin-right: 5px;">}</span> 7a. _____	<span style="font-size: 2em; margin-right: 5px;">}</span> 7b. _____
<p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> <li>• Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20.</li> <li>• Alimony and separate maintenance payments reported on Schedule 1, line 2a.</li> <li>• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q.</li> </ul>	<span style="font-size: 2em; margin-right: 5px;">}</span> 8. _____	
<p>9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Schedule 1, lines 15 and 16. If zero or less, enter -0-. For more details, see Pub. 590-A .....</p>	<span style="font-size: 2em; margin-right: 5px;">}</span> 9. _____	
<p>10. Add lines 8 and 9 .....</p>	<span style="font-size: 2em; margin-right: 5px;">}</span> 10. _____	
<div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p><i>If married filing jointly and line 10 is less than \$12,000 (\$13,000 if one spouse is age 50 or older at the end of 2021; \$14,000 if both spouses are age 50 or older at the end of 2021), stop here and use the worksheet in Pub. 590-A to figure your IRA deduction.</i></p> </div> </div>		
<p>11. Enter traditional IRA contributions made, or that will be made by the due date of your 2021 return not counting extensions (April 18, 2022, for most people), for 2021 to your IRA on line 11a and to your spouse's IRA on line 11b .....</p>	<span style="font-size: 2em; margin-right: 5px;">}</span> 11a. _____	<span style="font-size: 2em; margin-right: 5px;">}</span> 11b. _____
<p>12. On line 12a, enter the <b>smallest</b> of line 7a, 10, or 11a. On line 12b, enter the <b>smallest</b> of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 20. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606) .....</p>	<span style="font-size: 2em; margin-right: 5px;">}</span> 12a. _____	<span style="font-size: 2em; margin-right: 5px;">}</span> 12b. _____

### Line 21

#### Student Loan Interest Deduction

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

- You paid interest in 2021 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$85,000 if single, head of household, or qualifying widow(er); \$170,000 if married filing jointly. Use lines 2 through 4 of the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2021 tax return.

Don't include any amount paid from a distribution of earnings made from a qualified tuition program (QTP) after 2018 to the extent the earnings are treated as tax free because they were used to pay student loan interest.

Use the worksheet in these instructions to figure your student loan interest deduction.

**Exception.** Use Pub. 970 instead of the worksheet in these instructions to figure your student loan interest deduction if

you file Form 2555 or 4563, or you exclude income from sources within Puerto Rico.

**Qualified student loan.** A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals who were eligible students.

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
  - a. The person filed a joint return;

## Student Loan Interest Deduction Worksheet—Schedule 1, Line 21

**Before you begin:** ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).  
✓ Be sure you have read the **Exception** in the instructions for this line to see if you can use this worksheet instead of Pub. 970 to figure your deduction.

1. Enter the total interest you paid in 2021 on qualified student loans (see the instructions for line 21). **Don't** enter more than \$2,500 ..... 1. \_\_\_\_\_
2. Enter the amount from Form 1040 or 1040-SR, line 9 ..... 2. \_\_\_\_\_
3. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 ..... 3. \_\_\_\_\_
4. Subtract line 3 from line 2 ..... 4. \_\_\_\_\_
5. Enter the amount shown below for your filing status.
  - Single, head of household, or qualifying widow(er)—\$70,000
  - Married filing jointly—\$140,000 } ..... 5. \_\_\_\_\_
6. Is the amount on line 4 more than the amount on line 5?  
 **No.** Skip lines 6 and 7, enter -0- on line 8, and go to line 9.  
 **Yes.** Subtract line 5 from line 4 ..... 6. \_\_\_\_\_
7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 ..... 7. \_\_\_\_\_
8. Multiply line 1 by line 7 ..... 8. \_\_\_\_\_
9. **Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21.  
**Don't** include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) ..... 9. \_\_\_\_\_

b. The person had gross income that was equal to or more than the exemption amount for that year or \$4,300 for 2021; or

c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

**Qualified higher education expenses.** Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

### Line 22

Line 22 has been reserved for future use.

### Line 23

#### Archer MSA Deduction

See Form 8853.

### Lines 24a through 24z

#### Line 24a

**Jury duty pay.** Enter your jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury.

#### Line 24b

Enter the deductible expenses related to income reported on line 8k from the rental of personal property engaged in for profit.

#### Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals

and USOC prize money reported on line 8l.

#### Line 24d

Enter reforestation amortization and expenses (see Pub. 535).

#### Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

#### Line 24f

Enter contributions to section 501(c)(18)(D) pension plans (see Pub. 525).

#### Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

#### Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the ex-

tent of gross income from such actions (see Pub. 525).

**Line 24i**

Enter attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includable in your gross income.

**Line 24j**

Enter the housing deduction from Form 2555.

**Line 24k**

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

**Line 24z**

Use line 24z to report any adjustments not reported elsewhere. List the type and amount of the adjustment.

# Instructions for Schedule 2

## Additional Taxes

### General Instructions

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

Include the amount on Schedule 2, line 3, in the total on Form 1040, 1040-SR, or 1040-NR, line 17.

Enter the amount on Schedule 2, line 21, on Form 1040 or 1040-SR, line 23; or 1040-NR, line 23b.

### Specific Instructions

#### Line 1

##### Alternative Minimum Tax (AMT)

**Alternative minimum tax (AMT) exemption amount increased.** The AMT exemption amount is increased to \$73,600 (\$114,600 if married filing jointly or qualifying widow(er); \$57,300 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$523,600 (\$1,047,200 if married filing jointly or qualifying widow(er)).

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

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

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the percentage-of-completion method.

- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Stock by exercising an incentive stock option and you didn't dispose of the stock in the same year.
- Any general business credit claimed on Form 3800 if either line 6 (in Part I) or line 25 of Form 3800 is more than zero.
- Qualified electric vehicle credit.
- Alternative fuel vehicle refueling property tax.
- Credit for prior year minimum tax.
- Foreign tax credit.
- Net qualified disaster loss and you are reporting your standard deduction on Schedule A, line 16. See the instructions for Form 4684 for more information.

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

#### Line 2

##### Excess Advance Premium Tax Credit Repayment



*If you have excess advance premium tax credit (APTC) repayments, go to [IRS.gov/Form8962](https://www.irs.gov/Form8962) for more information.*

The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about

your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 2.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

#### Line 5

##### Unreported Social Security and Medicare Tax From Form 4137

Enter the total of any taxes from Form 4137.

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

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

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.

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

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

**1. Are you filing Schedule A?**

**No.** Skip lines 1 and 2; subtract Form 1040 or 1040-SR, line 13, or Form 1040-NR, line 13a, from Form 1040, 1040-SR, or 1040-NR, line 11, and enter the result on line 3 and go to line 4.

**Yes.** Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15 ..... 1. \_\_\_\_\_

**2. Enter the amount from Schedule A, line 7** ..... 2. \_\_\_\_\_

**3. Add lines 1 and 2** ..... 3. \_\_\_\_\_

**4. Enter any tax refund from Schedule 1, lines 1 and 8z** ..... 4. \_\_\_\_\_

**5. Subtract line 4 from line 3** ..... 5. \_\_\_\_\_

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

- Single or head of household—\$73,600
- Married filing jointly or qualifying widow(er)—\$114,600
- Married filing separately—\$57,300

} ..... 6. \_\_\_\_\_

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

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

**Yes.** Subtract line 6 from line 5 ..... 7. \_\_\_\_\_

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

- Single or head of household—\$523,600
- Married filing jointly or qualifying widow(er)—\$1,047,200
- Married filing separately—\$523,600

} ..... 8. \_\_\_\_\_

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

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

**Yes.** Subtract line 8 from line 5 ..... 9. \_\_\_\_\_

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

**11. Add lines 7 and 10** ..... 11. \_\_\_\_\_

**12. Is the amount on line 11 more than \$199,900 (\$99,950 if married filing separately)?**

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

**No.** Multiply line 11 by 26% (0.26) ..... 12. \_\_\_\_\_

**13. Add Form 1040, 1040-SR, or 1040-NR, line 16 (minus any tax from Form 4972), and Schedule 2, line 2. (If you used Schedule J to figure your tax on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16, refigure that tax without using Schedule J before including it in this calculation)** ..... 13. \_\_\_\_\_

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

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

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



**CAUTION** You may be charged a penalty equal to 50% of the social security and Medicare or RRTA tax due on tips you received but didn't report to your employer.

## Line 6

### Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1.

## Line 8

### Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 72.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the dis-

tribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also enter "No" in the margin to the left of line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

## Line 9

### Household Employment Taxes

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

1. You paid any one household employee (defined below) cash wages of \$2,300 or more in 2021. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2021 and was a student.

2. You withheld federal income tax during 2021 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2020 or 2021 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

## Line 10

### First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2021, you can enter your 2021

repayment on this line without attaching Form 5405.

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

## Line 11

### Additional Medicare Tax

See Form 8959 and its instructions if the total of your 2021 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
- \$250,000 if married filing jointly; or
- \$200,000 if single, head of household, or qualifying widow(er).

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

## Line 12

### Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying widow(er), or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$16,300 if married filing separately,
- \$141,300 if married filing jointly or qualifying widow(er), or
- \$91,300 if single or head of household.

---

**Line 13**

**Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance.** This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

---

**Line 14**

**Interest on Tax Due on  
Installment Income From the Sale  
of Certain Residential Lots and  
Timeshares**

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

---

**Line 15**

**Interest on the Deferred Tax on  
Gain From Certain Installment  
Sales With a Sales Price Over  
\$150,000**

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

---

**Line 16**

**Recapture of Low-Income  
Housing Credit**

See Form 8611 for more information.

---

**Lines 17a Through 17z**

**Other Additional Taxes**

**Line 17a.** Recapture of the following credits.

1. Investment credit (see Form 4255). Identify as "ICR."
2. Indian employment credit (see Form 8845). Identify as "IECR."
3. New markets credit (see Form 8874). Identify as "NMCR."
4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."
5. Alternative motor vehicle credit (see Form 8910). Identify as "AMVCR."
6. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

7. Qualified plug-in electric drive motor vehicle credit (see Form 8936). Identify as "8936R."

---

**Line 17b.** If you sold your home in 2021 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

---

**Line 17c.** Enter any additional tax on health savings account (HSA) distributions you received. See Form 8889, Part II.

---

**Line 17d.** Enter any additional tax for failure to remain an eligible individual during the testing period. See Form 8889, Part III.

---

**Line 17e.** Enter any additional tax on Archer MSA distributions. See Form 8853.

---

**Line 17f.** Enter any additional tax on Medicare Advantage MSA distributions. See Form 8853.

---

**Line 17g.** Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

---

**Line 17h.** Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 14 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details.

---

**Line 17i.** Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includable in your income in an earlier year except that the amount wasn't determinable until 2021. The tax is 20% of the amount required to be included in income plus an interest amount determined under

section 457A(c)(2). See section 457A for details.

---

**Line 17j.** Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

---

**Line 17k.** If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Enter this amount on line 17k.

---

**Line 17l.** Enter any tax on accumulation distribution of trusts. See Form 4970 for more information.

---

**Line 17m.** Enter any excise tax on insider stock compensation from an expatriated corporation. See section 4985.

---

**Line 17n.** Enter any look-back interest under section 167(g) or 460(b). See Form 8697 or 8866 for more information.

---

**Line 17o.** Enter any tax on noneffectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

---

**Line 17p.** Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

---

**Line 17q.** Enter any interest amount from Form 8621, line 24.

---

**Line 17z** Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

**Form 8978 adjustment.** Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 61, instructions and the amount on line 3 of that worksheet is negative.

**Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z)**

Complete this worksheet if you completed line 3 on the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions.

1. Enter the sum of any chapter 1 taxes\* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2 . . . . . 1. \_\_\_\_\_
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 6l, instructions . . . . . 2. \_\_\_\_\_
3. Is the amount on line 1 more than the amount on line 2?

**Yes.** List the type (Form 8978 ADJ) and the amount from line 2 as a negative number (in parentheses) on line 17z.

**No.** List the type (Form 8978 ADJ) and the amount from line 1 as a negative number (in parentheses) on line 17z.

Combine this amount with any other amounts reported on line 17z to complete the line 17z entry space.

\* Chapter 1 taxes include taxes from sections 1 through 1400Z-2 of the Code, as well as certain amounts the Code treats as chapter 1 taxes. Generally, this does not include amounts reported on Schedule 2, lines 4, 7, 9, 11–13, 17k–17m, or 17z (other than chapter 1 taxes).

# Instructions for Schedule 3

## Additional Credits and Payments

### General Instructions

Use Schedule 3 if you have nonrefundable credits, other than the nonrefundable child tax credit or the credit for other dependents, or other payments and refundable credits.

Include the amount on Schedule 3, line 8, in the amount entered on Form 1040, 1040-SR, or 1040-NR, line 20.

Enter the amount on Schedule 3, line 15, on Form 1040, 1040-SR, or 1040-NR, line 31.

### Specific Instructions

#### Line 1

##### Foreign Tax Credit

**TIP** If you are a shareholder in a controlled foreign corporation and made a section 962 election, see the instructions for Forms 1040 and 1040-SR, line 16, for the foreign tax credit you figured on Form 1118.

If you paid income tax to a foreign country or U.S. possession, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

**Exception.** You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

##### Do you meet all five requirements just listed?

**Yes.** Enter on line 1 the smaller of (a) your total foreign taxes, or (b) the total of the amounts on Form 1040 or 1040-SR, line 16, and Schedule 2, line 2.

**No.** See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

#### Line 2

##### Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for:

• Your qualifying child under age 13 whom you claim as your dependent,

• Your disabled spouse or any other disabled person who couldn't care for himself or herself, or

• Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents under Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

#### Line 3

##### Education Credits

If you (or your dependent) paid qualified expenses in 2021 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution,

you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

• You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2021 tax return.

• Your filing status is married filing separately.

• The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

• You, or your spouse, were a nonresident alien for any part of 2021 unless your filing status is married filing jointly.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and [IRS.gov/EdCredit](#).

#### Line 4

##### Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than roll-over contributions, to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c)(18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more

than \$33,000 (\$49,500 if head of household; \$66,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2004, (b) is claimed as a dependent on someone else's 2021 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2021, you:

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

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use [Tax Topic 610](#) or see Form 8880.

## Line 5

### Residential Energy Credits

**Residential energy efficient property credit.** You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2021.

- Qualified solar electric property for use in your home located in the United States.
- Qualified solar water heating property for use in your home located in the United States.
- Qualified small wind energy property for use in connection with your home located in the United States.
- Qualified geothermal heat pump property installed on or in connection with your home located in the United States.
- Qualified biomass fuel property for use in connection with your home located in the United States.
- Qualified fuel cell property installed on or in connection with your main home located in the United States.

**Nonbusiness energy property credit.** You may be able to take this credit by

completing and attaching Form 5695 for any of the following improvements to your main home located in the United States in 2021 if they are new and meet certain requirements for energy efficiency.

- Any insulation material or system primarily designed to reduce heat gain or loss in your home.
- Exterior windows (including skylights).
- Exterior doors.
- A metal roof or asphalt roof with pigmented coatings or cooling granules primarily designed to reduce the heat gain in your home.

You may also be able to take this credit for the cost of the following items if the items meet certain performance and quality standards.

- Certain electric heat pump water heaters; electric heat pumps; central air conditioners; and natural gas, propane, or oil water heaters.
- A qualified furnace or hot water boiler that uses natural gas, propane, or oil.
- An advanced main air circulating fan used in a natural gas, propane, or oil furnace.

**Condos and co-ops.** If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

**More details.** For details, see Form 5695.

## Lines 6a Through 6z

### Other Nonrefundable Credits

**Line 6a.** The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.

**Line 6b.** Enter any credit for prior year minimum tax. See Form 8801.

---

**Line 6c.** You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2021. See the Instructions for Form 8839.

---

**Line 6d.** Enter any credit for the elderly or the disabled. See Schedule R.

---

**Line 6e.** Enter any alternative motor vehicle credit. See Form 8910.

---

**Line 6f.** Enter any qualified plug-in electric drive motor vehicle credit. See Form 8936.

---

**Line 6g.** Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

---

**Line 6h.** You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2020. See Form 8859.

---

**Line 6i.** Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

---

**Line 6j.** Enter any alternative fuel vehicle refueling property credit. See Form 8911.

---

**Line 6k.** Enter any credit to holders of tax credit bonds. See Form 8912.

---

**Line 6l.** Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

### Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 6)

Complete this worksheet if Form 8978, line 14, is negative.

1. Enter the amount from Form 1040 or 1040-SR, line 18 ..... 1. \_\_\_\_\_
2. Enter as a positive number the negative amount from Form 8978, line 14 ..... 2. \_\_\_\_\_
3. Is the amount on line 1 equal to or more than the amount on line 2?  
 Yes. Enter the amount from line 2 on line 61  
 No. Enter the amount from line 1 on line 61, and subtract line 2 from line 1\* ..... 3. ( )

\* Use this amount to complete the Negative Form 8978 Adjustment Worksheet in the Schedule 2, line 17z, instructions.

### Line 6z. Other nonrefundable credits.

Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of income.

### Line 9

#### Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Marketplace. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

### Line 10

#### Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid by debit or credit card, don't include on line 10 the convenience fee you were charged. Al-

so, include any amounts paid with Form 2350.

### Line 11

#### Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for 2021 and total wages of more than \$142,800, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$8,853.60. But if any one employer withheld more than \$8,853.60, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.



If (1) you worked for two or more employers in 2021, (2) you receive a 2021 Form W-2c showing a correction to box 4 (or to box 14 for employees who pay RRTA tax) to account for employee social security or tier 1 RRTA tax that was deferred in 2021 and withheld in 2022, and (3) the corrected amount in box 4 of the 2021 Form W-2c makes the total amount of employee social security tax or tier 1 RRTA tax withheld by all of your employers more than \$8,853.60, or increases an already existing excess amount of employee social security tax or tier 1 RRTA tax withheld, you should report the credit or increased credit for that amount on line 11 in order to claim your refund.

If you receive Form W-2c after you have filed your return, then you should file an amended return (Form 1040-X) to claim a credit or increased credit for the excess social security (or tier 1 RRTA tax) withheld.

### Line 12

#### Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

### Lines 13a Through 13z Other Payments or Refundable Credits

#### Line 13b

**Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202 for leave taken before April 1, 2021.** If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to coronavirus and related to leave taken before April 1, 2021. The amount of this credit is shown on Schedule H, line 8e. See Schedule H (Form 1040) and its instructions for more information on these credits.

Enter the amount of any credit for paid sick or family leave for certain self-employed individuals as a result of coronavirus. The amount of credit for sick leave taken before April 1, 2021, is shown on Form 7202, line 24, and the amount of credit for family leave taken before April 1, 2021, is shown on Form 7202, line 35. See Form 7202 and its instructions for more information on these credits.

### **Line 13d**

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13d. See Pub. 525 for details about this credit.

### **Line 13f**

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13f. Enter the amount of net 965 tax liability remaining to be paid in future years.

### **Line 13g**

**Credit for child and dependent care expenses.** You may be able to take this credit if you paid someone to care for:

- Your qualifying child under age 13 whom you claim as a dependent,
- Your disabled spouse or any other disabled person who couldn't care for himself or herself, or

- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

For 2021, your credit for child and dependent care expenses is refundable if you, or your spouse, if married filing jointly, had a principal place of abode in the United States for more than half of 2021. For more information, see Form 2441 and its instructions.

### **Line 13h**

**Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202 for leave taken after March 31, 2021.** If you paid household employment taxes, enter the refundable portion of the credit for qualified sick and family leave wages you are eligible for due to reasons related to coronavirus and related to leave taken after March 31, 2021. The amount of the credit is shown on Sched-

ule H, line 8f. See Schedule H (Form 1040) and its instructions for more information on these credits.

Enter the amount of any credit for paid sick or family leave for certain self-employed individuals as a result of coronavirus. The amount of the credit for sick leave taken after March 31, 2021, is shown on Form 7202, line 58, and the amount of credit for family leave taken after March 31, 2021, is shown on Form 7202, line 69. See Form 7202 and its instructions for more information on these credits.

### **Line 13z**

**Other payments or refundable credits.** Use line 13z to report any other payments or refundable credits not reported elsewhere on your return or other schedules, including a credit under section 960(c) with respect to an excess limitation account. List the type and amount of payment or refundable credit.

# Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

## List of Tax Topics

All topics are available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

Topic No.	Subject
<b>IRS Help Available</b>	
101	IRS services—Volunteer tax assistance, outreach programs, and identity theft
102	Tax assistance for individuals with disabilities
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Your voice at the IRS
105	Armed Forces tax information
107	Tax relief in disaster situations
<b>IRS Procedures</b>	
151	Your appeal rights
152	Refund information
153	What to do if you haven't filed your tax return
154	Form W-2 and Form 1099-R (What to do if incorrect or not received)
155	Obtaining forms and publications
156	Copy or transcript of your tax return—How to get one
157	Change your address—How to notify the IRS
158	Paying your taxes and ensuring proper credit of payments
159	How to get a wage and income transcript or copy of Form W-2
160	Statute expiration date—RSED   ASED   CSED
161	Returning an erroneous refund—Paper check or direct deposit
<b>Collection</b>	
201	The collection process
202	Tax payment options
203	Reduced refund
204	Offers in compromise
205	Innocent spouse relief (Including separation of liability and equitable relief)
206	Dishonored payments
<b>Alternative Filing Methods</b>	
253	Substitute tax forms
254	How to choose a tax return preparer
255	Signing your return electronically
<b>General Information</b>	
301	When, how, and where to file

Topic No.	Subject	Topic No.	Subject
303	Checklist of common errors when preparing your tax return	451	<b>Adjustments to Income</b> Individual retirement arrangements (IRAs)
304	Extensions of time to file your tax return	452	Alimony and Separate Maintenance
305	Recordkeeping	453	Bad debt deduction
306	Penalty for underpayment of estimated tax	455	Moving expenses for members of the Armed Forces
307	Backup withholding	456	Student loan interest deduction
308	Amended returns	458	Educator expense deduction
309	Roth IRA contributions	501	<b>Itemized Deductions</b> Should I itemize?
310	Coverdell education savings accounts	502	Medical and dental expenses
311	Power of attorney information	503	Deductible taxes
312	Disclosure authorizations	504	Home mortgage points
313	Qualified tuition programs (QTPs)	505	Interest expense
<b>Which Forms to File</b>		506	Charitable contributions
356	Decedents	509	Business use of home
<b>Types of Income</b>		510	Business use of car
401	Wages and salaries	511	Business travel expenses
403	Interest received	513	Work-related education expenses
404	Dividends	515	Casualty, disaster, and theft losses
407	Business income	<b>Tax Computation</b>	
409	Capital gains and losses	551	Standard deduction
410	Pensions and annuities	552	Tax and credits figured by the IRS
411	Pensions—The general rule and the simplified method	553	Tax on a child's investment and other unearned income (Kiddie tax)
412	Lump-sum distributions	554	Self-employment tax
413	Rollovers from retirement plans	556	Alternative minimum tax
414	Rental income and expenses	557	Additional tax on early distributions from traditional and Roth IRAs
415	Renting residential and vacation property	558	Additional tax on early distributions from retirement plans other than IRAs
416	Farming and fishing income	559	Net Investment Income Tax
417	Earnings for clergy	560	Additional Medicare Tax
418	Unemployment compensation	<b>Tax Credits</b>	
419	Gambling income and losses	601	Earned income credit
420	Bartering income	602	Child and dependent care credit
421	Scholarships, fellowship grants, and other grants	607	Adoption credit and adoption assistance programs
423	Social security and equivalent railroad retirement benefits	608	Excess social security and RRTA tax withheld
424	401(k) plans	610	Retirement savings contributions credit
425	Passive activities—Losses and credits	611	Repayment of the first-time homebuyer credit
427	Stock options	612	The premium tax credit
429	Traders in securities (Information for Form 1040 or 1040-SR filers)	<b>IRS Notices</b>	
430	Receipt of stock in a demutualization	651	Notices—What to do
431	Canceled debt—Is it taxable or not?	652	Notice of underreported income—CP2000
432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)	653	IRS notices and bills, penalties, and interest charges

## List of Tax Topics

(Continued)

Topic No.	Subject
654	Understanding your CP75 or CP75A Notice Request for Supporting Documentation
<b>Basis of Assets, Depreciation, and Sale of Assets</b>	
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
<b>Employer Tax Information</b>	
751	Social security and Medicare withholding rates
752	Filing Forms W-2 and W-3
753	Form W-4—Employee's Withholding Certificate
755	Employer identification number (EIN)—How to apply
756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form

Topic No.	Subject	Topic No.	Subject
	944—Employer's Annual Federal Tax Return		<b>Tax Information for U.S. Resident Aliens and Citizens Living Abroad</b>
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements	851	Resident and nonresident aliens
760	Form 943—Reporting and deposit requirements for agricultural employers	856	Foreign tax credit
761	Tips—Withholding and reporting	857	Individual taxpayer identification number (ITIN)
762	Independent contractor vs. employee	858	Alien tax clearance
763	The Affordable Care Act	<b>Tax Information for Residents of Puerto Rico</b>	
	<b>Electronic Media Filers—1099 Series and Related Information Returns</b>	901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
801	Who must file information returns electronically	902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
802	Applying to file information returns electronically	903	U.S. employment tax in Puerto Rico
803	Waivers and extensions		
804	FIRE system test files and combined federal and state filing (CF/SF) program		

# **Disclosure, Privacy Act, and Paperwork Reduction Act Notice**

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

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

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

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

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the

tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information needed to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

## **We Welcome Comments on Forms**

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can send us comments through [IRS.gov/FormsComments](https://IRS.gov/FormsComments). Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

## **Estimates of Taxpayer Burden**

The following table shows burden estimates based on current statutory requirements as of October 2021 for taxpayers filing a 2021 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping representing the largest component. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples include tax return preparation and submission fees, postage and photocopying costs, and tax return preparation software costs. While these estimates don't include burden associated with post-filing activities, IRS operational data indicate that electronically prepared and filed returns have fewer arithmetic errors, implying lower post-filing burden.

Reported time and cost burdens are national averages and don't necessarily reflect a "typical" case. Most taxpayers experience lower than average burden, with taxpayer burden varying considerably by taxpayer type. For instance, the estimated average time burden for all taxpayers filing a Form 1040 or 1040-SR is 13 hours, with an average cost of \$240 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 9

hours and \$160, while business taxpayers are expected to have an average burden of about 22 hours and \$470. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively de-

pending on the tax situation of the taxpayer, the type of software or professional preparer used, and the geographic location.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

### **Estimated Average Taxpayer Burden for Individuals by Activity**

<b>Type of Taxpayer</b>	<b>Percentage of Returns</b>	<b>Average Burden</b>						<b>Average Cost (Dollars)**</b>	
		<b>Average Time (Hours)</b>							
		<b>Total Time*</b>	<b>Record- keeping</b>	<b>Tax Planning</b>	<b>Form Completion and Submission</b>	<b>All Other</b>			
All taxpayers . . . . .	100%	13	6	2	4	1	\$240		
Type of taxpayer									
Nonbusiness*** . . . . .	72%	9	3	1	3	1	160		
Business*** . . . . .	28%	22	12	4	5	2	470		

\*Detail may not add to total time due to rounding.

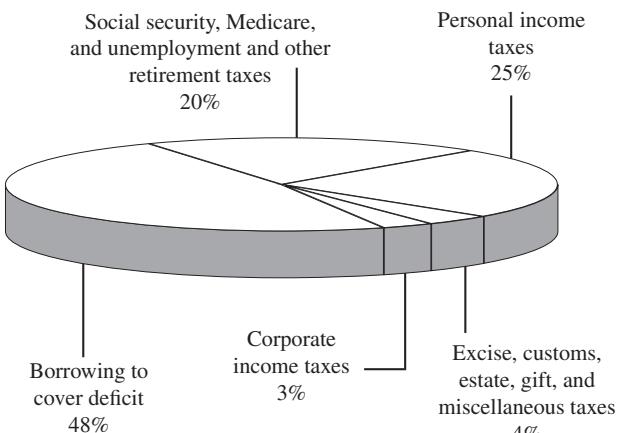
\*\*Dollars rounded to the nearest \$10.

\*\*\*You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

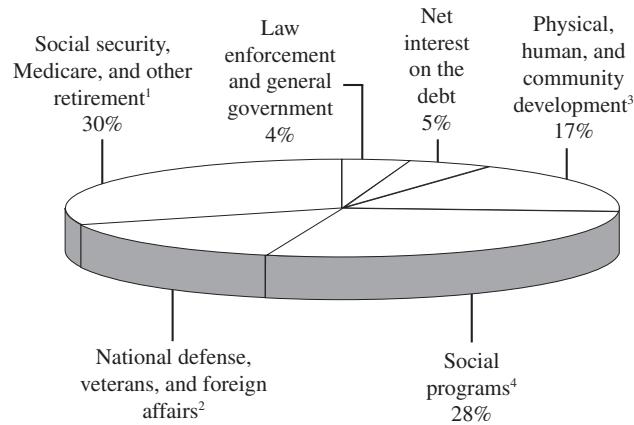
# Major Categories of Federal Income and Outlays for Fiscal Year 2020

**Income and Outlays.** These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2020.

## Income



## Outlays\*



\*Numbers may not total to 100% due to rounding.

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

In fiscal year 2020 (which began on October 1, 2019, and ended on September

30, 2020), federal income was \$3.421 trillion and outlays were \$6.550 trillion, leaving a deficit of \$3.129 trillion.

## Footnotes for Certain Federal Outlays

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

**2. National defense, veterans, and foreign affairs:** About 15% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

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

**4. Social programs:** About 16% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 13% for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages shown here exclude undistributed offsetting receipts, which were \$106 billion in fiscal year 2020. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

# 2021 Tax Rate Schedules



*The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.*

## Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,950	..... 10%	\$0
9,950	40,525	\$995.00 + 12%	9,950
40,525	86,375	4,664.00 + 22%	40,525
86,375	164,925	14,751.00 + 24%	86,375
164,925	209,425	33,603.00 + 32%	164,925
209,425	523,600	47,843.00 + 35%	209,425
523,600	.....	157,804.25 + 37%	523,600

## Schedule Y-1—If your filing status is **Married filing jointly or Qualifying widow(er)**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$19,900	..... 10%	\$0
19,900	81,050	\$1,990.00 + 12%	19,900
81,050	172,750	9,328.00 + 22%	81,050
172,750	329,850	29,502.00 + 24%	172,750
329,850	418,850	67,206.00 + 32%	329,850
418,850	628,300	95,686.00 + 35%	418,850
628,300	.....	168,993.50 + 37%	628,300

## Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$9,950	..... 10%	\$0
9,950	40,525	\$995.00 + 12%	9,950
40,525	86,375	4,664.00 + 22%	40,525
86,375	164,925	14,751.00 + 24%	86,375
164,925	209,425	33,603.00 + 32%	164,925
209,425	314,150	47,843.00 + 35%	209,425
314,150	.....	84,496.75 + 37%	314,150

## Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$14,200	..... 10%	\$0
14,200	54,200	\$1,420.00 + 12%	14,200
54,200	86,350	6,220.00 + 22%	54,200
86,350	164,900	13,293.00 + 24%	86,350
164,900	209,400	32,145.00 + 32%	164,900
209,400	523,600	46,385.00 + 35%	209,400
523,600	.....	156,355.00 + 37%	523,600

## Index to Instructions

### A

ABLE account [87, 98](#)  
Additional Medicare Tax [98](#)  
Address change [15](#)  
Adjusted gross income [30](#)  
Adoption credit [102](#)  
Adoption expenses:  
    Employer-provided benefits for [24](#)  
Adoption taxpayer identification number [20](#)  
Aliens [9](#)  
Alimony paid [90](#)  
Alimony received [84](#)  
Alternative minimum tax [96](#)  
Amended return [79](#)  
Amount you owe [61–63](#)  
Annuities [27–29](#)  
Archer MSAs [86, 98, 99](#)  
Artists [88](#)  
Attachments to the return [64](#)  
Awards [86](#)

### B

Bankruptcy cases, chapter 11 [23](#)  
Bequests [88](#)  
Blindness [16, 33](#)  
Business income or loss [84](#)

### C

Canceled debt [86](#)  
Capital gain distributions [30](#)  
Capital gain or loss [30](#)  
Child's requirement to file [10, 11](#)  
Child and dependent care expenses, credit  
    for [101](#)  
Child custody [21](#)  
Child support [88](#)  
Child tax credits [18, 57](#)  
Community property states [23](#)  
Contributions to reduce debt held by the  
    public [79](#)  
Corrective distributions [24](#)

### D

Daycare center expenses [101](#)  
Death of a taxpayer [80](#)  
Death of spouse [80](#)  
Dependent care benefits [24](#)  
Dependents [18](#)  
    Standard deduction [33](#)  
Direct deposit of refund [58–61](#)  
Disability expenses [87](#)  
Disclosure, Privacy Act, and Paperwork  
    Reduction Act Notice [107](#)  
Dividends:  
    Nondividend distributions [26](#)  
    Ordinary dividends [26](#)  
    Qualified dividends [25, 36](#)  
Divorced parents [20](#)  
Dual-status aliens [9, 13](#)

### E

Earned income credit (EIC) [38](#)  
    Combat pay, nontaxable [41](#)  
Education:  
    Credits [57, 101](#)  
    Expenses [57, 93, 101](#)  
    Recapture of education credits [32](#)  
    Savings accounts [87, 98](#)  
Educator expenses [88](#)  
Elderly persons:  
    Credit for [102](#)

Standard deduction [33](#)  
Electric vehicles [102](#)  
Electronic filing (e-file) [8, 58, 61, 63, 64](#)  
Estimated tax [37, 62, 79](#)  
Excess deferrals [24](#)  
Excess social security and tier 1 RRTA tax  
    withheld [103](#)  
Extension of time to file [9, 103](#)

### F

Filing requirements [12](#)  
Filing status, which box to check [13–15](#)  
Foreign accounts and trusts [23](#)  
Foreign-source income [23](#)  
Foreign tax credit [101](#)  
Form W-2 [24](#)  
Free tax help [80](#)

### G

Gambling [86](#)  
General business credit [102](#)  
Gifts [88](#)  
Golden parachute payments [99](#)

### H

Head of household [14](#)  
Health insurance deduction, self-employed [89](#)  
Health insurance premiums, credit for [103](#)  
Health savings accounts [86, 88, 98, 99](#)  
Help, tax [80](#)  
Homebuyer credit, first-time [98](#)  
Household employment taxes [98](#)  
How to comment on forms [107](#)  
How to get tax help [80](#)

### I

Identity Protection PIN [64](#)  
Identity theft [79](#)  
Income [23–86](#)  
Income tax withholding (federal) [37, 79](#)  
Individual retirement arrangements (IRAs):  
    Contributions to [90](#)  
    Credit for contributions to [101](#)  
    Distributions from [26](#)  
    Nondeductible contributions to [26, 90](#)  
Individual taxpayer identification numbers [16](#)  
Injured spouse [58](#)  
Innocent spouse relief [78](#)  
Installment payments [62](#)  
Interest income:  
    Taxable [25](#)  
    Tax-exempt [25](#)  
Interest on taxes [82](#)  
Investment income, tax on [98](#)  
Itemized deductions or standard  
    deduction [30–33](#)  
ITINs for aliens [16](#)

### J

Jury duty pay [86](#)

### L

Life insurance [88](#)  
Line instructions for Forms 1040 and  
    1040-SR [64](#)  
Living abroad, U.S. citizens and resident  
    aliens [9, 23](#)  
Long-term care insurance [89](#)  
Lump-sum distributions [29](#)

### M

Market discount on bonds [25](#)  
Married persons:  
    Filing joint returns [13](#)  
    Filing separate returns [14](#)  
    Living apart [15](#)  
Medicaid waiver payments to care provider [88](#)  
Medical insurance premiums, credit for [103](#)  
Medicare tax, additional [98](#)  
Mortgage interest credit [102](#)  
Moving expenses [88](#)  
Multiple support agreement [21](#)

### N

Name change [15](#)  
Net Investment Income Tax [98](#)  
Net operating loss [86](#)  
Nonresident aliens [9, 13, 16](#)

### O

Offsets [58](#)  
Other income [86](#)  
Other taxes [99](#)

### P

Parents, divorced or separated [20](#)  
Paycheck Protection Program Loans [23](#)  
Payments [37–103](#)  
Pay taxes electronically [61](#)  
Penalty:  
    Early withdrawal of savings [90](#)  
    Estimated tax [62, 63](#)  
    Others (including late filing and late  
        payment) [82](#)  
Penalty on early withdrawal of savings [90](#)  
Pensions and annuities [27–29](#)  
Premium tax credit [103](#)  
Presidential election \$3 check-off [17](#)  
Private delivery services [10](#)  
Prizes [86](#)  
Public debt, gift to reduce the [79](#)

### Q

Qualified business income deduction [32](#)  
Qualified dividends [25, 36](#)  
Qualified dividends and capital gain tax  
    worksheet [36](#)  
Qualified retirement plans, deduction for [89](#)  
Qualified tuition program earnings [87, 98](#)

### R

Railroad retirement benefits:  
    Treated as a pension [27](#)  
    Treated as social security [29](#)  
Records, how long to keep [79](#)  
Refund [58–61](#)  
Refund information [83](#)  
Refund offset [58](#)  
Refunds, credits, or offsets of state and local  
    income taxes [84](#)  
Reservists, expenses of [88](#)  
Resident aliens [9](#)  
Residential energy efficient property  
    credit [102](#)  
Retirement plan deduction, self-employed [89](#)  
Retirement savings contributions credit [101](#)  
Rollovers [26, 29](#)  
Roth IRAs [26, 90](#)  
Rounding off to whole dollars [23](#)

---

**S**

Saver's credit [101](#)  
Scholarship and fellowship grants [24](#)  
Self-employment tax:  
    Deduction for part of [88](#)  
Separated parents [20](#)  
Signing your return [63](#)  
Single person [13](#)  
Social security and equivalent railroad  
    retirement benefits [29–31](#)  
Social security number [15, 22](#)  
Standard deduction or itemized  
    deductions [30–33](#)  
State and local income taxes, taxable refunds,  
    credits, or offsets of [84](#)  
Statutory employees [24](#)  
Student loan interest deduction

---

**T**

Tax and credits [30–99](#)  
    Figured by the IRS [32, 42](#)

---

**Other taxes:**

    Alternative minimum tax [96](#)  
    IRAs and other tax-favored accounts [98](#)  
    Lump-sum distributions [29](#)  
    Recapture [99](#)  
Tax computation worksheet [77](#)  
Tax Counseling for the Elderly (TCE) [8](#)  
Tax help [80](#)  
Taxpayer Advocate Service (TAS) [4](#)  
Tax rate schedules [110](#)  
Tax table [65–76](#)  
Tax Topics [105](#)  
Third party designee [63](#)  
Tip income [24, 96](#)  
Tuition program earnings [87, 98](#)

---

**U**

Unemployment compensation [86](#)

---

**V**

Volunteer Income Tax Assistance Program  
(VITA) [8](#)

---

**W**

Wages [24](#)  
What's new [6](#)  
What if you can't pay? [62](#)  
When and where should you file? [9](#)  
Who must file [10, 11](#)  
Who should file [9](#)  
Widows and widowers, qualifying [15](#)  
Winnings, prizes, gambling, and lotteries (other  
income) [86](#)  
Withholding, federal income tax [37, 79](#)

---



# Your Rights as a Taxpayer

## The Taxpayer Bill of Rights

### **1. The Right to Be Informed**

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

### **2. The Right to Quality Service**

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

### **3. The Right to Pay No More than the Correct Amount of Tax**

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

### **4. The Right to Challenge the IRS's Position and Be Heard**

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

### **5. The Right to Appeal an IRS Decision in an Independent Forum**

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

### **6. The Right to Finality**

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

### **7. The Right to Privacy**

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

### **8. The Right to Confidentiality**

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

### **9. The Right to Retain Representation**

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

### **10. The Right to a Fair and Just Tax System**

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at [IRS.gov/TaxpayerRights](http://IRS.gov/TaxpayerRights)



**Where Do You File?** Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



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

IF you live in...	THEN use this address if you:	
	Are requesting a refund or are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Georgia, North Carolina, South Carolina, Tennessee	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arizona, New Mexico	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Oklahoma, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
A foreign country, U.S. possession or territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

\*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.