

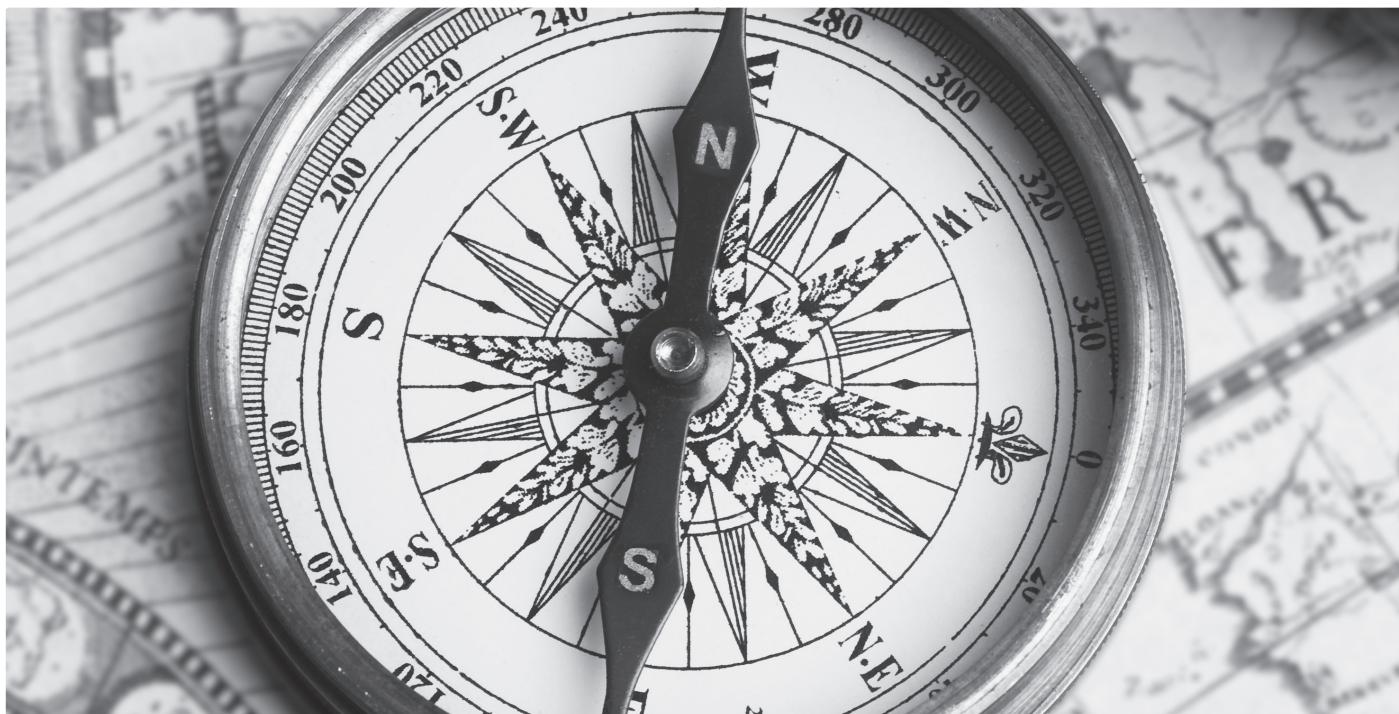


TAX YEAR  
2023

# 1040 (and 1040-SR)

## INSTRUCTIONS

Including the instructions for  
Schedules 1 through 3



### 2023 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

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# Form 1040 and 1040-SR IRS Helpful Hints

For 2023, you will use Form 1040 or, if you were born before January 2, 1959, you have the option to use Form 1040-SR.

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

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

IF YOU...	THEN USE...
Have additional income, such as business or farm income or loss, unemployment compensation, or prize or award money.	<b>Schedule 1, Part I</b>
Have any adjustments to income, 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 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, or additional child tax credit), such as the net premium tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	<b>Schedule 3, Part II</b>

## The Taxpayer Advocate Service Is Here To Help You

### What is the Taxpayer Advocate Service?

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

### What can TAS do for you?

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

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

### How can you reach TAS?

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

- Go to [TaxpayerAdvocate.IRS.gov/contact-us](#);
- Download Publication 1546, Taxpayer Advocate Service Is Your Voice at the IRS. If you do not have Internet access, you can call the IRS toll free at 800-TAX-FORM (800-829-3676) and ask for a copy of Publication 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

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

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

### How else does TAS help taxpayers?

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

## Low Income Taxpayer Clinics Help Taxpayers

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

## Suggestions for Improving the IRS

### Taxpayer Advocacy Panel

Taxpayers have an opportunity to provide direct feedback to the 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

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## 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, 2024**, 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 2023, the employer may be required to send you **Form 1095-C**. **Part II of Form 1095-C** shows whether your employer offered you health insurance coverage and, if so, information about the offer. You should receive **Form 1095-C** by early **March 2024**. This information may be relevant if you purchased health insurance coverage for 2023 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 2023, 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.

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**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 2023 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 15, 2024. If you live in Maine or Massachusetts, you have until April 17, 2024, because of the Patriots' Day and Emancipation Day holidays.

**Standard deduction amount increased.** For 2023, the standard deduction amount has been increased for all filers. The amounts are:

- Single or Married filing separately—\$13,850.
- Married filing jointly or Qualifying surviving spouse—\$27,700.
- Head of household—\$20,800.

**Additional child tax credit amount increased.** The maximum additional child tax credit amount has increased to \$1,600 for each qualifying child.

**New clean vehicle credit.** The credit for new qualified plug-in electric drive motor vehicles has changed. This credit is now known as the clean vehicle credit. The maximum amount of the credit and some of the requirements to claim the credit have changed. The credit is still reported on Form 8936 and Schedule 3, line 6f. For more information, see Form 8936.

**Previously owned clean vehicle credit.** This credit is available for previously owned clean vehicles acquired and placed in service after 2022. For more information, see Form 8936.

**New lines on Schedule 3.** This year Schedule 3 has new lines.

- Line 5 has been separated into lines 5a and 5b so that the residential clean energy credit and the energy efficient home improvement credit reported on Form 5695 each have their own line.

- New line 6m was added to report the credit for previously owned clean vehicles from Form 8936.

- Line 13c will be used to report the elective payment election amount from Form 3800.

**Credits for qualified sick and family leave wages.** The credits for qualified sick and family leave wages paid in 2023 for leave taken before April 1, 2021, and for leave taken after March 31, 2021, and before October 1, 2021, are now reported on Schedule 3, line 13z. See Schedule H (Form 1040) for more information.

**Alternative motor vehicle credit.** The alternative motor vehicle credit has expired.

**Self-employed health insurance deduction.** If you can take the self-employed health insurance deduction on Schedule 1, line 17, and you can't use the Self-Employed Health Insurance Deduction Worksheet in these instructions, you will now use Form 7206, instead of Pub. 535, to figure your deduction.

**Qualified charitable distribution one-time election.** Beginning in 2023, you can elect to make a one-time distribution up to \$50,000 from an individual retirement account to charities through a charitable remainder annuity trust, a charitable remainder unitrust, or a charitable gift annuity each of which is funded only by qualified charitable distributions. See Pub. 590-B for more information.

**Increase in required minimum distribution age.** If you reach age 72 in 2023, the required beginning date for your first required minimum distribution

is April 1, 2025. See Pub. 590-B for more information.

**Insurance premiums for retired public safety officers.** Eligible retired public safety officers can exclude from income up to \$3,000 of distributions from their eligible retirement plan that is paid directly to them and is used to pay for health insurance premiums. For more information, see *Insurance Premiums for Retired Public Safety Officers*, later.

**Exception to the 10% additional tax for early distributions.** The exception to the 10% additional tax for early distributions include the following.

- Distributions from a retirement plan in connection with federally declared disasters.

- Distributions from a retirement plan made to someone who is terminally ill.

- Distributions to certain firefighters who meet the age or years of service requirement.

See Form 5329 and Pub. 590-B for more information.

**Direct File.** The IRS is taking steps to implement a Direct File pilot during the 2024 filing season. This pilot will give eligible taxpayers an option to prepare and electronically file their 2023 federal tax returns directly with the IRS for free. The Direct File pilot will be offered to eligible taxpayers in participating states who have relatively simple tax returns reporting only certain types of income and claiming limited credits and deductions. See [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for pilot information and updates.

## Free Software Options for Doing Your Taxes

### Why have millions of Americans used Free File?

- *Security*—Free File uses the latest encryption technology to safeguard your information.
- *Flexible Payments*—File early; pay by April 15, 2024 (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*.



If your adjusted gross income was \$79,000 or less in 2023, 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 \$64,000 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/VITA](https://IRS.gov/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. territory should see Pub. 570. Residents of Puerto Rico can use [Tax Topic 901](#) to see if they must file.

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

- Earned income credit.
- Additional child tax credit.
- American opportunity credit.
- Credit for federal tax on fuels.
- Premium tax credit.
- Credits for sick and family leave.

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 2023 and advance payments of the premium tax credit were made for this coverage, you must file a 2023 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 2023 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 2023 or was a full-time student under age 24 at the end of 2023. 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, 2000, is considered to be age 24 at the end of 2023. Do not use Form 8814 for such a child.

**Resident aliens.** These rules also apply if you were a resident alien. Also, you may qualify for certain tax treaty benefits. Generally, you are a resident alien if you meet either the green card test or the substantial presence test for 2023. 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 2023.
- You elected to be taxed as a resident alien.

See Pub. 519 for details.

**CAUTION** 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 15, 2024**. If you live in Maine or Massachusetts, you have until April 17, because of the Patriots' Day and Emancipation Day holidays. If you file after this date, you may have to pay interest and penalties. See *Interest and Penalties*, later.



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.

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 2024. The address for returns filed after 2024 may be different. See [IRS.gov/Form1040](#) for any updates.

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

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



An automatic 6-month extension to file doesn't extend the 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 inter-

est 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 17, 2024, 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 "time-

ly 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 Express 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/PDStreetAddresses](https://www.irs.gov/PDStreetAddresses).

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 2023 you were* . . .</b>	<b>THEN file a return if your gross income** was at least . . .</b>
Single	under 65 65 or older	\$13,850 15,700
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$27,700 29,200 30,700
Married filing separately	any age	\$5
Head of household	under 65 65 or older	\$20,800 22,650
Qualifying surviving spouse	under 65 65 or older	\$27,700 29,200

\*If you were born on January 1, 1959, you are considered to be age 65 at the end of 2023. (If your spouse died in 2023 or if you are preparing a return for someone who died in 2023, 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 2023, 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 2023 (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 \$1,250.
  - Your earned income was over \$13,850.
  - Your gross income was more than the **larger** of—
    - \$1,250, or
    - Your earned income (up to \$13,450) plus \$400.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$3,100 (\$4,950 if 65 or older **and** blind).
  - Your earned income was over \$15,700 (\$17,550 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$3,100 (\$4,950 if 65 or older **and** blind), or
    - Your earned income (up to \$13,450) plus \$2,250 (\$4,100 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 \$1,250.
  - Your earned income was over \$13,850.
  - 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—
    - \$1,250, or
    - Your earned income (up to \$13,450) plus \$400.
- Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was over \$2,750 (\$4,250 if 65 or older **and** blind).
  - Your earned income was over \$15,350 (\$16,850 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—
    - \$2,750 (\$4,250 if 65 or older **and** blind), or
    - Your earned income (up to \$13,450) plus \$1,900 (\$3,400 if 65 or older **and** blind).

## Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2023.

1. You owe any special taxes, including any of the following (see the instructions for Schedule 2).
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account.
  - c. Household employment taxes.
  - d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
  - e. Uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
  - f. Recapture taxes.
2. You (or your spouse if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
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. 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, 1959.

**Fiscal year filers.** If you are a fiscal year filer using a tax year other than January 1 through December 31, 2023, enter the beginning and ending months of your fiscal year in the entry space provided at the top of page 1 of Form 1040 or 1040-SR.

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

Section references are to the Internal Revenue Code.

## Name and Address

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



*If you filed a joint return for 2022 and you are filing a joint return for 2023 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2022 return.*

## Name Change

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

## Address Change

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

## P.O. Box

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

## Foreign Address

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

## Death of a Taxpayer

If a taxpayer died before filing a return for 2023, 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 2023 and you didn't remarry in 2023, or if your spouse died in 2024 before filing a return for 2023, you can file a joint return. A joint return should show your spouse's 2023 income before death and your income for all of 2023. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, they must also sign.

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

## Social Security Number (SSN)

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

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

as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the SSA.

Once you are issued an SSN, use it to file your tax return. Use your SSN to file your tax return even if your SSN does not authorize employment or if you have been issued an SSN that authorizes employment and you lose your employment authorization. An ITIN 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 2020, 2021, or 2022, it has expired and must be renewed if you need to file a federal tax return. You don't need to renew your ITIN if you don't need to file a federal tax return. You can find more information at [IRS.gov/ITIN](https://www.irs.gov/ITIN).

**TIP** *ITINs assigned before 2013 have expired and must be renewed if you need to file a tax return. 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 2020, 2021, or 2022.*

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, your spouse must have either an SSN or an ITIN if:

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

## Presidential Election Campaign Fund

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

## Filing Status

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

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly.
- Qualifying surviving spouse.

For information about marital status, see Pub. 501.

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

## Single

You can check the "Single" box at the top of Form 1040 or 1040-SR if any of the following was true on December 31, 2023.

- 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 2023, your divorce wasn't final (an interlocutory decree), you are considered married and can't check the box.

- You were widowed before January 1, 2023, and didn't remarry before the end of 2023. But if you have a child, you may be able to use the qualifying surviving spouse filing status. See the instructions for *Qualifying Surviving Spouse*, later.

## Married Filing Jointly

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

- You were married at the end of 2023, even if you didn't live with your spouse at the end of 2023.
- Your spouse died in 2023 and you didn't remarry in 2023.
- You were married at the end of 2023 and your spouse died in 2024 before filing a 2023 return.

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

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

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

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

**Nonresident aliens and dual-status aliens.** Generally, a married couple can't file a joint return if either spouse is a nonresident alien at any time during the

year. However, 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 2023, 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, at the end of 2023, 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 and child and dependent care credit in very limited circumstances. You also can’t take the standard deduction if your spouse itemizes deductions. For situations when you might want to file separately, see *Joint and several tax liability*, earlier.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2023. 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 2023. But if, at the end of 2023, 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 2023 and you meet the other rules under *Married persons who live apart*, later.

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

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 2023 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 the person lived with you for all of 2023; 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 2023 return.

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

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

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

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

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

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

If the person for whom you kept up a home was born or died in 2023, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2023, the person was lawfully placed with you for legal adoption by you in 2023, or the person was an eligible foster child placed with you during 2023, the person is considered to have lived with you for more than half of 2023 if your main home was this person’s main home for more than half the time since the person was adopted or placed with you in 2023.

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

**Married persons who live apart.** Even if you weren't divorced or legally separated at the end of 2023, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2023. 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 2023.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2023 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

## Qualifying Surviving Spouse

You can check the "Qualifying surviving spouse" box at the top of Form 1040 or 1040-SR and use joint return tax rates for 2023 if all of the following apply.

1. Your spouse died in 2021 or 2022 and you didn't remarry before the end of 2023.
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 2023:
  - a. The child had gross income of \$4,700 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 2023. If the child didn't live with you for the required time, see *Exception to time lived with you*, later.

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

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

If your spouse died in 2023, you can't file as qualifying surviving spouse. Instead, see the instructions for *Married Filing Jointly*, earlier.

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

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



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

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

A child is considered to have lived with you for all of 2023 if the child was born or died in 2023 and your home was the child's home for the entire time the child was alive. Similarly, if you adopted the child in 2023, or the child was lawfully placed with you for legal adoption by you in 2023, the child is considered to have lived with you for all of 2023 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2023.

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

## Digital Assets

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

Check the "Yes" box next to the question on digital assets on page 1 of Form 1040 or 1040-SR if at any time during 2023, you (a) received (as a reward, award, or payment for property or services); or (b) sold, exchanged, or otherwise disposed of a digital asset (or any financial interest in any digital asset).

For example, check "Yes" if at any time during 2023 you:

- Received digital assets as payment for property or services provided;
- Received digital assets as a result of a reward or award;
- Received new digital assets as a result of mining, staking, and similar activities;
- Received digital assets as a result of a hard fork;
- Disposed of digital assets in exchange for property or services;
- Disposed of a digital asset in exchange or trade for another digital asset;
- Sold a digital asset; or
- Otherwise disposed of any other financial interest in a digital asset.

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

The following actions or transactions in 2023, alone, generally don't require you to check "Yes":

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including

through the use of electronic platforms such as PayPal and Venmo.

Do not leave the question unanswered. You must answer “Yes” or “No” by checking the appropriate box. For more information, go to [IRS.gov/VirtualCurrencyFAQs](https://www.irs.gov/VirtualCurrencyFAQs).

## How To Report Digital Asset Transactions

If, in 2023, you disposed of any digital asset, which you held as a capital asset, through a sale, trade, exchange, payment, or other transfer, check “Yes” and use Form 8949 to calculate your capital gain or loss and report that gain or loss on Schedule D (Form 1040).

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

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

## Standard Deduction

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

If you were a dual-status alien, check the “Spouse itemizes on a separate return or you were a dual-status alien” box. If you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2023 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, 1959, or were blind at the end of 2023, 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 2023.** If your spouse was born before January 2, 1959, but died in 2023 before reaching age 65, don't check the box that says “Spouse was born before January 2, 1959.”

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

**Example.** Your spouse was born on February 14, 1958, and died on February 13, 2023. 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, 2023, your spouse isn't considered age 65. Don't check the box.

**Death of taxpayer in 2023.** If you are preparing a return for someone who died in 2023, see Pub. 501 before completing the standard deduction information.

### Blindness

If you weren't totally blind as of December 31, 2023, you must get a statement certified by your eye doctor (ophthalmologist or optometrist) that:

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

- Your field of vision is 20 degrees or less.

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

You must keep the statement for your records.

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

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

### Married Filing Separately

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

If your filing status is married filing separately and your spouse was born before January 2, 1959, or was blind at the end of 2023, you can check the appropriate box(es) on the line labeled “Age/Blindness” if your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

# Who Qualifies as Your Dependent

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

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



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

**Before you begin.** See the definition of *Social security number*, later. If you want to claim the child tax credit or the credit for other dependents, you (and your spouse if filing jointly) must have an SSN or ITIN issued on or before the due date of your 2023 return (including extensions). If an ITIN is applied for on or before the due date of a 2023 return (including extensions) and the IRS issues an ITIN as a result of the application, the IRS will consider the ITIN as issued on or before the due date of the return.

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

A qualifying child is 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 2023 and younger than you  
(or your spouse if filing jointly)

or

Under age 24 at the end of 2023, 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 their own support for 2023 (see Pub. 501)

AND

Who isn't filing a joint return for 2023

or is filing a joint return for 2023 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 2023. 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 2023, 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. Are you filing a joint return for 2023?

Yes. 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.

No. Continue

4. Could you be claimed as a dependent on someone else's 2023 tax return? (If the person who could claim you on their 2023 tax return is not required to file, and isn't filing a 2023 tax return or is filing a 2023 return only to claim a refund of withheld income tax or estimated tax paid, check "No.") 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.

U.S. resident alien. If the child was adopted, see *Exception to citizen test*, later.)

Yes. Continue

No.

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

3. Was the child under age 17 at the end of 2023?

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 2023 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 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

## 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 2023. For this purpose, a person isn't a taxpayer if the person isn't required to file a U.S. income tax return **and** either doesn't file such a return or files only to get a refund of withheld income tax or estimated tax paid. See Pub. 501 for details and examples.

AND

Who had gross income of less than \$4,700 in 2023. If the person was permanently and totally disabled, see *Exception to gross income test*, later.

AND

For whom you provided over half of the person's support in 2023. 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. Are you filing a joint return for 2023?

Yes. You can claim this person as a dependent. Complete columns (1) through (3) of the *Dependents* section on page 1 of Form 1040 or 1040-SR. Then, go to Step 5.

No. Continue 

5. Could you be claimed as a dependent on someone else's 2023 tax return? (If the person who could claim you on their 2023 tax return is not required to file, and isn't filing a 2023 tax return or is filing a 2023 return only to claim a refund of withheld income tax or estimated tax paid, check "No.") 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 2023 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.

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 the dependent's SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent isn't a U.S. citizen or resident alien, apply for an ITIN instead using Form W-7.

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

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2023 (whether or not they are or were married).
2. The child received over half of the child's support for 2023 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 2023.
4. Either of the following applies.

a. The custodial parent signs Form 8332 or a substantially similar statement that they won't claim the child as a dependent for 2023, and the noncustodial parent includes a copy of the form or statement with their return. If the divorce decree or separation agreement went into effect after 1984 and before 2009, the noncustodial parent may be able to include certain pages from the decree or agreement instead of Form 8332. See *Post-1984 and pre-2009 decree or agreement* and *Post-2008 decree or agreement*.

b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent, and the noncustodial parent provides at least \$600 for support of the child during 2023.

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

**Custodial and noncustodial parents.** The custodial parent is the parent with whom the child lived for the greater number of nights in 2023. The noncustodial parent is the other parent. If the child was with each parent for an equal number of nights, the custodial parent is the parent with the higher adjusted gross

income. See Pub. 501 for an exception for a parent who works at night, rules for a child who is emancipated under state law, and other details.

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

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

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

3. The years for which the claim is released.

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

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



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

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

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

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

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

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

If the person meets all other requirements to be your qualifying child but was born or died in 2023, the person is considered to have lived with you for more than half of 2023 if your home was this person's home for more than half the time the person

was alive in 2023. If the person meets all other requirements to be your qualifying child but you adopted the person in 2023, the person was lawfully placed with you for legal adoption by you in 2023, or the person was an eligible foster child placed with you during 2023, the person is considered to have lived with you for more than half of 2023 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2023.

Any other person is considered to have lived with you for all of 2023 if the person was born or died in 2023 and your home was this person's home for the entire time the person was alive in 2023 or if you adopted the person in 2023, the person was lawfully placed with you for legal adoption by you in 2023, or the person was an eligible foster child placed with you during 2023 and your main home was the person's main home for the entire time since the person was adopted or placed with you in 2023.

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**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.

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

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

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**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.

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**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2023, 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.

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**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.

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**Qualifying child of more than one person.** Even if a child meets the conditions to be the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for

*Children of divorced or separated parents*, described earlier, applies.

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

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

- If only one of the persons is the child's parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don't file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2023. 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 2023.
- 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 2023.
- 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 2023, but only if that person's AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

For more details and examples, see Pub. 501.

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

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**Social security number.** You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that

dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social Security Number (SSN)*, earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

For the child tax credit, your child must have the required SSN. The required SSN is one that is valid for employment and that is issued by the SSA before the due date of your 2023 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 2023 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 2023 return (including extensions), you can't claim the child tax credit or the credit for other dependents on your original or an amended 2023 return.

If you apply for an ITIN on or before the due date of your 2023 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 2023 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

## Income

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

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

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

### Foreign-Source Income

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

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

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

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

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

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

You may also have to file Form 3520.

**Foreign financial assets.** If you had foreign financial assets in 2023, you may have to file Form 8938. See Form 8938 and its instructions.

### Chapter 11 Bankruptcy Cases

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

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

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

### Community Property States

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

what is separate income. For details, see Form 8958 and Pub. 555.

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

### Rounding Off to Whole Dollars

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

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

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



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

### Line 1a

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

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



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



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

## Line 1b

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

Enter the total of your wages received as a household employee that was not reported on Form(s) W-2. An employer isn't required to provide a Form W-2 to you if they paid you wages of less than \$2,600 in 2023. For information on employment taxes for household employees, see [Tax Topic 756](#).

## Line 1c

### Tip Income Not Reported on Line 1a

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



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

## Line 1d

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

Enter your taxable Medicaid waiver payments that were not reported on

Form(s) W-2. Also enter the total of your taxable and nontaxable Medicaid waiver payments that were not reported on Form(s) W-2, or not reported in box 1 of Form(s) W-2, if you choose to include nontaxable payments in earned income for purposes of claiming a credit or other tax benefit. If you and your spouse both received nontaxable Medicaid waiver payments during the year, you and your spouse can make different choices about including payments in earned income. See the instructions for Schedule 1, line 8s.

## Line 1e

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

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

## Line 1f

### Employer-Provided Adoption Benefits From Form 8839, Line 29

Enter the total of your employer-provided adoption benefits from Form 8839, line 29. Employer-provided adoption benefits should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2023.

## Line 1g

### Wages From Form 8919, Line 6

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

## Line 1h

### Other Earned Income



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

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

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

- Excess elective deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2023 under all plans was more than \$22,500 (excluding catch-up contributions as explained later), include the excess on line 1h. This limit is (a) \$15,500 if you have only SIMPLE plans, or (b) \$25,500 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 1h. 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 2023, your employer may have allowed an additional deferral (catch-up contributions) of up to \$7,500 (\$3,500 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 1h. Instead, report distributions from an IRA on lines 4a and 4b.

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

## Line 1i

### Nontaxable Combat Pay Election

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

## Were You a Statutory Employee?

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

## Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than January 31, 2024. If you don't receive it by early February, use [Tax Topic 154](#) to find out what to do. Even if you don't get a Form W-2, you must still report your earnings. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

## Line 2a

### Tax-Exempt Interest

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

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

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



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

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

Interest credited in 2023 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 2023 income. For details, see Pub. 550.



*If you get a 2023 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2023, see Pub. 550.*

## Line 3a

### Qualified Dividends

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

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

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

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

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

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

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

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

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

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

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on July 8. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 16. The ABC Mutual Fund advises you that the part of

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



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

## Line 3b

### Ordinary Dividends

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

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

### Nondividend Distributions

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



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

## Lines 4a and 4b

### IRA Distributions

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



*For purposes of these Exceptions, Roth IRA includes Roth SEP IRA and Roth SIMPLE IRAs.*

**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 2024, include a statement explaining what you did.

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

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional IRAs or traditional SEP IRAs for 2023 or an earlier year. If you made nondeductible contributions to these IRAs for 2023, 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 2016 or an earlier year.

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

3. You converted part or all of a traditional IRA, traditional SEP IRA, or traditional SIMPLE IRA to a Roth IRA in 2023.

4. You had a 2022 or 2023 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 2023.

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. This includes any amount (up to \$50,000) of a one-time QCD to a split-interest entity. If you file a joint return, the same rules apply to your spouse. The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. 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 don't need to attach a statement if only *Exception 2* and one other exception apply.

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

 *You must start receiving at least a minimum amount from your traditional IRA by April 1 of the year following the year you reach age 72 (age 73 if you reach age 72 in 2023). If you don't receive the minimum distribution amount, you may have to pay an additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590-B.*



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

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

## Lines 5a and 5b

### Pensions and Annuities

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

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

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



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

### Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2023. 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 who is retired because of disability or because you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums paid or \$3,000. You can make this election only for amounts that

would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

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



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

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

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

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

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

time regardless of whether you had become disabled.

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

### Simplified Method

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

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

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

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

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

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

**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 2023 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 2023. 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

Method, see Pub. 575 (or Pub. 721 for U.S. Civil Service retirement benefits).

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

## Annuity Starting Date

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

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

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

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

## Cost

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

## Rollovers

Generally, a rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a rollover to a Roth IRA or a designated Roth account is generally not a tax-free distribution. Use lines 5a and 5b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA 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 8.

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

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

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

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

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2023. 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 2023 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 2023 and your total repayments (box 4) were more than your total benefits for 2023 (box 3). None of your benefits are taxable for 2023. Also, if your total repayments in 2023 exceed your total benefits received in 2023 by more than \$3,000, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in income in an earlier year. For more details, see Pub. 915.

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



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

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

**Example.** You were a firefighter who was disabled as a direct result of the September 11 terrorist attack on the World Trade Center. You began receiving SSDI benefits at age 54. Your full retirement age for social security retirement benefits is age 66. Your birthday is April 25. In the year you turned age 66,

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

**TIP** *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).*

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

## Line 6c

Check the box on line 6c if you elect to use the lump-sum election method for your benefits. If any of your benefits are taxable for 2023 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount with the lump-sum election. See *Lump-Sum Election* in Pub. 915 for details.

## Line 7

### Capital Gain or (Loss)

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

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

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

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

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

- Capital gain distributions;
- A capital loss carryover from 2022;
- A gain from Form 2439 or 6252 or Part I of Form 4797;
- A gain or loss from Form 4684, 6781, or 8824;
- A gain or loss from a partnership, S corporation, estate, or trust; or
- Gains and losses from transactions for which you received a Form 1099-B (or substitute statement) that shows basis was reported to the IRS, the QOF box in box 3 isn't checked, and you don't need to make any adjustments in column (g) of Form 8949 or enter any codes in column (f) of Form 8949.

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

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

## Total Income and Adjusted Gross Income

## Line 10

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

## Tax and Credits

## Line 12

### Itemized Deductions or Standard Deduction

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

### Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

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

### Standard Deduction

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

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

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

**Exception 2—Born before January 2, 1959, 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, 1959, or Were Blind if you are filing Form 1040 or by using the chart on the last page of Form 1040-SR.

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

Keep for Your Records 

- Before you begin:**
- ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
  - ✓ If you are married filing separately and you lived apart from your spouse for all of 2023, enter “D” to the right of the word “benefits” on line 6a. If you don’t, you may get a math error notice from the IRS.
  - ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a ..... 1. \_\_\_\_\_
2. Multiply line 1 by 50% (0.50) ..... 2. \_\_\_\_\_
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8 ..... 3. \_\_\_\_\_
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a ..... 4. \_\_\_\_\_
5. Combine lines 2, 3, and 4 ..... 5. \_\_\_\_\_
6. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 ..... 6. \_\_\_\_\_
7. Is the amount on line 6 less than the amount on line 5?
 

**No.**  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.

**Yes.** Subtract line 6 from line 5 ..... 7. \_\_\_\_\_
8. If you are:
  - Married filing jointly, enter \$32,000
  - Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2023, enter \$25,000
  - Married filing separately and you lived with your spouse at any time in 2023, 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 2023, be sure you entered “D” to the right of the word “benefits” on line 6a.

**Yes.** Subtract line 8 from line 7 ..... 9. \_\_\_\_\_
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2023 ..... 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 2023 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

- You were born before January 2, 1959.
- You are blind.
- Spouse was born before January 2, 1959.
- 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, 1959, or were blind.

**Exception 4—Increased standard deduction for net qualified disaster loss.**

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

## Line 13

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

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

Use Form 8995 if:

- You have qualified business income, qualified REIT dividends, or qualified PTP income (loss);
- Your 2023 taxable income before the qualified business income deduction is less than or equal to \$182,100 (\$364,200 if married filing jointly); and
- You aren’t a patron in a specified agricultural or horticultural cooperative.

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

## Line 16

### Tax

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

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

• Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2023 for the student. See Form 8863 for more details. Check box 3 and enter the amount and “ECR” in the space next to that box.

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

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

- Net tax liability deferred under section 965(i). If you had a 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 that box.

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

**Yes.** See chapter 13 of Pub. 17 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you didn’t pay enough, we will send you a bill.

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

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

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

**Form 8615.** Form 8615 must generally be used to figure the tax on your unearned income over \$2,500 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 \$2,500 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 2023,
- b. Age 18 at the end of 2023 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 2023 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 2023.

5. You don’t file a joint return in 2023.

A child born on January 1, 2006, is considered to be age 18 at the end of 2023; a child born on January 1, 2005, is

## Standard Deduction Worksheet for Dependents—Line 12

Keep for Your Records 

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

1. Check if:	<input type="checkbox"/> You were born before January 2, 1959. <input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse was born before January 2, 1959. <input type="checkbox"/> Spouse is blind.	Total number of boxes checked .....	1. _____
2. Is your <b>earned income*</b> more than \$850?	<input type="checkbox"/> Yes. Add \$400 to your earned income. Enter the total. <input type="checkbox"/> No. Enter \$1,250.		2. _____
3. Enter the amount shown below for your filing status.	<ul style="list-style-type: none"><li>• Single or married filing separately—\$13,850</li><li>• Married filing jointly—\$27,700</li><li>• Head of household—\$20,800</li></ul>	3. _____	
4. Standard deduction.	<ul style="list-style-type: none"><li>a. Enter the <b>smaller</b> of line 2 or line 3. If born after January 1, 1959, and not blind, <b>stop here</b> and enter this amount on Form 1040 or 1040-SR, line 12. Otherwise, go to line 4b .....</li><li>b. If born before January 2, 1959, or blind, multiply the number on line 1 by \$1,500 (\$1,850 if single or head of household) .....</li><li>c. Add lines 4a and 4b. Enter the total here and on Form 1040 or 1040-SR, line 12 .....</li></ul>	4a. _____ 4b. _____ 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 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.*

### Standard Deduction Chart for People Who Were Born Before January 2, 1959, 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, 1959.   | <input type="checkbox"/> You are blind.   |
| <input type="checkbox"/> Spouse was born before January 2, 1959. | <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	\$15,700 17,550
Married filing jointly	1 2 3 4	\$29,200 30,700 32,200 33,700
Qualifying surviving spouse	1 2	\$29,200 30,700
Married filing separately*	1 2 3 4	\$15,350 16,850 18,350 19,850
Head of household	1 2	\$22,650 24,500

\* 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.

considered to be age 19 at the end of 2023; and a child born on January 1, 2000, is considered to be age 24 at the end of 2023.

**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?*	3.	
	<input type="checkbox"/> Yes. Enter the <b>smaller</b> of line 15 or line 16 of Schedule D. If either line 15 or line 16 is blank or a loss, enter -0-. <input type="checkbox"/> No. Enter the amount from Form 1040 or 1040-SR, line 7.		
4.	Add lines 2 and 3	4.	
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5.	
6.	Enter: \$44,625 if single or married filing separately, \$89,250 if married filing jointly or qualifying surviving spouse, \$59,750 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: \$492,300 if single, \$276,900 if married filing separately, \$553,850 if married filing jointly or qualifying surviving spouse, \$523,050 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 line 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	

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

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## Line 19

### Child Tax Credit and Credit for Other Dependents

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

**Form 8862, who must file.** You must file Form 8862 to claim the child tax credit or credit for other dependents if your child tax credit (refundable or non-refundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2023 return to claim the credit for 2023. Don't file Form 8862 if you filed Form 8862 for 2022, 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 child tax credit or credit for other dependents even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the rules for these credits, you won't be allowed to take either credit or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the child tax credit or credit for other dependents even though you aren't eligible and it is later 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 2023 return (including extensions), you can't claim the child tax credit for that child on your original or amended return. However, you may be able to claim the credit for other dependents for that child.*

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## 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 2023 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, railroad retirement benefits, or other income you received, include the amount withheld in the total on line 25b. This should be shown in box 4 of Form 1099, box 6 of Form SSA-1099, or box 10 of Form RRB-1099.

##### Line 25c—Other Forms

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

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

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

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

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

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## Line 26

### 2023 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2023. Include any overpayment that you applied to your 2023 estimated tax from your 2022 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 2023. 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 2023 or in 2024 before filing a 2023 return.

**Divorced taxpayers.** If you got divorced in 2023 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 2023, 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 2023 and the name(s) and SSN(s) under which you made them.

# Line 27— Earned Income Credit (EIC)

## What Is the EIC?

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

## To Take the EIC:

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

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

**CAUTION** 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.

**TIP** Refunds for returns claiming the earned income credit can't be issued before mid-February 2024. This delay applies to the entire refund, not just the portion associated with the earned income credit.

## Step 1 All Filers

- If, in 2023:
  - 3 or more children who have valid SSNs lived with you, is the amount on Form 1040 or 1040-SR, line 11, less than \$56,838 (\$63,398 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 \$52,918 (\$59,478 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 \$46,560 (\$53,120 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 \$17,640 (\$24,210 if married filing jointly)?

Yes. Continue

No. **STOP**

You can't take the credit.

- Do you, and your spouse if filing a joint return, have a social security number issued on or before the due date of your 2023 return (including extensions) that allows you to

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

Yes. Continue

No. **STOP**

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

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

Yes. **STOP**

No. Continue

You can't take the credit.

- Were you or your spouse a nonresident alien for any part of 2023?

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

No. Go to Step 2.

## Step 2 Investment Income

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

Line 2a \_\_\_\_\_

Line 2b + \_\_\_\_\_

Line 3b + \_\_\_\_\_

Line 7\* + \_\_\_\_\_

Investment Income = \_\_\_\_\_

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

- Is your investment income more than \$11,000?

Yes. Continue

No. Skip question 3; go to question 4.

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

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

No. **STOP**

You can't take the credit.

- Do any of the following apply for 2023?

- 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 2023 and younger than you  
(or your spouse if filing jointly)

or

Under age 24 at the end of 2023, 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 2023

or is filing a joint return for 2023 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 2023.



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 2023 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 2023, see Qualifying child of more than one person, later. If the child was married, see Married child, later.

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

Yes. Continue

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

- Are you filing a joint return for 2023?

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

No. Continue

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

Yes. Continue

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

- Did you and your spouse have the same principal residence for the last 6 months of 2023?

Yes. Continue

No. Skip question 5; go to question 6.

- Are you legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you lived apart from your spouse at the end of 2023?

Yes. Continue

No. STOP

You can't take the credit.

- Could you be a qualifying child of another person for 2023? (Check "No" if the other person isn't required to file, and isn't filing, a 2023 tax return or is filing a 2023 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

Yes. STOP

No. Skip Step 4; go to Step 5.

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

## Step 4 Filers Without a Qualifying Child

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

Yes. STOP

No. Continue

You can't take the credit.

- Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2023? (Check "Yes" if you, or your spouse if filing a joint return, were born after December 31, 1958, and before January 2, 1999.) If your spouse died in 2023 or if you are preparing a return for someone who died in 2023, see Pub. 596 before you answer.

Yes. Continue

No. STOP

You can't take the credit.

- Was your main home, and your spouse's if filing a joint return, in the United States for more than half of 2023? Members of the military stationed outside the United States, see Members of the military, later, before you answer.

Yes. Continue

No. STOP

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

4. Are you filing a joint return for 2023?

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

5. Could you be a qualifying child of another person for 2023? (Check “No” if the other person isn’t required to file, and isn’t filing, a 2023 tax return or is filing a 2023 return only to claim a refund of withheld income tax or estimated tax paid (see Pub. 596 for examples).)

**Yes.**      **No.** Continue 

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

6. Can you be claimed as a dependent on someone else’s 2023 tax return? (If the person who could claim you on their 2023 tax return is not required to file, and isn’t filing a 2023 tax return or is filing a 2023 return only to claim a refund of withheld income tax or estimated tax paid, check “No.”)

**Yes.**      **No.** Go to Step 5.

You can't take the credit.

## Step 5 Earned Income

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

**Yes.** See *Clergy or Church employees*, whichever applies.     **No.** Complete the following worksheet.

1. Enter the amount from Form 1040 or 1040-SR, line 1z . . . . .

1. . . . .

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

2. . . . .

### TIP

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

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

3. . . . .

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

4. . . . .



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

5. Add lines 3 and 4.

**This is your earned income** . . . . .

5. . . . .

2. Were you self-employed at any time in 2023, 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 \$56,838 (\$63,398 if married filing jointly)?
- 2 qualifying children who have valid SSNs, is your earned income less than \$52,918 (\$59,478 if married filing jointly)?
- 1 qualifying child who has a valid SSN, is your earned income less than \$46,560 (\$53,120 if married filing jointly)?
- No qualifying children who have valid SSNs, is your earned income less than \$17,640 (\$24,210 if married filing jointly)?

**Yes.** Go to Step 6.     **No.** 

You can't take the credit.

## Step 6 How To Figure the Credit

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

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

## Definitions and Special Rules

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

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

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

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

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

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



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

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

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

**Exception to time lived with you.** Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* under *Who Qualifies as Your Dependent*, earlier, and *Members of the military*, later. A child is considered to have lived with you for more than half of 2023 if the child was born or died in 2023 and your home was this child's home for more than half the time the child was alive in 2023 or if you adopted the child in 2023, the child was lawfully placed with you for legal adoption by you in 2023, or the child was an eligible foster child placed with you during 2023 and your main home was the child's main home for more than half the time since the child was adopted or placed with you in 2023.

**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 2023 is a qualifying child only if (a) you can claim the child as your dependent, or (b) you could have claimed the child as your dependent except for the special rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, earlier.

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

**Nonresident aliens.** If 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 27.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2023, the person couldn't engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition (a) has lasted or can be expected to last continuously for at least a year, or (b) can be expected to lead to death.

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

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

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

- If only one of the persons is the child’s parent, the child is treated as the qualifying child of the parent.
- If the parents file a joint return together and can claim the child as a qualifying child, the child is treated as the qualifying child of the parents.
- If the parents don’t file a joint return together but both parents claim the child as a qualifying child, the IRS will treat the child as the qualifying child of the parent with whom the child lived for the longer period of time in 2023. 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 2023.
- 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 2023.
- 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 2023, but only if that person’s AGI is higher than the highest AGI of any parent of the child who can claim the child.

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

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

For more details and examples, see Pub. 596.

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

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

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

If you didn’t have an SSN issued on or before the due date of your 2023 return (including extensions), you can’t claim the EIC on your original or an amended 2023 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 2023 return.

**Student.** A student is a child who during any part of 5 calendar months of 2023 was enrolled as a full-time student at a school or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It doesn’t include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

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



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

**Part 1****All Filers Using Worksheet A**

1. Enter your earned income from Step 5. 1

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

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

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

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

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

**No.** Go to line 5.

5. If you have:

- No qualifying children who have a valid SSN, is the amount on line 3 less than \$9,800 (\$16,370 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 3 less than \$21,560 (\$28,120 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

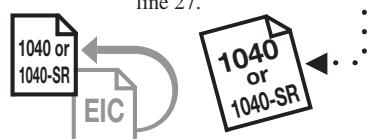
Enter this amount on  
Form 1040 or 1040-SR,  
line 27.

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

6. This is your earned income credit. 6

**Your Earned Income Credit****Reminder—**

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2023.

**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. **This is your total earned income.** 4b
- If line 4b is zero or less, You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.
5. If you have:
    - 3 or more qualifying children who have valid SSNs, is line 4b less than \$56,838 (\$63,398 if married filing jointly)?
    - 2 qualifying children who have valid SSNs, is line 4b less than \$52,918 (\$59,478 if married filing jointly)?
    - 1 qualifying child who has a valid SSN, is line 4b less than \$46,560 (\$53,120 if married filing jointly)?
    - No qualifying children who have valid SSNs, is line 4b less than \$17,640 (\$24,210 if married filing jointly)?
- Yes.** If you want the IRS to figure your credit, see *Credit figured by the IRS*, earlier. If you want to figure the credit yourself, enter the amount from line 4b on line 6 of this worksheet.
- No.** You can’t take the credit. Enter “No” on the dotted line next to Form 1040 or 1040-SR, line 27.

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

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

6	
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7. Look up the amount on line 6 above in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here.

7	
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If line 7 is zero, You can't take the credit.  
Enter "No" on the dotted line next to Form 1040 or 1040-SR, line 27.

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

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

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

No. Go to line 10.

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

10. If you have:

- No qualifying children who have a valid SSN, is the amount on line 8 less than \$9,800 (\$16,370 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$21,560 (\$28,120 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	
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Look at the amounts on lines 10 and 7.  
Then, enter the **smaller** amount on line 11.

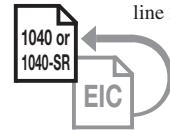
**Part 7****Your Earned Income Credit**

11. This is your earned income credit.

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

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



If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, who must file, earlier, to find out if you must file Form 8862 to take the credit for 2023.

# 2023 Earned Income Credit (EIC) Table

**Caution.** This is not a tax table.

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

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

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

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

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

(Continued)

**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 surviving spouse★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-				
0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
5,600	5,650	430	1,913	2,250	2,531	430	1,913	2,250	2,531	8,800	8,850	600	3,001	3,530	3,971	600	3,001	3,530	3,971
5,650	5,700	434	1,930	2,270	2,554	434	1,930	2,270	2,554	8,850	8,900	600	3,018	3,550	3,994	600	3,018	3,550	3,994
5,700	5,750	438	1,947	2,290	2,576	438	1,947	2,290	2,576	8,900	8,950	600	3,035	3,570	4,016	600	3,035	3,570	4,016
5,750	5,800	442	1,964	2,310	2,599	442	1,964	2,310	2,599	8,950	9,000	600	3,052	3,590	4,039	600	3,052	3,590	4,039
5,800	5,850	446	1,981	2,330	2,621	446	1,981	2,330	2,621	9,000	9,050	600	3,069	3,610	4,061	600	3,069	3,610	4,061
5,850	5,900	449	1,998	2,350	2,644	449	1,998	2,350	2,644	9,050	9,100	600	3,086	3,630	4,084	600	3,086	3,630	4,084
5,900	5,950	453	2,015	2,370	2,666	453	2,015	2,370	2,666	9,100	9,150	600	3,103	3,650	4,106	600	3,103	3,650	4,106
5,950	6,000	457	2,032	2,390	2,689	457	2,032	2,390	2,689	9,150	9,200	600	3,120	3,670	4,129	600	3,120	3,670	4,129
6,000	6,050	461	2,049	2,410	2,711	461	2,049	2,410	2,711	9,200	9,250	600	3,137	3,690	4,151	600	3,137	3,690	4,151
6,050	6,100	465	2,066	2,430	2,734	465	2,066	2,430	2,734	9,250	9,300	600	3,154	3,710	4,174	600	3,154	3,710	4,174
6,100	6,150	469	2,083	2,450	2,756	469	2,083	2,450	2,756	9,300	9,350	600	3,171	3,730	4,196	600	3,171	3,730	4,196
6,150	6,200	472	2,100	2,470	2,779	472	2,100	2,470	2,779	9,350	9,400	600	3,188	3,750	4,219	600	3,188	3,750	4,219
6,200	6,250	476	2,117	2,490	2,801	476	2,117	2,490	2,801	9,400	9,450	600	3,205	3,770	4,241	600	3,205	3,770	4,241
6,250	6,300	480	2,134	2,510	2,824	480	2,134	2,510	2,824	9,450	9,500	600	3,222	3,790	4,264	600	3,222	3,790	4,264
6,300	6,350	484	2,151	2,530	2,846	484	2,151	2,530	2,846	9,500	9,550	600	3,239	3,810	4,286	600	3,239	3,810	4,286
6,350	6,400	488	2,168	2,550	2,869	488	2,168	2,550	2,869	9,550	9,600	600	3,256	3,830	4,309	600	3,256	3,830	4,309
6,400	6,450	492	2,185	2,570	2,891	492	2,185	2,570	2,891	9,600	9,650	600	3,273	3,850	4,331	600	3,273	3,850	4,331
6,450	6,500	495	2,202	2,590	2,914	495	2,202	2,590	2,914	9,650	9,700	600	3,290	3,870	4,354	600	3,290	3,870	4,354
6,500	6,550	499	2,219	2,610	2,936	499	2,219	2,610	2,936	9,700	9,750	600	3,307	3,890	4,376	600	3,307	3,890	4,376
6,550	6,600	503	2,236	2,630	2,959	503	2,236	2,630	2,959	9,750	9,800	600	3,324	3,910	4,399	600	3,324	3,910	4,399
6,600	6,650	507	2,253	2,650	2,981	507	2,253	2,650	2,981	9,800	9,850	598	3,341	3,930	4,421	600	3,341	3,930	4,421
6,650	6,700	511	2,270	2,670	3,004	511	2,270	2,670	3,004	9,850	9,900	594	3,358	3,950	4,444	600	3,358	3,950	4,444
6,700	6,750	514	2,287	2,690	3,026	514	2,287	2,690	3,026	9,900	9,950	590	3,375	3,970	4,466	600	3,375	3,970	4,466
6,750	6,800	518	2,304	2,710	3,049	518	2,304	2,710	3,049	9,950	10,000	586	3,392	3,990	4,489	600	3,392	3,990	4,489
6,800	6,850	522	2,321	2,730	3,071	522	2,321	2,730	3,071	10,000	10,050	583	3,409	4,010	4,511	600	3,409	4,010	4,511
6,850	6,900	526	2,338	2,750	3,094	526	2,338	2,750	3,094	10,050	10,100	579	3,426	4,030	4,534	600	3,426	4,030	4,534
6,900	6,950	530	2,355	2,770	3,116	530	2,355	2,770	3,116	10,100	10,150	575	3,443	4,050	4,556	600	3,443	4,050	4,556
6,950	7,000	534	2,372	2,790	3,139	534	2,372	2,790	3,139	10,150	10,200	571	3,460	4,070	4,579	600	3,460	4,070	4,579
7,000	7,050	537	2,389	2,810	3,161	537	2,389	2,810	3,161	10,200	10,250	567	3,477	4,090	4,601	600	3,477	4,090	4,601
7,050	7,100	541	2,406	2,830	3,184	541	2,406	2,830	3,184	10,250	10,300	563	3,494	4,110	4,624	600	3,494	4,110	4,624
7,100	7,150	545	2,423	2,850	3,206	545	2,423	2,850	3,206	10,300	10,350	560	3,511	4,130	4,646	600	3,511	4,130	4,646
7,150	7,200	549	2,440	2,870	3,229	549	2,440	2,870	3,229	10,350	10,400	556	3,528	4,150	4,669	600	3,528	4,150	4,669
7,200	7,250	553	2,457	2,890	3,251	553	2,457	2,890	3,251	10,400	10,450	552	3,545	4,170	4,691	600	3,545	4,170	4,691
7,250	7,300	557	2,474	2,910	3,274	557	2,474	2,910	3,274	10,450	10,500	548	3,562	4,190	4,714	600	3,562	4,190	4,714
7,300	7,350	560	2,491	2,930	3,296	560	2,491	2,930	3,296	10,500	10,550	544	3,579	4,210	4,736	600	3,579	4,210	4,736
7,350	7,400	564	2,508	2,950	3,319	564	2,508	2,950	3,319	10,550	10,600	540	3,596	4,230	4,759	600	3,596	4,230	4,759
7,400	7,450	568	2,525	2,970	3,341	568	2,525	2,970	3,341	10,600	10,650	537	3,613	4,250	4,781	600	3,613	4,250	4,781
7,450	7,500	572	2,542	2,990	3,364	572	2,542	2,990	3,364	10,650	10,700	533	3,630	4,270	4,804	600	3,630	4,270	4,804
7,500	7,550	576	2,559	3,010	3,386	576	2,559	3,010	3,386	10,700	10,750	529	3,647	4,290	4,826	600	3,647	4,290	4,826
7,550	7,600	579	2,576	3,030	3,409	579	2,576	3,030	3,409	10,750	10,800	525	3,664	4,310	4,849	600	3,664	4,310	4,849
7,600	7,650	583	2,593	3,050	3,431	583	2,593	3,050	3,431	10,800	10,850	521	3,681	4,330	4,871	600	3,681	4,330	4,871
7,650	7,700	587	2,610	3,070	3,454	587	2,610	3,070	3,454	10,850	10,900	518	3,698	4,350	4,894	600	3,698	4,350	4,894
7,700	7,750	591	2,627	3,090	3,476	591	2,627	3,090	3,476	10,900	10,950	514	3,715	4,370	4,916	600	3,715	4,370	4,916
7,750	7,800	595	2,644	3,110	3,499	595	2,644	3,110	3,499	10,950	11,000	510	3,732	4,390	4,939	600	3,732	4,390	4,939
7,800	7,850	600	2,661	3,130	3,521	600	2,661	3,130	3,521	11,000	11,050	506	3,749	4,410	4,961	600	3,749	4,410	4,961
7,850	7,900	600	2,678	3,150	3,544	600	2,678	3,150	3,544	11,050	11,100	502	3,766	4,430	4,984	600	3,766	4,430	4,984
7,900	7,950	600	2,695	3,170	3,566	600	2,695	3,170	3,566	11,100	11,150	498	3,783	4,450	5,006	600	3,783	4,450	5,006
7,950	8,000	600	2,712	3,190	3,589	600	2,712	3,190	3,589	11,150	11,200	495	3,800	4,470	5,029	600	3,800	4,470	5,029
8,000	8,050	600	2,729	3,210	3,611	600	2,729	3,210	3,611	11,200	11,250	491	3,817	4,490	5,051	600	3,817	4,490	5,051
8,050	8,100	600	2,746	3,230	3,634	600	2,746	3,230	3,634	11,250	11,300	487	3,834	4,510	5,074	600	3,834	4,510	5,074
8,100	8,150	600	2,763	3,250	3,656	600	2,763	3,250	3,656	11,300	11,350	483	3,851	4,530	5,096	600	3,851	4,530	5,096
8,150																			

**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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
12,000	12,050	430	3,995	4,810	5,411	600	3,995	4,810	5,411	15,200	15,250	185	3,995	6,090	6,851	600	3,995	6,090	6,851
12,050	12,100	426	3,995	4,830	5,434	600	3,995	4,830	5,434	15,250	15,300	181	3,995	6,110	6,874	600	3,995	6,110	6,874
12,100	12,150	422	3,995	4,850	5,456	600	3,995	4,850	5,456	15,300	15,350	177	3,995	6,130	6,896	600	3,995	6,130	6,896
12,150	12,200	418	3,995	4,870	5,479	600	3,995	4,870	5,479	15,350	15,400	173	3,995	6,150	6,919	600	3,995	6,150	6,919
12,200	12,250	414	3,995	4,890	5,501	600	3,995	4,890	5,501	15,400	15,450	169	3,995	6,170	6,941	600	3,995	6,170	6,941
12,250	12,300	410	3,995	4,910	5,524	600	3,995	4,910	5,524	15,450	15,500	166	3,995	6,190	6,964	600	3,995	6,190	6,964
12,300	12,350	407	3,995	4,930	5,546	600	3,995	4,930	5,546	15,500	15,550	162	3,995	6,210	6,986	600	3,995	6,210	6,986
12,350	12,400	403	3,995	4,950	5,569	600	3,995	4,950	5,569	15,550	15,600	158	3,995	6,230	7,009	600	3,995	6,230	7,009
12,400	12,450	399	3,995	4,970	5,591	600	3,995	4,970	5,591	15,600	15,650	154	3,995	6,250	7,031	600	3,995	6,250	7,031
12,450	12,500	395	3,995	4,990	5,614	600	3,995	4,990	5,614	15,650	15,700	150	3,995	6,270	7,054	600	3,995	6,270	7,054
12,500	12,550	391	3,995	5,010	5,636	600	3,995	5,010	5,636	15,700	15,750	146	3,995	6,290	7,076	600	3,995	6,290	7,076
12,550	12,600	387	3,995	5,030	5,659	600	3,995	5,030	5,659	15,750	15,800	143	3,995	6,310	7,099	600	3,995	6,310	7,099
12,600	12,650	384	3,995	5,050	5,681	600	3,995	5,050	5,681	15,800	15,850	139	3,995	6,330	7,121	600	3,995	6,330	7,121
12,650	12,700	380	3,995	5,070	5,704	600	3,995	5,070	5,704	15,850	15,900	135	3,995	6,350	7,144	600	3,995	6,350	7,144
12,700	12,750	376	3,995	5,090	5,726	600	3,995	5,090	5,726	15,900	15,950	131	3,995	6,370	7,166	600	3,995	6,370	7,166
12,750	12,800	372	3,995	5,110	5,749	600	3,995	5,110	5,749	15,950	16,000	127	3,995	6,390	7,189	600	3,995	6,390	7,189
12,800	12,850	368	3,995	5,130	5,771	600	3,995	5,130	5,771	16,000	16,050	124	3,995	6,410	7,211	600	3,995	6,410	7,211
12,850	12,900	365	3,995	5,150	5,794	600	3,995	5,150	5,794	16,050	16,100	120	3,995	6,430	7,234	600	3,995	6,430	7,234
12,900	12,950	361	3,995	5,170	5,816	600	3,995	5,170	5,816	16,100	16,150	116	3,995	6,450	7,256	600	3,995	6,450	7,256
12,950	13,000	357	3,995	5,190	5,839	600	3,995	5,190	5,839	16,150	16,200	112	3,995	6,470	7,279	600	3,995	6,470	7,279
13,000	13,050	353	3,995	5,210	5,861	600	3,995	5,210	5,861	16,200	16,250	108	3,995	6,490	7,301	600	3,995	6,490	7,301
13,050	13,100	349	3,995	5,230	5,884	600	3,995	5,230	5,884	16,250	16,300	104	3,995	6,510	7,324	600	3,995	6,510	7,324
13,100	13,150	345	3,995	5,250	5,906	600	3,995	5,250	5,906	16,300	16,350	101	3,995	6,530	7,346	600	3,995	6,530	7,346
13,150	13,200	342	3,995	5,270	5,929	600	3,995	5,270	5,929	16,350	16,400	97	3,995	6,550	7,369	600	3,995	6,550	7,369
13,200	13,250	338	3,995	5,290	5,951	600	3,995	5,290	5,951	16,400	16,450	93	3,995	6,570	7,391	596	3,995	6,570	7,391
13,250	13,300	334	3,995	5,310	5,974	600	3,995	5,310	5,974	16,450	16,500	89	3,995	6,590	7,414	592	3,995	6,590	7,414
13,300	13,350	330	3,995	5,330	5,996	600	3,995	5,330	5,996	16,500	16,550	85	3,995	6,604	7,430	588	3,995	6,604	7,430
13,350	13,400	326	3,995	5,350	6,019	600	3,995	5,350	6,019	16,550	16,600	81	3,995	6,604	7,430	584	3,995	6,604	7,430
13,400	13,450	322	3,995	5,370	6,041	600	3,995	5,370	6,041	16,600	16,650	78	3,995	6,604	7,430	580	3,995	6,604	7,430
13,450	13,500	319	3,995	5,390	6,064	600	3,995	5,390	6,064	16,650	16,700	74	3,995	6,604	7,430	576	3,995	6,604	7,430
13,500	13,550	315	3,995	5,410	6,086	600	3,995	5,410	6,086	16,700	16,750	70	3,995	6,604	7,430	573	3,995	6,604	7,430
13,550	13,600	311	3,995	5,430	6,109	600	3,995	5,430	6,109	16,750	16,800	66	3,995	6,604	7,430	569	3,995	6,604	7,430
13,600	13,650	307	3,995	5,450	6,131	600	3,995	5,450	6,131	16,800	16,850	62	3,995	6,604	7,430	565	3,995	6,604	7,430
13,650	13,700	303	3,995	5,470	6,154	600	3,995	5,470	6,154	16,850	16,900	59	3,995	6,604	7,430	561	3,995	6,604	7,430
13,700	13,750	299	3,995	5,490	6,176	600	3,995	5,490	6,176	16,900	16,950	55	3,995	6,604	7,430	557	3,995	6,604	7,430
13,750	13,800	296	3,995	5,510	6,199	600	3,995	5,510	6,199	16,950	17,000	51	3,995	6,604	7,430	553	3,995	6,604	7,430
13,800	13,850	292	3,995	5,530	6,221	600	3,995	5,530	6,221	17,000	17,050	47	3,995	6,604	7,430	550	3,995	6,604	7,430
13,850	13,900	288	3,995	5,550	6,244	600	3,995	5,550	6,244	17,050	17,100	43	3,995	6,604	7,430	546	3,995	6,604	7,430
13,900	13,950	284	3,995	5,570	6,266	600	3,995	5,570	6,266	17,100	17,150	39	3,995	6,604	7,430	542	3,995	6,604	7,430
13,950	14,000	280	3,995	5,590	6,289	600	3,995	5,590	6,289	17,150	17,200	36	3,995	6,604	7,430	538	3,995	6,604	7,430
14,000	14,050	277	3,995	5,610	6,311	600	3,995	5,610	6,311	17,200	17,250	32	3,995	6,604	7,430	534	3,995	6,604	7,430
14,050	14,100	273	3,995	5,630	6,334	600	3,995	5,630	6,334	17,250	17,300	28	3,995	6,604	7,430	531	3,995	6,604	7,430
14,100	14,150	269	3,995	5,650	6,356	600	3,995	5,650	6,356	17,300	17,350	24	3,995	6,604	7,430	527	3,995	6,604	7,430
14,150	14,200	265	3,995	5,670	6,379	600	3,995	5,670	6,379	17,350	17,400	20	3,995	6,604	7,430	523	3,995	6,604	7,430
14,200	14,250	261	3,995	5,690	6,401	600	3,995	5,690	6,401	17,400	17,450	16	3,995	6,604	7,430	519	3,995	6,604	7,430
14,250	14,300	257	3,995	5,710	6,424	600	3,995	5,710	6,424	17,450	17,500	13	3,995	6,604	7,430	515	3,995	6,604	7,430
14,300	14,350	254	3,995	5,730	6,446	600	3,995	5,730	6,446	17,500	17,550	9	3,995	6,604	7,430	511	3,995	6,604	7,430
14,350	14,400	250	3,995	5,750	6,469	600	3,995	5,750	6,469	17,550	17,600	5	3,995	6,604	7,430	508	3,995	6,604	7,430
14,400	14,450	246	3,995	5,770	6,491	600	3,995	5,770	6,491	17,600	17,650	*	3,995	6,604	7,430	504	3,995	6,604	7,430
14,450	14,500	242	3,995	5,790	6,514	600	3,995	5,790	6,514	17,650	17,700	0	3,995	6,604	7,430	500	3,995	6,604	7,430
14,500	14,550	238	3,995	5,810	6,536	600	3,995												

**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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3		
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
18,400	18,450	0	3,995	6,604	7,430	443	3,995	6,604	7,430	21,600	21,650	0	3,985	6,590	7,416	198	3,995	6,604	7,430
18,450	18,500	0	3,995	6,604	7,430	439	3,995	6,604	7,430	21,650	21,700	0	3,977	6,580	7,405	194	3,995	6,604	7,430
18,500	18,550	0	3,995	6,604	7,430	435	3,995	6,604	7,430	21,700	21,750	0	3,969	6,569	7,395	190	3,995	6,604	7,430
18,550	18,600	0	3,995	6,604	7,430	431	3,995	6,604	7,430	21,750	21,800	0	3,961	6,559	7,384	186	3,995	6,604	7,430
18,600	18,650	0	3,995	6,604	7,430	427	3,995	6,604	7,430	21,800	21,850	0	3,953	6,548	7,374	182	3,995	6,604	7,430
18,650	18,700	0	3,995	6,604	7,430	423	3,995	6,604	7,430	21,850	21,900	0	3,945	6,538	7,363	179	3,995	6,604	7,430
18,700	18,750	0	3,995	6,604	7,430	420	3,995	6,604	7,430	21,900	21,950	0	3,937	6,527	7,353	175	3,995	6,604	7,430
18,750	18,800	0	3,995	6,604	7,430	416	3,995	6,604	7,430	21,950	22,000	0	3,929	6,517	7,342	171	3,995	6,604	7,430
18,800	18,850	0	3,995	6,604	7,430	412	3,995	6,604	7,430	22,000	22,050	0	3,921	6,506	7,332	167	3,995	6,604	7,430
18,850	18,900	0	3,995	6,604	7,430	408	3,995	6,604	7,430	22,050	22,100	0	3,913	6,496	7,321	163	3,995	6,604	7,430
18,900	18,950	0	3,995	6,604	7,430	404	3,995	6,604	7,430	22,100	22,150	0	3,905	6,485	7,311	160	3,995	6,604	7,430
18,950	19,000	0	3,995	6,604	7,430	400	3,995	6,604	7,430	22,150	22,200	0	3,897	6,474	7,300	156	3,995	6,604	7,430
19,000	19,050	0	3,995	6,604	7,430	397	3,995	6,604	7,430	22,200	22,250	0	3,889	6,464	7,288	152	3,995	6,604	7,430
19,050	19,100	0	3,995	6,604	7,430	393	3,995	6,604	7,430	22,250	22,300	0	3,881	6,453	7,279	148	3,995	6,604	7,430
19,100	19,150	0	3,995	6,604	7,430	389	3,995	6,604	7,430	22,300	22,350	0	3,873	6,443	7,268	144	3,995	6,604	7,430
19,150	19,200	0	3,995	6,604	7,430	385	3,995	6,604	7,430	22,350	22,400	0	3,865	6,432	7,258	140	3,995	6,604	7,430
19,200	19,250	0	3,995	6,604	7,430	381	3,995	6,604	7,430	22,400	22,450	0	3,857	6,422	7,247	137	3,995	6,604	7,430
19,250	19,300	0	3,995	6,604	7,430	378	3,995	6,604	7,430	22,450	22,500	0	3,849	6,411	7,237	133	3,995	6,604	7,430
19,300	19,350	0	3,995	6,604	7,430	374	3,995	6,604	7,430	22,500	22,550	0	3,841	6,401	7,226	129	3,995	6,604	7,430
19,350	19,400	0	3,995	6,604	7,430	370	3,995	6,604	7,430	22,550	22,600	0	3,833	6,390	7,216	125	3,995	6,604	7,430
19,400	19,450	0	3,995	6,604	7,430	366	3,995	6,604	7,430	22,600	22,650	0	3,825	6,380	7,205	121	3,995	6,604	7,430
19,450	19,500	0	3,995	6,604	7,430	362	3,995	6,604	7,430	22,650	22,700	0	3,817	6,369	7,195	117	3,995	6,604	7,430
19,500	19,550	0	3,995	6,604	7,430	358	3,995	6,604	7,430	22,700	22,750	0	3,809	6,359	7,184	114	3,995	6,604	7,430
19,550	19,600	0	3,995	6,604	7,430	355	3,995	6,604	7,430	22,750	22,800	0	3,801	6,348	7,174	110	3,995	6,604	7,430
19,600	19,650	0	3,995	6,604	7,430	351	3,995	6,604	7,430	22,800	22,850	0	3,793	6,338	7,163	106	3,995	6,604	7,430
19,650	19,700	0	3,995	6,604	7,430	347	3,995	6,604	7,430	22,850	22,900	0	3,785	6,327	7,153	102	3,995	6,604	7,430
19,700	19,750	0	3,995	6,604	7,430	343	3,995	6,604	7,430	22,900	22,950	0	3,777	6,317	7,142	98	3,995	6,604	7,430
19,750	19,800	0	3,995	6,604	7,430	339	3,995	6,604	7,430	22,950	23,000	0	3,769	6,306	7,132	94	3,995	6,604	7,430
19,800	19,850	0	3,995	6,604	7,430	335	3,995	6,604	7,430	23,000	23,050	0	3,761	6,295	7,121	91	3,995	6,604	7,430
19,850	19,900	0	3,995	6,604	7,430	332	3,995	6,604	7,430	23,050	23,100	0	3,753	6,285	7,110	87	3,995	6,604	7,430
19,900	19,950	0	3,995	6,604	7,430	328	3,995	6,604	7,430	23,100	23,150	0	3,745	6,274	7,100	83	3,995	6,604	7,430
19,950	20,000	0	3,995	6,604	7,430	324	3,995	6,604	7,430	23,150	23,200	0	3,737	6,264	7,089	79	3,995	6,604	7,430
20,000	20,050	0	3,995	6,604	7,430	320	3,995	6,604	7,430	23,200	23,250	0	3,729	6,253	7,079	75	3,995	6,604	7,430
20,050	20,100	0	3,995	6,604	7,430	316	3,995	6,604	7,430	23,250	23,300	0	3,721	6,243	7,068	72	3,995	6,604	7,430
20,100	20,150	0	3,995	6,604	7,430	313	3,995	6,604	7,430	23,300	23,350	0	3,713	6,232	7,058	68	3,995	6,604	7,430
20,150	20,200	0	3,995	6,604	7,430	309	3,995	6,604	7,430	23,350	23,400	0	3,705	6,222	7,047	64	3,995	6,604	7,430
20,200	20,250	0	3,995	6,604	7,430	305	3,995	6,604	7,430	23,400	23,450	0	3,697	6,211	7,037	60	3,995	6,604	7,430
20,250	20,300	0	3,995	6,604	7,430	301	3,995	6,604	7,430	23,450	23,500	0	3,689	6,201	7,026	56	3,995	6,604	7,430
20,300	20,350	0	3,995	6,604	7,430	297	3,995	6,604	7,430	23,500	23,550	0	3,681	6,190	7,016	52	3,995	6,604	7,430
20,350	20,400	0	3,995	6,604	7,430	293	3,995	6,604	7,430	23,550	23,600	0	3,673	6,180	7,005	49	3,995	6,604	7,430
20,400	20,450	0	3,995	6,604	7,430	290	3,995	6,604	7,430	23,600	23,650	0	3,665	6,169	6,995	45	3,995	6,604	7,430
20,450	20,500	0	3,995	6,604	7,430	286	3,995	6,604	7,430	23,650	23,700	0	3,657	6,159	6,984	41	3,995	6,604	7,430
20,500	20,550	0	3,995	6,604	7,430	282	3,995	6,604	7,430	23,700	23,750	0	3,649	6,148	6,974	37	3,995	6,604	7,430
20,550	20,600	0	3,995	6,604	7,430	278	3,995	6,604	7,430	23,750	23,800	0	3,641	6,138	6,963	33	3,995	6,604	7,430
20,600	20,650	0	3,995	6,604	7,430	274	3,995	6,604	7,430	23,800	23,850	0	3,633	6,127	6,952	29	3,995	6,604	7,430
20,650	20,700	0	3,995	6,604	7,430	270	3,995	6,604	7,430	23,850	23,900	0	3,625	6,116	6,942	26	3,995	6,604	7,430
20,700	20,750	0	3,995	6,604	7,430	267	3,995	6,604	7,430	23,900	23,950	0	3,617	6,106	6,931	22	3,995	6,604	7,430
20,750	20,800	0	3,995	6,604	7,430	263	3,995	6,604	7,430	23,950	24,000	0	3,609	6,095	6,921	18	3,995	6,604	7,430
20,800	20,850	0	3,995	6,604	7,430	259	3,995	6,604	7,430	24,000	24,050	0	3,601	6,085	6,910	14	3,995	6,604	7,430
20,850	20,900	0	3,995	6,604	7,430	255	3,995	6,604	7,430	24,050	24,100	0	3,593	6,074	6,900	10	3,995	6,604	7,430
20,900	20,950	0	3,995	6,604	7,430	251	3,995	6,604	7,430	24,100	24,150	0	3,585	6,064	6,889	7	3,995	6,604	7,430
20,950	21,000	0	3,995	6,604	7,430	247	3,995	6,604											

**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 surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-					
0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3	0	1		
At least	But less than	Your credit is-				Your credit is-				Your credit is-				Your credit is-					
24,800	24,850	0	3,473	5,916	6,742	0	3,995	6,604	7,430	28,000	28,050	0	2,962	5,242	6,068	0	3,995	6,604	7,430
24,850	24,900	0	3,465	5,906	6,731	0	3,995	6,604	7,430	28,050	28,100	0	2,954	5,232	6,057	0	3,995	6,604	7,430
24,900	24,950	0	3,457	5,895	6,721	0	3,995	6,604	7,430	28,100	28,150	0	2,946	5,221	6,047	0	3,995	6,604	7,430
24,950	25,000	0	3,449	5,885	6,710	0	3,995	6,604	7,430	28,150	28,200	0	2,938	5,211	6,036	0	3,986	6,592	7,418
25,000	25,050	0	3,441	5,874	6,700	0	3,995	6,604	7,430	28,200	28,250	0	2,930	5,200	6,026	0	3,978	6,582	7,407
25,050	25,100	0	3,433	5,864	6,689	0	3,995	6,604	7,430	28,250	28,300	0	2,922	5,190	6,015	0	3,970	6,571	7,397
25,100	25,150	0	3,425	5,853	6,679	0	3,995	6,604	7,430	28,300	28,350	0	2,914	5,179	6,005	0	3,962	6,561	7,386
25,150	25,200	0	3,417	5,843	6,668	0	3,995	6,604	7,430	28,350	28,400	0	2,906	5,169	5,994	0	3,954	6,550	7,376
25,200	25,250	0	3,409	5,832	6,658	0	3,995	6,604	7,430	28,400	28,450	0	2,898	5,158	5,984	0	3,946	6,540	7,365
25,250	25,300	0	3,401	5,822	6,647	0	3,995	6,604	7,430	28,450	28,500	0	2,890	5,148	5,973	0	3,938	6,529	7,355
25,300	25,350	0	3,393	5,811	6,637	0	3,995	6,604	7,430	28,500	28,550	0	2,882	5,137	5,963	0	3,930	6,519	7,344
25,350	25,400	0	3,385	5,801	6,626	0	3,995	6,604	7,430	28,550	28,600	0	2,874	5,127	5,952	0	3,922	6,508	7,334
25,400	25,450	0	3,377	5,790	6,616	0	3,995	6,604	7,430	28,600	28,650	0	2,866	5,116	5,942	0	3,914	6,498	7,323
25,450	25,500	0	3,369	5,780	6,605	0	3,995	6,604	7,430	28,650	28,700	0	2,858	5,106	5,931	0	3,906	6,487	7,313
25,500	25,550	0	3,361	5,769	6,594	0	3,995	6,604	7,430	28,700	28,750	0	2,850	5,095	5,921	0	3,898	6,477	7,302
25,550	25,600	0	3,353	5,758	6,584	0	3,995	6,604	7,430	28,750	28,800	0	2,842	5,085	5,910	0	3,890	6,466	7,292
25,600	25,650	0	3,345	5,748	6,573	0	3,995	6,604	7,430	28,800	28,850	0	2,834	5,074	5,899	0	3,882	6,456	7,281
25,650	25,700	0	3,337	5,737	6,563	0	3,995	6,604	7,430	28,850	28,900	0	2,826	5,063	5,889	0	3,874	6,445	7,270
25,700	25,750	0	3,329	5,727	6,552	0	3,995	6,604	7,430	28,900	28,950	0	2,818	5,053	5,878	0	3,866	6,434	7,260
25,750	25,800	0	3,321	5,716	6,542	0	3,995	6,604	7,430	28,950	29,000	0	2,810	5,042	5,868	0	3,858	6,424	7,249
25,800	25,850	0	3,313	5,706	6,531	0	3,995	6,604	7,430	29,000	29,050	0	2,802	5,032	5,857	0	3,850	6,413	7,239
25,850	25,900	0	3,305	5,695	6,521	0	3,995	6,604	7,430	29,050	29,100	0	2,794	5,021	5,847	0	3,842	6,403	7,228
25,900	25,950	0	3,297	5,685	6,510	0	3,995	6,604	7,430	29,100	29,150	0	2,786	5,011	5,836	0	3,834	6,392	7,218
25,950	26,000	0	3,289	5,674	6,500	0	3,995	6,604	7,430	29,150	29,200	0	2,778	5,000	5,826	0	3,826	6,382	7,207
26,000	26,050	0	3,281	5,664	6,489	0	3,995	6,604	7,430	29,200	29,250	0	2,770	4,990	5,815	0	3,818	6,371	7,197
26,050	26,100	0	3,274	5,653	6,479	0	3,995	6,604	7,430	29,250	29,300	0	2,762	4,979	5,805	0	3,810	6,361	7,186
26,100	26,150	0	3,266	5,643	6,468	0	3,995	6,604	7,430	29,300	29,350	0	2,754	4,969	5,794	0	3,802	6,350	7,176
26,150	26,200	0	3,258	5,632	6,458	0	3,995	6,604	7,430	29,350	29,400	0	2,746	4,958	5,784	0	3,794	6,340	7,165
26,200	26,250	0	3,250	5,622	6,447	0	3,995	6,604	7,430	29,400	29,450	0	2,738	4,948	5,773	0	3,786	6,329	7,155
26,250	26,300	0	3,242	5,611	6,437	0	3,995	6,604	7,430	29,450	29,500	0	2,730	4,937	5,763	0	3,778	6,319	7,144
26,300	26,350	0	3,234	5,600	6,426	0	3,995	6,604	7,430	29,500	29,550	0	2,722	4,927	5,752	0	3,770	6,308	7,134
26,350	26,400	0	3,226	5,590	6,415	0	3,995	6,604	7,430	29,550	29,600	0	2,714	4,916	5,742	0	3,762	6,298	7,123
26,400	26,450	0	3,218	5,579	6,405	0	3,995	6,604	7,430	29,600	29,650	0	2,706	4,906	5,731	0	3,755	6,287	7,113
26,450	26,500	0	3,210	5,569	6,394	0	3,995	6,604	7,430	29,650	29,700	0	2,698	4,895	5,720	0	3,747	6,277	7,102
26,500	26,550	0	3,202	5,558	6,384	0	3,995	6,604	7,430	29,700	29,750	0	2,690	4,884	5,710	0	3,739	6,266	7,091
26,550	26,600	0	3,194	5,548	6,373	0	3,995	6,604	7,430	29,750	29,800	0	2,682	4,874	5,699	0	3,731	6,255	7,081
26,600	26,650	0	3,186	5,537	6,363	0	3,995	6,604	7,430	29,800	29,850	0	2,674	4,863	5,689	0	3,723	6,245	7,070
26,650	26,700	0	3,178	5,527	6,352	0	3,995	6,604	7,430	29,850	29,900	0	2,666	4,853	5,678	0	3,715	6,234	7,060
26,700	26,750	0	3,170	5,516	6,342	0	3,995	6,604	7,430	29,900	29,950	0	2,658	4,842	5,668	0	3,707	6,224	7,049
26,750	26,800	0	3,162	5,506	6,331	0	3,995	6,604	7,430	29,950	30,000	0	2,650	4,832	5,657	0	3,699	6,213	7,039
26,800	26,850	0	3,154	5,495	6,321	0	3,995	6,604	7,430	30,000	30,050	0	2,642	4,821	5,647	0	3,691	6,203	7,028
26,850	26,900	0	3,146	5,485	6,310	0	3,995	6,604	7,430	30,050	30,100	0	2,634	4,811	5,636	0	3,683	6,192	7,018
26,900	26,950	0	3,138	5,474	6,300	0	3,995	6,604	7,430	30,100	30,150	0	2,626	4,800	5,626	0	3,675	6,182	7,007
26,950	27,000	0	3,130	5,464	6,289	0	3,995	6,604	7,430	30,150	30,200	0	2,618	4,790	5,615	0	3,667	6,171	6,997
27,000	27,050	0	3,122	5,453	6,279	0	3,995	6,604	7,430	30,200	30,250	0	2,610	4,779	5,605	0	3,659	6,161	6,986
27,050	27,100	0	3,114	5,443	6,268	0	3,995	6,604	7,430	30,250	30,300	0	2,602	4,769	5,594	0	3,651	6,150	6,976
27,100	27,150	0	3,106	5,432	6,258	0	3,995	6,604	7,430	30,300	30,350	0	2,594	4,758	5,584	0	3,643	6,140	6,965
27,150	27,200	0	3,098	5,421	6,247	0	3,995	6,604	7,430	30,350	30,400	0	2,586	4,748	5,573	0	3,635	6,129	6,955
27,200	27,250	0	3,090	5,411	6,236	0	3,995	6,604	7,430	30,400	30,450	0	2,578	4,737	5,563	0	3,627	6,119	6,944
27,250	27,300	0	3,082	5,400	6,226	0	3,995	6,604	7,430	30,450	30,500	0	2,570	4,727	5,552	0	3,619	6,108	6,934
27,300	27,350	0	3,074	5,390	6,215	0	3,995	6,604	7,430	30,500	30,550	0	2,562	4,716	5,541	0	3,611	6,098	6,923
27,350	27,400	0	3,066	5,379	6,205	0	3,995	6,604	7,430	30,550	30,600	0	2,554	4,705	5,531	0	3,603	6,087	6,912
27,400	27,450	0	3,058	5,369	6,194	0	3,995	6,604	7,430	30,60									

**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 surviving spouse★ and you have-				Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-			
		0	1	2	3	0	1	2	3			0	1	2	3	0	1	2	3
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
31,200	31,250	0	2,451	4,569	5,394	0	3,499	5,950	6,776	34,400	34,450	0	1,939	3,895	4,720	0	2,987	5,276	6,102
31,250	31,300	0	2,443	4,558	5,384	0	3,491	5,940	6,765	34,450	34,500	0	1,931	3,884	4,710	0	2,979	5,266	6,091
31,300	31,350	0	2,435	4,547	5,373	0	3,483	5,929	6,755	34,500	34,550	0	1,923	3,874	4,699	0	2,971	5,255	6,081
31,350	31,400	0	2,427	4,537	5,362	0	3,475	5,918	6,744	34,550	34,600	0	1,915	3,863	4,689	0	2,963	5,245	6,070
31,400	31,450	0	2,419	4,526	5,352	0	3,467	5,908	6,733	34,600	34,650	0	1,907	3,853	4,678	0	2,956	5,234	6,060
31,450	31,500	0	2,411	4,516	5,341	0	3,459	5,897	6,723	34,650	34,700	0	1,899	3,842	4,667	0	2,948	5,224	6,049
31,500	31,550	0	2,403	4,505	5,331	0	3,451	5,887	6,712	34,700	34,750	0	1,891	3,831	4,657	0	2,940	5,213	6,038
31,550	31,600	0	2,395	4,495	5,320	0	3,443	5,876	6,702	34,750	34,800	0	1,883	3,821	4,646	0	2,932	5,202	6,028
31,600	31,650	0	2,387	4,484	5,310	0	3,435	5,866	6,691	34,800	34,850	0	1,875	3,810	4,636	0	2,924	5,192	6,017
31,650	31,700	0	2,379	4,474	5,299	0	3,427	5,855	6,681	34,850	34,900	0	1,867	3,800	4,625	0	2,916	5,181	6,007
31,700	31,750	0	2,371	4,463	5,289	0	3,419	5,845	6,670	34,900	34,950	0	1,859	3,789	4,615	0	2,908	5,171	5,996
31,750	31,800	0	2,363	4,453	5,278	0	3,411	5,834	6,660	34,950	35,000	0	1,851	3,779	4,604	0	2,900	5,160	5,986
31,800	31,850	0	2,355	4,442	5,268	0	3,403	5,824	6,649	35,000	35,050	0	1,843	3,768	4,594	0	2,892	5,150	5,975
31,850	31,900	0	2,347	4,432	5,257	0	3,395	5,813	6,639	35,050	35,100	0	1,835	3,758	4,583	0	2,884	5,139	5,965
31,900	31,950	0	2,339	4,421	5,247	0	3,387	5,803	6,628	35,100	35,150	0	1,827	3,747	4,573	0	2,876	5,129	5,954
31,950	32,000	0	2,331	4,411	5,236	0	3,379	5,792	6,618	35,150	35,200	0	1,819	3,737	4,562	0	2,868	5,118	5,944
32,000	32,050	0	2,323	4,400	5,226	0	3,371	5,782	6,607	35,200	35,250	0	1,811	3,726	4,552	0	2,860	5,108	5,933
32,050	32,100	0	2,315	4,390	5,215	0	3,363	5,771	6,597	35,250	35,300	0	1,803	3,716	4,541	0	2,852	5,097	5,923
32,100	32,150	0	2,307	4,379	5,205	0	3,355	5,761	6,586	35,300	35,350	0	1,795	3,705	4,531	0	2,844	5,087	5,912
32,150	32,200	0	2,299	4,368	5,194	0	3,347	5,750	6,576	35,350	35,400	0	1,787	3,695	4,520	0	2,836	5,076	5,902
32,200	32,250	0	2,291	4,358	5,183	0	3,339	5,739	6,565	35,400	35,450	0	1,779	3,684	4,510	0	2,828	5,066	5,891
32,250	32,300	0	2,283	4,347	5,173	0	3,331	5,729	6,554	35,450	35,500	0	1,771	3,674	4,499	0	2,820	5,055	5,881
32,300	32,350	0	2,275	4,337	5,162	0	3,323	5,718	6,544	35,500	35,550	0	1,763	3,663	4,488	0	2,812	5,045	5,870
32,350	32,400	0	2,267	4,326	5,152	0	3,315	5,708	6,533	35,550	35,600	0	1,755	3,652	4,478	0	2,804	5,034	5,859
32,400	32,450	0	2,259	4,316	5,141	0	3,307	5,697	6,523	35,600	35,650	0	1,747	3,642	4,467	0	2,796	5,023	5,849
32,450	32,500	0	2,251	4,305	5,131	0	3,299	5,687	6,512	35,650	35,700	0	1,739	3,631	4,457	0	2,788	5,013	5,838
32,500	32,550	0	2,243	4,295	5,120	0	3,291	5,676	6,502	35,700	35,750	0	1,731	3,621	4,446	0	2,780	5,002	5,828
32,550	32,600	0	2,235	4,284	5,110	0	3,283	5,666	6,491	35,750	35,800	0	1,723	3,610	4,436	0	2,772	4,992	5,817
32,600	32,650	0	2,227	4,274	5,099	0	3,275	5,655	6,481	35,800	35,850	0	1,715	3,600	4,425	0	2,764	4,981	5,807
32,650	32,700	0	2,219	4,263	5,089	0	3,267	5,645	6,470	35,850	35,900	0	1,707	3,589	4,415	0	2,756	4,971	5,796
32,700	32,750	0	2,211	4,253	5,078	0	3,259	5,634	6,460	35,900	35,950	0	1,699	3,579	4,404	0	2,748	4,960	5,786
32,750	32,800	0	2,203	4,242	5,068	0	3,251	5,624	6,449	35,950	36,000	0	1,691	3,568	4,394	0	2,740	4,950	5,775
32,800	32,850	0	2,195	4,232	5,057	0	3,243	5,613	6,439	36,000	36,050	0	1,683	3,558	4,383	0	2,732	4,939	5,765
32,850	32,900	0	2,187	4,221	5,047	0	3,235	5,603	6,428	36,050	36,100	0	1,676	3,547	4,373	0	2,724	4,929	5,754
32,900	32,950	0	2,179	4,211	5,036	0	3,227	5,592	6,418	36,100	36,150	0	1,668	3,537	4,362	0	2,716	4,918	5,744
32,950	33,000	0	2,171	4,200	5,026	0	3,219	5,582	6,407	36,150	36,200	0	1,660	3,526	4,352	0	2,708	4,908	5,733
33,000	33,050	0	2,163	4,189	5,015	0	3,211	5,571	6,397	36,200	36,250	0	1,652	3,516	4,341	0	2,700	4,897	5,723
33,050	33,100	0	2,155	4,179	5,004	0	3,203	5,560	6,386	36,250	36,300	0	1,644	3,505	4,331	0	2,692	4,887	5,712
33,100	33,150	0	2,147	4,168	4,994	0	3,195	5,550	6,375	36,300	36,350	0	1,636	3,494	4,320	0	2,684	4,876	5,702
33,150	33,200	0	2,139	4,158	4,983	0	3,187	5,539	6,365	36,350	36,400	0	1,628	3,484	4,309	0	2,676	4,865	5,691
33,200	33,250	0	2,131	4,147	4,973	0	3,179	5,529	6,354	36,400	36,450	0	1,620	3,473	4,299	0	2,668	4,855	5,680
33,250	33,300	0	2,123	4,137	4,962	0	3,171	5,518	6,344	36,450	36,500	0	1,612	3,463	4,288	0	2,660	4,844	5,670
33,300	33,350	0	2,115	4,126	4,952	0	3,163	5,508	6,333	36,500	36,550	0	1,604	3,452	4,278	0	2,652	4,834	5,659
33,350	33,400	0	2,107	4,116	4,941	0	3,155	5,497	6,323	36,550	36,600	0	1,596	3,442	4,267	0	2,644	4,823	5,649
33,400	33,450	0	2,099	4,105	4,931	0	3,147	5,487	6,312	36,600	36,650	0	1,588	3,431	4,257	0	2,636	4,813	5,638
33,450	33,500	0	2,091	4,095	4,920	0	3,139	5,476	6,302	36,650	36,700	0	1,580	3,421	4,246	0	2,628	4,802	5,628
33,500	33,550	0	2,083	4,084	4,910	0	3,131	5,466	6,291	36,700	36,750	0	1,572	3,410	4,236	0	2,620	4,792	5,617
33,550	33,600	0	2,075	4,074	4,899	0	3,123	5,455	6,281	36,750	36,800	0	1,564	3,400	4,225	0	2,612	4,781	5,607
33,600	33,650	0	2,067	4,063	4,889	0	3,115	5,445	6,270	36,800	36,850	0	1,556	3,389	4,215	0	2,604	4,771	5,596
33,650	33,700	0	2,059	4,053	4,878	0	3,107	5,434	6,260	36,850	36,900	0	1,548	3,379	4,204	0	2,596	4,760	5,586
33,700	33,750	0	2,051	4,042	4,868	0	3,099	5,424	6,249	36,900	36,950	0	1,540	3,368	4,194	0	2,588	4,750	5,575
33,750	33,800	0	2,043	4,032	4,857	0	3,091	5,413	6,239	36,950	37,000	0	1,532	3,358	4,183	0	2,580	4,739	5,565
33,800	33,850	0	2,035	4,021	4,846														

**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 surviving spouse★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-				
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3		
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
37,600	37,650	0	1,428	3,221	4,046	0	2,476	4,602	5,428	40,800	40,850	0	916	2,547	3,372	0	1,965	3,928	4,754
37,650	37,700	0	1,420	3,210	4,036	0	2,468	4,592	5,417	40,850	40,900	0	908	2,536	3,362	0	1,957	3,918	4,743
37,700	37,750	0	1,412	3,200	4,025	0	2,460	4,581	5,407	40,900	40,950	0	900	2,526	3,351	0	1,949	3,907	4,733
37,750	37,800	0	1,404	3,189	4,015	0	2,452	4,571	5,396	40,950	41,000	0	892	2,515	3,341	0	1,941	3,897	4,722
37,800	37,850	0	1,396	3,179	4,004	0	2,444	4,560	5,386	41,000	41,050	0	884	2,505	3,330	0	1,933	3,886	4,712
37,850	37,900	0	1,388	3,168	3,994	0	2,436	4,550	5,375	41,050	41,100	0	877	2,494	3,320	0	1,925	3,876	4,701
37,900	37,950	0	1,380	3,158	3,983	0	2,428	4,539	5,365	41,100	41,150	0	869	2,484	3,309	0	1,917	3,865	4,691
37,950	38,000	0	1,372	3,147	3,973	0	2,420	4,529	5,354	41,150	41,200	0	861	2,473	3,299	0	1,909	3,855	4,680
38,000	38,050	0	1,364	3,136	3,962	0	2,412	4,518	5,344	41,200	41,250	0	853	2,463	3,288	0	1,901	3,844	4,670
38,050	38,100	0	1,356	3,126	3,951	0	2,404	4,507	5,333	41,250	41,300	0	845	2,452	3,278	0	1,893	3,834	4,659
38,100	38,150	0	1,348	3,115	3,941	0	2,396	4,497	5,322	41,300	41,350	0	837	2,441	3,267	0	1,885	3,823	4,649
38,150	38,200	0	1,340	3,105	3,930	0	2,388	4,486	5,312	41,350	41,400	0	829	2,431	3,256	0	1,877	3,812	4,638
38,200	38,250	0	1,332	3,094	3,920	0	2,380	4,476	5,301	41,400	41,450	0	821	2,420	3,246	0	1,869	3,802	4,627
38,250	38,300	0	1,324	3,084	3,909	0	2,372	4,465	5,291	41,450	41,500	0	813	2,410	3,235	0	1,861	3,791	4,617
38,300	38,350	0	1,316	3,073	3,899	0	2,364	4,455	5,280	41,500	41,550	0	805	2,399	3,225	0	1,853	3,781	4,606
38,350	38,400	0	1,308	3,063	3,888	0	2,356	4,444	5,270	41,550	41,600	0	797	2,389	3,214	0	1,845	3,770	4,596
38,400	38,450	0	1,300	3,052	3,878	0	2,348	4,434	5,259	41,600	41,650	0	789	2,378	3,204	0	1,837	3,760	4,585
38,450	38,500	0	1,292	3,042	3,867	0	2,340	4,423	5,249	41,650	41,700	0	781	2,368	3,193	0	1,829	3,749	4,575
38,500	38,550	0	1,284	3,031	3,857	0	2,332	4,413	5,238	41,700	41,750	0	773	2,357	3,183	0	1,821	3,739	4,564
38,550	38,600	0	1,276	3,021	3,846	0	2,324	4,402	5,228	41,750	41,800	0	765	2,347	3,172	0	1,813	3,728	4,554
38,600	38,650	0	1,268	3,010	3,836	0	2,316	4,392	5,217	41,800	41,850	0	757	2,336	3,162	0	1,805	3,718	4,543
38,650	38,700	0	1,260	3,000	3,825	0	2,308	4,381	5,207	41,850	41,900	0	749	2,326	3,151	0	1,797	3,707	4,533
38,700	38,750	0	1,252	2,989	3,815	0	2,300	4,371	5,196	41,900	41,950	0	741	2,315	3,141	0	1,789	3,697	4,522
38,750	38,800	0	1,244	2,979	3,804	0	2,292	4,360	5,186	41,950	42,000	0	733	2,305	3,130	0	1,781	3,686	4,512
38,800	38,850	0	1,236	2,968	3,793	0	2,284	4,350	5,175	42,000	42,050	0	725	2,294	3,120	0	1,773	3,676	4,501
38,850	38,900	0	1,228	2,957	3,783	0	2,276	4,339	5,164	42,050	42,100	0	717	2,284	3,109	0	1,765	3,665	4,491
38,900	38,950	0	1,220	2,947	3,772	0	2,268	4,328	5,154	42,100	42,150	0	709	2,273	3,099	0	1,757	3,655	4,480
38,950	39,000	0	1,212	2,936	3,762	0	2,260	4,318	5,143	42,150	42,200	0	701	2,262	3,088	0	1,749	3,644	4,470
39,000	39,050	0	1,204	2,926	3,751	0	2,252	4,307	5,133	42,200	42,250	0	693	2,252	3,077	0	1,741	3,633	4,459
39,050	39,100	0	1,196	2,915	3,741	0	2,244	4,297	5,122	42,250	42,300	0	685	2,241	3,067	0	1,733	3,623	4,448
39,100	39,150	0	1,188	2,905	3,730	0	2,236	4,286	5,112	42,300	42,350	0	677	2,231	3,056	0	1,725	3,612	4,438
39,150	39,200	0	1,180	2,894	3,720	0	2,228	4,276	5,101	42,350	42,400	0	669	2,220	3,046	0	1,717	3,602	4,427
39,200	39,250	0	1,172	2,884	3,709	0	2,220	4,265	5,091	42,400	42,450	0	661	2,210	3,035	0	1,709	3,591	4,417
39,250	39,300	0	1,164	2,873	3,699	0	2,212	4,255	5,080	42,450	42,500	0	653	2,199	3,025	0	1,701	3,581	4,406
39,300	39,350	0	1,156	2,863	3,688	0	2,204	4,244	5,070	42,500	42,550	0	645	2,189	3,014	0	1,693	3,570	4,396
39,350	39,400	0	1,148	2,852	3,678	0	2,196	4,234	5,059	42,550	42,600	0	637	2,178	3,004	0	1,685	3,560	4,385
39,400	39,450	0	1,140	2,842	3,667	0	2,188	4,223	5,049	42,600	42,650	0	629	2,168	2,993	0	1,677	3,549	4,375
39,450	39,500	0	1,132	2,831	3,657	0	2,180	4,213	5,038	42,650	42,700	0	621	2,157	2,983	0	1,669	3,539	4,364
39,500	39,550	0	1,124	2,821	3,646	0	2,172	4,202	5,028	42,700	42,750	0	613	2,147	2,972	0	1,661	3,528	4,354
39,550	39,600	0	1,116	2,810	3,636	0	2,164	4,192	5,017	42,750	42,800	0	605	2,136	2,962	0	1,653	3,518	4,343
39,600	39,650	0	1,108	2,800	3,625	0	2,157	4,181	5,007	42,800	42,850	0	597	2,126	2,951	0	1,645	3,507	4,333
39,650	39,700	0	1,100	2,789	3,614	0	2,149	4,171	4,996	42,850	42,900	0	589	2,115	2,941	0	1,637	3,497	4,322
39,700	39,750	0	1,092	2,778	3,604	0	2,141	4,160	4,985	42,900	42,950	0	581	2,105	2,930	0	1,629	3,486	4,312
39,750	39,800	0	1,084	2,768	3,593	0	2,133	4,149	4,975	42,950	43,000	0	573	2,094	2,920	0	1,621	3,476	4,301
39,800	39,850	0	1,076	2,757	3,583	0	2,125	4,139	4,964	43,000	43,050	0	565	2,083	2,909	0	1,613	3,465	4,291
39,850	39,900	0	1,068	2,747	3,572	0	2,117	4,128	4,954	43,050	43,100	0	557	2,073	2,898	0	1,605	3,454	4,280
39,900	39,950	0	1,060	2,736	3,562	0	2,109	4,118	4,943	43,100	43,150	0	549	2,062	2,888	0	1,597	3,444	4,269
39,950	40,000	0	1,052	2,726	3,551	0	2,101	4,107	4,933	43,150	43,200	0	541	2,052	2,877	0	1,589	3,433	4,259
40,000	40,050	0	1,044	2,715	3,541	0	2,093	4,097	4,922	43,200	43,250	0	533	2,041	2,867	0	1,581	3,423	4,248
40,050	40,100	0	1,036	2,705	3,530	0	2,085	4,086	4,912	43,250	43,300	0	525	2,031	2,856	0	1,573	3,412	4,238
40,100	40,150	0	1,028	2,694	3,520	0	2,077	4,076	4,901	43,300	43,350	0	517	2,020	2,846	0	1,565	3,402	4,227
40,150	40,200	0	1,020	2,684	3,509	0	2,069	4,065	4,891	43,350	43,400	0	509	2,010	2,835	0	1,557	3,391	4,217
40,200	40,250	0	1,012	2,673	3,499	0	2,061	4,055	4,880	43,400	43,450	0	501	1,999	2,825	0	1,549	3,381	4,206

**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 surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-					
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3		
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
44,000	44,050	0	405	1,873	2,698	0	1,453	3,254	4,080	47,200	47,250	0	0	1,199	2,024	0	942	2,580	3,406
44,050	44,100	0	397	1,862	2,688	0	1,445	3,244	4,069	47,250	47,300	0	0	1,188	2,014	0	934	2,570	3,395
44,100	44,150	0	389	1,852	2,677	0	1,437	3,233	4,059	47,300	47,350	0	0	1,178	2,003	0	926	2,559	3,385
44,150	44,200	0	381	1,841	2,667	0	1,429	3,223	4,048	47,350	47,400	0	0	1,167	1,993	0	918	2,549	3,374
44,200	44,250	0	373	1,831	2,656	0	1,421	3,212	4,038	47,400	47,450	0	0	1,157	1,982	0	910	2,538	3,364
44,250	44,300	0	365	1,820	2,646	0	1,413	3,202	4,027	47,450	47,500	0	0	1,146	1,972	0	902	2,528	3,353
44,300	44,350	0	357	1,810	2,635	0	1,405	3,191	4,017	47,500	47,550	0	0	1,136	1,961	0	894	2,517	3,343
44,350	44,400	0	349	1,799	2,625	0	1,397	3,181	4,006	47,550	47,600	0	0	1,125	1,951	0	886	2,507	3,332
44,400	44,450	0	341	1,789	2,614	0	1,389	3,170	3,996	47,600	47,650	0	0	1,115	1,940	0	878	2,496	3,322
44,450	44,500	0	333	1,778	2,604	0	1,381	3,160	3,985	47,650	47,700	0	0	1,104	1,930	0	870	2,486	3,311
44,500	44,550	0	325	1,768	2,593	0	1,373	3,149	3,975	47,700	47,750	0	0	1,094	1,919	0	862	2,475	3,301
44,550	44,600	0	317	1,757	2,583	0	1,365	3,139	3,964	47,750	47,800	0	0	1,083	1,909	0	854	2,465	3,290
44,600	44,650	0	309	1,747	2,572	0	1,358	3,128	3,954	47,800	47,850	0	0	1,073	1,898	0	846	2,454	3,280
44,650	44,700	0	301	1,736	2,561	0	1,350	3,118	3,943	47,850	47,900	0	0	1,062	1,888	0	838	2,444	3,269
44,700	44,750	0	293	1,725	2,551	0	1,342	3,107	3,932	47,900	47,950	0	0	1,052	1,877	0	830	2,433	3,259
44,750	44,800	0	285	1,715	2,540	0	1,334	3,096	3,922	47,950	48,000	0	0	1,041	1,867	0	822	2,423	3,248
44,800	44,850	0	277	1,704	2,530	0	1,326	3,086	3,911	48,000	48,050	0	0	1,030	1,856	0	814	2,412	3,238
44,850	44,900	0	269	1,694	2,519	0	1,318	3,075	3,901	48,050	48,100	0	0	1,020	1,845	0	806	2,401	3,227
44,900	44,950	0	261	1,683	2,509	0	1,310	3,065	3,890	48,100	48,150	0	0	1,009	1,835	0	798	2,391	3,216
44,950	45,000	0	253	1,673	2,498	0	1,302	3,054	3,880	48,150	48,200	0	0	999	1,824	0	790	2,380	3,206
45,000	45,050	0	245	1,662	2,488	0	1,294	3,044	3,869	48,200	48,250	0	0	988	1,814	0	782	2,370	3,195
45,050	45,100	0	237	1,652	2,477	0	1,286	3,033	3,859	48,250	48,300	0	0	978	1,803	0	774	2,359	3,185
45,100	45,150	0	229	1,641	2,467	0	1,278	3,023	3,848	48,300	48,350	0	0	967	1,793	0	766	2,349	3,174
45,150	45,200	0	221	1,631	2,456	0	1,270	3,012	3,838	48,350	48,400	0	0	957	1,782	0	758	2,338	3,164
45,200	45,250	0	213	1,620	2,446	0	1,262	3,002	3,827	48,400	48,450	0	0	946	1,772	0	750	2,328	3,153
45,250	45,300	0	205	1,610	2,435	0	1,254	2,991	3,817	48,450	48,500	0	0	936	1,761	0	742	2,317	3,143
45,300	45,350	0	197	1,599	2,425	0	1,246	2,981	3,806	48,500	48,550	0	0	925	1,751	0	734	2,307	3,132
45,350	45,400	0	189	1,589	2,414	0	1,238	2,970	3,796	48,550	48,600	0	0	915	1,740	0	726	2,296	3,122
45,400	45,450	0	181	1,578	2,404	0	1,230	2,960	3,785	48,600	48,650	0	0	904	1,730	0	718	2,286	3,111
45,450	45,500	0	173	1,568	2,393	0	1,222	2,949	3,775	48,650	48,700	0	0	894	1,719	0	710	2,275	3,101
45,500	45,550	0	165	1,557	2,382	0	1,214	2,939	3,764	48,700	48,750	0	0	883	1,709	0	702	2,265	3,090
45,550	45,600	0	157	1,546	2,372	0	1,206	2,928	3,753	48,750	48,800	0	0	873	1,698	0	694	2,254	3,080
45,600	45,650	0	149	1,536	2,361	0	1,198	2,917	3,743	48,800	48,850	0	0	862	1,687	0	686	2,244	3,069
45,650	45,700	0	141	1,525	2,351	0	1,190	2,907	3,732	48,850	48,900	0	0	851	1,677	0	678	2,233	3,058
45,700	45,750	0	133	1,515	2,340	0	1,182	2,896	3,722	48,900	48,950	0	0	841	1,666	0	670	2,222	3,048
45,750	45,800	0	125	1,504	2,330	0	1,174	2,886	3,711	48,950	49,000	0	0	830	1,656	0	662	2,212	3,037
45,800	45,850	0	117	1,494	2,319	0	1,166	2,875	3,701	49,000	49,050	0	0	820	1,645	0	654	2,201	3,027
45,850	45,900	0	109	1,483	2,309	0	1,158	2,865	3,690	49,050	49,100	0	0	809	1,635	0	646	2,191	3,016
45,900	45,950	0	101	1,473	2,298	0	1,150	2,854	3,680	49,100	49,150	0	0	799	1,624	0	638	2,180	3,006
45,950	46,000	0	93	1,462	2,288	0	1,142	2,844	3,669	49,150	49,200	0	0	788	1,614	0	630	2,170	2,995
46,000	46,050	0	85	1,452	2,277	0	1,134	2,833	3,659	49,200	49,250	0	0	778	1,603	0	622	2,159	2,985
46,050	46,100	0	78	1,441	2,267	0	1,126	2,823	3,648	49,250	49,300	0	0	767	1,593	0	614	2,149	2,974
46,100	46,150	0	70	1,431	2,256	0	1,118	2,812	3,638	49,300	49,350	0	0	757	1,582	0	606	2,138	2,964
46,150	46,200	0	62	1,420	2,246	0	1,110	2,802	3,627	49,350	49,400	0	0	746	1,572	0	598	2,128	2,953
46,200	46,250	0	54	1,410	2,235	0	1,102	2,791	3,617	49,400	49,450	0	0	736	1,561	0	590	2,117	2,943
46,250	46,300	0	46	1,399	2,225	0	1,094	2,781	3,606	49,450	49,500	0	0	725	1,551	0	582	2,107	2,932
46,300	46,350	0	38	1,388	2,214	0	1,086	2,770	3,596	49,500	49,550	0	0	715	1,540	0	574	2,096	2,922
46,350	46,400	0	30	1,378	2,203	0	1,078	2,759	3,585	49,550	49,600	0	0	704	1,530	0	566	2,086	2,911
46,400	46,450	0	22	1,367	2,193	0	1,070	2,749	3,574	49,600	49,650	0	0	694	1,519	0	559	2,075	2,901
46,450	46,500	0	14	1,357	2,182	0	1,062	2,738	3,564	49,650	49,700	0	0	683	1,508	0	551	2,065	2,890
46,500	46,550	0	6	1,346	2,172	0	1,054	2,728	3,553	49,700	49,750	0	0	672	1,498	0	543	2,054	2,879
46,550	46,600	0	*	1,336	2,161	0	1,046	2,717	3,543	49,750	49,800	0	0	662	1,487	0	535	2,043	2,869
46,600	46,650	0	0	1,325	2,151	0	1,038	2,707	3,532	49,800	49,850	0	0	651	1,477	0	527	2,033	2,858
46,650	46,700	0	0	1,315	2,140	0	1,030	2,696	3,522	49,850	49,900	0	0	641	1,466	0	519	2,022	2,848
46,700	46,750	0	0	1,304	2,130	0	1,022	2,686	3,511	49,900	49,950	0	0	630	1,456	0	511	2,012	2,837
46,750	46,800	0	0	1,294															

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-								
		Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-					Single, head of household, or qualifying surviving spouse★ and you have-				Married filing jointly and you have-				
At least	But less than	Your credit is-				Your credit is-			At least	But less than	Your credit is-				Your credit is-				
		0	1	2	3	0	1	2	0	1	0	1	2	3	0	1	2	3	
50,400	50,450	0	0	525	1,351	0	431	1,907	2,732	53,200	53,250	0	0	0	761	0	0	1,317	2,142
50,450	50,500	0	0	515	1,340	0	423	1,896	2,722	53,250	53,300	0	0	0	750	0	0	1,306	2,132
50,500	50,550	0	0	504	1,329	0	415	1,886	2,711	53,300	53,350	0	0	0	740	0	0	1,296	2,121
50,550	50,600	0	0	493	1,319	0	407	1,875	2,700	53,350	53,400	0	0	0	729	0	0	1,285	2,111
50,600	50,650	0	0	483	1,308	0	399	1,864	2,690	53,400	53,450	0	0	0	719	0	0	1,275	2,100
50,650	50,700	0	0	472	1,298	0	391	1,854	2,679	53,450	53,500	0	0	0	708	0	0	1,264	2,090
50,700	50,750	0	0	462	1,287	0	383	1,843	2,669	53,500	53,550	0	0	0	698	0	0	1,254	2,079
50,750	50,800	0	0	451	1,277	0	375	1,833	2,658	53,550	53,600	0	0	0	687	0	0	1,243	2,069
50,800	50,850	0	0	441	1,266	0	367	1,822	2,648	53,600	53,650	0	0	0	677	0	0	1,233	2,058
50,850	50,900	0	0	430	1,256	0	359	1,812	2,637	53,650	53,700	0	0	0	666	0	0	1,222	2,048
50,900	50,950	0	0	420	1,245	0	351	1,801	2,627	53,700	53,750	0	0	0	656	0	0	1,212	2,037
50,950	51,000	0	0	409	1,235	0	343	1,791	2,616	53,750	53,800	0	0	0	645	0	0	1,201	2,027
51,000	51,050	0	0	399	1,224	0	335	1,780	2,606	53,800	53,850	0	0	0	634	0	0	1,191	2,016
51,050	51,100	0	0	388	1,214	0	327	1,770	2,595	53,850	53,900	0	0	0	624	0	0	1,180	2,005
51,100	51,150	0	0	378	1,203	0	319	1,759	2,585	53,900	53,950	0	0	0	613	0	0	1,169	1,995
51,150	51,200	0	0	367	1,193	0	311	1,749	2,574	53,950	54,000	0	0	0	603	0	0	1,159	1,984
51,200	51,250	0	0	357	1,182	0	303	1,738	2,564	54,000	54,050	0	0	0	592	0	0	1,148	1,974
51,250	51,300	0	0	346	1,172	0	295	1,728	2,553	54,050	54,100	0	0	0	582	0	0	1,138	1,963
51,300	51,350	0	0	335	1,161	0	287	1,717	2,543	54,100	54,150	0	0	0	571	0	0	1,127	1,953
51,350	51,400	0	0	325	1,150	0	279	1,706	2,532	54,150	54,200	0	0	0	561	0	0	1,117	1,942
51,400	51,450	0	0	314	1,140	0	271	1,696	2,521	54,200	54,250	0	0	0	550	0	0	1,106	1,932
51,450	51,500	0	0	304	1,129	0	263	1,685	2,511	54,250	54,300	0	0	0	540	0	0	1,096	1,921
51,500	51,550	0	0	293	1,119	0	255	1,675	2,500	54,300	54,350	0	0	0	529	0	0	1,085	1,911
51,550	51,600	0	0	283	1,108	0	247	1,664	2,490	54,350	54,400	0	0	0	519	0	0	1,075	1,900
51,600	51,650	0	0	272	1,098	0	239	1,654	2,479	54,400	54,450	0	0	0	508	0	0	1,064	1,890
51,650	51,700	0	0	262	1,087	0	231	1,643	2,469	54,450	54,500	0	0	0	498	0	0	1,054	1,879
51,700	51,750	0	0	251	1,077	0	223	1,633	2,458	54,500	54,550	0	0	0	487	0	0	1,043	1,869
51,750	51,800	0	0	241	1,066	0	215	1,622	2,448	54,550	54,600	0	0	0	477	0	0	1,033	1,858
51,800	51,850	0	0	230	1,056	0	207	1,612	2,437	54,600	54,650	0	0	0	466	0	0	1,022	1,848
51,850	51,900	0	0	220	1,045	0	199	1,601	2,427	54,650	54,700	0	0	0	455	0	0	1,012	1,837
51,900	51,950	0	0	209	1,035	0	191	1,591	2,416	54,700	54,750	0	0	0	445	0	0	1,001	1,826
51,950	52,000	0	0	199	1,024	0	183	1,580	2,406	54,750	54,800	0	0	0	434	0	0	990	1,816
52,000	52,050	0	0	188	1,014	0	175	1,570	2,395	54,800	54,850	0	0	0	424	0	0	980	1,805
52,050	52,100	0	0	178	1,003	0	167	1,559	2,385	54,850	54,900	0	0	0	413	0	0	969	1,795
52,100	52,150	0	0	167	993	0	159	1,549	2,374	54,900	54,950	0	0	0	403	0	0	959	1,784
52,150	52,200	0	0	156	982	0	151	1,538	2,364	54,950	55,000	0	0	0	392	0	0	948	1,774
52,200	52,250	0	0	146	971	0	143	1,527	2,353	55,000	55,050	0	0	0	382	0	0	938	1,763
52,250	52,300	0	0	135	961	0	135	1,517	2,342	55,050	55,100	0	0	0	371	0	0	927	1,753
52,300	52,350	0	0	125	950	0	127	1,506	2,332	55,100	55,150	0	0	0	361	0	0	917	1,742
52,350	52,400	0	0	114	940	0	119	1,496	2,321	55,150	55,200	0	0	0	350	0	0	906	1,732
52,400	52,450	0	0	104	929	0	111	1,485	2,311	55,200	55,250	0	0	0	340	0	0	896	1,721
52,450	52,500	0	0	93	919	0	103	1,475	2,300	55,250	55,300	0	0	0	329	0	0	885	1,711
52,500	52,550	0	0	83	908	0	95	1,464	2,290	55,300	55,350	0	0	0	319	0	0	875	1,700
52,550	52,600	0	0	72	898	0	87	1,454	2,279	55,350	55,400	0	0	0	308	0	0	864	1,690
52,600	52,650	0	0	62	887	0	79	1,443	2,269	55,400	55,450	0	0	0	298	0	0	854	1,679
52,650	52,700	0	0	51	877	0	71	1,433	2,258	55,450	55,500	0	0	0	287	0	0	843	1,669
52,700	52,750	0	0	41	866	0	63	1,422	2,248	55,500	55,550	0	0	0	276	0	0	833	1,658
52,750	52,800	0	0	30	856	0	55	1,412	2,237	55,550	55,600	0	0	0	266	0	0	822	1,647
52,800	52,850	0	0	20	845	0	47	1,401	2,227	55,600	55,650	0	0	0	255	0	0	811	1,637
52,850	52,900	0	0	9	835	0	39	1,391	2,216	55,650	55,700	0	0	0	245	0	0	801	1,626
52,900	52,950	0	0	*	824	0	31	1,380	2,206	55,700	55,750	0	0	0	234	0	0	790	1,616
52,950	53,000	0	0	0	814	0	23	1,370	2,195	55,750	55,800	0	0	0	224	0	0	780	1,605
53,000	53,050	0	0	0	803	0	15	1,359	2,185	55,800	55,850	0	0	0	213	0	0	769	1,595
53,050	53,100	0	0	0	792	0	7	1,348	2,174	55,850	55,900	0	0	0	203	0	0	759	1,584
53,100	53,150	0	0	0	782	0	**	1,338	2,163	55,900	55,950	0	0	0	192	0	0	748	1,574
53,150	53,200	0	0	0	771	0	0	1,327	2,153	55,950	56,000	0	0	0	182	0	0	738	1,563

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- \* If the amount you are looking up from the worksheet is at least \$52,900 but less than \$52,918, 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 \$52,918 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 \$53,100 but less than \$53,120, and you have one qualifying child who has a valid SSN, your credit \$2.
- If the amount you are looking up from the worksheet is \$53,120 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 surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-					
		0	1	2	3	0	1	2	3	0	1	2	3	0	1	2	3		
At least	But less than	Your credit is-				Your credit is-				At least	But less than	Your credit is-				Your credit is-			
56,000	56,050	0	0	0	171	0	0	727	1,553	58,000	58,850	0	0	0	0	0	0	138	963
56,050	56,100	0	0	0	161	0	0	717	1,542	58,850	58,900	0	0	0	0	0	0	127	952
56,100	56,150	0	0	0	150	0	0	706	1,532	58,900	58,950	0	0	0	0	0	0	116	942
56,150	56,200	0	0	0	140	0	0	696	1,521	58,950	59,000	0	0	0	0	0	0	106	931
56,200	56,250	0	0	0	129	0	0	685	1,511	59,000	59,050	0	0	0	0	0	0	95	921
56,250	56,300	0	0	0	119	0	0	675	1,500	59,050	59,100	0	0	0	0	0	0	85	910
56,300	56,350	0	0	0	108	0	0	664	1,490	59,100	59,150	0	0	0	0	0	0	74	900
56,350	56,400	0	0	0	97	0	0	653	1,479	59,150	59,200	0	0	0	0	0	0	64	889
56,400	56,450	0	0	0	87	0	0	643	1,468	59,200	59,250	0	0	0	0	0	0	53	879
56,450	56,500	0	0	0	76	0	0	632	1,458	59,250	59,300	0	0	0	0	0	0	43	868
56,500	56,550	0	0	0	66	0	0	622	1,447	59,300	59,350	0	0	0	0	0	0	32	858
56,550	56,600	0	0	0	55	0	0	611	1,437	59,350	59,400	0	0	0	0	0	0	22	847
56,600	56,650	0	0	0	45	0	0	601	1,426	59,400	59,450	0	0	0	0	0	0	11	837
56,650	56,700	0	0	0	34	0	0	590	1,416	59,450	59,500	0	0	0	0	0	0	**	826
56,700	56,750	0	0	0	24	0	0	580	1,405	59,500	59,550	0	0	0	0	0	0	0	816
56,750	56,800	0	0	0	13	0	0	569	1,395	59,550	59,600	0	0	0	0	0	0	0	805
56,800	56,850	0	0	0	*	0	0	559	1,384	59,600	59,650	0	0	0	0	0	0	0	795
56,850	56,900	0	0	0	0	0	0	548	1,374	59,650	59,700	0	0	0	0	0	0	0	784
56,900	56,950	0	0	0	0	0	0	538	1,363	59,700	59,750	0	0	0	0	0	0	0	773
56,950	57,000	0	0	0	0	0	0	527	1,353	59,750	59,800	0	0	0	0	0	0	0	763
57,000	57,050	0	0	0	0	0	0	517	1,342	59,800	59,850	0	0	0	0	0	0	0	752
57,050	57,100	0	0	0	0	0	0	506	1,332	59,850	59,900	0	0	0	0	0	0	0	742
57,100	57,150	0	0	0	0	0	0	496	1,321	59,900	59,950	0	0	0	0	0	0	0	731
57,150	57,200	0	0	0	0	0	0	485	1,311	59,950	60,000	0	0	0	0	0	0	0	721
57,200	57,250	0	0	0	0	0	0	474	1,300	60,000	60,050	0	0	0	0	0	0	0	710
57,250	57,300	0	0	0	0	0	0	464	1,289	60,050	60,100	0	0	0	0	0	0	0	700
57,300	57,350	0	0	0	0	0	0	453	1,279	60,100	60,150	0	0	0	0	0	0	0	689
57,350	57,400	0	0	0	0	0	0	443	1,268	60,150	60,200	0	0	0	0	0	0	0	679
57,400	57,450	0	0	0	0	0	0	432	1,258	60,200	60,250	0	0	0	0	0	0	0	668
57,450	57,500	0	0	0	0	0	0	422	1,247	60,250	60,300	0	0	0	0	0	0	0	658
57,500	57,550	0	0	0	0	0	0	411	1,237	60,300	60,350	0	0	0	0	0	0	0	647
57,550	57,600	0	0	0	0	0	0	401	1,226	60,350	60,400	0	0	0	0	0	0	0	637
57,600	57,650	0	0	0	0	0	0	390	1,216	60,400	60,450	0	0	0	0	0	0	0	626
57,650	57,700	0	0	0	0	0	0	380	1,205	60,450	60,500	0	0	0	0	0	0	0	616
57,700	57,750	0	0	0	0	0	0	369	1,195	60,500	60,550	0	0	0	0	0	0	0	605
57,750	57,800	0	0	0	0	0	0	359	1,184	60,550	60,600	0	0	0	0	0	0	0	594
57,800	57,850	0	0	0	0	0	0	348	1,174	60,600	60,650	0	0	0	0	0	0	0	584
57,850	57,900	0	0	0	0	0	0	338	1,163	60,650	60,700	0	0	0	0	0	0	0	573
57,900	57,950	0	0	0	0	0	0	327	1,153	60,700	60,750	0	0	0	0	0	0	0	563
57,950	58,000	0	0	0	0	0	0	317	1,142	60,750	60,800	0	0	0	0	0	0	0	552
58,000	58,050	0	0	0	0	0	0	306	1,132	60,800	60,850	0	0	0	0	0	0	0	542
58,050	58,100	0	0	0	0	0	0	295	1,121	60,850	60,900	0	0	0	0	0	0	0	531
58,100	58,150	0	0	0	0	0	0	285	1,110	60,900	60,950	0	0	0	0	0	0	0	521
58,150	58,200	0	0	0	0	0	0	274	1,100	60,950	61,000	0	0	0	0	0	0	0	510
58,200	58,250	0	0	0	0	0	0	264	1,089	61,000	61,050	0	0	0	0	0	0	0	500
58,250	58,300	0	0	0	0	0	0	253	1,079	61,050	61,100	0	0	0	0	0	0	0	489
58,300	58,350	0	0	0	0	0	0	243	1,068	61,100	61,150	0	0	0	0	0	0	0	479
58,350	58,400	0	0	0	0	0	0	232	1,058	61,150	61,200	0	0	0	0	0	0	0	468
58,400	58,450	0	0	0	0	0	0	222	1,047	61,200	61,250	0	0	0	0	0	0	0	458
58,450	58,500	0	0	0	0	0	0	211	1,037	61,250	61,300	0	0	0	0	0	0	0	447
58,500	58,550	0	0	0	0	0	0	201	1,026	61,300	61,350	0	0	0	0	0	0	0	437
58,550	58,600	0	0	0	0	0	0	190	1,016	61,350	61,400	0	0	0	0	0	0	0	426
58,600	58,650	0	0	0	0	0	0	180	1,005	61,400	61,450	0	0	0	0	0	0	0	415
58,650	58,700	0	0	0	0	0	0	169	995	61,450	61,500	0	0	0	0	0	0	0	405
58,700	58,750	0	0	0	0	0	0	159	984	61,500	61,550	0	0	0	0	0	0	0	394
58,750	58,800	0	0	0	0	0	0	148	974	61,550	61,600	0	0	0	0	0	0	0	384

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

\* If the amount you are looking up from the worksheet is at least \$56,800 but less than \$56,838, and you have three qualifying children who have valid SSNs, your credit is \$4.

If the amount you are looking up from the worksheet is \$56,838 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 \$59,450 but less than \$59,478, and you have two qualifying children who have valid SSNs, your credit is \$3.

If the amount you are looking up from the worksheet is \$59,478 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.

*(Continued)*

If the amount you are looking up from the worksheet is-		And your filing status is-							If the amount you are looking up from the worksheet is-		And your filing status is-							
		Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-						Single, head of household, or qualifying surviving spouse★ and you have-			Married filing jointly and you have-				
At least	But less than	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
61,600	61,650	0	0	0	0	0	0	0	62,800	62,850	0	0	0	0	0	0	0	121
61,650	61,700	0	0	0	0	0	0	0	62,850	62,900	0	0	0	0	0	0	0	110
61,700	61,750	0	0	0	0	0	0	0	62,900	62,950	0	0	0	0	0	0	0	100
61,750	61,800	0	0	0	0	0	0	0	62,950	63,000	0	0	0	0	0	0	0	89
61,800	61,850	0	0	0	0	0	0	0	63,000	63,050	0	0	0	0	0	0	0	79
61,850	61,900	0	0	0	0	0	0	0	63,050	63,100	0	0	0	0	0	0	0	68
61,900	61,950	0	0	0	0	0	0	0	63,100	63,150	0	0	0	0	0	0	0	57
61,950	62,000	0	0	0	0	0	0	0	63,150	63,200	0	0	0	0	0	0	0	47
62,000	62,050	0	0	0	0	0	0	0	63,200	63,250	0	0	0	0	0	0	0	36
62,050	62,100	0	0	0	0	0	0	0	63,250	63,300	0	0	0	0	0	0	0	26
62,100	62,150	0	0	0	0	0	0	0	63,300	63,350	0	0	0	0	0	0	0	15
62,150	62,200	0	0	0	0	0	0	0	63,350	63,400	0	0	0	0	0	0	0	*
62,200	62,250	0	0	0	0	0	0	0	62,200	62,250	0	0	0	0	0	0	0	247
62,250	62,300	0	0	0	0	0	0	0	62,250	62,300	0	0	0	0	0	0	0	236
62,300	62,350	0	0	0	0	0	0	0	62,300	62,350	0	0	0	0	0	0	0	226
62,350	62,400	0	0	0	0	0	0	0	62,350	62,400	0	0	0	0	0	0	0	215
62,400	62,450	0	0	0	0	0	0	0	62,400	62,450	0	0	0	0	0	0	0	205
62,450	62,500	0	0	0	0	0	0	0	62,450	62,500	0	0	0	0	0	0	0	194
62,500	62,550	0	0	0	0	0	0	0	62,500	62,550	0	0	0	0	0	0	0	184
62,550	62,600	0	0	0	0	0	0	0	62,550	62,600	0	0	0	0	0	0	0	173
62,600	62,650	0	0	0	0	0	0	0	62,600	62,650	0	0	0	0	0	0	0	163
62,650	62,700	0	0	0	0	0	0	0	62,650	62,700	0	0	0	0	0	0	0	152
62,700	62,750	0	0	0	0	0	0	0	62,700	62,750	0	0	0	0	0	0	0	142
62,750	62,800	0	0	0	0	0	0	0	62,750	62,800	0	0	0	0	0	0	0	131

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

\* If the amount you are looking up from the worksheet is at least \$63,350 but less than \$63,398, and you have three qualifying children who have valid SSNs, your credit is \$5.

If the amount you are looking up from the worksheet is \$63,398 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

## Line 28

### Additional Child Tax Credit

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

**Form 8862, who must file.** You must file Form 8862 to claim the additional child tax credit if your child tax credit (refundable or nonrefundable depending on the tax year), additional child tax credit, or credit for other dependents for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2023 return to claim the credit for 2023. Don't file Form 8862 if you filed Form 8862 for 2022 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 additional child tax credit even though you aren't eligible and it is determined that your error is due to reckless or intentional disregard of the additional child tax credit rules, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 2 years even if you're otherwise eligible to do so. If you take the additional child tax credit even though you aren't eligible and it is later determined that you fraudulently took the credit, you won't be allowed to take the child tax credit, the credit for other dependents, or the additional child tax credit for 10 years. You may also have to pay penalties.*



*Refunds for returns claiming the additional child tax credit can't be issued before mid-February 2024. This delay applies to the entire refund, not just the portion associated with the additional child tax credit.*

## Line 29

### American Opportunity Credit

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

**Form 8862 required.** You must file Form 8862 to claim the American opportunity credit if your American opportunity credit for a year after 2015 was denied or reduced for any reason other than a math or clerical error. Attach a completed Form 8862 to your 2023 return to claim the credit for 2023. Don't file Form 8862 if you filed Form 8862 for 2022 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

Line 30 has been reserved for future use.

## Refund

### Line 34

#### Amount Overpaid

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

#### Refund Offset

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

#### Deposit Refund Into Multiple Accounts

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

#### Injured Spouse

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

## Lines 35a Through 35d

### Amount Refunded to You

If you want to check the status of your refund, just use the IRS2Go app or go to [IRS.gov/Refunds](#). See *Refund Information*, later. Information about your refund will generally be available within 24 hours after the IRS receives your *e-filed* return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2023 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund.

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

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

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

## DIRECT DEPOSIT

Simple. Safe. Secure.

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

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

- Complete lines 35b through 35d (if you want your refund deposited to only one account), or
- Check the box on line 35a and attach Form 8888 if you want to split the direct deposit of your refund into more than one account or use all or part of your refund to buy paper series I savings bonds.

If you don't want your refund directly deposited to your account, don't check the box on line 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 2023). 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 2023 return during 2024 and don't notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2024. If you designate your deposit to be for 2023, 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 2023. In that case, you must file an amended 2023 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 \$6,500 (\$7,500 if age 50 or older at the end of 2023) to a traditional IRA or Roth IRA for 2023. 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, if available, and savings bonds. For more information, go to [treasurydirect.gov](http://treasurydirect.gov).

**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.

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

### 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, Injured Spouse Allocation, 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. C. and M. Keys would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

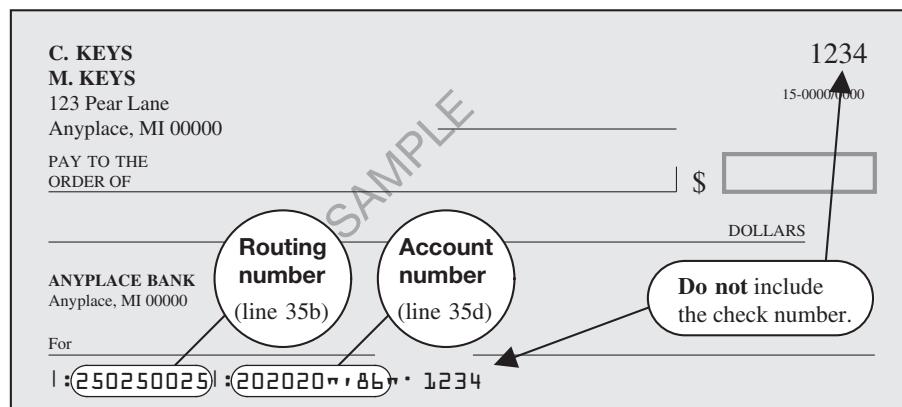
Ask your financial institution for the correct routing number to enter on line 35b if:

- The routing number on a deposit slip is different from the routing number on your checks,
- Your deposit is to a savings account that doesn't allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

### Line 35c

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

### Sample Check—Lines 35b Through 35d



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

rect 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 refund to be deposited unless the name on the refund matches the name on the account.

- Three direct deposits of tax refunds already have been made to the same account or prepaid debit card.
- You haven't given a valid account number.
- Any numbers or letters on lines 35b through 35d are crossed out or whited out.



The IRS isn't responsible for a lost refund if you enter the wrong account information. 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 2024 Estimated Tax

Enter on line 36 the amount, if any, of the overpayment on line 34 you want applied to your 2024 estimated tax. We will apply this amount to your account unless you include a statement requesting us to apply it to your spouse's account. Include your spouse's social security number in the statement.



This election to apply part or all of the amount overpaid to your 2024 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 15, 2024, 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 2024 in this payment. Instead, make the estimated payment separately.

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

## Line 37

### Amount You Owe

The IRS offers several payment options. You can pay online, by phone, mobile device, cash (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 or Digital Wallet.** To pay by debit or credit card, or digital wallet, go to [IRS.gov/Payments](#). A fee is charged by these service providers. You

can also pay by phone with a debit or credit card. See *Debit or credit card* under *Pay by Phone*, later.

- **Electronic Funds Withdrawal** (EFW) is an integrated e-file/e-pay option offered when filing your federal taxes electronically using tax return preparation software, through a tax professional, or the IRS at [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/OPA](#). Once you complete the online process, you will receive immediate notification of whether your agreement has been approved. A user fee is charged.

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

### Pay by Phone

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

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

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

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)

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

### Pay by Mobile Device

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

### Pay by Cash

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, choose a payment processor online at [fed.acipayonline.com](http://fed.acipayonline.com) or [www.PAY1040.com](http://www.PAY1040.com). For more information, go to [IRS.gov/paywithcash](#) or see Pub. 5250. 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 “2023 Form 1040” or “2023 Form 1040-SR” and your name, address, daytime phone number, and social security number (SSN) on your payment and attach Form 1040-V. For the most up-to-date information on Form 1040-V, go to [IRS.gov/Form1040V](#). If you are filing a joint return, enter the SSN shown first on your tax return.

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

Mail your 2023 tax return, payment, and Form 1040-V to the address shown on the form that applies to you. If you e-filed your return, but choose to make a payment through the mail, mail your

2023 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 15, 2024, 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 15, 2024, 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, 2024. You must pay the tax before the extension runs out. If you do not pay the tax by the extended due date, penalties and interest will be imposed until taxes are paid in full. For the most up-to-date information on Form 1127, go to [IRS.gov/Form1127](#).

## Line 38

### Estimated Tax Penalty

You may owe this penalty if:

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

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

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance,

• 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 2022 even if you didn't include those taxes.

**Exception.** You won't owe the penalty if your 2022 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 2022 return and you were a U.S. citizen or resident for all of 2022.

2. The total of lines 25d, 26, and Schedule 3, line 11, on your 2023 return is at least 100% of the tax shown on your 2022 return (110% of that amount if you aren't a farmer or fisherman, and your adjusted gross income (AGI) shown on your 2022 return was more than \$150,000 (more than \$75,000 if married filing separately for 2023)). Your estimated tax payments for 2023 must have been made on time and for the required amount.

For most people, the “tax shown on your 2022 return” is the amount on your 2022 Form 1040 or 1040-SR, line 24, minus the total of any amounts shown on lines 27, 28, and 29; Schedule 3, lines 9, 12, 13b, and 13h; and Forms 8828, 4137, 5329 (Parts III through IX only), and 8919. Also subtract from line 24 any:

- Tax on an excess parachute payment,
- Excise tax on insider stock compensation of an expatriated corporation,
- Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance, and

• Look-back interest due under section 167(g) or 460(b).  
When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2022 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. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.*

## Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2023 tax return with the IRS, check the "Yes" box in the "Third Party Designee" area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

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

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

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

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2024 tax return. This is April 15, 2025, for most people.

## Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return with your spouse who died in 2023, see *Death of a Taxpayer*, earlier.

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

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

### Child's Return

If your child can't sign their return, either parent can sign the child's name in the space provided. Then, enter "By (your signature), parent for minor child."

### Requirements for a Paper Return

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

### Requirements for an Electronic Return

To file your return electronically, you must sign the return electronically using a personal identification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN. If

we issued you an identity protection personal identification number (IP PIN) (as described in more detail below), all six digits of your IP PIN must appear in the IP PIN spaces provided next to the space for your occupation for your electronic signature to be complete. Failure to include an issued IP PIN on the electronic return will result in an invalid signature and a rejected return. If you are filing a joint return and both taxpayers were issued an IP PIN, enter both IP PINs in the spaces provided.

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

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there 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 2022 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 2022 Form 1040 or 1040-SR, line 11. If you don't have your 2022 income tax return, call the IRS at 800-908-9946 to get a free transcript of your return or visit [IRS.gov/Transcript](https://www.irs.gov/Transcript). (If you filed electronically last year, you, 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 2022 return.)



*You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2023.*

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

PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include 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.*

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 2024. Use this IP PIN on your 2023 return as well as any prior-year returns you file in 2024.*

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

If you need more information, including how to retrieve your IP PIN online go to [IRS.gov/IPPIN](#). If you're unable to retrieve your IP PIN online, you can call 800-908-4490.

## Phone Number and Email Address

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

For information on how to report phone scams or unsolicited emails claiming to be from the IRS, see *Secure Your Tax Records From Identity Theft*, later.

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

## Assemble Your Return

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

## 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.

# 2023 Tax Table



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

**Example.** A married couple 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 \$2,599. 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	2,807	2,587	2,807	2,713	
25,250	25,300	2,813	2,593	2,813	2,719	
25,300	25,350	2,819	(2,599)	2,819	2,725	
25,350	25,400	2,825	2,605	2,825	2,731	

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—					
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—			
At least	But less than	Single	Married filing jointly *	Married filing separa- tely	Head of a house- hold
Your tax is—					
1,000	2,000	201	201	201	201
2,000	2,025	204	204	204	204
2,025	2,050	206	206	206	206
2,050	2,075	209	209	209	209
2,075	2,100	211	211	211	211
2,100	2,125	214	214	214	214
2,125	2,150	216	216	216	216
2,150	2,175	219	219	219	219
2,175	2,200	221	221	221	221
2,200	2,225	224	224	224	224
2,225	2,250	226	226	226	226
2,250	2,275	229	229	229	229
2,275	2,300	231	231	231	231
2,300	2,325	234	234	234	234
2,325	2,350	236	236	236	236
2,350	2,375	239	239	239	239
2,375	2,400	241	241	241	241
2,400	2,425	244	244	244	244
2,425	2,450	246	246	246	246
2,450	2,475	249	249	249	249
2,475	2,500	251	251	251	251
2,500	2,525	254	254	254	254
2,525	2,550	256	256	256	256
2,550	2,575	259	259	259	259
2,575	2,600	261	261	261	261
2,600	2,625	264	264	264	264
2,625	2,650	266	266	266	266
2,650	2,675	269	269	269	269
2,675	2,700	271	271	271	271
2,700	2,725	274	274	274	274
2,725	2,750	276	276	276	276
2,750	2,775	279	279	279	279
2,775	2,800	281	281	281	281
2,800	2,825	284	284	284	284
2,825	2,850	286	286	286	286
2,850	2,875	289	289	289	289
2,875	2,900	291	291	291	291
2,900	2,925	294	294	294	294
2,925	2,950	296	296	296	296
2,950	2,975	299	299	299	299
2,975	3,000	299	299	299	299

(Continued)

\* This column must also be used by a qualifying surviving spouse.

If line 15 (taxable income) is—		And you are—					If line 15 (taxable income) is—		And you are—					If line 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	1,003	1,003	1,003	1,003	
4,050	4,100	408	408	408	408		7,050	7,100	708	708	708	708		10,050	10,100	1,008	1,008	1,008	1,008	
4,100	4,150	413	413	413	413		7,100	7,150	713	713	713	713		10,100	10,150	1,013	1,013	1,013	1,013	
4,150	4,200	418	418	418	418		7,150	7,200	718	718	718	718		10,150	10,200	1,018	1,018	1,018	1,018	
4,200	4,250	423	423	423	423		7,200	7,250	723	723	723	723		10,200	10,250	1,023	1,023	1,023	1,023	
4,250	4,300	428	428	428	428		7,250	7,300	728	728	728	728		10,250	10,300	1,028	1,028	1,028	1,028	
4,300	4,350	433	433	433	433		7,300	7,350	733	733	733	733		10,300	10,350	1,033	1,033	1,033	1,033	
4,350	4,400	438	438	438	438		7,350	7,400	738	738	738	738		10,350	10,400	1,038	1,038	1,038	1,038	
4,400	4,450	443	443	443	443		7,400	7,450	743	743	743	743		10,400	10,450	1,043	1,043	1,043	1,043	
4,450	4,500	448	448	448	448		7,450	7,500	748	748	748	748		10,450	10,500	1,048	1,048	1,048	1,048	
4,500	4,550	453	453	453	453		7,500	7,550	753	753	753	753		10,500	10,550	1,053	1,053	1,053	1,053	
4,550	4,600	458	458	458	458		7,550	7,600	758	758	758	758		10,550	10,600	1,058	1,058	1,058	1,058	
4,600	4,650	463	463	463	463		7,600	7,650	763	763	763	763		10,600	10,650	1,063	1,063	1,063	1,063	
4,650	4,700	468	468	468	468		7,650	7,700	768	768	768	768		10,650	10,700	1,068	1,068	1,068	1,068	
4,700	4,750	473	473	473	473		7,700	7,750	773	773	773	773		10,700	10,750	1,073	1,073	1,073	1,073	
4,750	4,800	478	478	478	478		7,750	7,800	778	778	778	778		10,750	10,800	1,078	1,078	1,078	1,078	
4,800	4,850	483	483	483	483		7,800	7,850	783	783	783	783		10,800	10,850	1,083	1,083	1,083	1,083	
4,850	4,900	488	488	488	488		7,850	7,900	788	788	788	788		10,850	10,900	1,088	1,088	1,088	1,088	
4,900	4,950	493	493	493	493		7,900	7,950	793	793	793	793		10,900	10,950	1,093	1,093	1,093	1,093	
4,950	5,000	498	498	498	498		7,950	8,000	798	798	798	798		10,950	11,000	1,098	1,098	1,098	1,098	
<b>5,000</b>																				
5,000	5,050	503	503	503	503		8,000	8,050	803	803	803	803		11,000	11,050	1,103	1,103	1,103	1,103	
5,050	5,100	508	508	508	508		8,050	8,100	808	808	808	808		11,050	11,100	1,109	1,108	1,109	1,108	
5,100	5,150	513	513	513	513		8,100	8,150	813	813	813	813		11,100	11,150	1,115	1,113	1,115	1,113	
5,150	5,200	518	518	518	518		8,150	8,200	818	818	818	818		11,150	11,200	1,121	1,118	1,121	1,118	
5,200	5,250	523	523	523	523		8,200	8,250	823	823	823	823		11,200	11,250	1,127	1,123	1,127	1,123	
5,250	5,300	528	528	528	528		8,250	8,300	828	828	828	828		11,250	11,300	1,133	1,128	1,133	1,128	
5,300	5,350	533	533	533	533		8,300	8,350	833	833	833	833		11,300	11,350	1,139	1,133	1,139	1,133	
5,350	5,400	538	538	538	538		8,350	8,400	838	838	838	838		11,350	11,400	1,145	1,138	1,145	1,138	
5,400	5,450	543	543	543	543		8,400	8,450	843	843	843	843		11,400	11,450	1,151	1,143	1,151	1,143	
5,450	5,500	548	548	548	548		8,450	8,500	848	848	848	848		11,450	11,500	1,157	1,148	1,157	1,148	
5,500	5,550	553	553	553	553		8,500	8,550	853	853	853	853		11,500	11,550	1,163	1,153	1,163	1,153	
5,550	5,600	558	558	558	558		8,550	8,600	858	858	858	858		11,550	11,600	1,169	1,158	1,169	1,158	
5,600	5,650	563	563	563	563		8,600	8,650	863	863	863	863		11,600	11,650	1,175	1,163	1,175	1,163	
5,650	5,700	568	568	568	568		8,650	8,700	868	868	868	868		11,650	11,700	1,181	1,168	1,181	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—										Your tax is—										Your tax is—
<b>12,000</b>																				<b>18,000</b>
12,000	12,050	1,223	1,203	1,223	1,203		15,000	15,050	1,583	1,503	1,583	1,503		18,000	18,050	1,943	1,803	1,943	1,849	
12,050	12,100	1,229	1,208	1,229	1,208		15,050	15,100	1,589	1,508	1,589	1,508		18,050	18,100	1,949	1,808	1,949	1,855	
12,100	12,150	1,235	1,213	1,235	1,213		15,100	15,150	1,595	1,513	1,595	1,513		18,100	18,150	1,955	1,813	1,955	1,861	
12,150	12,200	1,241	1,218	1,241	1,218		15,150	15,200	1,601	1,518	1,601	1,518		18,150	18,200	1,961	1,818	1,961	1,867	
12,200	12,250	1,247	1,223	1,247	1,223		15,200	15,250	1,607	1,523	1,607	1,523		18,200	18,250	1,967	1,823	1,967	1,873	
Your tax is—										Your tax is—										<b>18,000</b>
12,250	12,300	1,253	1,228	1,253	1,228		15,250	15,300	1,613	1,528	1,613	1,528		18,250	18,300	1,973	1,828	1,973	1,879	
12,300	12,350	1,259	1,233	1,259	1,233		15,300	15,350	1,619	1,533	1,619	1,533		18,300	18,350	1,979	1,833	1,979	1,885	
12,350	12,400	1,265	1,238	1,265	1,238		15,350	15,400	1,625	1,538	1,625	1,538		18,350	18,400	1,985	1,838	1,985	1,891	
12,400	12,450	1,271	1,243	1,271	1,243		15,400	15,450	1,631	1,543	1,631	1,543		18,400	18,450	1,991	1,843	1,991	1,897	
12,450	12,500	1,277	1,248	1,277	1,248		15,450	15,500	1,637	1,548	1,637	1,548		18,450	18,500	1,997	1,848	1,997	1,903	
12,500	12,550	1,283	1,253	1,283	1,253		15,500	15,550	1,643	1,553	1,643	1,553		18,500	18,550	2,003	1,853	2,003	1,909	
12,550	12,600	1,289	1,258	1,289	1,258		15,550	15,600	1,649	1,558	1,649	1,558		18,550	18,600	2,009	1,858	2,009	1,915	
12,600	12,650	1,295	1,263	1,295	1,263		15,600	15,650	1,655	1,563	1,655	1,563		18,600	18,650	2,015	1,863	2,015	1,921	
12,650	12,700	1,301	1,268	1,301	1,268		15,650	15,700	1,661	1,568	1,661	1,568		18,650	18,700	2,021	1,868	2,021	1,927	
12,700	12,750	1,307	1,273	1,307	1,273		15,700	15,750	1,667	1,573	1,667	1,573		18,700	18,750	2,027	1,873	2,027	1,933	
12,750	12,800	1,313	1,278	1,313	1,278		15,750	15,800	1,673	1,578	1,673	1,579		18,750	18,800	2,033	1,878	2,033	1,939	
12,800	12,850	1,319	1,283	1,319	1,283		15,800	15,850	1,679	1,583	1,679	1,585		18,800	18,850	2,039	1,883	2,039	1,945	
12,850	12,900	1,325	1,288	1,325	1,288		15,850	15,900	1,685	1,588	1,685	1,591		18,850	18,900	2,045	1,888	2,045	1,951	
12,900	12,950	1,331	1,293	1,331	1,293		15,900	15,950	1,691	1,593	1,691	1,597		18,900	18,950	2,051	1,893	2,051	1,957	
12,950	13,000	1,337	1,298	1,337	1,298		15,950	16,000	1,697	1,598	1,697	1,603		18,950	19,000	2,057	1,898	2,057	1,963	
<b>13,000</b>										<b>16,000</b>										<b>19,000</b>
13,000	13,050	1,343	1,303	1,343	1,303		16,000	16,050	1,703	1,603	1,703	1,609		19,000	19,050	2,063	1,903	2,063	1,969	
13,050	13,100	1,349	1,308	1,349	1,308		16,050	16,100	1,709	1,608	1,709	1,615		19,050	19,100	2,069	1,908	2,069	1,975	
13,100	13,150	1,355	1,313	1,355	1,313		16,100	16,150	1,715	1,613	1,715	1,621		19,100	19,150	2,075	1,913	2,075	1,981	
13,150	13,200	1,361	1,318	1,361	1,318		16,150	16,200	1,721	1,618	1,721	1,627		19,150	19,200	2,081	1,918	2,081	1,987	
13,200	13,250	1,367	1,323	1,367	1,323		16,200	16,250	1,727	1,623	1,727	1,633		19,200	19,250	2,087	1,923	2,087	1,993	
13,250	13,300	1,373	1,328	1,373	1,328		16,250	16,300	1,733	1,628	1,733	1,639		19,250	19,300	2,093	1,928	2,093	1,999	
13,300	13,350	1,379	1,333	1,379	1,333		16,300	16,350	1,739	1,633	1,739	1,645		19,300	19,350	2,099	1,933	2,099	2,005	
13,350	13,400	1,385	1,338	1,385	1,338		16,350	16,400	1,745	1,638	1,745	1,651		19,350	19,400	2,105	1,938	2,105	2,011	
13,400	13,450	1,391	1,343	1,391	1,343		16,400	16,450	1,751	1,643	1,751	1,657		19,400	19,450	2,111	1,943	2,111	2,017	
13,450	13,500	1,397	1,348	1,397	1,348		16,450	16,500	1,757	1,648	1,757	1,663		19,450	19,500	2,117	1,948	2,117	2,023	
13,500	13,550	1,403	1,353	1,403	1,353		16,500	16,550	1,763	1,653	1,763	1,669		19,500	19,550	2,123	1,953	2,123	2,029	
13,550	13,600	1,409	1,358	1,409	1,358		16,550	16,600	1,769	1,658	1,769	1,675		19,550	19,600	2,129	1,958	2,129	2,035	
13,600	13,650	1,415	1,363	1,415	1,363		16,600	16,650	1,775	1,663	1,775	1,681		19,600	19,650	2,135	1,963	2,135	2,041	
13,650	13,700	1,421	1,368	1,421	1,368		16,650	16,700	1,781	1,668	1,781	1,687		19,650	19,700	2,141	1,968	2,141	2,047	
13,700	13,750	1,427	1,373	1,427	1,373		16,700	16,750	1,787	1,673	1,787	1,693		19,700	19,750	2,147	1,973	2,147	2,053	
13,750	13,800	1,433	1,378	1,433	1,378		16,750	16,800	1,793	1,678	1,793	1,699		19,750	19,800	2,153	1,978	2,153	2,059	
13,800	13,850	1,439	1,383	1,439	1,383		16,800	16,850	1,799	1,683	1,799	1,705		19,800	19,850	2,159	1,983	2,159	2,065	
13,850	13,900	1,445	1,388	1,445	1,388		16,850	16,900	1,805	1,688	1,805	1,711		19,850	19,900	2,165	1,988	2,165	2,071	
13,900	13,950	1,451	1,393	1,451	1,393		16,900	16,950	1,811	1,693	1,811	1,717		19,900	19,950	2,171	1,993	2,171	2,077	
13,950	14,000	1,457	1,398	1,457	1,398		16,950	17,000	1,817	1,698	1,817	1,723		19,950	20,000	2,177	1,998	2,177	2,083	
<b>14,000</b>										<b>17,000</b>										<b>20,000</b>
14,000	14,050	1,463	1,403	1,463	1,403		17,000	17,050	1,823	1,703	1,823	1,729		20,000	20,050	2,183	2,003	2,183	2,089	
14,050	14,100	1,469	1,408	1,469	1,408		17,050	17,100	1,829	1,708	1,829	1,735		20,050	20,100	2,189	2,008	2,189	2,095	
14,100	14,150	1,475	1,413	1,475	1,413		17,100	17,150	1,835	1,713	1,835	1,741		20,100	20,150	2,195	2,013	2,195	2,101	
14,150	14,200	1,481	1,418	1,481	1,418		17,150	17,200	1,841	1,718	1,841	1,747		20,150	20,200	2,201	2,018	2,201	2,107	
14,200	14,250	1,487	1,423	1,487	1,423		17,200	17,250	1,847	1,723	1,847	1,753		20,200	20,250	2,207	2,023	2,207	2,113	
14,250	14,300	1,493	1,428	1,493	1,428		17,250	17,300	1,853	1,728	1,853	1,759		20,250	20,300	2,213	2,028	2,213	2,119	
14,300	14,350	1,499	1,433	1,499	1,433		17,300	17,350</												

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	2,303	2,103	2,303	2,209		24,000	24,050	2,663	2,443	2,663	2,569		27,000	27,050	3,023	2,803	3,023	2,929	
21,050	21,100	2,309	2,108	2,309	2,215		24,050	24,100	2,669	2,449	2,669	2,575		27,050	27,100	3,029	2,809	3,029	2,935	
21,100	21,150	2,315	2,113	2,315	2,221		24,100	24,150	2,675	2,455	2,675	2,581		27,100	27,150	3,035	2,815	3,035	2,941	
21,150	21,200	2,321	2,118	2,321	2,227		24,150	24,200	2,681	2,461	2,681	2,587		27,150	27,200	3,041	2,821	3,041	2,947	
21,200	21,250	2,327	2,123	2,327	2,233		24,200	24,250	2,687	2,467	2,687	2,593		27,200	27,250	3,047	2,827	3,047	2,953	
<b>21,000</b>																				
21,250	21,300	2,333	2,128	2,333	2,239		24,250	24,300	2,693	2,473	2,693	2,599		27,250	27,300	3,053	2,833	3,053	2,959	
21,300	21,350	2,339	2,133	2,339	2,245		24,300	24,350	2,699	2,479	2,699	2,605		27,300	27,350	3,059	2,839	3,059	2,965	
21,350	21,400	2,345	2,138	2,345	2,251		24,350	24,400	2,705	2,485	2,705	2,611		27,350	27,400	3,065	2,845	3,065	2,971	
21,400	21,450	2,351	2,143	2,351	2,257		24,400	24,450	2,711	2,491	2,711	2,617		27,400	27,450	3,071	2,851	3,071	2,977	
21,450	21,500	2,357	2,148	2,357	2,263		24,450	24,500	2,717	2,497	2,717	2,623		27,450	27,500	3,077	2,857	3,077	2,983	
21,500	21,550	2,363	2,153	2,363	2,269		24,500	24,550	2,723	2,503	2,723	2,629		27,500	27,550	3,083	2,863	3,083	2,989	
21,550	21,600	2,369	2,158	2,369	2,275		24,550	24,600	2,729	2,509	2,729	2,635		27,550	27,600	3,089	2,869	3,089	2,995	
21,600	21,650	2,375	2,163	2,375	2,281		24,600	24,650	2,735	2,515	2,735	2,641		27,600	27,650	3,095	2,875	3,095	3,001	
21,650	21,700	2,381	2,168	2,381	2,287		24,650	24,700	2,741	2,521	2,741	2,647		27,650	27,700	3,101	2,881	3,101	3,007	
21,700	21,750	2,387	2,173	2,387	2,293		24,700	24,750	2,747	2,527	2,747	2,653		27,700	27,750	3,107	2,887	3,107	3,013	
21,750	21,800	2,393	2,178	2,393	2,299		24,750	24,800	2,753	2,533	2,753	2,659		27,750	27,800	3,113	2,893	3,113	3,019	
21,800	21,850	2,399	2,183	2,399	2,305		24,800	24,850	2,759	2,539	2,759	2,665		27,800	27,850	3,119	2,899	3,119	3,025	
21,850	21,900	2,405	2,188	2,405	2,311		24,850	24,900	2,765	2,545	2,765	2,671		27,850	27,900	3,125	2,905	3,125	3,031	
21,900	21,950	2,411	2,193	2,411	2,317		24,900	24,950	2,771	2,551	2,771	2,677		27,900	27,950	3,131	2,911	3,131	3,037	
21,950	22,000	2,417	2,198	2,417	2,323		24,950	25,000	2,777	2,557	2,777	2,683		27,950	28,000	3,137	2,917	3,137	3,043	
<b>22,000</b>																				
22,000	22,050	2,423	2,203	2,423	2,329		25,000	25,050	2,783	2,563	2,783	2,689		28,000	28,050	3,143	2,923	3,143	3,049	
22,050	22,100	2,429	2,209	2,429	2,335		25,050	25,100	2,789	2,569	2,789	2,695		28,050	28,100	3,149	2,929	3,149	3,055	
22,100	22,150	2,435	2,215	2,435	2,341		25,100	25,150	2,795	2,575	2,795	2,701		28,100	28,150	3,155	2,935	3,155	3,061	
22,150	22,200	2,441	2,221	2,441	2,347		25,150	25,200	2,801	2,581	2,801	2,707		28,150	28,200	3,161	2,941	3,161	3,067	
22,200	22,250	2,447	2,227	2,447	2,353		25,200	25,250	2,807	2,587	2,807	2,713		28,200	28,250	3,167	2,947	3,167	3,073	
22,250	22,300	2,453	2,233	2,453	2,359		25,250	25,300	2,813	2,593	2,813	2,719		28,250	28,300	3,173	2,953	3,173	3,079	
22,300	22,350	2,459	2,239	2,459	2,365		25,300	25,350	2,819	2,599	2,819	2,725		28,300	28,350	3,179	2,959	3,179	3,085	
22,350	22,400	2,465	2,245	2,465	2,371		25,350	25,400	2,825	2,605	2,825	2,731		28,350	28,400	3,185	2,965	3,185	3,091	
22,400	22,450	2,471	2,251	2,471	2,377		25,400	25,450	2,831	2,611	2,831	2,737		28,400	28,450	3,191	2,971	3,191	3,097	
22,450	22,500	2,477	2,257	2,477	2,383		25,450	25,500	2,837	2,617	2,837	2,743		28,450	28,500	3,197	2,977	3,197	3,103	
22,500	22,550	2,483	2,263	2,483	2,389		25,500	25,550	2,843	2,623	2,843	2,749		28,500	28,550	3,203	2,983	3,203	3,109	
22,550	22,600	2,489	2,269	2,489	2,395		25,550	25,600	2,849	2,629	2,849	2,755		28,550	28,600	3,209	2,989	3,209	3,115	
22,600	22,650	2,495	2,275	2,495	2,401		25,600	25,650	2,855	2,635	2,855	2,761		28,600	28,650	3,215	2,995	3,215	3,121	
22,650	22,700	2,501	2,281	2,501	2,407		25,650	25,700	2,861	2,641	2,861	2,767		28,650	28,700	3,221	3,001	3,221	3,127	
22,700	22,750	2,507	2,287	2,507	2,413		25,700	25,750	2,867	2,647	2,867	2,773		28,700	28,750	3,227	3,007	3,227	3,133	
22,750	22,800	2,513	2,293	2,513	2,419		25,750	25,800	2,873	2,653	2,873	2,779		28,750	28,800	3,233	3,013	3,233	3,139	
22,800	22,850	2,519	2,299	2,519	2,425		25,800	25,850	2,879	2,659	2,879	2,785		28,800	28,850	3,239	3,019	3,239	3,145	
22,850	22,900	2,525	2,305	2,525	2,431		25,850	25,900	2,885	2,665	2,885	2,791		28,850	28,900	3,245	3,025	3,245	3,151	
22,900	22,950	2,531	2,311	2,531	2,437		25,900	25,950	2,891	2,671	2,891	2,797		28,900	28,950	3,251	3,031	3,251	3,157	
22,950	23,000	2,537	2,317	2,537	2,443		25,950	26,000	2,897	2,677	2,897	2,803		28,950	29,000	3,257	3,037	3,257	3,163	
<b>23,000</b>																				
23,000	23,050	2,543	2,323	2,543	2,449		26,000	26,050	2,903	2,683	2,903	2,809		29,000	29,050	3,263	3,043	3,263	3,169	
23,050	23,100	2,549	2,329	2,549	2,455		26,050	26,100	2,909	2,689	2,909	2,815		29,050	29,100	3,269	3,049	3,269	3,175	
23,100	23,150	2,555	2,335	2,555	2,461		26,100	26,150	2,915	2,695	2,915	2,821		29,100	29,150	3,275	3,055	3,275	3,181	
23,150	23,200	2,561	2,341	2,561	2,467		26,150	26,200	2,921	2,701	2,921	2,827		29,150	29,200	3,281	3,061	3,281	3,187	
23,200	23,250	2,567	2,347	2,567	2,473		26,200	26,250	2,927	2,707	2,927	2,833		29,200	29,250	3,287	3,067	3,287	3,193	
23,250	23,300	2,573	2,353	2,573	2,479		26,250	26,300	2,933	2,713	2,933	2,839		29,250	29,300	3,293	3,073	3,293	3,199	
23,300	23,350	2,579	2,359	2,579	2,485		26,300	26,350	2,939	2,719	2,939	2,845		29,300	29,350	3,299	3,079</td			

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>30,000</b>																				
30,000	30,050	3,383	3,163	3,383	3,289		33,000	33,050	3,743	3,523	3,743	3,649		36,000	36,050	4,103	3,883	4,103	4,009	
30,050	30,100	3,389	3,169	3,389	3,295		33,050	33,100	3,749	3,529	3,749	3,655		36,050	36,100	4,109	3,889	4,109	4,015	
30,100	30,150	3,395	3,175	3,395	3,301		33,100	33,150	3,755	3,535	3,755	3,661		36,100	36,150	4,115	3,895	4,115	4,021	
30,150	30,200	3,401	3,181	3,401	3,307		33,150	33,200	3,761	3,541	3,761	3,667		36,150	36,200	4,121	3,901	4,121	4,027	
30,200	30,250	3,407	3,187	3,407	3,313		33,200	33,250	3,767	3,547	3,767	3,673		36,200	36,250	4,127	3,907	4,127	4,033	
Your tax is—																				
<b>33,000</b>																				
33,000	33,050	3,743	3,523	3,743	3,649		33,250	33,300	3,773	3,553	3,773	3,679		36,250	36,300	4,133	3,913	4,133	4,039	
33,050	33,100	3,749	3,529	3,749	3,655		33,300	33,350	3,779	3,559	3,779	3,685		36,300	36,350	4,139	3,919	4,139	4,045	
33,100	33,150	3,755	3,535	3,755	3,661		33,350	33,400	3,785	3,565	3,785	3,691		36,350	36,400	4,145	3,925	4,145	4,051	
33,150	33,200	3,761	3,541	3,761	3,667		33,400	33,450	3,791	3,571	3,791	3,697		36,400	36,450	4,151	3,931	4,151	4,057	
33,200	33,250	3,767	3,547	3,767	3,673		33,450	33,500	3,797	3,577	3,797	3,703		36,450	36,500	4,157	3,937	4,157	4,063	
Your tax is—																				
<b>36,000</b>																				
36,000	36,050	4,103	3,883	4,103	4,009		36,500	36,600	4,163	3,943	4,163	4,069		36,550	36,600	4,169	3,949	4,169	4,075	
36,050	36,100	4,109	3,889	4,109	4,015		36,600	36,650	4,175	3,955	4,175	4,081		36,650	36,700	4,181	3,961	4,181	4,087	
36,100	36,150	4,115	3,895	4,115	4,021		36,700	36,750	4,187	3,967	4,187	4,093		36,750	36,800	4,193	3,973	4,193	4,099	
36,150	36,200	4,121	3,901	4,121	4,027		36,800	36,850	4,199	3,979	4,199	4,105		36,850	36,900	4,205	3,985	4,205	4,111	
36,200	36,250	4,127	3,907	4,127	4,033		36,900	36,950	4,211	3,991	4,211	4,117		36,950	37,000	4,217	3,997	4,217	4,123	
Your tax is—																				
<b>31,000</b>																				
31,000	31,050	3,503	3,283	3,503	3,409		34,000	34,050	3,863	3,643	3,863	3,769		37,000	37,050	4,223	4,003	4,223	4,129	
31,050	31,100	3,509	3,289	3,509	3,415		34,050	34,100	3,869	3,649	3,869	3,775		37,050	37,100	4,229	4,009	4,229	4,135	
31,100	31,150	3,515	3,295	3,515	3,421		34,100	34,150	3,875	3,655	3,875	3,781		37,100	37,150	4,235	4,015	4,235	4,141	
31,150	31,200	3,521	3,301	3,521	3,427		34,150	34,200	3,881	3,661	3,881	3,787		37,150	37,200	4,241	4,021	4,241	4,147	
31,200	31,250	3,527	3,307	3,527	3,433		34,200	34,250	3,887	3,667	3,887	3,793		37,200	37,250	4,247	4,027	4,247	4,153	
Your tax is—																				
<b>34,000</b>																				
34,000	34,050	3,863	3,643	3,863	3,769		34,250	34,300	3,893	3,673	3,893	3,799		37,250	37,300	4,253	4,033	4,253	4,159	
34,050	34,100	3,869	3,649	3,869	3,775		34,300	34,350	3,899	3,679	3,899	3,805		37,300	37,350	4,259	4,039	4,259	4,165	
34,100	34,150	3,875	3,655	3,875	3,781		34,350	34,400	3,905	3,685	3,905	3,811		37,350	37,400	4,265	4,045	4,265	4,171	
34,150	34,200	3,881	3,661	3,881	3,787		34,400	34,450	3,911	3,691	3,911	3,817		37,400	37,450	4,271	4,051	4,271	4,177	
34,200	34,250	3,887	3,667	3,887	3,793		34,450	34,500	3,917	3,697	3,917	3,823		37,450	37,500	4,277	4,057	4,277	4,183	
Your tax is—																				
<b>37,000</b>																				
37,000	37,050	4,223	4,003	4,223	4,129		37,500	37,550	4,283	4,063	4,283	4,189		37,550	37,600	4,289	4,069	4,289	4,195	
37,050	37,100	4,229	4,009	4,229	4,135		37,600	37,650	4,295	4,075	4,295	4,201		37,650	37,700	4,301	4,081	4,301	4,207	
37,100	37,150	4,235	4,015	4,235	4,141		37,700	37,750	4,307	4,087	4,307	4,213		37,750	37,800	4,313	4,093	4,313	4,219	
37,150	37,200	4,241	4,021	4,241	4,147		37,800	37,850	4,319	4,099	4,319	4,225		37,850	37,900	4,325	4,105	4,325	4,231	
37,200	37,250	4,247	4,027	4,247	4,153		37,900	37,950	4,331	4,111	4,331	4,237		37,950	38,000	4,337	4,117	4,337	4,243	
Your tax is—																				
<b>32,000</b>																				
32,000	32,050	3,623	3,403	3,623	3,529		35,000	35,050	3,983	3,763	3,983	3,889		38,000	38,050	4,343	4,123	4,343	4,249	
32,050	32,100	3,629	3,409	3,629	3,535		35,050	35,100	3,989	3,769	3,989	3,895		38,050	38,100	4,349	4,129	4,349	4,255	
32,100	32,150	3,635	3,415	3,635	3,541		35,100	35,150	3,995	3,775	3,995	3,901		38,100	38,150	4,355	4,135	4,355	4,261	
32,150	32,200	3,641	3,421	3,641	3,547		35,150	35,200	4,001	3,781	4,001	3,907		38,150	38,200	4,361	4,141	4,361	4,267	
32,200	32,250	3,647	3,427	3,647	3,553		35,200	35,250	4,007	3,787	4,007	3,913		38,200	38,250	4,367	4,147	4,367	4,273	
Your tax is—																				
<b>35,000</b>																				
35,000	35,050	3,983	3,763	3,983	3,889		35,250	35,300	4,013	3,793	4,013	3,919		38,250	38,300	4,373	4,153	4,373	4,279	
35,050	35,100	3,989	3,769	3,989	3,895		35,300	35,350	4,019	3,799	4,019</									

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	4,463	4,243	4,463	4,369		42,000	42,050	4,823	4,603	4,823	4,729		45,000	45,050	5,213	4,963	5,213	5,089	
39,050	39,100	4,469	4,249	4,469	4,375		42,050	42,100	4,829	4,609	4,829	4,735		45,050	45,100	5,224	4,969	5,224	5,095	
39,100	39,150	4,475	4,255	4,475	4,381		42,100	42,150	4,835	4,615	4,835	4,741		45,100	45,150	5,235	4,975	5,235	5,101	
39,150	39,200	4,481	4,261	4,481	4,387		42,150	42,200	4,841	4,621	4,841	4,747		45,150	45,200	5,246	4,981	5,246	5,107	
39,200	39,250	4,487	4,267	4,487	4,393		42,200	42,250	4,847	4,627	4,847	4,753		45,200	45,250	5,257	4,987	5,257	5,113	
Your tax is—																				
<b>42,000</b>																				
39,250	39,300	4,493	4,273	4,493	4,399		42,250	42,300	4,853	4,633	4,853	4,759		45,250	45,300	5,268	4,993	5,268	5,119	
39,300	39,350	4,499	4,279	4,499	4,405		42,300	42,350	4,859	4,639	4,859	4,765		45,300	45,350	5,279	4,999	5,279	5,125	
39,350	39,400	4,505	4,285	4,505	4,411		42,350	42,400	4,865	4,645	4,865	4,771		45,350	45,400	5,290	5,005	5,290	5,131	
39,400	39,450	4,511	4,291	4,511	4,417		42,400	42,450	4,871	4,651	4,871	4,777		45,400	45,450	5,301	5,011	5,301	5,137	
39,450	39,500	4,517	4,297	4,517	4,423		42,450	42,500	4,877	4,657	4,877	4,783		45,450	45,500	5,312	5,017	5,312	5,143	
Your tax is—																				
<b>45,000</b>																				
39,500	39,550	4,523	4,303	4,523	4,429		42,500	42,550	4,883	4,663	4,883	4,789		45,500	45,550	5,323	5,023	5,323	5,149	
39,550	39,600	4,529	4,309	4,529	4,435		42,550	42,600	4,889	4,669	4,889	4,795		45,550	45,600	5,334	5,029	5,334	5,155	
39,600	39,650	4,535	4,315	4,535	4,441		42,600	42,650	4,895	4,675	4,895	4,801		45,600	45,650	5,345	5,035	5,345	5,161	
39,650	39,700	4,541	4,321	4,541	4,447		42,650	42,700	4,901	4,681	4,901	4,807		45,650	45,700	5,356	5,041	5,356	5,167	
39,700	39,750	4,547	4,327	4,547	4,453		42,700	42,750	4,907	4,687	4,907	4,813		45,700	45,750	5,367	5,047	5,367	5,173	
Your tax is—																				
<b>40,000</b>																				
40,000	40,050	4,583	4,363	4,583	4,489		43,000	43,050	4,943	4,723	4,943	4,849		46,000	46,050	5,433	5,083	5,433	5,209	
40,050	40,100	4,589	4,369	4,589	4,495		43,050	43,100	4,949	4,729	4,949	4,855		46,050	46,100	5,444	5,089	5,444	5,215	
40,100	40,150	4,595	4,375	4,595	5,01		43,100	43,150	4,955	4,735	4,955	4,861		46,100	46,150	5,455	5,095	5,455	5,221	
40,150	40,200	4,601	4,381	4,601	5,057		43,150	43,200	4,961	4,741	4,961	4,867		46,150	46,200	5,466	5,101	5,466	5,227	
40,200	40,250	4,607	4,387	4,607	5,13		43,200	43,250	4,967	4,747	4,967	4,873		46,200	46,250	5,477	5,107	5,477	5,233	
Your tax is—																				
<b>43,000</b>																				
40,250	40,300	4,613	4,393	4,613	4,519		43,250	43,300	4,973	4,753	4,973	4,879		46,250	46,300	5,488	5,113	5,488	5,239	
40,300	40,350	4,619	4,399	4,619	4,525		43,300	43,350	4,979	4,759	4,979	4,885		46,300	46,350	5,499	5,119	5,499	5,245	
40,350	40,400	4,625	4,405	4,625	5,51		43,350	43,400	4,985	4,765	4,985	4,891		46,350	46,400	5,510	5,125	5,510	5,251	
40,400	40,450	4,631	4,411	4,631	5,537		43,400	43,450	4,991	4,771	4,991	4,897		46,400	46,450	5,521	5,131	5,521	5,257	
40,450	40,500	4,637	4,417	4,637	5,543		43,450	43,500	4,997	4,777	4,997	4,903		46,450	46,500	5,532	5,137	5,532	5,263	
Your tax is—																				
<b>46,000</b>																				
40,500	40,550	4,643	4,423	4,643	4,549		43,500	43,550	5,003	4,783	5,003	4,909		46,500	46,550	5,543	5,143	5,543	5,269	
40,550	40,600	4,649	4,429	4,649	4,555		43,550	43,600	5,009	4,789	5,009	4,915		46,550	46,600	5,554	5,149	5,554	5,275	
40,600	40,650	4,655	4,435	4,655	5,561		43,600	43,650	5,015	4,795	5,015	4,921		46,600	46,650	5,565	5,155	5,565	5,281	
40,650	40,700	4,661	4,441	4,661	5,567		43,650	43,700	5,021	4,801	5,021	4,927		46,650	46,700	5,576	5,161	5,576	5,287	
40,700	40,750	4,667	4,447	4,667	5,573		43,700	43,750	5,027	4,807	5,027	4,933		46,700	46,750	5,587	5,167	5,587	5,293	
Your tax is—																				
<b>47,000</b>																				
41,000	41,050	4,703	4,483	4,703	4,609		44,000	44,050	5,063	4,843	5,063	4,969		47,000	47,050	5,653	5,203	5,653	5,329	
41,050	41,100	4,709	4,489	4,709	4,615		44,050	44,100	5,069	4,849	5,069	4,975		47,050	47,100	5,664	5,209	5,664	5,335	
41,100	41,150	4,715	4,495	4,715	4,621		44,100	44,150	5,075	4,855	5,075	4,981		47,100	47,150	5,675	5,215	5,675	5,341	
41,150	41,200	4,721	4,501	4,721	4,627		44,150	44,200	5,081	4,861	5,081	4,987		47,150	47,200	5,686	5,221	5,686	5,347	
41,200	41,250	4,727	4,507	4,727	4,633		44,200	44,250	5,087	4,867	5,087	4,993		47,200	47,250	5,697	5,227	5,697	5,353	
Your tax is—																				
<b>44,000</b>																				
41,250	41,300	4,733	4,513	4,733	4,639		44,250	44,300	5,093	4,873	5,093	4,999		47,250	47,300	5,708	5,233	5,708	5,359	
41,300	41,350	4,739	4,519	4,739	4,645		44,300	44,350	5,099	4,879	5,099									

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	5,873	5,323	5,873	5,449		51,000	51,050	6,533	5,683	6,533	5,809		54,000	54,050	7,193	6,043	7,193	6,169	
48,050	48,100	5,884	5,329	5,884	5,455		51,050	51,100	6,544	5,689	6,544	5,815		54,050	54,100	7,204	6,049	7,204	6,175	
48,100	48,150	5,895	5,335	5,895	5,461		51,100	51,150	6,555	5,695	6,555	5,821		54,100	54,150	7,215	6,055	7,215	6,181	
48,150	48,200	5,906	5,341	5,906	5,467		51,150	51,200	6,566	5,701	6,566	5,827		54,150	54,200	7,226	6,061	7,226	6,187	
48,200	48,250	5,917	5,347	5,917	5,473		51,200	51,250	6,577	5,707	6,577	5,833		54,200	54,250	7,237	6,067	7,237	6,193	
Your tax is—																				
<b>51,000</b>																				
48,250	48,300	5,928	5,353	5,928	5,479		51,250	51,300	6,588	5,713	6,588	5,839		54,250	54,300	7,248	6,073	7,248	6,199	
48,300	48,350	5,939	5,359	5,939	5,485		51,300	51,350	6,599	5,719	6,599	5,845		54,300	54,350	7,259	6,079	7,259	6,205	
48,350	48,400	5,950	5,365	5,950	5,491		51,350	51,400	6,610	5,725	6,610	5,851		54,350	54,400	7,270	6,085	7,270	6,211	
48,400	48,450	5,961	5,371	5,961	5,497		51,400	51,450	6,621	5,731	6,621	5,857		54,400	54,450	7,281	6,091	7,281	6,217	
48,450	48,500	5,972	5,377	5,972	5,503		51,450	51,500	6,632	5,737	6,632	5,863		54,450	54,500	7,292	6,097	7,292	6,223	
Your tax is—																				
<b>54,000</b>																				
48,500	48,550	5,983	5,383	5,983	5,509		51,500	51,550	6,643	5,743	6,643	5,869		54,500	54,550	7,303	6,103	7,303	6,229	
48,550	48,600	5,994	5,389	5,994	5,515		51,550	51,600	6,654	5,749	6,654	5,875		54,550	54,600	7,314	6,109	7,314	6,235	
48,600	48,650	6,005	5,395	6,005	5,521		51,600	51,650	6,665	5,755	6,665	5,881		54,600	54,650	7,325	6,115	7,325	6,241	
48,650	48,700	6,016	5,401	6,016	5,527		51,650	51,700	6,676	5,761	6,676	5,887		54,650	54,700	7,336	6,121	7,336	6,247	
48,700	48,750	6,027	5,407	6,027	5,533		51,700	51,750	6,687	5,767	6,687	5,893		54,700	54,750	7,347	6,127	7,347	6,253	
Your tax is—																				
<b>49,000</b>																				
49,000	49,050	6,093	5,443	6,093	5,569		52,000	52,050	6,753	5,803	6,753	5,929		55,000	55,050	7,413	6,163	7,413	6,289	
49,050	49,100	6,104	5,449	6,104	5,575		52,050	52,100	6,764	5,809	6,764	5,935		55,050	55,100	7,424	6,169	7,424	6,295	
49,100	49,150	6,115	5,455	6,115	5,581		52,100	52,150	6,775	5,815	6,775	5,941		55,100	55,150	7,435	6,175	7,435	6,301	
49,150	49,200	6,126	5,461	6,126	5,587		52,150	52,200	6,786	5,821	6,786	5,947		55,150	55,200	7,446	6,181	7,446	6,307	
49,200	49,250	6,137	5,467	6,137	5,593		52,200	52,250	6,797	5,827	6,797	5,953		55,200	55,250	7,457	6,187	7,457	6,313	
Your tax is—																				
<b>52,000</b>																				
49,250	49,300	6,148	5,473	6,148	5,599		52,250	52,300	6,808	5,833	6,808	5,959		55,250	55,300	7,468	6,193	7,468	6,319	
49,300	49,350	6,159	5,479	6,159	5,605		52,300	52,350	6,819	5,839	6,819	5,965		55,300	55,350	7,479	6,199	7,479	6,325	
49,350	49,400	6,170	5,485	6,170	5,611		52,350	52,400	6,830	5,845	6,830	5,971		55,350	55,400	7,490	6,205	7,490	6,331	
49,400	49,450	6,181	5,491	6,181	5,617		52,400	52,450	6,841	5,851	6,841	5,977		55,400	55,450	7,501	6,211	7,501	6,337	
49,450	49,500	6,192	5,497	6,192	5,623		52,450	52,500	6,852	5,857	6,852	5,983		55,450	55,500	7,512	6,217	7,512	6,343	
Your tax is—																				
<b>55,000</b>																				
49,500	49,550	6,203	5,503	6,203	5,629		52,500	52,550	6,863	5,863	6,863	5,989		55,500	55,550	7,523	6,223	7,523	6,349	
49,550	49,600	6,214	5,509	6,214	5,635		52,550	52,600	6,874	5,869	6,874	5,995		55,550	55,600	7,534	6,229	7,534	6,355	
49,600	49,650	6,225	5,515	6,225	5,641		52,600	52,650	6,885	5,875	6,885	6,001		55,600	55,650	7,545	6,235	7,545	6,361	
49,650	49,700	6,236	5,521	6,236	5,647		52,650	52,700	6,896	5,881	6,896	6,007		55,650	55,700	7,556	6,241	7,556	6,367	
49,700	49,750	6,247	5,527	6,247	5,653		52,700	52,750	6,907	5,887	6,907	6,013		55,700	55,750	7,567	6,247	7,567	6,373	
Your tax is—																				
<b>50,000</b>																				
49,500	50,050	6,313	5,563	6,313	5,689		53,000	53,050	6,973	5,923	6,973	6,049		56,000	56,050	7,633	6,283	7,633	6,409	
50,050	50,100	6,324	5,569	6,324	5,695		53,050	53,100	6,984	5,929	6,984	6,055		56,050	56,100	7,644	6,289	7,644	6,415	
50,100	50,150	6,335	5,575	6,335	5,701		53,100	53,150	6,995	5,935	6,995	6,061		56,100	56,150	7,655	6,295	7,655	6,421	
50,150	50,200	6,346	5,581	6,346	5,707		53,150	53,200	7,006	5,941	7,006	6,067		56,150	56,200	7,666	6,301	7,666	6,427	
50,200	50,250	6,357	5,587	6,357	5,713		53,200	53,250	7,017	5,947	7,017	6,073		56,200	56,250	7,677	6,307	7,677	6,433	
Your tax is—																				
<b>53,000</b>																				
49,500	50,300	6,368	5,593	6,368	5,719		53,250	53,300	7,028	5,953	7,028	6,079		56,250	56,300	7,688	6,313	7,688	6,439	
50,300	50,350	6,379	5,599	6,379	5,725		53,300	53,350	7,039	5,959	7,039</									

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>57,000</b>																				<b>60,000</b>
57,000	57,050	7,853	6,403	7,853	6,529		60,000	60,050	8,513	6,763	8,513	6,907		63,000	63,050	9,173	7,123	9,173	7,567	
57,050	57,100	7,864	6,409	7,864	6,535		60,050	60,100	8,524	6,769	8,524	6,918		63,050	63,100	9,184	7,129	9,184	7,578	
57,100	57,150	7,875	6,415	7,875	6,541		60,100	60,150	8,535	6,775	8,535	6,929		63,100	63,150	9,195	7,135	9,195	7,589	
57,150	57,200	7,886	6,421	7,886	6,547		60,150	60,200	8,546	6,781	8,546	6,940		63,150	63,200	9,206	7,141	9,206	7,600	
57,200	57,250	7,897	6,427	7,897	6,553		60,200	60,250	8,557	6,787	8,557	6,951		63,200	63,250	9,217	7,147	9,217	7,611	
Your tax is—										Your tax is—										<b>63,000</b>
57,250	57,300	7,908	6,433	7,908	6,559		60,250	60,300	8,568	6,793	8,568	6,962		63,250	63,300	9,228	7,153	9,228	7,622	
57,300	57,350	7,919	6,439	7,919	6,565		60,300	60,350	8,579	6,799	8,579	6,973		63,300	63,350	9,239	7,159	9,239	7,633	
57,350	57,400	7,930	6,445	7,930	6,571		60,350	60,400	8,590	6,805	8,590	6,984		63,350	63,400	9,250	7,165	9,250	7,644	
57,400	57,450	7,941	6,451	7,941	6,577		60,400	60,450	8,601	6,811	8,601	6,995		63,400	63,450	9,261	7,171	9,261	7,655	
57,450	57,500	7,952	6,457	7,952	6,583		60,450	60,500	8,612	6,817	8,612	7,006		63,450	63,500	9,272	7,177	9,272	7,666	
57,500	57,550	7,963	6,463	7,963	6,589		60,500	60,550	8,623	6,823	8,623	7,017		63,500	63,550	9,283	7,183	9,283	7,677	
57,550	57,600	7,974	6,469	7,974	6,595		60,550	60,600	8,634	6,829	8,634	7,028		63,550	63,600	9,294	7,189	9,294	7,688	
57,600	57,650	7,985	6,475	7,985	6,601		60,600	60,650	8,645	6,835	8,645	7,039		63,600	63,650	9,305	7,195	9,305	7,699	
57,650	57,700	7,996	6,481	7,996	6,607		60,650	60,700	8,656	6,841	8,656	7,050		63,650	63,700	9,316	7,201	9,316	7,710	
57,700	57,750	8,007	6,487	8,007	6,613		60,700	60,750	8,667	6,847	8,667	7,061		63,700	63,750	9,327	7,207	9,327	7,721	
57,750	57,800	8,018	6,493	8,018	6,619		60,750	60,800	8,678	6,853	8,678	7,072		63,750	63,800	9,338	7,213	9,338	7,732	
57,800	57,850	8,029	6,499	8,029	6,625		60,800	60,850	8,689	6,859	8,689	7,083		63,800	63,850	9,349	7,219	9,349	7,743	
57,850	57,900	8,040	6,505	8,040	6,631		60,850	60,900	8,700	6,865	8,700	7,094		63,850	63,900	9,360	7,225	9,360	7,754	
57,900	57,950	8,051	6,511	8,051	6,637		60,900	60,950	8,711	6,871	8,711	7,105		63,900	63,950	9,371	7,231	9,371	7,765	
57,950	58,000	8,062	6,517	8,062	6,643		60,950	61,000	8,722	6,877	8,722	7,116		63,950	64,000	9,382	7,237	9,382	7,776	
<b>58,000</b>										<b>61,000</b>										<b>64,000</b>
58,000	58,050	8,073	6,523	8,073	6,649		61,000	61,050	8,733	6,883	8,733	7,127		64,000	64,050	9,393	7,243	9,393	7,787	
58,050	58,100	8,084	6,529	8,084	6,655		61,050	61,100	8,744	6,889	8,744	7,138		64,050	64,100	9,404	7,249	9,404	7,798	
58,100	58,150	8,095	6,535	8,095	6,661		61,100	61,150	8,755	6,895	8,755	7,149		64,100	64,150	9,415	7,255	9,415	7,809	
58,150	58,200	8,106	6,541	8,106	6,667		61,150	61,200	8,766	6,901	8,766	7,160		64,150	64,200	9,426	7,261	9,426	7,820	
58,200	58,250	8,117	6,547	8,117	6,673		61,200	61,250	8,777	6,907	8,777	7,171		64,200	64,250	9,437	7,267	9,437	7,831	
58,250	58,300	8,128	6,553	8,128	6,679		61,250	61,300	8,788	6,913	8,788	7,182		64,250	64,300	9,448	7,273	9,448	7,842	
58,300	58,350	8,139	6,559	8,139	6,685		61,300	61,350	8,799	6,919	8,799	7,193		64,300	64,350	9,459	7,279	9,459	7,853	
58,350	58,400	8,150	6,565	8,150	6,691		61,350	61,400	8,810	6,925	8,810	7,204		64,350	64,400	9,470	7,285	9,470	7,864	
58,400	58,450	8,161	6,571	8,161	6,697		61,400	61,450	8,821	6,931	8,821	7,215		64,400	64,450	9,481	7,291	9,481	7,875	
58,450	58,500	8,172	6,577	8,172	6,703		61,450	61,500	8,832	6,937	8,832	7,226		64,450	64,500	9,492	7,297	9,492	7,886	
58,500	58,550	8,183	6,583	8,183	6,709		61,500	61,550	8,843	6,943	8,843	7,237		64,500	64,550	9,503	7,303	9,503	7,897	
58,550	58,600	8,194	6,589	8,194	6,715		61,550	61,600	8,854	6,949	8,854	7,248		64,550	64,600	9,514	7,309	9,514	7,908	
58,600	58,650	8,205	6,595	8,205	6,721		61,600	61,650	8,865	6,955	8,865	7,259		64,600	64,650	9,525	7,315	9,525	7,919	
58,650	58,700	8,216	6,601	8,216	6,727		61,650	61,700	8,876	6,961	8,876	7,270		64,650	64,700	9,536	7,321	9,536	7,930	
58,700	58,750	8,227	6,607	8,227	6,733		61,700	61,750	8,887	6,967	8,887	7,281		64,700	64,750	9,547	7,327	9,547	7,941	
58,750	58,800	8,238	6,613	8,238	6,739		61,750	61,800	8,898	6,973	8,898	7,292		64,750	64,800	9,558	7,333	9,558	7,952	
58,800	58,850	8,249	6,619	8,249	6,745		61,800	61,850	8,909	6,979	8,909	7,303		64,800	64,850	9,569	7,339	9,569	7,963	
58,850	58,900	8,260	6,625	8,260	6,751		61,850	61,900	8,920	6,985	8,920	7,314		64,850	64,900	9,580	7,345	9,580	7,974	
58,900	58,950	8,271	6,631	8,271	6,757		61,900	61,950	8,931	6,991	8,931	7,325		64,900	64,950	9,591	7,351	9,591	7,985	
58,950	59,000	8,282	6,637	8,282	6,763		61,950	62,000	8,942	6,997	8,942	7,336		64,950	65,000	9,602	7,357	9,602	7,996	
<b>59,000</b>										<b>62,000</b>										<b>65,000</b>
59,000	59,050	8,293	6,643	8,293	6,769		62,000	62,050	8,953	7,003	8,953	7,347		65,000	65,050	9,613	7,363	9,613	8,007	
59,050	59,100	8,304	6,649	8,304	6,775		62,050	62,100	8,964	7,009	8,964	7,358		65,050	65,100	9,624	7,369	9,624	8,018	
59,100	59,150	8,315	6,655	8,315	6,781		62,100	62,150	8,975	7,015	8,975	7,369		65,100	65,150	9,635	7,375	9,635	8,029	
59,150	59,200	8,326	6,661	8,326	6,787		62,150	62,200	8,986	7,021	8,986	7,380		65,150	65,200	9,646	7,381	9,646	8,040	
59,200	59,250	8,337	6,667	8,337	6,793		62,200	62,250	8,997	7,027	8,997	7,391		65,200	65,250	9,657	7,387	9,657	8,051	
59,250	59,300	8,348	6,673	8,348	6,799		62,250	62,300	9,008	7,033	9,008	7,402		65,250	65,300	9,668	7,393	9,668	8,062	
59,300	59,350	8,359	6,679	8,359	6,805		62,300	62,350</												

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	9,833	7,483	9,833	8,227		69,000	69,050	10,493	7,843	10,493	8,887		72,000	72,050	11,153	8,203	11,153	9,547	
66,050	66,100	9,844	7,489	9,844	8,238		69,050	69,100	10,504	7,849	10,504	8,898		72,050	72,100	11,164	8,209	11,164	9,558	
66,100	66,150	9,855	7,495	9,855	8,249		69,100	69,150	10,515	7,855	10,515	8,909		72,100	72,150	11,175	8,215	11,175	9,569	
66,150	66,200	9,866	7,501	9,866	8,260		69,150	69,200	10,526	7,861	10,526	8,920		72,150	72,200	11,186	8,221	11,186	9,580	
66,200	66,250	9,877	7,507	9,877	8,271		69,200	69,250	10,537	7,867	10,537	8,931		72,200	72,250	11,197	8,227	11,197	9,591	
66,250	66,300	9,888	7,513	9,888	8,282		69,250	69,300	10,548	7,873	10,548	8,942		72,250	72,300	11,208	8,233	11,208	9,602	
66,300	66,350	9,899	7,519	9,899	8,293		69,300	69,350	10,559	7,879	10,559	8,953		72,300	72,350	11,219	8,239	11,219	9,613	
66,350	66,400	9,910	7,525	9,910	8,304		69,350	69,400	10,570	7,885	10,570	8,964		72,350	72,400	11,230	8,245	11,230	9,624	
66,400	66,450	9,921	7,531	9,921	8,315		69,400	69,450	10,581	7,891	10,581	8,975		72,400	72,450	11,241	8,251	11,241	9,635	
66,450	66,500	9,932	7,537	9,932	8,326		69,450	69,500	10,592	7,897	10,592	8,986		72,450	72,500	11,252	8,257	11,252	9,646	
66,500	66,550	9,943	7,543	9,943	8,337		69,500	69,550	10,603	7,903	10,603	8,997		72,500	72,550	11,263	8,263	11,263	9,657	
66,550	66,600	9,954	7,549	9,954	8,348		69,550	69,600	10,614	7,909	10,614	9,008		72,550	72,600	11,274	8,269	11,274	9,668	
66,600	66,650	9,965	7,555	9,965	8,359		69,600	69,650	10,625	7,915	10,625	9,019		72,600	72,650	11,285	8,275	11,285	9,679	
66,650	66,700	9,976	7,561	9,976	8,370		69,650	69,700	10,636	7,921	10,636	9,030		72,650	72,700	11,296	8,281	11,296	9,690	
66,700	66,750	9,987	7,567	9,987	8,381		69,700	69,750	10,647	7,927	10,647	9,041		72,700	72,750	11,307	8,287	11,307	9,701	
66,750	66,800	9,998	7,573	9,998	8,392		69,750	69,800	10,658	7,933	10,658	9,052		72,750	72,800	11,318	8,293	11,318	9,712	
66,800	66,850	10,009	7,579	10,009	8,403		69,800	69,850	10,669	7,939	10,669	9,063		72,800	72,850	11,329	8,299	11,329	9,723	
66,850	66,900	10,020	7,585	10,020	8,414		69,850	69,900	10,680	7,945	10,680	9,074		72,850	72,900	11,340	8,305	11,340	9,734	
66,900	66,950	10,031	7,591	10,031	8,425		69,900	69,950	10,691	7,951	10,691	9,085		72,900	72,950	11,351	8,311	11,351	9,745	
66,950	67,000	10,042	7,597	10,042	8,436		69,950	70,000	10,702	7,957	10,702	9,096		72,950	73,000	11,362	8,317	11,362	9,756	
<b>67,000</b>																				
67,000	67,050	10,053	7,603	10,053	8,447		70,000	70,050	10,713	7,963	10,713	9,107		73,000	73,050	11,373	8,323	11,373	9,767	
67,050	67,100	10,064	7,609	10,064	8,458		70,050	70,100	10,724	7,969	10,724	9,118		73,050	73,100	11,384	8,329	11,384	9,778	
67,100	67,150	10,075	7,615	10,075	8,469		70,100	70,150	10,735	7,975	10,735	9,129		73,100	73,150	11,395	8,335	11,395	9,789	
67,150	67,200	10,086	7,621	10,086	8,480		70,150	70,200	10,746	7,981	10,746	9,140		73,150	73,200	11,406	8,341	11,406	9,800	
67,200	67,250	10,097	7,627	10,097	8,491		70,200	70,250	10,757	7,987	10,757	9,151		73,200	73,250	11,417	8,347	11,417	9,811	
67,250	67,300	10,108	7,633	10,108	8,502		70,250	70,300	10,768	7,993	10,768	9,162		73,250	73,300	11,428	8,353	11,428	9,822	
67,300	67,350	10,119	7,639	10,119	8,513		70,300	70,350	10,779	7,999	10,779	9,173		73,300	73,350	11,439	8,359	11,439	9,833	
67,350	67,400	10,130	7,645	10,130	8,524		70,350	70,400	10,790	8,005	10,790	9,184		73,350	73,400	11,450	8,365	11,450	9,844	
67,400	67,450	10,141	7,651	10,141	8,535		70,400	70,450	10,801	8,011	10,801	9,195		73,400	73,450	11,461	8,371	11,461	9,855	
67,450	67,500	10,152	7,657	10,152	8,546		70,450	70,500	10,812	8,017	10,812	9,206		73,450	73,500	11,472	8,377	11,472	9,866	
67,500	67,550	10,163	7,663	10,163	8,557		70,500	70,550	10,823	8,023	10,823	9,217		73,500	73,550	11,483	8,383	11,483	9,877	
67,550	67,600	10,174	7,669	10,174	8,568		70,550	70,600	10,834	8,029	10,834	9,228		73,550	73,600	11,494	8,389	11,494	9,888	
67,600	67,650	10,185	7,675	10,185	8,579		70,600	70,650	10,845	8,035	10,845	9,239		73,600	73,650	11,505	8,395	11,505	9,899	
67,650	67,700	10,196	7,681	10,196	8,590		70,650	70,700	10,856	8,041	10,856	9,250		73,650	73,700	11,516	8,401	11,516	9,910	
67,700	67,750	10,207	7,687	10,207	8,601		70,700	70,750	10,867	8,047	10,867	9,261		73,700	73,750	11,527	8,407	11,527	9,921	
67,750	67,800	10,218	7,693	10,218	8,612		70,750	70,800	10,878	8,053	10,878	9,272		73,750	73,800	11,538	8,413	11,538	9,932	
67,800	67,850	10,229	7,699	10,229	8,623		70,800	70,850	10,889	8,059	10,889	9,283		73,800	73,850	11,549	8,419	11,549	9,943	
67,850	67,900	10,240	7,705	10,240	8,634		70,850	70,900	10,900	8,065	10,900	9,294		73,850	73,900	11,560	8,425	11,560	9,954	
67,900	67,950	10,251	7,711	10,251	8,645		70,900	70,950	10,911	8,071	10,911	9,305		73,900	73,950	11,571	8,431	11,571	9,965	
67,950	68,000	10,262	7,717	10,262	8,656		70,950	71,000	10,922	8,077	10,922	9,316		73,950	74,000	11,582	8,437	11,582	9,976	
<b>68,000</b>																				
68,000	68,050	10,273	7,723	10,273	8,667		71,000	71,050	10,933	8,083	10,933	9,327		74,000	74,050	11,593	8,443	11,593	9,987	
68,050	68,100	10,284	7,729	10,284	8,678		71,050	71,100	10,944	8,089	10,944	9,338		74,050	74,100	11,604	8,449	11,604	9,998	
68,100	68,150	10,295	7,735	10,295	8,689		71,100	71,150	10,955	8,095	10,955	9,349		74,100	74,150	11,615	8,455	11,615	10,009	
68,150	68,200	10,306	7,741	10,306	8,700		71,150	71,200	10,966	8,101	10,966	9,360		74,150	74,200	11,626	8,461	11,626	10,020	
68,200	68,250	10,317	7,747	10,317	8,711		71,200	71,250	10,977	8,107	10,977	9,371		74,200	74,250	11,637	8,467	11,637	10,031	
68,250	68,300	10,328	7,753	10,328	8,722		71,250	71,300	10,988	8,113	10,988	9,382		74,250	74,300	11,648	8,473	11,648	10,042	
68,300	68,350	10,339	7,759	10,339	8,733		71,300	71,350	10,999	8,119	1									

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—
<b>75,000</b>							<b>78,000</b>							<b>81,000</b>						
75,000	75,050	11,813	8,563	11,813	10,207		78,000	78,050	12,473	8,923	12,473	10,867		81,000	81,050	13,133	9,283	13,133	11,527	
75,050	75,100	11,824	8,569	11,824	10,218		78,050	78,100	12,484	8,929	12,484	10,878		81,050	81,100	13,144	9,289	13,144	11,538	
75,100	75,150	11,835	8,575	11,835	10,229		78,100	78,150	12,495	8,935	12,495	10,889		81,100	81,150	13,155	9,295	13,155	11,549	
75,150	75,200	11,846	8,581	11,846	10,240		78,150	78,200	12,506	8,941	12,506	10,900		81,150	81,200	13,166	9,301	13,166	11,560	
75,200	75,250	11,857	8,587	11,857	10,251		78,200	78,250	12,517	8,947	12,517	10,911		81,200	81,250	13,177	9,307	13,177	11,571	
75,250	75,300	11,868	8,593	11,868	10,262		78,250	78,300	12,528	8,953	12,528	10,922		81,250	81,300	13,188	9,313	13,188	11,582	
75,300	75,350	11,879	8,599	11,879	10,273		78,300	78,350	12,539	8,959	12,539	10,933		81,300	81,350	13,199	9,319	13,199	11,593	
75,350	75,400	11,890	8,605	11,890	10,284		78,350	78,400	12,550	8,965	12,550	10,944		81,350	81,400	13,210	9,325	13,210	11,604	
75,400	75,450	11,901	8,611	11,901	10,295		78,400	78,450	12,561	8,971	12,561	10,955		81,400	81,450	13,221	9,331	13,221	11,615	
75,450	75,500	11,912	8,617	11,912	10,306		78,450	78,500	12,572	8,977	12,572	10,966		81,450	81,500	13,232	9,337	13,232	11,626	
75,500	75,550	11,923	8,623	11,923	10,317		78,500	78,550	12,583	8,983	12,583	10,977		81,500	81,550	13,243	9,343	13,243	11,637	
75,550	75,600	11,934	8,629	11,934	10,328		78,550	78,600	12,594	8,989	12,594	10,988		81,550	81,600	13,254	9,349	13,254	11,648	
75,600	75,650	11,945	8,635	11,945	10,339		78,600	78,650	12,605	8,995	12,605	10,999		81,600	81,650	13,265	9,355	13,265	11,659	
75,650	75,700	11,956	8,641	11,956	10,350		78,650	78,700	12,616	9,001	12,616	11,010		81,650	81,700	13,276	9,361	13,276	11,670	
75,700	75,750	11,967	8,647	11,967	10,361		78,700	78,750	12,627	9,007	12,627	11,021		81,700	81,750	13,287	9,367	13,287	11,681	
75,750	75,800	11,978	8,653	11,978	10,372		78,750	78,800	12,638	9,013	12,638	11,032		81,750	81,800	13,298	9,373	13,298	11,692	
75,800	75,850	11,989	8,659	11,989	10,383		78,800	78,850	12,649	9,019	12,649	11,043		81,800	81,850	13,309	9,379	13,309	11,703	
75,850	75,900	12,000	8,665	12,000	10,394		78,850	78,900	12,660	9,025	12,660	11,054		81,850	81,900	13,320	9,385	13,320	11,714	
75,900	75,950	12,011	8,671	12,011	10,405		78,900	78,950	12,671	9,031	12,671	11,065		81,900	81,950	13,331	9,391	13,331	11,725	
75,950	76,000	12,022	8,677	12,022	10,416		78,950	79,000	12,682	9,037	12,682	11,076		81,950	82,000	13,342	9,397	13,342	11,736	
<b>76,000</b>							<b>79,000</b>							<b>82,000</b>						
76,000	76,050	12,033	8,683	12,033	10,427		79,000	79,050	12,693	9,043	12,693	11,087		82,000	82,050	13,353	9,403	13,353	11,747	
76,050	76,100	12,044	8,689	12,044	10,438		79,050	79,100	12,704	9,049	12,704	11,098		82,050	82,100	13,364	9,409	13,364	11,758	
76,100	76,150	12,055	8,695	12,055	10,449		79,100	79,150	12,715	9,055	12,715	11,109		82,100	82,150	13,375	9,415	13,375	11,769	
76,150	76,200	12,066	8,701	12,066	10,460		79,150	79,200	12,726	9,061	12,726	11,120		82,150	82,200	13,386	9,421	13,386	11,780	
76,200	76,250	12,077	8,707	12,077	10,471		79,200	79,250	12,737	9,067	12,737	11,131		82,200	82,250	13,397	9,427	13,397	11,791	
76,250	76,300	12,088	8,713	12,088	10,482		79,250	79,300	12,748	9,073	12,748	11,142		82,250	82,300	13,408	9,433	13,408	11,802	
76,300	76,350	12,099	8,719	12,099	10,493		79,300	79,350	12,759	9,079	12,759	11,153		82,300	82,350	13,419	9,439	13,419	11,813	
76,350	76,400	12,110	8,725	12,110	10,504		79,350	79,400	12,770	9,085	12,770	11,164		82,350	82,400	13,430	9,445	13,430	11,824	
76,400	76,450	12,121	8,731	12,121	10,515		79,400	79,450	12,781	9,091	12,781	11,175		82,400	82,450	13,441	9,451	13,441	11,835	
76,450	76,500	12,132	8,737	12,132	10,526		79,450	79,500	12,792	9,097	12,792	11,186		82,450	82,500	13,452	9,457	13,452	11,846	
76,500	76,550	12,143	8,743	12,143	10,537		79,500	79,550	12,803	9,103	12,803	11,197		82,500	82,550	13,463	9,463	13,463	11,857	
76,550	76,600	12,154	8,749	12,154	10,548		79,550	79,600	12,814	9,109	12,814	11,208		82,550	82,600	13,474	9,469	13,474	11,868	
76,600	76,650	12,165	8,755	12,165	10,559		79,600	79,650	12,825	9,115	12,825	11,219		82,600	82,650	13,485	9,475	13,485	11,879	
76,650	76,700	12,176	8,761	12,176	10,570		79,650	79,700	12,836	9,121	12,836	11,230		82,650	82,700	13,496	9,481	13,496	11,890	
76,700	76,750	12,187	8,767	12,187	10,581		79,700	79,750	12,847	9,127	12,847	11,241		82,700	82,750	13,507	9,487	13,507	11,901	
76,750	76,800	12,198	8,773	12,198	10,592		79,750	79,800	12,858	9,133	12,858	11,252		82,750	82,800	13,518	9,493	13,518	11,912	
76,800	76,850	12,209	8,779	12,209	10,603		79,800	79,850	12,869	9,139	12,869	11,263		82,800	82,850	13,529	9,499	13,529	11,923	
76,850	76,900	12,220	8,785	12,220	10,614		79,850	79,900	12,880	9,145	12,880	11,274		82,850	82,900	13,540	9,505	13,540	11,934	
76,900	76,950	12,231	8,791	12,231	10,625		79,900	79,950	12,891	9,151	12,891	11,285		82,900	82,950	13,551	9,511	13,551	11,945	
76,950	77,000	12,242	8,797	12,242	10,636		79,950	80,000	12,902	9,157	12,902	11,296		82,950	83,000	13,562	9,517	13,562	11,956	
<b>77,000</b>							<b>80,000</b>							<b>83,000</b>						
77,000	77,050	12,253	8,803	12,253	10,647		80,000	80,050	12,913	9,163	12,913	11,307		83,000	83,050	13,573	9,523	13,573	11,967	
77,050	77,100	12,264	8,809	12,264	10,658		80,050	80,100	12,924	9,169	12,924	11,318		83,050	83,100	13,584	9,529	13,584	11,978	
77,100	77,150	12,275	8,815	12,275	10,669		80,100	80,150	12,935	9,175	12,935	11,329		83,100	83,150	13,595	9,535	13,595	11,989	
77,150	77,200	12,286	8,821	12,286	10,680		80,150	80,200	12,946	9,181	12,946	11,340		83,150	83,200	13,606	9,541	13,606	12,000	
77,200	77,250	12,297	8,827	12,297	10,691		80,200	80,250	12,957	9,187	12,957	11,351		83,2						

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—																				
<b>84,000</b>																				
84,000	84,050	13,793	9,643	13,793	12,187		87,000	87,050	14,453	10,003	14,453	12,847		90,000	90,050	15,113	10,421	15,113	13,507	
84,050	84,100	13,804	9,649	13,804	12,198		87,050	87,100	14,464	10,009	14,464	12,858		90,050	90,100	15,124	10,432	15,124	13,518	
84,100	84,150	13,815	9,655	13,815	12,209		87,100	87,150	14,475	10,015	14,475	12,869		90,100	90,150	15,135	10,443	15,135	13,529	
84,150	84,200	13,826	9,661	13,826	12,220		87,150	87,200	14,486	10,021	14,486	12,880		90,150	90,200	15,146	10,454	15,146	13,540	
84,200	84,250	13,837	9,667	13,837	12,231		87,200	87,250	14,497	10,027	14,497	12,891		90,200	90,250	15,157	10,465	15,157	13,551	
84,250	84,300	13,848	9,673	13,848	12,242		87,250	87,300	14,508	10,033	14,508	12,902		90,250	90,300	15,168	10,476	15,168	13,562	
84,300	84,350	13,859	9,679	13,859	12,253		87,300	87,350	14,519	10,039	14,519	12,913		90,300	90,350	15,179	10,487	15,179	13,573	
84,350	84,400	13,870	9,685	13,870	12,264		87,350	87,400	14,530	10,045	14,530	12,924		90,350	90,400	15,190	10,498	15,190	13,584	
84,400	84,450	13,881	9,691	13,881	12,275		87,400	87,450	14,541	10,051	14,541	12,935		90,400	90,450	15,201	10,509	15,201	13,595	
84,450	84,500	13,892	9,697	13,892	12,286		87,450	87,500	14,552	10,057	14,552	12,946		90,450	90,500	15,212	10,520	15,212	13,606	
84,500	84,550	13,903	9,703	13,903	12,297		87,500	87,550	14,563	10,063	14,563	12,957		90,500	90,550	15,223	10,531	15,223	13,617	
84,550	84,600	13,914	9,709	13,914	12,308		87,550	87,600	14,574	10,069	14,574	12,968		90,550	90,600	15,234	10,542	15,234	13,628	
84,600	84,650	13,925	9,715	13,925	12,319		87,600	87,650	14,585	10,075	14,585	12,979		90,600	90,650	15,245	10,553	15,245	13,639	
84,650	84,700	13,936	9,721	13,936	12,330		87,650	87,700	14,596	10,081	14,596	12,990		90,650	90,700	15,256	10,564	15,256	13,650	
84,700	84,750	13,947	9,727	13,947	12,341		87,700	87,750	14,607	10,087	14,607	13,001		90,700	90,750	15,267	10,575	15,267	13,661	
84,750	84,800	13,958	9,733	13,958	12,352		87,750	87,800	14,618	10,093	14,618	13,012		90,750	90,800	15,278	10,586	15,278	13,672	
84,800	84,850	13,969	9,739	13,969	12,363		87,800	87,850	14,629	10,099	14,629	13,023		90,800	90,850	15,289	10,597	15,289	13,683	
84,850	84,900	13,980	9,745	13,980	12,374		87,850	87,900	14,640	10,105	14,640	13,034		90,850	90,900	15,300	10,608	15,300	13,694	
84,900	84,950	13,991	9,751	13,991	12,385		87,900	87,950	14,651	10,111	14,651	13,045		90,900	90,950	15,311	10,619	15,311	13,705	
84,950	85,000	14,002	9,757	14,002	12,396		87,950	88,000	14,662	10,117	14,662	13,056		90,950	91,000	15,322	10,630	15,322	13,716	
<b>85,000</b>																				
85,000	85,050	14,013	9,763	14,013	12,407		88,000	88,050	14,673	10,123	14,673	13,067		91,000	91,050	15,333	10,641	15,333	13,727	
85,050	85,100	14,024	9,769	14,024	12,418		88,050	88,100	14,684	10,129	14,684	13,078		91,050	91,100	15,344	10,652	15,344	13,738	
85,100	85,150	14,035	9,775	14,035	12,429		88,100	88,150	14,695	10,135	14,695	13,089		91,100	91,150	15,355	10,663	15,355	13,749	
85,150	85,200	14,046	9,781	14,046	12,440		88,150	88,200	14,706	10,141	14,706	13,100		91,150	91,200	15,366	10,674	15,366	13,760	
85,200	85,250	14,057	9,787	14,057	12,451		88,200	88,250	14,717	10,147	14,717	13,111		91,200	91,250	15,377	10,685	15,377	13,771	
85,250	85,300	14,068	9,793	14,068	12,462		88,250	88,300	14,728	10,153	14,728	13,122		91,250	91,300	15,388	10,696	15,388	13,782	
85,300	85,350	14,079	9,799	14,079	12,473		88,300	88,350	14,739	10,159	14,739	13,133		91,300	91,350	15,399	10,707	15,399	13,793	
85,350	85,400	14,090	9,805	14,090	12,484		88,350	88,400	14,750	10,165	14,750	13,144		91,350	91,400	15,410	10,718	15,410	13,804	
85,400	85,450	14,101	9,811	14,101	12,495		88,400	88,450	14,761	10,171	14,761	13,155		91,400	91,450	15,421	10,729	15,421	13,815	
85,450	85,500	14,112	9,817	14,112	12,506		88,450	88,500	14,772	10,177	14,772	13,166		91,450	91,500	15,432	10,740	15,432	13,826	
85,500	85,550	14,123	9,823	14,123	12,517		88,500	88,550	14,783	10,183	14,783	13,177		91,500	91,550	15,443	10,751	15,443	13,837	
85,550	85,600	14,134	9,829	14,134	12,528		88,550	88,600	14,794	10,189	14,794	13,188		91,550	91,600	15,454	10,762	15,454	13,848	
85,600	85,650	14,145	9,835	14,145	12,539		88,600	88,650	14,805	10,195	14,805	13,199		91,600	91,650	15,465	10,773	15,465	13,859	
85,650	85,700	14,156	9,841	14,156	12,550		88,650	88,700	14,816	10,201	14,816	13,210		91,650	91,700	15,476	10,784	15,476	13,870	
85,700	85,750	14,167	9,847	14,167	12,561		88,700	88,750	14,827	10,207	14,827	13,221		91,700	91,750	15,487	10,795	15,487	13,881	
85,750	85,800	14,178	9,853	14,178	12,572		88,750	88,800	14,838	10,213	14,838	13,232		91,750	91,800	15,498	10,806	15,498	13,892	
85,800	85,850	14,189	9,859	14,189	12,583		88,800	88,850	14,849	10,219	14,849	13,243		91,800	91,850	15,509	10,817	15,509	13,903	
85,850	85,900	14,200	9,865	14,200	12,594		88,850	88,900	14,860	10,225	14,860	13,254		91,850	91,900	15,520	10,828	15,520	13,914	
85,900	85,950	14,211	9,871	14,211	12,605		88,900	88,950	14,871	10,231	14,871	13,265		91,900	91,950	15,531	10,839	15,531	13,925	
85,950	86,000	14,222	9,877	14,222	12,616		88,950	89,000	14,882	10,237	14,882	13,276		91,950	92,000	15,542	10,850	15,542	13,936	
<b>86,000</b>																				
86,000	86,050	14,233	9,883	14,233	12,627		89,000	89,050	14,893	10,243	14,893	13,287		92,000	92,050	15,553	10,861	15,553	13,947	
86,050	86,100	14,244	9,889	14,244	12,638		89,050	89,100	14,904	10,249	14,904	13,298		92,050	92,100	15,564	10,872	15,564	13,958	
86,100	86,150	14,255	9,895	14,255	12,649		89,100	89,150	14,915	10,255	14,915	13,309		92,100	92,150	15,575	10,883	15,575	13,969	
86,150	86,200	14,266	9,901	14,266	12,660		89,150	89,200	14,926	10,261	14,926	13,320		92,150	92,200	15,586	10,894	15,586	13,980	
86,200	86,250	14,277	9,907	14,277	12,671		89,200	89,250	14,937	10,267	14,937	13,331		92,200	92,250	15,597	10,905	15,597	13,991	
86,250	86,300	14,288	9,913	14,288	12,682															

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—
<b>93,000</b>							<b>96,000</b>							<b>99,000</b>							
93,000	93,050	15,773	11,081	15,773	14,167		96,000	96,050	16,446	11,741	16,446	14,840		99,000	99,050	17,166	12,401	17,166	15,560		
93,050	93,100	15,784	11,092	15,784	14,178		96,050	96,100	16,458	11,752	16,458	14,852		99,050	99,100	17,178	12,412	17,178	15,572		
93,100	93,150	15,795	11,103	15,795	14,189		96,100	96,150	16,470	11,763	16,470	14,864		99,100	99,150	17,190	12,423	17,190	15,584		
93,150	93,200	15,806	11,114	15,806	14,200		96,150	96,200	16,482	11,774	16,482	14,876		99,150	99,200	17,202	12,434	17,202	15,596		
93,200	93,250	15,817	11,125	15,817	14,211		96,200	96,250	16,494	11,785	16,494	14,888		99,200	99,250	17,214	12,445	17,214	15,608		
93,250	93,300	15,828	11,136	15,828	14,222		96,250	96,300	16,506	11,796	16,506	14,900		99,250	99,300	17,226	12,456	17,226	15,620		
93,300	93,350	15,839	11,147	15,839	14,233		96,300	96,350	16,518	11,807	16,518	14,912		99,300	99,350	17,238	12,467	17,238	15,632		
93,350	93,400	15,850	11,158	15,850	14,244		96,350	96,400	16,530	11,818	16,530	14,924		99,350	99,400	17,250	12,478	17,250	15,644		
93,400	93,450	15,861	11,169	15,861	14,255		96,400	96,450	16,542	11,829	16,542	14,936		99,400	99,450	17,262	12,489	17,262	15,656		
93,450	93,500	15,872	11,180	15,872	14,266		96,450	96,500	16,554	11,840	16,554	14,948		99,450	99,500	17,274	12,500	17,274	15,668		
93,500	93,550	15,883	11,191	15,883	14,277		96,500	96,550	16,566	11,851	16,566	14,960		99,500	99,550	17,286	12,511	17,286	15,680		
93,550	93,600	15,894	11,202	15,894	14,288		96,550	96,600	16,578	11,862	16,578	14,972		99,550	99,600	17,298	12,522	17,298	15,692		
93,600	93,650	15,905	11,213	15,905	14,299		96,600	96,650	16,590	11,873	16,590	14,984		99,600	99,650	17,310	12,533	17,310	15,704		
93,650	93,700	15,916	11,224	15,916	14,310		96,650	96,700	16,602	11,884	16,602	14,996		99,650	99,700	17,322	12,544	17,322	15,716		
93,700	93,750	15,927	11,235	15,927	14,321		96,700	96,750	16,614	11,895	16,614	15,008		99,700	99,750	17,334	12,555	17,334	15,728		
93,750	93,800	15,938	11,246	15,938	14,332		96,750	96,800	16,626	11,906	16,626	15,020		99,750	99,800	17,346	12,566	17,346	15,740		
93,800	93,850	15,949	11,257	15,949	14,343		96,800	96,850	16,638	11,917	16,638	15,032		99,800	99,850	17,358	12,577	17,358	15,752		
93,850	93,900	15,960	11,268	15,960	14,354		96,850	96,900	16,650	11,928	16,650	15,044		99,850	99,900	17,370	12,588	17,370	15,764		
93,900	93,950	15,971	11,279	15,971	14,365		96,900	96,950	16,662	11,939	16,662	15,056		99,900	99,950	17,382	12,599	17,382	15,776		
93,950	94,000	15,982	11,290	15,982	14,376		96,950	97,000	16,674	11,950	16,674	15,068		99,950	100,000	17,394	12,610	17,394	15,788		
<b>94,000</b>							<b>97,000</b>														
94,000	94,050	15,993	11,301	15,993	14,387		97,000	97,050	16,686	11,961	16,686	15,080		\$100,000 or over use the Tax Computation Worksheet							
94,050	94,100	16,004	11,312	16,004	14,398		97,050	97,100	16,698	11,972	16,698	15,092									
94,100	94,150	16,015	11,323	16,015	14,409		97,100	97,150	16,710	11,983	16,710	15,104									
94,150	94,200	16,026	11,334	16,026	14,420		97,150	97,200	16,722	11,994	16,722	15,116									
94,200	94,250	16,037	11,345	16,037	14,431		97,200	97,250	16,734	12,005	16,734	15,128									
94,250	94,300	16,048	11,356	16,048	14,442		97,250	97,300	16,746	12,016	16,746	15,140									
94,300	94,350	16,059	11,367	16,059	14,453		97,300	97,350	16,758	12,027	16,758	15,152									
94,350	94,400	16,070	11,378	16,070	14,464		97,350	97,400	16,770	12,038	16,770	15,164									
94,400	94,450	16,081	11,389	16,081	14,475		97,400	97,450	16,782	12,049	16,782	15,176									
94,450	94,500	16,092	11,400	16,092	14,486		97,450	97,500	16,794	12,060	16,794	15,188									
94,500	94,550	16,103	11,411	16,103	14,497		97,500	97,550	16,806	12,071	16,806	15,200									
94,550	94,600	16,114	11,422	16,114	14,508		97,550	97,600	16,818	12,082	16,818	15,212									
94,600	94,650	16,125	11,433	16,125	14,519		97,600	97,650	16,830	12,093	16,830	15,224									
94,650	94,700	16,136	11,444	16,136	14,530		97,650	97,700	16,842	12,104	16,842	15,236									
94,700	94,750	16,147	11,455	16,147	14,541		97,700	97,750	16,854	12,115	16,854	15,248									
94,750	94,800	16,158	11,466	16,158	14,552		97,750	97,800	16,866	12,126	16,866	15,260									
94,800	94,850	16,169	11,477	16,169	14,563		97,800	97,850	16,878	12,137	16,878	15,272									
94,850	94,900	16,180	11,488	16,180	14,574		97,850	97,900	16,890	12,148	16,890	15,284									
94,900	94,950	16,191	11,499	16,191	14,585		97,900	97,950	16,902	12,159	16,902	15,296									
94,950	95,000	16,202	11,510	16,202	14,596		97,950	98,000	16,914	12,170	16,914	15,308									
<b>95,000</b>							<b>98,000</b>							<b>99,000</b>							
95,000	95,050	16,213	11,521	16,213	14,607		98,000	98,050	16,926	12,181	16,926	15,320									
95,050	95,100	16,224	11,532	16,224	14,618		98,050	98,100	16,938	12,192	16,938	15,332									
95,100	95,150	16,235	11,543	16,235	14,629		98,100	98,150	16,950	12,203	16,950	15,344									
95,150	95,200	16,246	11,554	16,246	14,640		98,150	98,200	16,962	12,214	16,962	15,356									
95,200	95,250	16,257	11,565	16,257	14,651		98,200	98,250	16,974	12,225	16,974	15,368									
95,250	95,300	16,268	11,576	16,268	14,662		98,250	98,300	16,986	12,236	16,986	15,380									

## 2023 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 \$182,100	\$	× 24% (0.24)	\$	\$ 6,600.00	\$
Over \$182,100 but not over \$231,250	\$	× 32% (0.32)	\$	\$ 21,168.00	\$
Over \$231,250 but not over \$578,125	\$	× 35% (0.35)	\$	\$ 28,105.50	\$
Over \$578,125	\$	× 37% (0.37)	\$	\$ 39,668.00	\$

### Section B—Use if your filing status is **Married filing jointly or Qualifying surviving spouse**. 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 \$190,750	\$	× 22% (0.22)	\$	\$ 9,385.00	\$
Over \$190,750 but not over \$364,200	\$	× 24% (0.24)	\$	\$ 13,200.00	\$
Over \$364,200 but not over \$462,500	\$	× 32% (0.32)	\$	\$ 42,336.00	\$
Over \$462,500 but not over \$693,750	\$	× 35% (0.35)	\$	\$ 56,211.00	\$
Over \$693,750	\$	× 37% (0.37)	\$	\$ 70,086.00	\$

### 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 \$182,100	\$	× 24% (0.24)	\$	\$ 6,600.00	\$
Over \$182,100 but not over \$231,250	\$	× 32% (0.32)	\$	\$ 21,168.00	\$
Over \$231,250 but not over \$346,875	\$	× 35% (0.35)	\$	\$ 28,105.50	\$
Over \$346,875	\$	× 37% (0.37)	\$	\$ 35,043.00	\$

### 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 \$182,100	\$	× 24% (0.24)	\$	\$ 8,206.00	\$
Over \$182,100 but not over \$231,250	\$	× 32% (0.32)	\$	\$ 22,774.00	\$
Over \$231,250 but not over \$578,100	\$	× 35% (0.35)	\$	\$ 29,711.50	\$
Over \$578,100	\$	× 37% (0.37)	\$	\$ 41,273.50	\$

# 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 the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 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 2024

**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 2024 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 2024 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 AGI on your last filed return is less than \$73,000 (\$146,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.

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

To reduce your risk:

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

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

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

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

**Protect yourself from suspicious emails, phishing schemes, and phone scams.** 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). For more information, go to [IRS.gov/Phishing](#). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for 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](#). 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 hearing, or have a speech disability and who have access to TTY/TDD equipment can call 866-653-4261.

Visit IRS.gov and enter "identity theft" in the search box to learn more about identity theft and how to reduce your risk.

You can report a phone scam to the Treasury Inspector General for Tax Administration at [IRS Impersonation Scam Reporting](#) or the FTC using the [FTC Complaint Assistant](#) at FTC.gov. Add "IRS Telephone Scam" in the notes.

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

If you wish to do so, 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 [TreasuryDirect.gov/Help-Center/Public-Debt-FAQs/#DebtFinance](#) and click on "How do you make a contribution to reduce the debt?"



You may be able to deduct this gift on your 2024 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 nee-

ded to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

## Amended Return

File Form 1040-X to change a return you already filed. Generally, to timely claim a refund on your amended return, Form 1040-X must be filed within 3 years after the date the original return was filed or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040-X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See [IRS.gov/Filing/Amended-Return-Frequently-Asked-Questions](#) for more information.

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.

## 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 2020 return in 2024, 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](#) to find resources that can help you right away.

**Preparing and filing your tax return.** After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](#) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](#), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to

[IRS.gov/TCE](#) or download the free IRS2Go app for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource \(MilitaryOneSource.mil/MilTax\)](#).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

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

- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](#) determines if you're eligible for the earned income credit (EIC).

- The [Online EIN Application \(IRS.gov/EIN\)](#) helps you get an employer identification number (EIN) at no cost.

- The [Tax Withholding Estimator \(IRS.gov/W4App\)](#) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.

- The [First-Time Homebuyer Credit 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).

**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](#): A variety of tools to help you get answers to some of the most common tax questions.

- [IRS.gov/ITA](#): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.

- [IRS.gov/Forms](#): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

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

**Need someone to prepare your tax return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online services at [SSA.gov/employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

**IRS social media.** Go to [IRS.gov/SocialMedia](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](#).
- [Youtube.com/irsvideomultilingua](#).
- [Youtube.com/irsvideosASL](#).

**Watching IRS videos.** The IRS Video portal ([IRSVideos.gov](#)) contains video and audio presentations for individuals, small businesses, and tax professionals.

**Online tax information in other languages.** You can find information on [IRS.gov/MyLanguage](#) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](#).

**Note.** Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](#) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](#) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](#) to place an order.

**Getting tax publications and instructions in eBook format.** Download and view popular tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](#).

**Note.** IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [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 or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](#).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](#).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](#) for more information on where to find a bank or credit union that can open an account online.

**Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal

information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](#), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](#).

#### Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](#).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954. See *Refund Information*, later.

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. *Digital assets* are not accepted. Go to [IRS.gov/Payments](#) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.

- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.

- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.

- [Electronic Federal Tax Payment System](#): Best option for businesses. Enrollment is required.

- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.

- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

**What if I can't pay now?** Go to [IRS.gov/Payments](#) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](#) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

**Filing an amended return.** Go to [IRS.gov/Form1040X](#) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

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

**Responding to an IRS notice or letter.** You can now upload responses to all no-

tices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](#).

**Note.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters in English, until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](#) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](#) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

## Interest and Penalties

You don't have to figure the amount of any interest or penalties you may owe. We will send you a bill for any amount due.

If you choose to include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040 or 1040-SR, page 2. Don't include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 37. For more information on the estimated tax penalty, see *Line 38*, earlier.

## **Interest**

We will charge you interest on taxes not paid by their due date, even if an extension of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial or gross valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

## **Penalties**

**Late filing.** If you don't file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you have a reasonable explanation for filing late, in-

clude 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 \$485 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](http://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 2024 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

 To use *Where's My Refund*, have a copy of your tax return handy. You will need to enter the following information from your return:

- Your social security number (or individual taxpayer identification number),
- Your filing status, and
- The exact whole dollar amount of your refund.

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

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



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



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

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

To get a refund, you 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.

# Instructions for Schedule 1

## Additional Income and Adjustments to Income

### General Instructions

Use Schedule 1 to report income or adjustments to income that can't be entered directly on Form 1040, 1040-SR, or 1040-NR.

Additional income is entered on Schedule 1, Part I. The amount on line 10 of Schedule 1 is entered on Form 1040, 1040-SR, or 1040-NR, line 8.

Adjustments to income are entered on Schedule 1, Part II. The amount on line 26 is entered on Form 1040, 1040-SR, or 1040-NR, line 10.

### 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 2023, 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 2023 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 2023 estimated state or local income tax, the amount applied is treated as received in 2023. If the refund was for a tax you paid in 2022 and you

deducted state and local income taxes on your 2022 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 2023 that is for a tax year other than 2022.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2023 of an amount deducted or credit claimed in an earlier year.
3. You had taxable income on your 2022 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 2022 state and local income tax refund is more than your 2022 state and local income tax deduction minus the amount you could have deducted as your 2022 state and local general sales taxes.
5. You made your last payment of 2022 estimated state or local income tax in 2023.
6. You owed alternative minimum tax in 2022.
7. You couldn't use the full amount of credits you were entitled to in 2022 because the total credits were more than the amount shown on your 2022 Form 1040 or 1040-SR, line 16.
8. You could be claimed as a dependent by someone else in 2022.
9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2023 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 2022 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 2022 (generally, this is the amount reported on your 2022 Schedule A, line 5d), more than the amount on your 2022 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 2022 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 2022 (generally, this is the amount reported on your 2022 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 2022 Schedule A, line 17. 4. \_\_\_\_\_
- Note.** If the filing status on your 2022 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2022, 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 **2022** Form 1040 or 1040-SR.
 

• Single or married filing separately—\$12,950  
 • Married filing jointly or qualifying surviving spouse—\$25,900  
 • Head of household—\$19,400

5. \_\_\_\_\_
6. Check any boxes that apply.\*  

You were born before January 2, 1958.  
 Spouse was born before January 2, 1958.

No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,400 (\$1,750 if your 2022 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 2023. 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 2023.*

If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and you aren't itemizing deductions, reduce the amount you report on line 7 by those contributions. If you are itemizing deductions, see the instructions on Form 1099-G.

If you received an overpayment of unemployment compensation in 2023 and you repaid any of it in 2023, 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 2023, you repaid more than \$3,000 of unemployment compensation that you included in gross income in an earlier year, see *R repayments* in Pub. 525 for details on how to report the payment.



*If you received unemployment compensation in 2023, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.*

## Lines 8a Through 8z

### Other Income



*Do not report on lines 8a through 8z any income from 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, 1099-NEC, or 1099-K (unless it isn't self-employment income, such as income from a hobby or a sporadic activity). Instead, see the Instructions for Recipient included on Form 1099-MISC, 1099-NEC, or 1099-K to find out where to report that income. For more information about what is being reported on Form 1099-K, see the Instructions for Payee included on that form and visit [IRS.gov/1099K](https://irs.gov/1099K).*

## Line 8a

**Net operating loss (NOL) deduction.** Enter 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.** Enter any gambling winnings. Gambling winnings include lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 16.



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

## Line 8c

**Cancellation of debt.** Enter any canceled debt. Canceled debt may be shown in box 2 of Form 1099-C. However, part or all of your income from cancellation of debt may be nontaxable. See Pub. 4681 or go to IRS.gov and enter "canceled debt" or "foreclosure" in the search box.

## Line 8d

**Foreign earned income exclusion and housing exclusion from Form 2555.** Enter the amount of your foreign earned income and housing exclusion from Form 2555, line 45. Enter the amount in the preprinted parentheses (as a negative

number). The amount from Form 2555, line 45, will be subtracted from the other amounts of income listed on lines 8a through 8c and lines 8e through 8z. Complete the Foreign Earned Income Tax Worksheet if you enter an amount on Form 2555, line 45.

## Line 8e

**Income from Form 8853.** Enter the total of the amounts from Form 8853, lines 8, 12, and 26. See Pub. 969.



*You may have to pay an additional tax if you received a taxable distribution from an Archer MSA or Medicare Advantage MSA. See the Instructions for Form 8853.*

## Line 8f

**Income from Form 8889.** Enter the total of the amounts from Form 8889, lines 16 and 20.



*You may have to pay an additional tax if you received a taxable distribution from a health savings account. See the Instructions for Form 8889.*

## Line 8h

**Jury duty pay.** Enter any jury duty pay and see the instructions for line 24a.

## Line 8i

**Prizes and awards.** Enter prizes and awards but see the instructions for line 8m, *Olympic and Paralympic medals and USOC prize money*, later.

## Line 8j

**Activity not engaged in for profit income.** See Pub. 525.

## Line 8k

**Stock options.** Enter any income from the exercise of stock options not otherwise reported on Form 1040 or 1040-SR, line 1h.

## Line 8l

**Income from the rental of personal property if you engaged in the rental for profit but were not in the business**

**of renting such property.** Also see the instructions for line 24b, later.

#### Line 8m

**Olympic and Paralympic medals and USOC prize money.** The value of Olympic and Paralympic medals and the amount of United States Olympic Committee (USOC) prize money you receive on account of your participation in the Olympic or Paralympic Games may be nontaxable. These amounts should be reported to you in box 3 of Form 1099-MISC. To see if these amounts are nontaxable, first figure your adjusted gross income, including the amount of your medals and prize money.

If your adjusted gross income is not more than \$1,000,000 (\$500,000 if married filing separately), these amounts are nontaxable and you should include the amount in box 3 of Form 1099-MISC on line 8m, then subtract it by including it on line 24c.

#### Line 8n

**Section 951(a) inclusion.** Section 951 generally requires that a U.S. shareholder of a controlled foreign corporation include in income its pro rata share of the corporation's subpart F income and its amount determined under section 956. Enter on line 8n from your Forms 5471 the sum of any amounts reported on Schedule I, lines 1a through h and line 2. Remember to attach copies of your Forms 5471 to your return.

#### Line 8o

**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 8o 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 8n or 8o, as applicable. Instead, report the tax with respect to the section 962 election on Form 1040 or 1040-SR, line 16, and attach a statement showing how you figured the tax that includes the gross amounts of section 951 and section 951A income.*

#### Line 8p

**461(l) excess business loss adjustment.** Enter the amount of your excess business loss from Form 461, line 16.

#### Line 8q

**Taxable distributions from an ABLE account.** Distributions from this type of account may be taxable if (a) they are more than the designated beneficiary's qualified disability expenses, and (b) they were not included in a qualified rollover. See Pub. 907 for more information.



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

#### Line 8r

**Scholarship and fellowship grants not reported on Form W-2.** Enter the amount of scholarship and fellowship grants not reported on Form W-2. However, if you were a degree candidate, include on line 8r only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 8r.

#### Line 8s

**Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d.** Certain Medicaid waiver payments you received for caring for someone living in your home with you may be nontaxable. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxa-

ble payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

#### Line 8t

**Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan.** Enter the amount that you received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental 457 plan. This may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer or the payer for the amount received.

#### Line 8u

**Wages earned while incarcerated.** Enter the amount that you received for services performed while an inmate in a penal institution. You may receive Form(s) W-2 or Form(s) 1099.

#### Line 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.



*If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount on line 8z, instead report it as you would report any other capital gain on Form 8949 and Schedule D.*

Examples of income to report on line 8z include the following.

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in

Pub. 525 for details on how to figure the amount to report.

- Reemployment trade adjustment assistance (RTAA) payments. These payments should be shown in box 5 of Form 1099-G.

- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.

- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.

- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for Schedule 2, line 17g.

- Recapture of a charitable contribution deduction if the charitable organization disposes of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Taxable part of disaster relief payments. See Pub. 525 to figure the taxable part, if any. If any of your disaster relief payment is taxable, attach a statement showing the total payment received and how you figured the taxable part.

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2023 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2023; 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.

**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. You may have to report information on your gifts or bequests on Form 3520, Part IV, if you received:

1. A gift or bequest from a foreign individual or foreign estate (including foreign persons related to that foreign individual or foreign estate) totaling more than \$100,000; or

2. Amounts totaling more than \$18,567 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

**Form 1099-K loss reporting.** If you sold a personal item at a loss, either report the loss on Form 8949 or report it on line 8z. If you report the loss on line 8z, enter the amount of the sale proceeds from Form 1099-K on line 8z. In the entry space next to line 8z write "Form 1099-K Personal Item Sold at a Loss" and also enter the amount of the sale proceeds. For example, you bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported on your Form 1099-K. In the entry space next to line 8z you would write "Form 1099-K Personal Item Sold at a Loss - \$700." See the instructions for line 24z.



If you sold more than one personal item at a loss or received more than one Form 1099-K for personal items you sold at a loss, in the entry space next to line 8z write "Form(s) 1099-K Personal Items Sold at a Loss" and enter the total amount of the sale proceeds on line 8z.

**Incorrect Form 1099-K.** If you received a Form 1099-K that shows payments you didn't receive or is otherwise incorrect and you can't get it corrected, enter the amount from Form 1099-K that was incorrectly reported to you on line 8z. In the entry space next to line 8z write "Incorrect Form 1099-K" and also enter the amount that was incorrectly reported to you. For example, if you received a Form 1099-K that incorrectly showed \$800 of payments to you, you would enter \$800 on line 8z and in the entry space next to line 8z you would write "Incorrect Form 1099-K - \$800." See the instructions for line 24z.

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## Adjustments to Income

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### Line 11

#### Educator Expenses

If you were an eligible educator in 2023, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2023. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

- For professional development courses you have taken related to the curriculum you teach or to the students 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 educa-

tional 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.

**TIP** Qualified expenses include amounts paid or incurred in 2023 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 2023. See Form 8889.

## Line 14

### Moving Expenses

You can deduct moving expenses if you are a member of the Armed Forces on active duty and due to a military order you move because of a permanent change of station. Use [Tax Topic 455](#) or see Form 3903.

## Line 15

### Deductible Part of Self-Employment Tax

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction. The deductible part of your self-employment tax is on line 13 of Schedule SE.

## Line 16

### Self-Employed SEP, SIMPLE, and Qualified Plans

If you were self-employed or a partner, you may be able to take this deduction. See Pub. 560 or, if you were a minister, Pub. 517.

## Line 17

### Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2023, 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 2023 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

The insurance plan must be established under your business. Your personal services must have been a material income-producing factor in the business. If you are filing Schedule C or F, the policy can be either in your name or in the name of the business.

If you are a partner, the policy can be either in your name or in the name of the partnership. You can either pay the premiums yourself or your partnership can pay them and report them as guaranteed payments. If the policy is in your name and you pay the premiums yourself, the partnership must reimburse you and report the premiums as guaranteed payments.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2023 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2023, 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 2023, don't use amounts paid for coverage for that month to figure the deduction.

## Self-Employed Health Insurance Deduction Worksheet—Schedule 1, Line 17

**Before you begin:** ✓ Be sure you have read the **Exceptions** in the instructions for this line to see if you can use this worksheet instead of Form 7206 to figure your deduction.

1. Enter the total amount paid in 2023 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2023 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2023, 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.



A qualified small employer health reimbursement arrangement (QSEHRA) is considered to be a subsidized health plan maintained by an employer.

**Example.** If you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you can't use amounts paid for health insurance coverage for September through December to figure your deduction.

Medicare premiums you voluntarily pay to obtain insurance in your name that is similar to qualifying private health insurance can be used to figure the deduction. Amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer can't be used to figure the deduction.

For more details, see Instructions for Form 7206.

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

**Exceptions.** Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions

to figure your deduction if any of the following applies.

- You had more than one source of income subject to self-employment tax.
- You file Form 2555.
- You are using amounts paid for qualified long-term care insurance to figure the deduction.

Use Pub. 974 instead of the worksheet in these instructions if the insurance plan was considered to be established under your business and was obtained through the Marketplace, and advance payments of the premium tax credit were made or you are claiming the premium tax credit.

### Line 18

#### Penalty on Early Withdrawal of Savings

The Form 1099-INT or Form 1099-OID you received will show the amount of any penalty you were charged.

### Lines 19a, 19b, and 19c Alimony Paid

#### Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on

or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments you made to or for your spouse if you entered into your divorce or separation agreement after December 31, 2018, or if you entered into the agreement on or before December 31, 2018, and the agreement was changed after December 31, 2018, to expressly provide that alimony received is not included in your former spouse's income. Use [Tax Topic 452](#) or see Pub. 504.

#### Line 19c

On line 19c, enter the month and year of your original divorce or separation agreement that relates to this deduction for alimony paid.

#### Line 20

#### IRA Deduction

If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2023, you must report them on Form 8606.

You are entitled to a deduction to your IRA contribution regardless of age.

If you made contributions to a traditional IRA for 2023, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by May 31, 2024, that shows all contributions to your traditional IRA for 2023.

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

1. You can't deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for Schedule 3, line 4.

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2023, 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 2023 that you deducted for 2022, don't include them in the worksheet.

5. If you received income from a nonqualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 1 of Form 1099-NEC, don't include that income on line 8 of the worksheet. The income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15 of Form 1099-MISC. If it isn't, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 20.

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

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

9. Don't include any repayments of qualified reservist distributions. You can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2023, see Pub. 590-A for special rules.

## Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your IRA contributions isn't taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you weren't vested in the plan. You are also covered by a plan if you were self-employed and had a SEP, SIMPLE, or qualified retirement plan.

If you were covered by a retirement plan and you file Form 2555 or 8815, or you exclude employer-provided adoption benefits, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

**Married persons filing separately.** If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2023.



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

## IRA Deduction Worksheet—Schedule 1, Line 20

<b>Before you begin:</b>		<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Be sure you have read the instructions for this line. You may not be able to use this worksheet.</li> <li><input checked="" type="checkbox"/> Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).</li> <li><input checked="" type="checkbox"/> If you are married filing separately and you lived apart from your spouse for all of 2023, 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.</li> </ul>	
		<b>Your IRA</b>	<b>Spouse's IRA</b>
<p><b>1a.</b> Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan?</i>)? .....</p> <p><b>b.</b> If married filing jointly, was your spouse covered by a retirement plan? .....</p> <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>• \$6,500, if under age 50 at the end of 2023.</li> <li>• \$7,500, if age 50 or older at the end of 2023.</li> </ul> <p>Otherwise, go to line 2.</p> <p><b>2.</b> Enter the amount shown below that applies to you.</p> <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 2023, enter \$83,000.</li> <li>• Qualifying surviving spouse, enter \$136,000.</li> <li>• Married filing jointly, enter \$136,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$228,000 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 2023, enter \$10,000.</li> </ul> <p><b>3.</b> Enter the amount from Form 1040 or 1040-SR, line 9 .....</p> <p><b>4.</b> Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25 .....</p> <p><b>5.</b> Subtract line 4 from line 3. If married filing jointly, enter the result in both columns .....</p> <p><b>6.</b> Is the amount on line 5 less than the amount on line 2?</p>	<b>1a.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>1b.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>2a.</b> _____ <b>2b.</b> _____ <b>3.</b> _____ <b>4.</b> _____ <b>5a.</b> _____ <b>5b.</b> _____ <b>6a.</b> _____ <b>6b.</b> _____	
		<input type="checkbox"/> <b>No.</b> None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.	
<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.		<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. \$6,500, if under age 50 at the end of 2023.</li> <li>ii. \$7,500, if age 50 or older at the end of 2023.</li> </ul> </li> <li>If the result is less than \$10,000, go to line 7.</li> <li>• If married filing jointly or qualifying surviving spouse, and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who wasn't covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.               <ul style="list-style-type: none"> <li>i. \$6,500, if under age 50 at the end of 2023.</li> <li>ii. \$7,500, if age 50 or older at the end of 2023.</li> </ul> </li> </ul> <p>Otherwise, go to line 7.</p>	

## IRA Deduction Worksheet—Continued

	Your IRA	Spouse's IRA
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.		
<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 65% (0.65) (or by 75% (0.75) in the column for the IRA of a person who is age 50 or older at the end of 2023).</li> <li>• Married filing jointly or qualifying surviving spouse, multiply by 32.5% (0.325) (or by 37.5% (0.375) in the column for the IRA of a person who is age 50 or older at the end of 2023). 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 65% (0.65) (or by 75% (0.75) if age 50 or older at the end of 2023).</li> </ul>	7a.	7b.
8. Enter the total of your (and your spouse's if filing jointly):		
<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 or reported on Form 1040, line 1i.</li> </ul>	8.	
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 .....	9.	
10. Add lines 8 and 9 .....	10.	
 <p>If married filing jointly and line 10 is less than \$13,000 (\$14,000 if one spouse is age 50 or older at the end of 2023; \$15,000 if both spouses are age 50 or older at the end of 2023), <b>stop here</b> and use the worksheet in Pub. 590-A to figure your IRA deduction.</p>		
11. Enter traditional IRA contributions made, or that will be made by the due date of your 2023 return not counting extensions (April 15, 2024, for most people), for 2023 to your IRA on line 11a and to your spouse's IRA on line 11b .....	11a.	11b.
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) .....	12a.	12b.

### Line 21

#### Student Loan Interest Deduction

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

- You paid interest in 2023 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: \$90,000 if single, head of household, or qualifying surviving spouse; \$185,000 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) 2023 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.

## 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 2023 on qualified student loans (see the instructions for line 21). <b>Don't</b> 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 surviving spouse—\$75,000 • Married filing jointly—\$155,000	5. _____
6. Is the amount on line 4 more than the amount on line 5? <input type="checkbox"/> No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9. <input type="checkbox"/> 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. <b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21. <b>Don't</b> include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) .....	9. _____

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

- a. The person filed a joint return;
- b. The person had gross income that was equal to or more than the exemption amount for that year or \$4,700 for 2023; 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 8l from the rental of personal property you engaged in

for profit but were not in the business of renting such property.

#### Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

#### Line 24d

Enter reforestation amortization and expenses (see Instructions for Form 4562).

#### Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

#### Line 24f

Enter contributions to section 501(c)(18)(D) pension plans (see Pub. 525).

#### Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

#### **Line 24h**

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

#### **Line 24i**

Enter attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award 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.

**Form 1099-K loss reporting.** If you sold a personal item at a loss and you did not report the loss on Form 8949, enter the amount of the sale proceeds from Form 1099-K on line 24z that you reported on line 8z. In the entry space next to line 24z write “Form 1099-K Personal Item Sold at a Loss” and also enter the amount of the sale proceeds. For example, you bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported on your Form 1099-K. On line 24z you would enter \$700 and in the entry space next to line 24z you would write “Form 1099-K Personal Item Sold at a Loss - \$700.” See the instructions for line 8z.



*If you sold more than one personal item at a loss or received more than one Form 1099-K for personal items you sold at a loss, and you entered the total amount of sale proceeds on line 8z, you should also enter the total amount of sale proceeds on line 24z.*

**Incorrect Form 1099-K.** If you received a Form 1099-K that shows payments you didn't receive or is otherwise incorrect and you can't get it corrected, enter the amount on line 24z that you reported on line 8z. In the entry space next to line 24z write “Incorrect Form 1099-K” and also enter the amount that was incorrectly reported to you. For example, if you received a Form 1099-K that incorrectly showed \$800 of payments to you, you would enter \$800 on line 24z and in the entry space next to line 24z you would write “Incorrect Form 1099-K - \$800.” See the instructions for line 8z.

# 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 \$81,300 (\$126,500 if married filing jointly or qualifying surviving spouse; \$63,250 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$578,150 (\$1,156,300 if married filing jointly or qualifying surviving spouse).

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

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

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the 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

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.



*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.*

## 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—\$81,300
- Married filing jointly or qualifying surviving spouse—\$126,500
- Married filing separately—\$63,250

} ..... 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—\$578,150
- Married filing jointly or qualifying surviving spouse—\$1,156,300
- Married filing separately—\$578,150

} ..... 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 \$220,700 (\$110,350 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.

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## Line 6

### Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

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## 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 (age 73 if you reach age 72 in 2023).

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form

4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

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## 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 \$2,600 or more in 2023. 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 2023 and was a student.

2. You withheld federal income tax during 2023 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2022 or 2023 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.

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## 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 2023, you can enter your 2023 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 2023 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
- \$250,000 if married filing jointly; or
- \$200,000 if single, head of household, or qualifying surviving spouse.

Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

---

## Line 12

### Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying surviving spouse, or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$5,000 if married filing separately,
  - \$130,000 if married filing jointly or qualifying surviving spouse, or
  - \$80,000 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.

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**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).

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**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).

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**Line 16****Recapture of Low-Income Housing Credit**

Enter the amount from Form 8611, line 14.

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**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 2023 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

**Line 17c.** Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

**Line 17d.** Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

**Line 17e.** Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

**Line 17f.** Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

**Line 17g.** Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

**Line 17h.** Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details.

**Line 17i.** Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includable in your income in an earlier year except that the amount wasn't determinable until 2023. The tax is 20% of the amount required to be included in income plus an interest amount determined under

section 457A(c)(2). See section 457A for details.

**Line 17j.** Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

**Line 17k.** If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 14. Enter this amount on line 17k.

**Line 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 non-effectively connected income for any part of the year you were a nonresident alien. See the Instructions for Form 1040-NR for more information.

**Line 17p.** Enter any interest amount from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund.

**Line 17q.** Enter any interest amount from Form 8621, line 24.

**Line 17z.** Use line 17z to report any taxes not reported elsewhere on your return or other schedules. List the type and amount of tax.

Other taxes to be listed include the following.

**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 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. territory, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

**Exception.** You don't have to complete Form 1116 to take this credit if all of the following apply.

1. All of your foreign source gross income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-3 (or substitute statement).

2. The total of your foreign taxes wasn't more than \$300 (not more than \$600 if married filing jointly).

3. You held the stock or bonds on which the dividends or interest were paid for at least 16 days and weren't obligated to pay these amounts to someone else.

4. You aren't filing Form 4563 or excluding income from sources within Puerto Rico.

5. All of your foreign taxes were:

a. Legally owed and not eligible for a refund or reduced tax rate under a tax treaty, and

b. Paid to countries that are recognized by the United States and don't support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

##### Do you meet all five requirements 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, in order to work or look for work, you paid someone to care for:

- Your qualifying child under age 13 whom you claim as your dependent,

- Your disabled spouse or any other disabled person who couldn't care for themselves, or

- Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents under Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

#### Line 3

##### Education Credits

If you (or your dependent) paid qualified expenses in 2023 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) 2023 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 2023 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 \$36,500 (\$54,750 if head of household; \$73,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2006, (b) is claimed as a dependent on someone else's 2023 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2023, 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

**Line 5a—Residential clean energy credit.** You may be able to take this credit by completing and attaching Form 5695 if you paid for any of the following during 2023.

- 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 battery storage technology 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.

**Line 5b—Energy efficient home improvement credit.** You may be able to take this credit by completing and at-

taching Form 5695 for any of the following improvements to your main home located in the United States in 2023 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.
- Qualified biomass stove or boiler.
- Qualified panelboard, subpanel-board branch circuits or feeders.

**Condos and co-ops.** If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

**More details.** For details, see Form 5695.

## Lines 6a Through 6z

### Other Nonrefundable Credits

**Line 6a.** The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.



*The elective payment election amount from Form 3800, Part III, line 6, column (i) is reported on Schedule 3, line 13c.*

**Line 6b.** Enter any credit for prior year minimum tax. See Form 8801.

**Line 6c.** You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2023. See the Instructions for Form 8839.

**Line 6d.** Enter any credit for the elderly or the disabled. See Schedule R.

**Line 6e.** Line 6e has been reserved for future use.

**Line 6f.** Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

**Line 6g.** Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

**Line 6h.** You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2022. 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 6l)***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 6l

No. Enter the amount from line 1 on line 6l, 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 6m.** Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

**Line 6z. Other nonrefundable credits.** Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of the credit.

**Line 9****Net Premium Tax Credit**

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the 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 a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

**Line 11****Excess Social Security and Tier 1 RRTA Tax Withheld**

If you, or your spouse if filing a joint return, had more than one employer for 2023 and total wages of more than \$160,200, 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 \$9,932.40. But if any one employer withheld more than \$9,932.40, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

**Line 12****Credit for Federal Tax on Fuels**

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

**Lines 13a Through 13z  
Other Payments or  
Refundable Credits****Line 13b**

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income, enter the amount on line 13b. See Pub. 525 for details about this credit.

**Line 13c**

Enter any elective payment election amount from Form 3800, Part III, line 6, column (i).

**Line 13d**

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

**Line 13z**

**Other payments or refundable credits.** Use line 13z if you made a tax payment that doesn't belong on any other line. Enter "Tax" and the amount of the payment. Use line 13z to report the following refundable credits. List the type and amount of the credit.

- Credit under section 960(c) with respect to an excess limitation account.
- Credit for qualified sick and family leave wages from Schedule H, line 8e.
- Credit for qualified sick and family leave wages from Schedule H, line 8f.

# 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	How to get a transcript or copy of your tax return
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
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
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
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax

Topic No.	Subject	Topic No.	Subject
307	Backup withholding	501	Should I itemize?
308	Amended returns	502	Medical and dental expenses
309	Roth IRA contributions	503	Deductible taxes
310	Coverdell education savings accounts	504	Home mortgage points
311	Power of attorney information	505	Interest expense
312	Disclosure authorizations	506	Charitable contributions
313	Qualified tuition programs (QTPs)	509	Business use of home
<b>Which Forms to File</b>		510	Business use of car
356	Decedents	511	Business travel expenses
<b>Types of Income</b>		513	Work-related education expenses
401	Wages and salaries	515	Casualty, disaster, and theft losses
403	Interest received	<b>Tax Computation</b>	
404	Dividends	551	Standard deduction
407	Business income	552	Tax and credits figured by the IRS
409	Capital gains and losses	553	Tax on a child's investment and other unearned income (Kiddie tax)
410	Pensions and annuities	554	Self-employment tax
411	Pensions—The general rule and the simplified method	556	Alternative minimum tax
412	Lump-sum distributions	557	Additional tax on early distributions from traditional and Roth IRAs
413	Rollovers from retirement plans	558	Additional tax on early distributions from retirement plans other than IRAs
414	Rental income and expenses	559	Net Investment Income Tax
415	Renting residential and vacation property	560	Additional Medicare Tax
416	Farming and fishing income	<b>Tax Credits</b>	
417	Earnings for clergy	601	Earned income credit
418	Unemployment compensation	602	Child and dependent care credit
419	Gambling income and losses	607	Adoption credit and adoption assistance programs
420	Bartering income	608	Excess social security and RRTA tax withheld
421	Scholarships, fellowship grants, and other grants	610	Retirement savings contributions credit
423	Social security and equivalent railroad retirement benefits	611	Repayment of the first-time homebuyer credit
424	401(k) plans	612	The premium tax credit
425	Passive activities—Losses and credits	<b>IRS Notices</b>	
427	Stock options	651	Notices—What to do
429	Traders in securities (Information for Form 1040 or 1040-SR filers)	652	Notice of underreported income—CP2000
430	Receipt of stock in a demutualization	653	IRS notices and bills, penalties, and interest charges
431	Canceled debt—Is it taxable or not?	654	Understanding your CP75 or CP75A Notice Request for Supporting Documentation
432	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)	<b>Basis of Assets, Depreciation, and Sale of Assets</b>	
<b>Adjustments to Income</b>		701	Sale of your home
451	Individual retirement arrangements (IRAs)	703	Basis of assets
452	Alimony and Separate Maintenance	704	Depreciation
453	Bad debt deduction	705	Installment sales
455	Moving expenses for members of the Armed Forces		
456	Student loan interest deduction		
458	Educator expense deduction		

## List of Tax Topics

(Continued)

Topic No.	Subject	Topic No.	Subject
	<b>Employer Tax Information</b>		
751	Social security and Medicare withholding rates	761	Tips—Withholding and reporting
752	Filing Forms W-2 and W-3	762	Independent contractor vs. employee
753	Form W-4—Employee's Withholding Certificate	763	The Affordable Care Act
755	Employer identification number (EIN)—How to apply		<b>Electronic Media Filers—1099 Series and Related Information Returns</b>
756	Employment taxes for household employees	801	Who must file information returns electronically
757	Forms 941 and 944—Deposit requirements	802	Applying to file information returns electronically
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return	803	Waivers and extensions
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements	804	FIRE system test files and combined federal/state filing (CF/SF) program
760	Form 943—Reporting and deposit requirements for agricultural employers		<b>Tax Information for U.S. Resident Aliens and Citizens Living Abroad</b>
		851	Resident and nonresident aliens
		856	Foreign tax credit
		857	Individual taxpayer identification number (ITIN)
		858	Alien tax clearance
			<b>Tax Information for Residents of Puerto Rico</b>
		901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
		902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
		903	U.S. employment tax in Puerto Rico

# **Disclosure, Privacy Act, and Paperwork Reduction Act Notice**

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

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

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the

tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or territories to carry out their tax laws. We may disclose 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 November 2023 for taxpayers filing a 2023 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 \$270 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 \$150, while business taxpayers are expected to have an average burden of

about 24 hours and \$560. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively depending on the tax situation of the taxpayer, the type of software or professional

preparer used, and the geographic location.

For more information on taxpayer burden see Pub. 5743. If you have comments

concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *We Welcome Comments on Forms*.

### **Estimated Average Taxpayer Burden for Individuals by Activity**

Type of Taxpayer	Percentage of Returns	Average Burden						Average Cost (Dollars)**	
		Average Time (Hours)					All Other		
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission				
All taxpayers . . . . .	100%	13	6	2	4	1		\$270	
Type of taxpayer									
Nonbusiness*** . . . . .	72%	9	3	1	3	1		150	
Business*** . . . . .	28%	24	12	4	6	2		560	

\*Detail may not add to total time due to rounding.

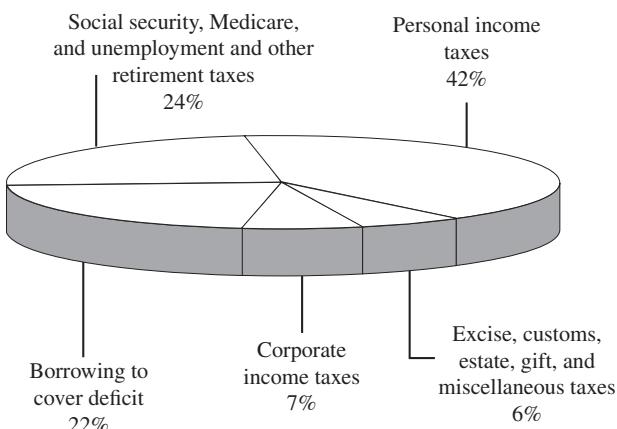
\*\*Dollars rounded to the nearest \$10.

\*\*\*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.

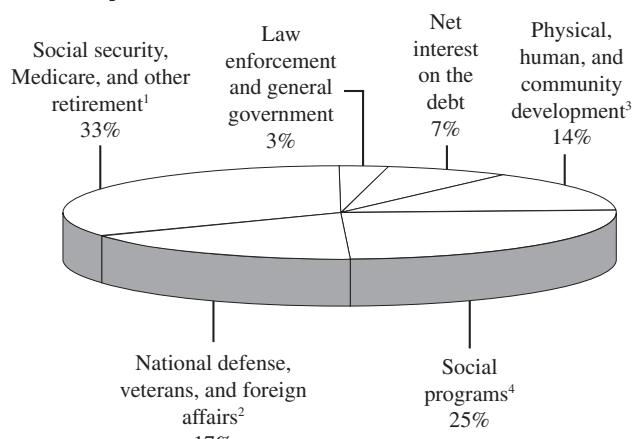
# Major Categories of Federal Income and Outlays for Fiscal Year 2022

**Income and Outlays.** These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2022.

## 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 2022 (which began on October 1, 2021, and ended on September

30, 2022, federal income was \$4.897 trillion and outlays were \$6.273 trillion, leaving a deficit of \$1.376 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 12% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 4% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

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

**4. Social programs:** About 18% 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 7% 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 \$235 billion in fiscal year 2022. 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.

# 2023 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

## Schedule X—If your filing status is Single

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,000	..... 10%	\$0
11,000	44,725	\$1,100.00 + 12%	11,000
44,725	95,375	5,147.00 + 22%	44,725
95,375	182,100	16,290.00 + 24%	95,375
182,100	231,250	37,104.00 + 32%	182,100
231,250	578,125	52,832.00 + 35%	231,250
578,125	.....	174,238.25 + 37%	578,125

## Schedule Y-1—If your filing status is Married filing jointly or Qualifying surviving spouse

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$22,000	..... 10%	\$0
22,000	89,450	\$2,200.00 + 12%	22,000
89,450	190,750	10,294.00 + 22%	89,450
190,750	364,200	32,580.00 + 24%	190,750
364,200	462,500	74,208.00 + 32%	364,200
462,500	693,750	105,664.00 + 35%	462,500
693,750	.....	186,601.50 + 37%	693,750

## 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	\$11,000	..... 10%	\$0
11,000	44,725	\$1,100.00 + 12%	11,000
44,725	95,375	5,147.00 + 22%	44,725
95,375	182,100	16,290.00 + 24%	95,375
182,100	231,250	37,104.00 + 32%	182,100
231,250	346,875	52,832.00 + 35%	231,250
346,875	.....	93,300.75 + 37%	346,875

## 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	\$15,700	..... 10%	\$0
15,700	59,850	\$1,570.00 + 12%	15,700
59,850	95,350	6,868.00 + 22%	59,850
95,350	182,100	14,678.00 + 24%	95,350
182,100	231,250	35,498.00 + 32%	182,100
231,250	578,100	51,226.00 + 35%	231,250
578,100	.....	172,623.50 + 37%	578,100

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# Your Rights as a Taxpayer

## The Taxpayer Bill of Rights

### **1. The Right to Be Informed**

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

### **2. The Right to Quality Service**

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

### **3. The Right to Pay No More than the Correct Amount of Tax**

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

### **4. The Right to Challenge the IRS's Position and Be Heard**

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

### **5. The Right to Appeal an IRS Decision in an Independent Forum**

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

### **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 Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arizona, New Mexico	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
Arkansas, Oklahoma	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 931000 Louisville, KY 40293-1000
Florida, Louisiana, Mississippi, Texas	Department of the Treasury Internal Revenue Service Austin, TX 73301-0002	Internal Revenue Service P.O. Box 1214 Charlotte, NC 28201-1214
Pennsylvania	Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0002	Internal Revenue Service P.O. Box 802501 Cincinnati, OH 45280-2501
A foreign country, U.S. territory*, or use an APO or FPO address, or file Form 2555 or 4563, or are a dual-status alien	Department of the Treasury Internal Revenue Service Austin, TX 73301-0215	Internal Revenue Service P.O. Box 1303 Charlotte, NC 28201-1303

\*If you live in American Samoa, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands, see Pub. 570.