

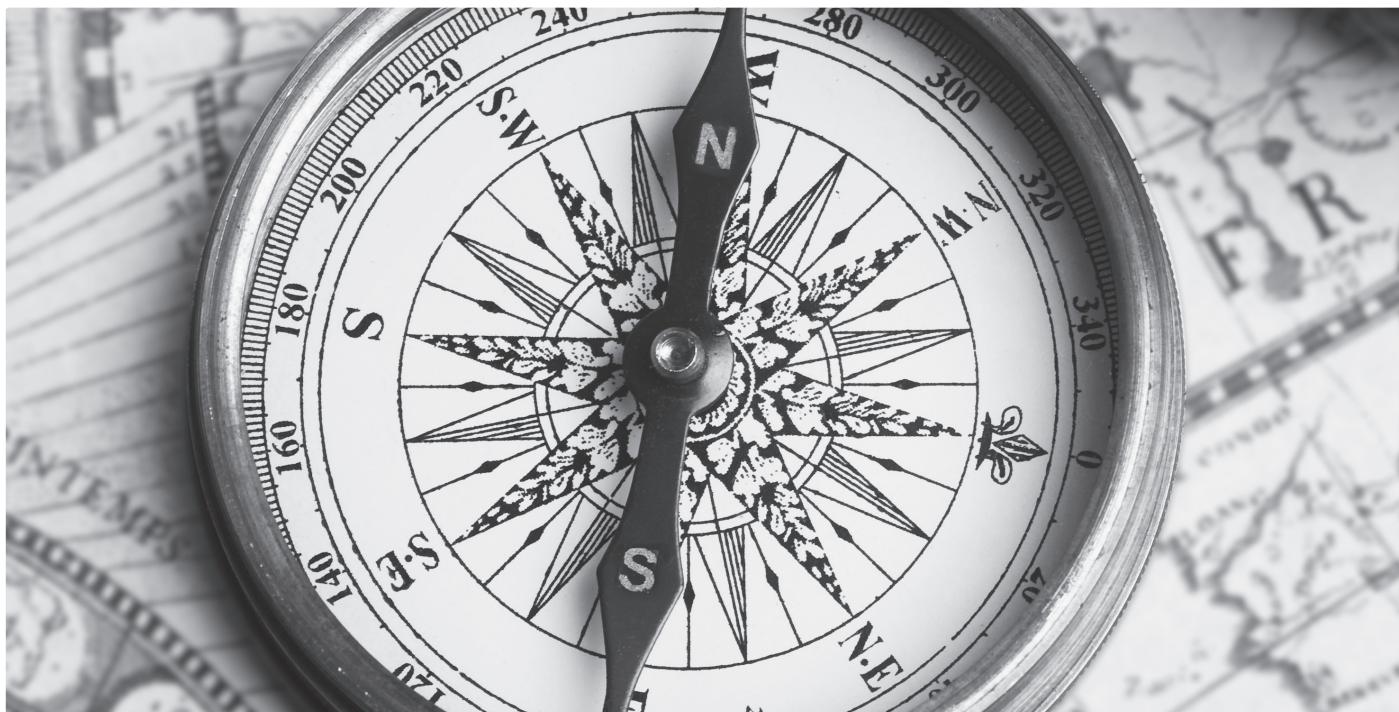


TAX YEAR
2024

1040 (and 1040-SR)

INSTRUCTIONS

Including the instructions for
Schedules 1 through 3



2024 Changes

See *What's New* in these instructions.

Future Developments

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



Direct File

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



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

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



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Form 1040 and 1040-SR IRS Helpful Hints

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

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

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

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

The Taxpayer Advocate Service Is Here To Help You

What is the Taxpayer Advocate Service?

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

What can TAS do for you?

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

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

How can you reach TAS?

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

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

How can you learn about your taxpayer rights?

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

How else does TAS help taxpayers?

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

Low Income Taxpayer Clinics Help Taxpayers

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

Suggestions for Improving the IRS

Taxpayer Advocacy Panel

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

Affordable Care Act—What You Need To Know

Requirement To Reconcile Advance Payments of the Premium Tax Credit

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

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

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

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

Health Coverage Reporting

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

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

What's New

For information about any additional changes to the 2024 tax law or any other developments affecting Form 1040 or 1040-SR or the instructions, go to [IRS.gov/Form1040](https://www.irs.gov/Form1040).

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

- \$14,600—Single or Married filing separately.
- \$29,200—Married filing jointly or Qualifying surviving spouse.
- \$21,900—Head of household.

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

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

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

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

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

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

Certain relief payments made to individuals affected by the East Palestine train derailment are not taxable. If you received relief payments due to being affected by the East Palestine, Ohio, train derailment, these payments may be nontaxable. See [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) and Pub. 547.

Qualified wildfire relief payments are not taxable. If you received a qualified wildfire relief payment, these payments may be nontaxable. See [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) and Pub. 547.

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

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

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

Reporting excessive payments, increase in tax, and recapture amounts related to certain investment credits. If you reported an excessive payment, an increase in tax, and/or recapture amount related to certain credits on Form 4255, you will also need to report those amounts on Schedule 2. See the

instructions for Form 4255 and Schedule 2, lines 1d, 1e, 1f, 1y, 17a, 17z, and 19.

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

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

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

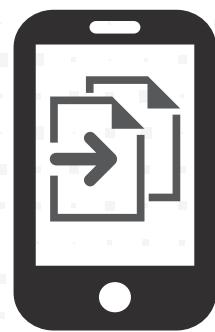
Reporting a transfer of a credit for a new or previously owned clean vehicle credit to a dealer at the time of sale. If you purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you must file a tax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

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



FREE WAYS

To File Your Taxes



Direct File

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

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

Free File

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

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

Free Fillable Forms

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

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

VITA and TCE

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

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



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

Filing Requirements

Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. territory should see Pub. 570. Residents of Puerto Rico can use [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.
- Premium tax credit.

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

Requirement to reconcile advance payments of the premium tax credit.

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

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

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

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



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

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

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

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

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

- You were married to a U.S. citizen or resident alien at the end of 2024.
- You elected to be taxed as a resident alien.

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



Specific rules apply to determine if you are a resident alien, 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.

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.



TIP 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 2025. The address for returns filed after 2025 may be different. See [IRS.gov/Form1040](#) for any updates.

What if You Can't File on Time?

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



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

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

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

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must include a statement showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an additional 4 months if, no later than June 16, 2025, you file Form 4868. This

When and Where Should You File?

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

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

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

Private Delivery Services

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

- UPS Next Day Air Early A.M., UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day

Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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

- DHL Express 9:00, DHL Express 10:30, DHL Express 12:00, DHL Express Worldwide, DHL Express Envelope, DHL Import Express 10:30, DHL Import Express 12:00, and DHL Import Express Worldwide.

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

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



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

Chart A—For Most People

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

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

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

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

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 \$1,300.
 - Your earned income was over \$14,600.
 - Your gross income was more than the **larger** of—
 - \$1,300, or
 - Your earned income (up to \$14,150) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$3,250 (\$5,200 if 65 or older **and** blind).
 - Your earned income was over \$16,550 (\$18,500 if 65 or older **and** blind).
 - Your gross income was more than the **larger** of—
 - \$3,250 (\$5,200 if 65 or older **and** blind), or
 - Your earned income (up to \$14,150) plus \$2,400 (\$4,350 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 \$1,300.
 - Your earned income was over \$14,600.
 - 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—
 - \$1,300, or
 - Your earned income (up to \$14,150) plus \$450.
- Yes.** You must file a return if **any** of the following apply.
 - Your unearned income was over \$2,850 (\$4,400 if 65 or older **and** blind).
 - Your earned income was over \$16,150 (\$17,700 if 65 or older **and** blind).
 - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
 - Your gross income was more than the **larger** of—
 - \$2,850 (\$4,400 if 65 or older **and** blind), or
 - Your earned income (up to \$14,150) plus \$2,000 (\$3,550 if 65 or older **and** blind).

Chart C—Other Situations When You Must File

You must file a return if any of the conditions below apply for 2024.

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).
7. You purchased a new or used clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer. See Form 8936 and Schedule A (Form 8936).

Line Instructions for Forms 1040 and 1040-SR



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

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

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

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

Section references are to the Internal Revenue Code.

Name and Address

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

TIP *If you filed a joint return for 2023 and you are filing a joint return for 2024 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2023 return.*

Name Change

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

Address Change

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

P.O. Box

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

Foreign Address

If you have a foreign address, enter the city name on the appropriate line. Don't

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

Death of a Taxpayer

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

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

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

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

Social Security Number (SSN)

An incorrect or missing SSN can increase your tax, reduce your refund, or delay your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at [SSA.gov/forms/ss-5.pdf](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 em-

ployment and you lose your employment authorization. An ITIN won't be issued to you once you have been issued an SSN. If you received your SSN after previously using an ITIN, stop using your ITIN. Use your SSN instead.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens

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

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

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

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

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

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

utors 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.

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

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

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

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

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

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

If you and your spouse are making either of these choices to be treated as U.S. residents for 2024, check the box in the *Filing Status* section and enter the

name of the nonresident spouse or dual-status spouse(s) (whichever applies to you) in the entry space. Also check the box and enter their name if you and your nonresident spouse made the choice to be treated as residents in a prior year and the choice remains in effect.



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

Married Filing Separately

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

Head of Household

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

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

- You are married but lived apart from your spouse for the last 6 months of 2024 and you meet the other rules under *Married persons who live apart*, 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. See *Nonresident aliens and dual-status aliens*, earlier.

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

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

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

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

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

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

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

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

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

4. Your qualifying child who, even though you are the custodial parent, isn’t your dependent because of the rule for *Children of divorced or separated parents* under *Who Qualifies as Your 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 2024, you still may be able to file as head of household. If the person is your qualifying child, the child must have lived with you for more than half the part of the year the child was alive. If the person is anyone else, see Pub. 501. Similarly, if you adopted the person for whom you kept up a home in 2024, the person was lawfully placed with you for legal adoption by

you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

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

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

- You lived apart from your spouse for the last 6 months of 2024. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
- You file a separate return from your spouse.
- You paid over half the cost of keeping up your home for 2024.
- Your home was the main home of your child, stepchild, or foster child for more than half of 2024 (if half or less, see *Exception to time lived with you*, earlier).
- You can claim this child as your dependent or could claim the child except that the child's other parent can claim the child under the rule for *Children of divorced or separated parents* under *Who Qualifies as Your Dependent*, later.

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

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

Qualifying Surviving Spouse

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

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

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

- a. The child had gross income of \$5,050 or more,
- b. The child filed a joint return, or
- c. You could be claimed as a dependent on someone else's return.

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

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

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

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

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

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

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

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

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

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

tion by you in 2024, the child is considered to have lived with you for all of 2024 if your main home was this child's main home for the entire time since the child was adopted or placed with you in 2024.

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

Digital Assets

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

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

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

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

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

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

- Holding a digital asset in a wallet or account;
- Transferring a digital asset from one wallet or account you own or control to another wallet or account that you own or control; or
- Purchasing digital assets using U.S. or other real currency, including through the use of electronic platforms such as PayPal and Venmo.



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

How To Report Digital Asset Transactions

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

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

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

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

Standard Deduction



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

Single and Married Filing Jointly

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

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

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

Age/Blindness

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

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

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

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

Example. Your spouse was born on February 14, 1959, and died on February 13, 2024. Your spouse is considered age 65 at the time of death. Check the appropriate box for your spouse. However, if your spouse died on February 12, 2024,

your spouse isn't considered age 65. Don't check the box.

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

Blindness

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

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

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

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

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

Married Filing Separately

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

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

Who Qualifies as Your Dependent

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

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



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

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

Step 1 Do You Have a Qualifying Child?

A qualifying child is your...

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

AND

was ...

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

or

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

or

Any age and permanently and totally disabled (defined later)

AND

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

AND

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

AND

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



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

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

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 2024?

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 2024 tax return? (If the person who could claim you on their 2024 tax return is not required to file, and isn't filing a 2024 tax return or is filing a 2024 return only to claim a refund of withheld income tax or estimated tax paid, check "No.")

Yes.

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 2024?

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 2024 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 your...

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

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

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

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

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

AND

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

AND

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

AND

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

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

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 2024?

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

No. Continue 

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

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 2024 return (including extensions)? (Answer "Yes" if you are applying for an ITIN or ATIN for the qualifying relative on or before the return due date (including extensions).)

Yes. Continue 

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 citizen test*, later.)

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

No. 

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

Definitions and Special Rules

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

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

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

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

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

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

4. Either of the following applies.

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

If the person meets all other requirements to be your qualifying child but was born or died in 2024, the person is considered to have lived with you for more than half of 2024 if your home was this person's home for more than half the time the person was alive in 2024. If the person meets all other requirements to be your qualifying child but you adopted the person in 2024, the

person was lawfully placed with you for legal adoption by you in 2024, or the person was an eligible foster child placed with you during 2024, the person is considered to have lived with you for more than half of 2024 if your main home was this person's main home for more than half the time since the person was adopted or placed with you in 2024.

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

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

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

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

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

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

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

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

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

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

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

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

For more details and examples, see Pub. 501.

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

Social security number. You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may reduce or disallow any tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card isn't correct or you need to get an SSN for your dependent, contact the Social Security Administration (SSA). See *Social*

Security Number (SSN), earlier. If your dependent won't have a number by the date your return is due, see *What if You Can't File on Time?* earlier.

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

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

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

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

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

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

Income

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

Forgiveness of Paycheck Protection Program (PPP) Loans

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

Foreign-Source Income

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

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

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

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

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

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

You may also have to file Form 3520.

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

Chapter 11 Bankruptcy Cases

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

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

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

Community Property States

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

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

Rounding Off to Whole Dollars

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

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

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



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

Line 1a

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

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



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



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

Line 1b

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

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

Line 1c

Tip Income Not Reported on Line 1a

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

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

Line 1d

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

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

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



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



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

Line 1e

Taxable Dependent Care Benefits From Form 2441, Line 26

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

Line 1f

Employer-Provided Adoption Benefits From Form 8839, Line 29

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

Line 1g

Wages From Form 8919, Line 6

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

Line 1h

Other Earned Income



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

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

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

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

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

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

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

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



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

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

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

Line 1i

Nontaxable Combat Pay Election

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

Were You a Statutory Employee?

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

Missing or Incorrect Form W-2?

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

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

Line 2a

Tax-Exempt Interest

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

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

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



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

Line 2b

Taxable Interest

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

beginning of the Schedule B instructions applies to you.

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

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



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

Line 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.

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

Line 3b

Ordinary Dividends

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

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

Nondividend Distributions

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

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

Lines 4a and 4b

IRA Distributions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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



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

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

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



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



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

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

Lines 5a and 5b

Pensions and Annuities

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

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

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



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

Fully Taxable Pensions and Annuities

Your payments are fully taxable if (a) you didn't contribute to the cost (see *Cost*, later) of your pension or annuity, or (b) you got your entire cost back tax free before 2024. But see *Insurance Pre-*

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

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

Partially Taxable Pensions and Annuities

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

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

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

Insurance Premiums for Retired Public Safety Officers

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

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

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



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

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

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

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

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

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

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

Simplified Method

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

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

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

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

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



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

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2024 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a 1. _____

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

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

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

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

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

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

7. Subtract line 6 from line 2 7. _____

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

9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b 9. _____

10. Was your annuity starting date before 1987?

Yes. Do not complete the rest of this worksheet.

No. Add lines 6 and 8. This is the **amount you have recovered tax free** through 2024. You will need this number if you need to fill out this worksheet next year 10. _____

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

Table 1 for Line 3 Above

AND your annuity starting date was—

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

Table 2 for Line 3 Above

THEN enter on line 3 ...

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

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

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

Annuity Starting Date

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

Age (or Combined Ages) at Annuity Starting Date

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

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

Cost

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

Rollovers

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

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

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

Lump-Sum Distributions

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

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

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

Lines 6a, 6b, and 6c

Lines 6a and 6b Social Security Benefits

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

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

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

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

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

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

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

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

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

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

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

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

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

Line 6c

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

Line 7

Capital Gain or (Loss)

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

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

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

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

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

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

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

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

Total Income and Adjusted Gross Income

Line 10

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

Tax and Credits

Line 12

Itemized Deductions or Standard Deduction

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

Itemized Deductions

To figure your itemized deductions, fill in Schedule A.

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

Standard Deduction

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

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

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

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

Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records 

- Before you begin:**
- ✓ Figure any write-in adjustments to be entered on Schedule 1, line 24z (see the instructions for Schedule 1, line 24z).
 - ✓ If you are married filing separately and you lived apart from your spouse for all of 2024, enter “D” to the right of the word “benefits” on line 6a. If you don’t, you may get a math error notice from the IRS.
 - ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

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

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

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

No.  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2024, be sure you entered “D” to the right of the word “benefits” on line 6a.

Yes. Subtract line 8 from line 7 9. _____
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2024 10. _____
11. Subtract line 10 from line 9. If zero or less, enter -0- 11. _____
12. Enter the **smaller** of line 9 or line 10 12. _____
13. Enter one-half of line 12 13. _____
14. Enter the **smaller** of line 2 or line 13 14. _____
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- 15. _____
16. Add lines 14 and 15 16. _____
17. Multiply line 1 by 85% (0.85) 17. _____
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b 18. _____



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

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

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

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

Line 13

Qualified Business Income Deduction (Section 199A Deduction)

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

Use Form 8995 if:

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

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

Line 16

Tax

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Standard Deduction Worksheet for Dependents—Line 12

Keep for Your Records 

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

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

* *Earned income includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any taxable scholarship or fellowship grant. Generally, your earned income is the total of the amount(s) you reported on Form 1040 or 1040-SR, line 1z, and Schedule 1, lines 3, 6, 8r, 8t, and 8u minus the amount, if any, on Schedule 1, line 15.*

Standard Deduction Chart for People Who Were Born Before January 2, 1960, or Were Blind

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

- | | |
|--|---|
| <input type="checkbox"/> You were born before January 2, 1960. | <input type="checkbox"/> You are blind. |
| <input type="checkbox"/> Spouse was born before January 2, 1960. | <input type="checkbox"/> Spouse is blind. |

Enter the total number of boxes checked ►

IF your filing status is ...	AND the number in the box above is ...	THEN your standard deduction is ...
Single	1 2	\$16,550 18,500
Married filing jointly	1 2 3 4	\$30,750 32,300 33,850 35,400
Qualifying surviving spouse	1 2	\$30,750 32,300
Married filing separately*	1 2 3 4	\$16,150 17,700 19,250 20,800
Head of household	1 2	\$23,850 25,800

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

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

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

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

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

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

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

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

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

Foreign Earned Income Tax Worksheet—Line 16

Keep for Your Records



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



1. Enter the amount from Form 1040 or 1040-SR, line 15 1. _____
- 2a. Enter the amount from your (and your spouse's if filing jointly) Form 2555, lines 45 and 50 2a. _____
- b. Enter the total amount of any itemized deductions or exclusions you couldn't claim because they are related to excluded income b. _____
- c. Subtract line 2b from line 2a. If zero or less, enter -0- c. _____
3. Add lines 1 and 2c 3. _____
4. **Figure the tax on the amount on line 3.** Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for Form 1040 or 1040-SR, line 16, to see which tax computation method applies. (Don't use a second Foreign Earned Income Tax Worksheet to figure the tax on this line.) 4. _____
5. **Figure the tax on the amount on line 2c.** If the amount on line 2c is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 2c is \$100,000 or more, use the Tax Computation Worksheet 5. _____
6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16 6. _____

* Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 4 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040 or 1040-SR, line 15, from line 4 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.

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

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

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

Qualified Dividends and Capital Gain Tax Worksheet—Line 16

Keep for Your Records 

Before you begin:

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

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

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

Line 19

Child Tax Credit and Credit for Other Dependents

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

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



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



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

Payments

Line 25 Federal Income Tax Withheld

Line 25a—Form(s) W-2

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

Line 25b—Form(s) 1099

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

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

Line 25c—Other Forms

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

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

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

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

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

Line 26

2024 Estimated Tax Payments

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

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

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

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

Line 27— Earned Income Credit (EIC)

What Is the EIC?

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

To Take the EIC:

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

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



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



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

Step 1 All Filers

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

Yes. Continue ↘

No. STOP

You can't take the credit.

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

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

Yes. Continue ↘

No. STOP

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

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

Yes. STOP

No. Continue ↘

You can't take the credit.

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

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

No. Go to Step 2.

Step 2 Investment Income

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

Line 2a _____

Line 2b + _____

Line 3b + _____

Line 7* + _____

Investment Income = _____

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

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

Yes. Continue ↘

No. Skip question 3; go to question 4.

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

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

No. STOP
You can't take the credit.

- Do any of the following apply for 2024?

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

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

No. Go to Step 3.

Step 3 Qualifying Child

A qualifying child for the EIC is your...

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

AND

was ...

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

or

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

or

Any age and permanently and totally disabled (defined later)

AND

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

AND

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



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



If the child didn't live with you for more than half of 2024 because of a temporary absence, birth, death, or kidnapping, see Exception to time lived with you, later.



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

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

Yes. Continue

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

- Are you filing a joint return for 2024?

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

No. Continue

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

Yes. Continue

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

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

Yes. Continue

No. Skip question 5; go to question 6.

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

Yes. Continue

No. STOP

You can't take the credit.

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

Yes. STOP

No. Skip Step 4; go to Step 5.

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

Step 4 Filers Without a Qualifying Child

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

Yes. STOP

No. Continue

You can't take the credit.

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

Yes. Continue

No. STOP

You can't take the credit.

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

Yes. Continue

No. STOP

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

4. Are you filing a joint return for 2024?

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

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

Yes.  **No.** Continue 

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

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

Yes.  **No.** Go to Step 5.

You can't take the credit.

Step 5 Earned Income

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

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

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

1.

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

2.

TIP

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

3. Subtract line 2 from line 1

3.

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

4.



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

5. Add lines 3 and 4.

This is your earned income

5.

2. Were you self-employed at any time in 2024, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C as a statutory employee?

Yes. Skip question 3 **No.** Continue 

3. If you have:

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

Yes. Go to Step 6. **No.** 

You can't take the credit.

Step 6 How To Figure the Credit

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

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

Definitions and Special Rules

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Earned income credit (line 27).

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

- If only one of the persons is the child’s parent, the child is treated as the qualifying child of the parent.

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

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

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

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

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

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

For more details and examples, see Pub. 596.

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

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

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

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

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



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

Part 1**All Filers Using Worksheet A**

1. Enter your earned income from Step 5.

1

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

2

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

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

3

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

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

No. Go to line 5.

5. If you have:

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

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

No. Look up the amount on line 3 in the EIC Table to find the credit. Be sure you use the correct column for your filing status and the number of qualifying children you have who have a valid SSN. Enter the credit here.
Look at the amounts on lines 5 and 2.
Then, enter the **smaller** amount on line 6.

5

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

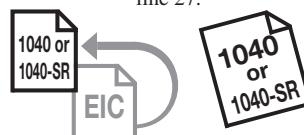
6. This is your earned income credit.

6

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

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

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



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

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

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

Part 1

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

1a. Enter the amount from Schedule SE, Part I, line 3.	1a	
b. Enter any amount from Schedule SE, Part I, line 4b and line 5a.	+ 1b	
c. Combine lines 1a and 1b.	= 1c	
d. Enter the amount from Schedule SE, Part I, line 13.	- 1d	
e. Subtract line 1d from line 1c.	= 1e	

Part 2

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

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

2. Don’t include on these lines any statutory employee income, any net profit from services performed as a notary public, any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361, or any other amounts exempt from self-employment tax.	
a. Enter any net farm profit or (loss) from Schedule F, line 34; and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a
b. Enter any net profit or (loss) from Schedule C, line 31; and Schedule K-1 (Form 1065), box 14, code A (other than farming)*.	+ 2b
c. Combine lines 2a and 2b.	= 2c

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

Part 3

**Statutory Employees
Filing Schedule C**

3. Enter the amount from Schedule C, line 1, that you are filing as a statutory employee.	3	
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Part 4

**All Filers Using
Worksheet B**

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

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

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

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

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

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

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

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

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

No. Go to line 10.

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

10. If you have:

- No qualifying children who have a valid SSN, is the amount on line 8 less than \$10,330 (\$17,250 if married filing jointly)?
- 1 or more qualifying children who have a valid SSN, is the amount on line 8 less than \$22,720 (\$29,640 if married filing jointly)?

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

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

Look at the amounts on lines 10 and 7.

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

10	
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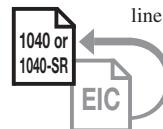
Part 7**Your Earned Income Credit**

11. This is your earned income credit.

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

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



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

2024 Earned Income Credit (EIC) Table

Caution. This is not a tax table.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Continued)

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-			
61,600	61,650	0	0	0	0	0	0	224	1,094	64,400	64,450	0	0	0	0	0	0	504	
61,650	61,700	0	0	0	0	0	0	213	1,083	64,450	64,500	0	0	0	0	0	0	494	
61,700	61,750	0	0	0	0	0	0	203	1,073	64,500	64,550	0	0	0	0	0	0	483	
61,750	61,800	0	0	0	0	0	0	192	1,062	64,550	64,600	0	0	0	0	0	0	473	
61,800	61,850	0	0	0	0	0	0	182	1,052	64,600	64,650	0	0	0	0	0	0	462	
61,850	61,900	0	0	0	0	0	0	171	1,041	64,650	64,700	0	0	0	0	0	0	452	
61,900	61,950	0	0	0	0	0	0	161	1,031	64,700	64,750	0	0	0	0	0	0	441	
61,950	62,000	0	0	0	0	0	0	150	1,020	64,750	64,800	0	0	0	0	0	0	431	
62,000	62,050	0	0	0	0	0	0	140	1,010	64,800	64,850	0	0	0	0	0	0	420	
62,050	62,100	0	0	0	0	0	0	129	999	64,850	64,900	0	0	0	0	0	0	410	
62,100	62,150	0	0	0	0	0	0	119	989	64,900	64,950	0	0	0	0	0	0	399	
62,150	62,200	0	0	0	0	0	0	108	978	64,950	65,000	0	0	0	0	0	0	388	
62,200	62,250	0	0	0	0	0	0	98	968	65,000	65,050	0	0	0	0	0	0	378	
62,250	62,300	0	0	0	0	0	0	87	957	65,050	65,100	0	0	0	0	0	0	367	
62,300	62,350	0	0	0	0	0	0	77	947	65,100	65,150	0	0	0	0	0	0	357	
62,350	62,400	0	0	0	0	0	0	66	936	65,150	65,200	0	0	0	0	0	0	346	
62,400	62,450	0	0	0	0	0	0	55	925	65,200	65,250	0	0	0	0	0	0	336	
62,450	62,500	0	0	0	0	0	0	45	915	65,250	65,300	0	0	0	0	0	0	325	
62,500	62,550	0	0	0	0	0	0	34	904	65,300	65,350	0	0	0	0	0	0	315	
62,550	62,600	0	0	0	0	0	0	24	894	65,350	65,400	0	0	0	0	0	0	304	
62,600	62,650	0	0	0	0	0	0	13	883	65,400	65,450	0	0	0	0	0	0	294	
62,650	62,700	0	0	0	0	0	0	*	873	65,450	65,500	0	0	0	0	0	0	283	
62,700	62,750	0	0	0	0	0	0	0	862	65,500	65,550	0	0	0	0	0	0	273	
62,750	62,800	0	0	0	0	0	0	0	852	65,550	65,600	0	0	0	0	0	0	262	
62,800	62,850	0	0	0	0	0	0	0	841	65,600	65,650	0	0	0	0	0	0	252	
62,850	62,900	0	0	0	0	0	0	0	831	65,650	65,700	0	0	0	0	0	0	241	
62,900	62,950	0	0	0	0	0	0	0	820	65,700	65,750	0	0	0	0	0	0	230	
62,950	63,000	0	0	0	0	0	0	0	810	65,750	65,800	0	0	0	0	0	0	220	
63,000	63,050	0	0	0	0	0	0	0	799	65,800	65,850	0	0	0	0	0	0	209	
63,050	63,100	0	0	0	0	0	0	0	789	65,850	65,900	0	0	0	0	0	0	199	
63,100	63,150	0	0	0	0	0	0	0	778	65,900	65,950	0	0	0	0	0	0	188	
63,150	63,200	0	0	0	0	0	0	0	768	65,950	66,000	0	0	0	0	0	0	178	
63,200	63,250	0	0	0	0	0	0	0	757	66,000	66,050	0	0	0	0	0	0	167	
63,250	63,300	0	0	0	0	0	0	0	746	66,050	66,100	0	0	0	0	0	0	157	
63,300	63,350	0	0	0	0	0	0	0	736	66,100	66,150	0	0	0	0	0	0	146	
63,350	63,400	0	0	0	0	0	0	0	725	66,150	66,200	0	0	0	0	0	0	136	
63,400	63,450	0	0	0	0	0	0	0	715	66,200	66,250	0	0	0	0	0	0	125	
63,450	63,500	0	0	0	0	0	0	0	704	66,250	66,300	0	0	0	0	0	0	115	
63,500	63,550	0	0	0	0	0	0	0	694	66,300	66,350	0	0	0	0	0	0	104	
63,550	63,600	0	0	0	0	0	0	0	683	66,350	66,400	0	0	0	0	0	0	94	
63,600	63,650	0	0	0	0	0	0	0	673	66,400	66,450	0	0	0	0	0	0	83	
63,650	63,700	0	0	0	0	0	0	0	662	66,450	66,500	0	0	0	0	0	0	73	
63,700	63,750	0	0	0	0	0	0	0	652	66,500	66,550	0	0	0	0	0	0	62	
63,750	63,800	0	0	0	0	0	0	0	641	66,550	66,600	0	0	0	0	0	0	51	
63,800	63,850	0	0	0	0	0	0	0	631	66,600	66,650	0	0	0	0	0	0	41	
63,850	63,900	0	0	0	0	0	0	0	620	66,650	66,700	0	0	0	0	0	0	30	
63,900	63,950	0	0	0	0	0	0	0	610	66,700	66,750	0	0	0	0	0	0	20	
63,950	64,000	0	0	0	0	0	0	0	599	66,750	66,800	0	0	0	0	0	0	9	
64,000	64,050	0	0	0	0	0	0	0	589	66,800	66,850	0	0	0	0	0	0	**	
64,050	64,100	0	0	0	0	0	0	0	578										
64,100	64,150	0	0	0	0	0	0	0	567										
64,150	64,200	0	0	0	0	0	0	0	557										
64,200	64,250	0	0	0	0	0	0	0	546										
64,250	64,300	0	0	0	0	0	0	0	536										
64,300	64,350	0	0	0	0	0	0	0	525										
64,350	64,400	0	0	0	0	0	0	0	515										

- ★ Use this column if your filing status is married filing separately and you qualify to claim the EIC. See the instructions for line 27.
- * If the amount you are looking up from the worksheet is at least \$62,650 but less than \$62,688, and you have two qualifying children who have valid SSNs, your credit is \$4.
- If the amount you are looking up from the worksheet is \$62,688 or more, and you have two qualifying children who have valid SSNs, you can't take the credit.
- ** If the amount you are looking up from the worksheet is at least \$66,800 but less than \$66,819, and you have three qualifying children who have valid SSNs, your credit is \$2.
- If the amount you are looking up from the worksheet is \$66,819 or more, and you have three qualifying children who have valid SSNs, you can't take the credit.

Line 28

Additional Child Tax Credit

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

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



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



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

Line 29

American Opportunity Credit

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

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



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

Refund Offset

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

Deposit Refund Into Multiple Accounts

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

Injured Spouse

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

Lines 35a Through 35d

Amount Refunded to You

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

Line 30

Line 30 has been reserved for future use.

Refund

Line 34

Amount Overpaid

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

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

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

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

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

DIRECT DEPOSIT

Simple. Safe. Secure.

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

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

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

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

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

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

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

Why Use Direct Deposit?

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

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

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

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



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

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

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



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

Line 35b

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

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

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

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

Line 35c

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

Line 35d

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

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

Reasons Your Direct Deposit Request Will Be Rejected

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

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

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

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

- You haven't given a valid account number.

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

Sample Check—Lines 35b Through 35d

C. KEYS
M. KEYS
123 Pear Lane
Anyplace, MI 00000
PAY TO THE
ORDER OF
ANYPLACE BANK
Anyplace, MI 00000
For
1234
15-00007000

DOLLARS

Routing number
(line 35b)

Account number
(line 35d)

Do not include
the check number.



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



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

Line 36

Applied to Your 2025 Estimated Tax

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



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

Amount You Owe

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

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

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

Line 37

Amount You Owe

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

Pay Online

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

Payments. You can pay using any of the following methods.

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

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

- **Pay by Card or Digital Wallet.** To pay by debit or credit card, or digital wallet, go to [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 savings account.

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

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

Link2Gov Corporation
888-PAY-1040™
(888-729-1040)
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

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

Pay by Check or Money Order

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

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

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

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

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

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

What if You Can't Pay?

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

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

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

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to [IRS.gov/OPA](#).

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

Line 38

Estimated Tax Penalty

You may owe this penalty if:

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

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

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

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

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

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

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

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

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

When figuring the amount on line 24, include household employment taxes only if line 25d is more than zero or you would have owed the estimated tax penalty for 2023 even if you didn't include those taxes.

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

Figuring the Penalty

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

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

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

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

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



Because Form 2210 is complicated, you can leave line 38 blank and the IRS will figure the penalty and send you a bill. We won't charge you interest on the penalty if you pay by the date specified on the bill. There are situations where the IRS can't figure your penalty for you and you must file Form 2210. See Form 2210 for details.

Third Party Designee

If you want to allow your preparer, a friend, a family member, or any other person you choose to discuss your 2024 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also enter the designee's name, phone number, and any five digits the designee chooses as their personal identification number (PIN).

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

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

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

This authorization will automatically end no later than the due date (not counting extensions) for filing your 2025 tax return. This is April 15, 2026, for most people.

Sign Your Return

Form 1040 or 1040-SR isn't considered a valid return unless you sign it in accordance with the requirements in these instructions. If you are filing a joint return, your spouse must also sign. If your spouse can't sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return with your spouse who died in 2024, see *Death of a Taxpayer*, earlier.

Court-Appointed Conservator, Guardian, or Other Fiduciary

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

Child's Return

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

Requirements for a Paper Return

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

Requirements for an Electronic Return

The requirements for signing an electronic return will be different depending on whether you use tax software or a tax practitioner. If you are filing electronically using Direct File, you should follow the instructions provided to you by Direct File for how to sign your electronic return. Otherwise, to file your return electronically, you must sign the return electronically using a personal iden-

tification number (PIN) and provide the information described below. If you are filing online using software, you must use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

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

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

A PIN is any combination of five digits you choose except five zeros. If you use a PIN, there are no papers to sign and nothing to mail—not even your Form(s) W-2.

Your electronic return signed with a Self-Select PIN is considered a validly signed return only when it includes your PIN, last name, date of birth, IP PIN, if applicable, and your adjusted gross income (AGI) from your originally filed 2023 federal income tax return, if applicable. If you're filing jointly, your electronic return must also include your spouse's PIN, last name, date of birth, IP PIN, if applicable, and AGI, if applicable, in order to be considered validly signed. (You, and your spouse if filing jointly, may each use your own prior-year PIN to verify your identity if you filed electronically last year. If you use your prior-year PIN or enter your IP PIN, you are not required to enter your prior-year AGI. The prior-year PIN is the five-digit PIN you used to electronically sign your 2023 return.)

If you need your AGI from your originally filed 2023 federal income tax return, and you don't have your 2023 income tax return, you can access your transcript through your online account at [IRS.gov/Account](https://irs.gov/Account). You can also go to [IRS.gov/Transcript](https://irs.gov/Transcript) or call the IRS at

800-908-9946 to get a free transcript of your return. Don't use your AGI from an amended return (Form 1040-X) or a math error correction made by the IRS. AGI is the amount shown on your 2023 Form 1040 or 1040-SR, line 11.

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



You can't use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2024.

Practitioner PIN. The Practitioner PIN method allows you to authorize your tax practitioner to enter or generate your PIN. Your electronic return is considered a validly signed return only when it includes your PIN, last name, date of birth, and IP PIN, if applicable. If you're filing jointly, your electronic return must also include 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](https://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 2025. Use this IP PIN on your 2024 return as well as any prior-year returns you file in 2025.

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

If you need more information, including how to retrieve your IP PIN online, go to [IRS.gov/IPPIN](https://www.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.

Paid Preparer Must Sign Your Return

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

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

Assemble Your Return

Assemble any schedules and forms behind Form 1040 or 1040-SR in order of

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

2024 Tax Table



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

Example. A married couple is filing a joint return. Their taxable income on Form 1040, line 15, is \$25,300. First, they find the \$25,300-25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,575. This is the tax amount they should enter in the entry space on Form 1040, line 16.

Sample Table

At Least	But Less Than	Single	Married filing jointly*	Married filing separately	Head of a household	Your tax is—
25,200	25,250	2,795	2,563	2,795	2,696	
25,250	25,300	2,801	2,569	2,801	2,702	
25,300	25,350	2,807	(2,575)	2,807	2,708	
25,350	25,400	2,813	2,581	2,813	2,714	

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

If line 15 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					

1,000

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

2,000

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

(Continued)

* This column must also be used by a qualifying 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—																				
3,000																				
3,000	3,050	303	303	303	303		6,000	6,050	603	603	603	603		9,000	9,050	903	903	903	903	
3,050	3,100	308	308	308	308		6,050	6,100	608	608	608	608		9,050	9,100	908	908	908	908	
3,100	3,150	313	313	313	313		6,100	6,150	613	613	613	613		9,100	9,150	913	913	913	913	
3,150	3,200	318	318	318	318		6,150	6,200	618	618	618	618		9,150	9,200	918	918	918	918	
3,200	3,250	323	323	323	323		6,200	6,250	623	623	623	623		9,200	9,250	923	923	923	923	
3,250	3,300	328	328	328	328		6,250	6,300	628	628	628	628		9,250	9,300	928	928	928	928	
3,300	3,350	333	333	333	333		6,300	6,350	633	633	633	633		9,300	9,350	933	933	933	933	
3,350	3,400	338	338	338	338		6,350	6,400	638	638	638	638		9,350	9,400	938	938	938	938	
3,400	3,450	343	343	343	343		6,400	6,450	643	643	643	643		9,400	9,450	943	943	943	943	
3,450	3,500	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	
4,000																				
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	
5,000																				
5,000	5,050	503	503	503	503		8,000	8,050	803	803	803	803		11,000	11,050	1,103	1,103	1,103	1,103	
5,050	5,100	508	508	508	508		8,050	8,100	808	808	808	808		11,050	11,100	1,108	1,108	1,108	1,108	
5,100	5,150	513	513	513	513		8,100	8,150	813	813	813	813		11,100	11,150	1,113	1,113	1,113	1,113	
5,150	5,200	518	518	518	518		8,150	8,200	818	818	818	818		11,150	11,200	1,118	1,118	1,118	1,118	
5,200	5,250	523	523	523	523		8,200	8,250	823	823	823	823		11,200	11,250	1,123	1,123	1,123	1,123	
5,250	5,300	528	528	528	528		8,250	8,300	828	828	828	828		11,250	11,300	1,128	1,128	1,128	1,128	
5,300	5,350	533	533	533	533		8,300	8,350	833	833	833	833		11,300	11,350	1,133	1,133	1,133	1,133	
5,350	5,400	538	538	538	538		8,350	8,400	838	838	838	838		11,350	11,400	1,138	1,138	1,138	1,138	
5,400	5,450	543	543	543	543		8,400	8,450	843	843	843	843		11,400	11,450	1,143	1,143	1,143	1,143	
5,450	5,500	548	548	548	548		8,450	8,500	848	848	848	848		11,450	11,500	1,148	1,148	1,148	1,148	
5,500	5,550	553	553	553	553		8,500	8,550	853	853	853	853		11,500	11,550	1,153	1,153	1,153	1,153	
5,550	5,600	558	558	558	558		8,550	8,600	858	858	858	858		11,550	11,600	1,158	1,158	1,158	1,158	
5,600	5,650	563	563	563	563		8,600	8,650	863	863	863	863		11,600	11,650	1,163	1,163	1,163	1,163	
5,650	5,700	568	568	568	568		8,650	8,700	868	868	868	868		11,650	11,700	1,169	1,169	1,169	1,169	
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—
12,000							15,000							18,000						
12,000	12,050	1,211	1,203	1,211	1,203		15,000	15,050	1,571	1,503	1,571	1,503		18,000	18,050	1,931	1,803	1,931	1,832	
12,050	12,100	1,217	1,208	1,217	1,208		15,050	15,100	1,577	1,508	1,577	1,508		18,050	18,100	1,937	1,808	1,937	1,838	
12,100	12,150	1,223	1,213	1,223	1,213		15,100	15,150	1,583	1,513	1,583	1,513		18,100	18,150	1,943	1,813	1,943	1,844	
12,150	12,200	1,229	1,218	1,229	1,218		15,150	15,200	1,589	1,518	1,589	1,518		18,150	18,200	1,949	1,818	1,949	1,850	
12,200	12,250	1,235	1,223	1,235	1,223		15,200	15,250	1,595	1,523	1,595	1,523		18,200	18,250	1,955	1,823	1,955	1,856	
12,500							15,250							18,250						
12,500	12,550	1,241	1,228	1,241	1,228		15,250	15,300	1,601	1,528	1,601	1,528		18,250	18,300	1,961	1,828	1,961	1,862	
12,550	12,600	1,247	1,233	1,247	1,233		15,300	15,350	1,607	1,533	1,607	1,533		18,300	18,350	1,967	1,833	1,967	1,868	
12,600	12,650	1,253	1,238	1,253	1,238		15,350	15,400	1,613	1,538	1,613	1,538		18,350	18,400	1,973	1,838	1,973	1,874	
12,650	12,700	1,259	1,243	1,259	1,243		15,400	15,450	1,619	1,543	1,619	1,543		18,400	18,450	1,979	1,843	1,979	1,880	
12,700	12,750	1,265	1,248	1,265	1,248		15,450	15,500	1,625	1,548	1,625	1,548		18,450	18,500	1,985	1,848	1,985	1,886	
12,500	12,550	1,271	1,253	1,271	1,253		15,500	15,550	1,631	1,553	1,631	1,553		18,500	18,550	1,991	1,853	1,991	1,892	
12,550	12,600	1,277	1,258	1,277	1,258		15,550	15,600	1,637	1,558	1,637	1,558		18,550	18,600	1,997	1,858	1,997	1,898	
12,600	12,650	1,283	1,263	1,283	1,263		15,600	15,650	1,643	1,563	1,643	1,563		18,600	18,650	2,003	1,863	2,003	1,904	
12,650	12,700	1,289	1,268	1,289	1,268		15,650	15,700	1,649	1,568	1,649	1,568		18,650	18,700	2,009	1,868	2,009	1,910	
12,700	12,750	1,295	1,273	1,295	1,273		15,700	15,750	1,655	1,573	1,655	1,573		18,700	18,750	2,015	1,873	2,015	1,916	
12,750	12,800	1,301	1,278	1,301	1,278		15,750	15,800	1,661	1,578	1,661	1,578		18,750	18,800	2,021	1,878	2,021	1,922	
12,800	12,850	1,307	1,283	1,307	1,283		15,800	15,850	1,667	1,583	1,667	1,583		18,800	18,850	2,027	1,883	2,027	1,928	
12,850	12,900	1,313	1,288	1,313	1,288		15,850	15,900	1,673	1,588	1,673	1,588		18,850	18,900	2,033	1,888	2,033	1,934	
12,900	12,950	1,319	1,293	1,319	1,293		15,900	15,950	1,679	1,593	1,679	1,593		18,900	18,950	2,039	1,893	2,039	1,940	
12,950	13,000	1,325	1,298	1,325	1,298		15,950	16,000	1,685	1,598	1,685	1,598		18,950	19,000	2,045	1,898	2,045	1,946	
13,000							16,000							19,000						
13,000	13,050	1,331	1,303	1,331	1,303		16,000	16,050	1,691	1,603	1,691	1,603		19,000	19,050	2,051	1,903	2,051	1,952	
13,050	13,100	1,337	1,308	1,337	1,308		16,050	16,100	1,697	1,608	1,697	1,608		19,050	19,100	2,057	1,908	2,057	1,958	
13,100	13,150	1,343	1,313	1,343	1,313		16,100	16,150	1,703	1,613	1,703	1,613		19,100	19,150	2,063	1,913	2,063	1,964	
13,150	13,200	1,349	1,318	1,349	1,318		16,150	16,200	1,709	1,618	1,709	1,618		19,150	19,200	2,069	1,918	2,069	1,970	
13,200	13,250	1,355	1,323	1,355	1,323		16,200	16,250	1,715	1,623	1,715	1,623		19,200	19,250	2,075	1,923	2,075	1,976	
13,250	13,300	1,361	1,328	1,361	1,328		16,250	16,300	1,721	1,628	1,721	1,628		19,250	19,300	2,081	1,928	2,081	1,982	
13,300	13,350	1,367	1,333	1,367	1,333		16,300	16,350	1,727	1,633	1,727	1,633		19,300	19,350	2,087	1,933	2,087	1,988	
13,350	13,400	1,373	1,338	1,373	1,338		16,350	16,400	1,733	1,638	1,733	1,638		19,350	19,400	2,093	1,938	2,093	1,994	
13,400	13,450	1,379	1,343	1,379	1,343		16,400	16,450	1,739	1,643	1,739	1,643		19,400	19,450	2,099	1,943	2,099	2,000	
13,450	13,500	1,385	1,348	1,385	1,348		16,450	16,500	1,745	1,648	1,745	1,648		19,450	19,500	2,105	1,948	2,105	2,006	
13,500	13,550	1,391	1,353	1,391	1,353		16,500	16,550	1,751	1,653	1,751	1,653		19,500	19,550	2,111	1,953	2,111	2,012	
13,550	13,600	1,397	1,358	1,397	1,358		16,550	16,600	1,757	1,658	1,757	1,658		19,550	19,600	2,117	1,958	2,117	2,018	
13,600	13,650	1,403	1,363	1,403	1,363		16,600	16,650	1,763	1,663	1,763	1,664		19,600	19,650	2,123	1,963	2,123	2,024	
13,650	13,700	1,409	1,368	1,409	1,368		16,650	16,700	1,769	1,668	1,769	1,670		19,650	19,700	2,129	1,968	2,129	2,030	
13,700	13,750	1,415	1,373	1,415	1,373		16,700	16,750	1,775	1,673	1,775	1,676		19,700	19,750	2,135	1,973	2,135	2,036	
13,750	13,800	1,421	1,378	1,421	1,378		16,750	16,800	1,781	1,678	1,781	1,682		19,750	19,800	2,141	1,978	2,141	2,042	
13,800	13,850	1,427	1,383	1,427	1,383		16,800	16,850	1,787	1,683	1,787	1,688		19,800	19,850	2,147	1,983	2,147	2,048	
13,850	13,900	1,433	1,388	1,433	1,388		16,850	16,900	1,793	1,688	1,793	1,694		19,850	19,900	2,153	1,988	2,153	2,054	
13,900	13,950	1,439	1,393	1,439	1,393		16,900	16,950	1,799	1,693	1,799	1,700		19,900	19,950	2,159	1,993	2,159	2,060	
13,950	14,000	1,445	1,398	1,445	1,398		16,950	17,000	1,805	1,698	1,805	1,706		19,950	20,000	2,165	1,998	2,165	2,066	
14,000							17,000							20,000						
14,000	14,050	1,451	1,403	1,451	1,403		17,000	17,050	1,811	1,703	1,811	1,712		20,000	20,050	2,171	2,003	2,171	2,072	
14,050	14,100	1,457	1,408	1,457	1,408		17,050	17,100	1,817	1,708	1,817	1,718		20,050	20,100	2,177	2,008	2,177	2,078	
14,100	14,150	1,463	1,413	1,463	1,413		17,100	17,150	1,823	1,713	1,823	1,724		20,100	20,150	2,183	2,013	2,183	2,084	
14,150	14,200	1,469	1,418	1,469	1,418		17,150	17,200	1,829	1,718	1,829	1,730		20,150	20,200	2,189	2,018	2,189	2,090	
14,200	14,250	1,475	1,423	1,475	1,423		17,200	17,250	1,835	1,723	1,835	1,736		20,200	20,250	2,195	2,023	2,195	2,096	
14,250	14,300	1,481	1,428	1,481	1,428		17,250	17,300	1,841	1,728	1,841	1,742		20,250	20,300	2,201	2,028	2,201	2,10	

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—																				
21,000																				
21,000	21,050	2,291	2,103	2,291	2,192		24,000	24,050	2,651	2,419	2,651	2,552		27,000	27,050	3,011	2,779	3,011	2,912	
21,050	21,100	2,297	2,108	2,297	2,198		24,050	24,100	2,657	2,425	2,657	2,558		27,050	27,100	3,017	2,785	3,017	2,918	
21,100	21,150	2,303	2,113	2,303	2,204		24,100	24,150	2,663	2,431	2,663	2,564		27,100	27,150	3,023	2,791	3,023	2,924	
21,150	21,200	2,309	2,118	2,309	2,210		24,150	24,200	2,669	2,437	2,669	2,570		27,150	27,200	3,029	2,797	3,029	2,930	
21,200	21,250	2,315	2,123	2,315	2,216		24,200	24,250	2,675	2,443	2,675	2,576		27,200	27,250	3,035	2,803	3,035	2,936	
21,250	21,300	2,321	2,128	2,321	2,222		24,250	24,300	2,681	2,449	2,681	2,582		27,250	27,300	3,041	2,809	3,041	2,942	
21,300	21,350	2,327	2,133	2,327	2,228		24,300	24,350	2,687	2,455	2,687	2,588		27,300	27,350	3,047	2,815	3,047	2,948	
21,350	21,400	2,333	2,138	2,333	2,234		24,350	24,400	2,693	2,461	2,693	2,594		27,350	27,400	3,053	2,821	3,053	2,954	
21,400	21,450	2,339	2,143	2,339	2,240		24,400	24,450	2,699	2,467	2,699	2,600		27,400	27,450	3,059	2,827	3,059	2,960	
21,450	21,500	2,345	2,148	2,345	2,246		24,450	24,500	2,705	2,473	2,705	2,606		27,450	27,500	3,065	2,833	3,065	2,966	
21,500	21,550	2,351	2,153	2,351	2,252		24,500	24,550	2,711	2,479	2,711	2,612		27,500	27,550	3,071	2,839	3,071	2,972	
21,550	21,600	2,357	2,158	2,357	2,258		24,550	24,600	2,717	2,485	2,717	2,618		27,550	27,600	3,077	2,845	3,077	2,978	
21,600	21,650	2,363	2,163	2,363	2,264		24,600	24,650	2,723	2,491	2,723	2,624		27,600	27,650	3,083	2,851	3,083	2,984	
21,650	21,700	2,369	2,168	2,369	2,270		24,650	24,700	2,729	2,497	2,729	2,630		27,650	27,700	3,089	2,857	3,089	2,990	
21,700	21,750	2,375	2,173	2,375	2,276		24,700	24,750	2,735	2,503	2,735	2,636		27,700	27,750	3,095	2,863	3,095	2,996	
21,750	21,800	2,381	2,178	2,381	2,282		24,750	24,800	2,741	2,509	2,741	2,642		27,750	27,800	3,101	2,869	3,101	3,002	
21,800	21,850	2,387	2,183	2,387	2,288		24,800	24,850	2,747	2,515	2,747	2,648		27,800	27,850	3,107	2,875	3,107	3,008	
21,850	21,900	2,393	2,188	2,393	2,294		24,850	24,900	2,753	2,521	2,753	2,654		27,850	27,900	3,113	2,881	3,113	3,014	
21,900	21,950	2,399	2,193	2,399	2,300		24,900	24,950	2,759	2,527	2,759	2,660		27,900	27,950	3,119	2,887	3,119	3,020	
21,950	22,000	2,405	2,198	2,405	2,306		24,950	25,000	2,765	2,533	2,765	2,666		27,950	28,000	3,125	2,893	3,125	3,026	
22,000																				
22,000	22,050	2,411	2,203	2,411	2,312		25,000	25,050	2,771	2,539	2,771	2,672		28,000	28,050	3,131	2,899	3,131	3,032	
22,050	22,100	2,417	2,208	2,417	2,318		25,050	25,100	2,777	2,545	2,777	2,678		28,050	28,100	3,137	2,905	3,137	3,038	
22,100	22,150	2,423	2,213	2,423	2,324		25,100	25,150	2,783	2,551	2,783	2,684		28,100	28,150	3,143	2,911	3,143	3,044	
22,150	22,200	2,429	2,218	2,429	2,330		25,150	25,200	2,789	2,557	2,789	2,690		28,150	28,200	3,149	2,917	3,149	3,050	
22,200	22,250	2,435	2,223	2,435	2,336		25,200	25,250	2,795	2,563	2,795	2,696		28,200	28,250	3,155	2,923	3,155	3,056	
22,250	22,300	2,441	2,228	2,441	2,342		25,250	25,300	2,801	2,569	2,801	2,702		28,250	28,300	3,161	2,929	3,161	3,062	
22,300	22,350	2,447	2,233	2,447	2,348		25,300	25,350	2,807	2,575	2,807	2,708		28,300	28,350	3,167	2,935	3,167	3,068	
22,350	22,400	2,453	2,238	2,453	2,354		25,350	25,400	2,813	2,581	2,813	2,714		28,350	28,400	3,173	2,941	3,173	3,074	
22,400	22,450	2,459	2,243	2,459	2,360		25,400	25,450	2,819	2,587	2,819	2,720		28,400	28,450	3,179	2,947	3,179	3,080	
22,450	22,500	2,465	2,248	2,465	2,366		25,450	25,500	2,825	2,593	2,825	2,726		28,450	28,500	3,185	2,953	3,185	3,086	
22,500	22,550	2,471	2,253	2,471	2,372		25,500	25,550	2,831	2,599	2,831	2,732		28,500	28,550	3,191	2,959	3,191	3,092	
22,550	22,600	2,477	2,258	2,477	2,378		25,550	25,600	2,837	2,605	2,837	2,738		28,550	28,600	3,197	2,965	3,197	3,098	
22,600	22,650	2,483	2,263	2,483	2,384		25,600	25,650	2,843	2,611	2,843	2,744		28,600	28,650	3,203	2,971	3,203	3,104	
22,650	22,700	2,489	2,268	2,489	2,390		25,650	25,700	2,849	2,617	2,849	2,750		28,650	28,700	3,209	2,977	3,209	3,110	
22,700	22,750	2,495	2,273	2,495	2,396		25,700	25,750	2,855	2,623	2,855	2,756		28,700	28,750	3,215	2,983	3,215	3,116	
22,750	22,800	2,501	2,278	2,501	2,402		25,750	25,800	2,861	2,629	2,861	2,762		28,750	28,800	3,221	2,989	3,221	3,122	
22,800	22,850	2,507	2,283	2,507	2,408		25,800	25,850	2,867	2,635	2,867	2,768		28,800	28,850	3,227	2,995	3,227	3,128	
22,850	22,900	2,513	2,288	2,513	2,414		25,850	25,900	2,873	2,641	2,873	2,774		28,850	28,900	3,233	3,001	3,233	3,134	
22,900	22,950	2,519	2,293	2,519	2,420		25,900	25,950	2,879	2,647	2,879	2,780		28,900	28,950	3,239	3,007	3,239	3,140	
22,950	23,000	2,525	2,298	2,525	2,426		25,950	26,000	2,885	2,653	2,885	2,786		28,950	29,000	3,245	3,013	3,245	3,146	
23,000																				
23,000	23,050	2,531	2,303	2,531	2,432		26,000	26,050	2,891	2,659	2,891	2,792		29,000	29,050	3,251	3,019	3,251	3,152	
23,050	23,100	2,537	2,308	2,537	2,438		26,050	26,100	2,897	2,665	2,897	2,798		29,050	29,100	3,257	3,025	3,257	3,158	
23,100	23,150	2,543	2,313	2,543	2,444		26,100	26,150	2,903	2,671	2,903	2,804		29,100	29,150	3,263	3,031	3,263	3,164	
23,150	23,200	2,549	2,318	2,549	2,450		26,150	26,200	2,909	2,677	2,909	2,810		29,150	29,200	3,269	3,037	3,269	3,170	
23,200	23,250	2,555	2,323	2,555	2,456		26,200	26,250	2,915	2,683	2,915	2,816		29,200	29,250	3,275	3,043	3,275	3,176	
23,250	23,300	2,561	2,329	2,561	2,462		26,250	26,300	2,921	2,689	2,921	2,822		29,250	29,300	3,281	3,049	3,281	3,182	
23,300	23,350	2,567	2,335	2,567	2,468		26,300	26,350	2,927	2,695	2,927	2,828		29,300	29,350	3,287	3,055	3,287	3,188	
23,350	23,400	2,573	2,341	2,573	2,474		26,350	26,400	2,933	2,701	2,933	2,834		29,350	29,400	3,293				

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—																				
30,000																				
30,000	30,050	3,371	3,139	3,371	3,272		33,000	33,050	3,731	3,499	3,731	3,632		36,000	36,050	4,091	3,859	4,091	3,992	
30,050	30,100	3,377	3,145	3,377	3,278		33,050	33,100	3,737	3,505	3,737	3,638		36,050	36,100	4,097	3,865	4,097	3,998	
30,100	30,150	3,383	3,151	3,383	3,284		33,100	33,150	3,743	3,511	3,743	3,644		36,100	36,150	4,103	3,871	4,103	4,004	
30,150	30,200	3,389	3,157	3,389	3,290		33,150	33,200	3,749	3,517	3,749	3,650		36,150	36,200	4,109	3,877	4,109	4,010	
30,200	30,250	3,395	3,163	3,395	3,296		33,200	33,250	3,755	3,523	3,755	3,656		36,200	36,250	4,115	3,883	4,115	4,016	
Your tax is—																				
33,000																				
33,000	33,050	3,731	3,499	3,731	3,632		33,250	33,300	3,761	3,529	3,761	3,662		36,250	36,300	4,121	3,889	4,121	4,022	
33,050	33,100	3,737	3,505	3,737	3,668		33,300	33,350	3,767	3,535	3,767	3,668		36,300	36,350	4,127	3,895	4,127	4,028	
33,100	33,150	3,743	3,511	3,743	3,644		33,350	33,400	3,773	3,541	3,773	3,674		36,350	36,400	4,133	3,901	4,133	4,034	
33,150	33,200	3,749	3,517	3,749	3,650		33,400	33,450	3,779	3,547	3,779	3,680		36,400	36,450	4,139	3,907	4,139	4,040	
33,200	33,250	3,755	3,523	3,755	3,656		33,450	33,500	3,785	3,553	3,785	3,686		36,450	36,500	4,145	3,913	4,145	4,046	
Your tax is—																				
36,000																				
36,000	36,050	4,091	3,859	4,091	3,992		36,500	36,550	4,151	3,919	4,151	4,052		36,550	36,600	4,157	3,925	4,157	4,058	
36,050	36,100	4,097	3,865	4,097	3,998		36,600	36,650	4,163	3,931	4,163	4,064		36,650	36,700	4,169	3,937	4,169	4,070	
36,100	36,150	4,103	3,871	4,103	4,004		36,700	36,750	4,175	3,943	4,175	4,076		36,750	36,800	4,181	3,949	4,181	4,082	
36,150	36,200	4,109	3,877	4,109	4,010		36,800	36,850	4,187	3,955	4,187	4,088		36,850	36,900	4,193	3,961	4,193	4,094	
36,200	36,250	4,115	3,883	4,115	4,016		36,900	36,950	4,199	3,967	4,199	4,100		36,950	37,000	4,205	3,973	4,205	4,106	
Your tax is—																				
31,000																				
31,000	31,050	3,491	3,259	3,491	3,392		34,000	34,050	3,851	3,619	3,851	3,752		37,000	37,050	4,211	3,979	4,211	4,112	
31,050	31,100	3,497	3,265	3,497	3,398		34,050	34,100	3,857	3,625	3,857	3,758		37,050	37,100	4,217	3,985	4,217	4,118	
31,100	31,150	3,503	3,271	3,503	3,404		34,100	34,150	3,863	3,631	3,863	3,764		37,100	37,150	4,223	3,991	4,223	4,124	
31,150	31,200	3,509	3,277	3,509	3,410		34,150	34,200	3,869	3,637	3,869	3,770		37,150	37,200	4,229	3,997	4,229	4,130	
31,200	31,250	3,515	3,283	3,515	3,416		34,200	34,250	3,875	3,643	3,875	3,776		37,200	37,250	4,235	4,003	4,235	4,136	
Your tax is—																				
34,000																				
34,000	34,050	3,851	3,619	3,851	3,752		34,250	34,300	3,881	3,649	3,881	3,782		37,250	37,300	4,241	4,009	4,241	4,142	
34,050	34,100	3,857	3,625	3,857	3,788		34,300	34,350	3,887	3,655	3,887	3,788		37,300	37,350	4,247	4,015	4,247	4,148	
34,100	34,150	3,863	3,631	3,863	3,764		34,350	34,400	3,893	3,661	3,893	3,794		37,350	37,400	4,253	4,021	4,253	4,154	
34,150	34,200	3,869	3,637	3,869	3,770		34,400	34,450	3,899	3,667	3,899	3,800		37,400	37,450	4,259	4,027	4,259	4,160	
34,200	34,250	3,875	3,643	3,875	3,776		34,450	34,500	3,905	3,673	3,905	3,806		37,450	37,500	4,265	4,033	4,265	4,166	
Your tax is—																				
37,000																				
37,000	37,050	4,211	3,979	4,211	4,112		37,500	37,550	4,271	4,039	4,271	4,172		37,550	37,600	4,277	4,045	4,277	4,178	
37,050	37,100	4,217	3,985	4,217	4,118		37,600	37,650	4,283	4,051	4,283	4,184		37,650	37,700	4,289	4,057	4,289	4,190	
37,100	37,150	4,223	3,991	4,223	4,124		37,700	37,750	4,295	4,063	4,295	4,196		37,750	37,800	4,301	4,069	4,301	4,202	
37,150	37,200	4,229	3,997	4,229	4,130		37,800	37,850	4,307	4,075	4,307	4,208		37,850	37,900	4,313	4,081	4,313	4,214	
37,200	37,250	4,235	4,003	4,235	4,136		37,900	37,950	4,319	4,087	4,319	4,220		37,950	38,000	4,325	4,093	4,325	4,226	
Your tax is—																				
32,000																				
32,000	32,050	3,611	3,379	3,611	3,512		35,000	35,050	3,971	3,739	3,971	3,872		38,000	38,050	4,331	4,099	4,331	4,232	
32,050	32,100	3,617	3,385	3,617	3,518		35,050	35,100	3,977	3,745	3,977	3,878		38,050	38,100	4,337	4,105	4,337	4,238	
32,100	32,150	3,623	3,391	3,623	3,524		35,100	35,150	3,983	3,751	3,983	3,884		38,100	38,150	4,343	4,111	4,343	4,244	
32,150	32,200	3,629	3,397	3,629	3,530		35,150	35,200	3,989	3,757	3,989	3,890		38,150	38,200	4,349	4,117	4,349	4,250	
32,200	32,250	3,635	3,403	3,635	3,536		35,200	35,250	3,995	3,763	3,995	3,896		38,200	38,250	4,355	4,123	4,355	4,256	
32,250	32,300	3,641	3,409	3,641	3,542		35,250	35,300	4,001	3,769	4,001	3,902		38,250	38,300	4,361	4,129	4,361	4,262	
32,300	32,350	3,647	3,415	3,647	3,548		35,300	35,350	4,007	3,775	4,007	3,908		38,300	38,350	4,367	4,135	4,367	4,268	
32,350	32,400	3,653	3,421	3,653	3,554		35,350	35,400	4,013	3,781	4,013	3,914		38,350	38,400	4,373	4,141	4,373	4,274	
32,400	32,450	3,659	3,427	3,659	3,560		35,400	35,450	4,											

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—																				
39,000																				
39,000	39,050	4,451	4,219	4,451	4,352		42,000	42,050	4,811	4,579	4,811	4,712		45,000	45,050	5,171	4,939	5,171	5,072	
39,050	39,100	4,457	4,225	4,457	4,358		42,050	42,100	4,817	4,585	4,817	4,718		45,050	45,100	5,177	4,945	5,177	5,078	
39,100	39,150	4,463	4,231	4,463	4,364		42,100	42,150	4,823	4,591	4,823	4,724		45,100	45,150	5,183	4,951	5,183	5,084	
39,150	39,200	4,469	4,237	4,469	4,370		42,150	42,200	4,829	4,597	4,829	4,730		45,150	45,200	5,189	4,957	5,189	5,090	
39,200	39,250	4,475	4,243	4,475	4,376		42,200	42,250	4,835	4,603	4,835	4,736		45,200	45,250	5,195	4,963	5,195	5,096	
Your tax is—																				
42,000																				
39,250	39,300	4,481	4,249	4,481	4,382		42,250	42,300	4,841	4,609	4,841	4,742		45,250	45,300	5,201	4,969	5,201	5,102	
39,300	39,350	4,487	4,255	4,487	4,388		42,300	42,350	4,847	4,615	4,847	4,748		45,300	45,350	5,207	4,975	5,207	5,108	
39,350	39,400	4,493	4,261	4,493	4,394		42,350	42,400	4,853	4,621	4,853	4,754		45,350	45,400	5,213	4,981	5,213	5,114	
39,400	39,450	4,499	4,267	4,499	4,400		42,400	42,450	4,859	4,627	4,859	4,760		45,400	45,450	5,219	4,987	5,219	5,120	
39,450	39,500	4,505	4,273	4,505	4,406		42,450	42,500	4,865	4,633	4,865	4,766		45,450	45,500	5,225	4,993	5,225	5,126	
Your tax is—																				
45,000																				
39,500	39,550	4,511	4,279	4,511	4,412		42,500	42,550	4,871	4,639	4,871	4,772		45,500	45,550	5,231	4,999	5,231	5,132	
39,550	39,600	4,517	4,285	4,517	4,418		42,550	42,600	4,877	4,645	4,877	4,778		45,550	45,600	5,237	5,005	5,237	5,138	
39,600	39,650	4,523	4,291	4,523	4,424		42,600	42,650	4,883	4,651	4,883	4,784		45,600	45,650	5,243	5,011	5,243	5,144	
39,650	39,700	4,529	4,297	4,529	4,430		42,650	42,700	4,889	4,657	4,889	4,790		45,650	45,700	5,249	5,017	5,249	5,150	
39,700	39,750	4,535	4,303	4,535	4,436		42,700	42,750	4,895	4,663	4,895	4,796		45,700	45,750	5,255	5,023	5,255	5,156	
Your tax is—																				
40,000																				
40,000	40,050	4,571	4,339	4,571	4,472		43,000	43,050	4,931	4,699	4,931	4,832		46,000	46,050	5,291	5,059	5,291	5,192	
40,050	40,100	4,577	4,345	4,577	4,478		43,050	43,100	4,937	4,705	4,937	4,838		46,050	46,100	5,297	5,065	5,297	5,198	
40,100	40,150	4,583	4,351	4,583	4,484		43,100	43,150	4,943	4,711	4,943	4,844		46,100	46,150	5,303	5,071	5,303	5,204	
40,150	40,200	4,589	4,357	4,589	4,490		43,150	43,200	4,949	4,717	4,949	4,850		46,150	46,200	5,309	5,077	5,309	5,210	
40,200	40,250	4,595	4,363	4,595	4,496		43,200	43,250	4,955	4,723	4,955	4,856		46,200	46,250	5,315	5,083	5,315	5,216	
Your tax is—																				
43,000																				
40,250	40,300	4,601	4,369	4,601	4,502		43,250	43,300	4,961	4,729	4,961	4,862		46,250	46,300	5,321	5,089	5,321	5,222	
40,300	40,350	4,607	4,375	4,607	4,508		43,300	43,350	4,967	4,735	4,967	4,868		46,300	46,350	5,327	5,095	5,327	5,228	
40,350	40,400	4,613	4,381	4,613	4,514		43,350	43,400	4,973	4,741	4,973	4,874		46,350	46,400	5,333	5,101	5,333	5,234	
40,400	40,450	4,619	4,387	4,619	4,520		43,400	43,450	4,979	4,747	4,979	4,880		46,400	46,450	5,339	5,107	5,339	5,240	
40,450	40,500	4,625	4,393	4,625	4,526		43,450	43,500	4,985	4,753	4,985	4,886		46,450	46,500	5,345	5,113	5,345	5,246	
Your tax is—																				
44,000																				
40,500	40,550	4,631	4,399	4,631	4,532		44,000	44,050	5,051	4,819	5,051	4,952		47,000	47,050	5,411	5,179	5,411	5,312	
40,550	40,600	4,637	4,405	4,637	4,538		44,050	44,100	5,057	4,825	5,057	4,958		47,050	47,100	5,417	5,185	5,417	5,318	
40,600	40,650	4,643	4,411	4,643	4,544		44,100	44,150	5,063	4,831	5,063	4,964		47,100	47,150	5,423	5,191	5,423	5,324	
40,650	40,700	4,649	4,417	4,649	4,550		44,150	44,200	5,069	4,837	5,069	4,970		47,150	47,200	5,432	5,197	5,432	5,330	
40,700	40,750	4,655	4,423	4,655	4,556		44,200	44,250	5,075	4,843	5,075	4,976		47,200	47,250	5,443	5,203	5,443	5,336	
Your tax is—																				
45,000																				
40,750	40,800	4,661	4,429	4,661	4,562		44,250	44,300	5,081	4,849	5,081	4,982		47,250	47,300	5,454	5,209	5,454	5,342	
40,800	40,850	4,667	4,435	4,667	4,568		44,300	44,350	5,087	4,855	5,087	4,988		47,300	47,350	5,465	5,215	5,465	5,348	
40,850	40,900	4,673	4,441	4,673	4,574		44,350	44,400	5,093	4,861	5,093	4,994		47,350	47,400	5,476	5,221	5,476	5,354	
40,900	40,950	4,679	4,447	4,679	4,580		44,400	44,450	5,099	4,867	5,099	5,000		47,400	47,450	5,487	5,227	5,487	5,360	
40,950	41,000	4,685	4,453	4,685	4,586		44,450	44,500	5,105	4,873	5,105	5,006		47,450	47,500	5,498	5,233	5,498	5,366	
Your tax is—																				
46,000																				
40,700	40,750	4,721	4,489	4,721	4,622		44,500	44,550	5,111	4,879	5,111	5,012		47,500	47,550	5,509	5,239	5,509	5,372	
40,750	40,800	4,727	4,495	4,727	4,628		44,550	44,600	5,117	4,885	5,117</									

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—																				
48,000																				
48,000	48,050	5,619	5,299	5,619	5,432		51,000	51,050	6,279	5,659	6,279	5,792		54,000	54,050	6,939	6,019	6,939	6,152	
48,050	48,100	5,630	5,305	5,630	5,438		51,050	51,100	6,290	5,665	6,290	5,798		54,050	54,100	6,950	6,025	6,950	6,158	
48,100	48,150	5,641	5,311	5,641	5,444		51,100	51,150	6,301	5,671	6,301	5,804		54,100	54,150	6,961	6,031	6,961	6,164	
48,150	48,200	5,652	5,317	5,652	5,450		51,150	51,200	6,312	5,677	6,312	5,810		54,150	54,200	6,972	6,037	6,972	6,170	
48,200	48,250	5,663	5,323	5,663	5,456		51,200	51,250	6,323	5,683	6,323	5,816		54,200	54,250	6,983	6,043	6,983	6,176	
Your tax is—																				
51,000																				
48,250	48,300	5,674	5,329	5,674	5,462		51,250	51,300	6,334	5,689	6,334	5,822		54,250	54,300	6,994	6,049	6,994	6,182	
48,300	48,350	5,685	5,335	5,685	5,468		51,300	51,350	6,345	5,695	6,345	5,828		54,300	54,350	7,005	6,055	7,005	6,188	
48,350	48,400	5,696	5,341	5,696	5,474		51,350	51,400	6,356	5,701	6,356	5,834		54,350	54,400	7,016	6,061	7,016	6,194	
48,400	48,450	5,707	5,347	5,707	5,480		51,400	51,450	6,367	5,707	6,367	5,840		54,400	54,450	7,027	6,067	7,027	6,200	
48,450	48,500	5,718	5,353	5,718	5,486		51,450	51,500	6,378	5,713	6,378	5,846		54,450	54,500	7,038	6,073	7,038	6,206	
Your tax is—																				
54,000																				
48,500	48,550	5,729	5,359	5,729	5,492		51,500	51,550	6,389	5,719	6,389	5,852		54,500	54,550	7,049	6,079	7,049	6,212	
48,550	48,600	5,740	5,365	5,740	5,498		51,550	51,600	6,400	5,725	6,400	5,858		54,550	54,600	7,060	6,085	7,060	6,218	
48,600	48,650	5,751	5,371	5,751	5,504		51,600	51,650	6,411	5,731	6,411	5,864		54,600	54,650	7,071	6,091	7,071	6,224	
48,650	48,700	5,762	5,377	5,762	5,510		51,650	51,700	6,422	5,737	6,422	5,870		54,650	54,700	7,082	6,097	7,082	6,230	
48,700	48,750	5,773	5,383	5,773	5,516		51,700	51,750	6,433	5,743	6,433	5,876		54,700	54,750	7,093	6,103	7,093	6,236	
Your tax is—																				
49,000																				
49,000	49,050	5,839	5,419	5,839	5,552		52,000	52,050	6,499	5,779	6,499	5,912		55,000	55,050	7,159	6,139	7,159	6,272	
49,050	49,100	5,850	5,425	5,850	5,558		52,050	52,100	6,510	5,785	6,510	5,918		55,050	55,100	7,170	6,145	7,170	6,278	
49,100	49,150	5,861	5,431	5,861	5,564		52,100	52,150	6,521	5,791	6,521	5,924		55,100	55,150	7,181	6,151	7,181	6,284	
49,150	49,200	5,872	5,437	5,872	5,570		52,150	52,200	6,532	5,797	6,532	5,930		55,150	55,200	7,192	6,157	7,192	6,290	
49,200	49,250	5,883	5,443	5,883	5,576		52,200	52,250	6,543	5,803	6,543	5,936		55,200	55,250	7,203	6,163	7,203	6,296	
Your tax is—																				
52,000																				
49,250	49,300	5,894	5,449	5,894	5,582		52,250	52,300	6,554	5,809	6,554	5,942		55,250	55,300	7,214	6,169	7,214	6,302	
49,300	49,350	5,905	5,455	5,905	5,588		52,300	52,350	6,565	5,815	6,565	5,948		55,300	55,350	7,225	6,175	7,225	6,308	
49,350	49,400	5,916	5,461	5,916	5,594		52,350	52,400	6,576	5,821	6,576	5,954		55,350	55,400	7,236	6,181	7,236	6,314	
49,400	49,450	5,927	5,467	5,927	5,600		52,400	52,450	6,587	5,827	6,587	5,960		55,400	55,450	7,247	6,187	7,247	6,320	
49,450	49,500	5,938	5,473	5,938	5,606		52,450	52,500	6,598	5,833	6,598	5,966		55,450	55,500	7,258	6,193	7,258	6,326	
Your tax is—																				
55,000																				
49,500	49,550	5,949	5,479	5,949	5,612		52,500	52,550	6,609	5,839	6,609	5,972		55,500	55,550	7,269	6,199	7,269	6,332	
49,550	49,600	5,960	5,485	5,960	5,618		52,550	52,600	6,620	5,845	6,620	5,978		55,550	55,600	7,280	6,205	7,280	6,338	
49,600	49,650	5,971	5,491	5,971	5,624		52,600	52,650	6,631	5,851	6,631	5,984		55,600	55,650	7,291	6,211	7,291	6,344	
49,650	49,700	5,982	5,497	5,982	5,630		52,650	52,700	6,642	5,857	6,642	5,990		55,650	55,700	7,302	6,217	7,302	6,350	
49,700	49,750	5,993	5,503	5,993	5,636		52,700	52,750	6,653	5,863	6,653	5,996		55,700	55,750	7,313	6,223	7,313	6,356	
Your tax is—																				
50,000																				
50,000	50,050	6,059	5,539	6,059	5,672		53,000	53,050	6,719	5,899	6,719	6,032		56,000	56,050	7,379	6,259	7,379	6,392	
50,050	50,100	6,070	5,545	6,070	5,678		53,050	53,100	6,730	5,905	6,730	6,038		56,050	56,100	7,390	6,265	7,390	6,398	
50,100	50,150	6,081	5,551	6,081	5,684		53,100	53,150	6,741	5,911	6,741	6,044		56,100	56,150	7,401	6,271	7,401	6,404	
50,150	50,200	6,092	5,557	6,092	5,690		53,150	53,200	6,752	5,917	6,752	6,050		56,150	56,200	7,412	6,277	7,412	6,410	
50,200	50,250	6,103	5,563	6,103	5,696		53,200	53,250	6,763	5,923	6,763	6,056		56,200	56,250	7,423	6,283	7,423	6,416	
50,250	50,300	6,114	5,569	6,114	5,702		53,250	53,300	6,774	5,929	6,774	6,062		56,250	56,300	7,434	6,289	7,434	6,422	
50,300	50,350	6,125	5,575	6,125	5,708		53,300	53,350	6,785	5,935	6,785	6,068		56,300	56,350	7,445	6,295	7,445	6,428	
50,350	50,400	6,136	5,581	6,136	5,714		53,350	53,400	6,796	5,941	6,796	6,074		56,350	56,400	7,456	6,301	7,456	6,434	
50,400	50,450	6,147	5,587	6,147	5,720		53,400	53,450	6,											

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—
57,000																				63,000
57,000	57,050	7,599	6,379	7,599	6,512		60,000	60,050	8,259	6,739	8,259	6,872		63,000	63,050	8,919	7,099	8,919	7,232	
57,050	57,100	7,610	6,385	7,610	6,518		60,050	60,100	8,270	6,745	8,270	6,878		63,050	63,100	8,930	7,105	8,930	7,238	
57,100	57,150	7,621	6,391	7,621	6,524		60,100	60,150	8,281	6,751	8,281	6,884		63,100	63,150	8,941	7,111	8,941	7,247	
57,150	57,200	7,632	6,397	7,632	6,530		60,150	60,200	8,292	6,757	8,292	6,890		63,150	63,200	8,952	7,117	8,952	7,258	
57,200	57,250	7,643	6,403	7,643	6,536		60,200	60,250	8,303	6,763	8,303	6,896		63,200	63,250	8,963	7,123	8,963	7,269	
57,250	57,300	7,654	6,409	7,654	6,542		60,250	60,300	8,314	6,769	8,314	6,902		63,250	63,300	8,974	7,129	8,974	7,280	
57,300	57,350	7,665	6,415	7,665	6,548		60,300	60,350	8,325	6,775	8,325	6,908		63,300	63,350	8,985	7,135	8,985	7,291	
57,350	57,400	7,676	6,421	7,676	6,554		60,350	60,400	8,336	6,781	8,336	6,914		63,350	63,400	8,996	7,141	8,996	7,302	
57,400	57,450	7,687	6,427	7,687	6,560		60,400	60,450	8,347	6,787	8,347	6,920		63,400	63,450	9,007	7,147	9,007	7,313	
57,450	57,500	7,698	6,433	7,698	6,566		60,450	60,500	8,358	6,793	8,358	6,926		63,450	63,500	9,018	7,153	9,018	7,324	
57,500	57,550	7,709	6,439	7,709	6,572		60,500	60,550	8,369	6,799	8,369	6,932		63,500	63,550	9,029	7,159	9,029	7,335	
57,550	57,600	7,720	6,445	7,720	6,578		60,550	60,600	8,380	6,805	8,380	6,938		63,550	63,600	9,040	7,165	9,040	7,346	
57,600	57,650	7,731	6,451	7,731	6,584		60,600	60,650	8,391	6,811	8,391	6,944		63,600	63,650	9,051	7,171	9,051	7,357	
57,650	57,700	7,742	6,457	7,742	6,590		60,650	60,700	8,402	6,817	8,402	6,950		63,650	63,700	9,062	7,177	9,062	7,368	
57,700	57,750	7,753	6,463	7,753	6,596		60,700	60,750	8,413	6,823	8,413	6,956		63,700	63,750	9,073	7,183	9,073	7,379	
57,750	57,800	7,764	6,469	7,764	6,602		60,750	60,800	8,424	6,829	8,424	6,962		63,750	63,800	9,084	7,189	9,084	7,390	
57,800	57,850	7,775	6,475	7,775	6,608		60,800	60,850	8,435	6,835	8,435	6,968		63,800	63,850	9,095	7,195	9,095	7,401	
57,850	57,900	7,786	6,481	7,786	6,614		60,850	60,900	8,446	6,841	8,446	6,974		63,850	63,900	9,106	7,201	9,106	7,412	
57,900	57,950	7,797	6,487	7,797	6,620		60,900	60,950	8,457	6,847	8,457	6,980		63,900	63,950	9,117	7,207	9,117	7,423	
57,950	58,000	7,808	6,493	7,808	6,626		60,950	61,000	8,468	6,853	8,468	6,986		63,950	64,000	9,128	7,213	9,128	7,434	
58,000										61,000										64,000
58,000	58,050	7,819	6,499	7,819	6,632		61,000	61,050	8,479	6,859	8,479	6,992		64,000	64,050	9,139	7,219	9,139	7,445	
58,050	58,100	7,830	6,505	7,830	6,638		61,050	61,100	8,490	6,865	8,490	6,998		64,050	64,100	9,150	7,225	9,150	7,456	
58,100	58,150	7,841	6,511	7,841	6,644		61,100	61,150	8,501	6,871	8,501	7,004		64,100	64,150	9,161	7,231	9,161	7,467	
58,150	58,200	7,852	6,517	7,852	6,650		61,150	61,200	8,512	6,877	8,512	7,010		64,150	64,200	9,172	7,237	9,172	7,478	
58,200	58,250	7,863	6,523	7,863	6,656		61,200	61,250	8,523	6,883	8,523	7,016		64,200	64,250	9,183	7,243	9,183	7,489	
58,250	58,300	7,874	6,529	7,874	6,662		61,250	61,300	8,534	6,889	8,534	7,022		64,250	64,300	9,194	7,249	9,194	7,500	
58,300	58,350	7,885	6,535	7,885	6,668		61,300	61,350	8,545	6,895	8,545	7,028		64,300	64,350	9,205	7,255	9,205	7,511	
58,350	58,400	7,896	6,541	7,896	6,674		61,350	61,400	8,556	6,901	8,556	7,034		64,350	64,400	9,216	7,261	9,216	7,522	
58,400	58,450	7,907	6,547	7,907	6,680		61,400	61,450	8,567	6,907	8,567	7,040		64,400	64,450	9,227	7,267	9,227	7,533	
58,450	58,500	7,918	6,553	7,918	6,686		61,450	61,500	8,578	6,913	8,578	7,046		64,450	64,500	9,238	7,273	9,238	7,544	
58,500	58,550	7,929	6,559	7,929	6,692		61,500	61,550	8,589	6,919	8,589	7,052		64,500	64,550	9,249	7,279	9,249	7,555	
58,550	58,600	7,940	6,565	7,940	6,698		61,550	61,600	8,600	6,925	8,600	7,058		64,550	64,600	9,260	7,285	9,260	7,566	
58,600	58,650	7,951	6,571	7,951	6,704		61,600	61,650	8,611	6,931	8,611	7,064		64,600	64,650	9,271	7,291	9,271	7,577	
58,650	58,700	7,962	6,577	7,962	6,710		61,650	61,700	8,622	6,937	8,622	7,070		64,650	64,700	9,282	7,297	9,282	7,588	
58,700	58,750	7,973	6,583	7,973	6,716		61,700	61,750	8,633	6,943	8,633	7,076		64,700	64,750	9,293	7,303	9,293	7,599	
58,750	58,800	7,984	6,589	7,984	6,722		61,750	61,800	8,644	6,949	8,644	7,082		64,750	64,800	9,304	7,309	9,304	7,610	
58,800	58,850	7,995	6,595	7,995	6,728		61,800	61,850	8,655	6,955	8,655	7,088		64,800	64,850	9,315	7,315	9,315	7,621	
58,850	58,900	8,006	6,601	8,006	6,734		61,850	61,900	8,666	6,961	8,666	7,094		64,850	64,900	9,326	7,321	9,326	7,632	
58,900	58,950	8,017	6,607	8,017	6,740		61,900	61,950	8,677	6,967	8,677	7,100		64,900	64,950	9,337	7,327	9,337	7,643	
58,950	59,000	8,028	6,613	8,028	6,746		61,950	62,000	8,688	6,973	8,688	7,106		64,950	65,000	9,348	7,333	9,348	7,654	
59,000										62,000										65,000
59,000	59,050	8,039	6,619	8,039	6,752		62,000	62,050	8,699	6,979	8,699	7,112		65,000	65,050	9,359	7,339	9,359	7,665	
59,050	59,100	8,050	6,625	8,050	6,758		62,050	62,100	8,710	6,985	8,710	7,118		65,050	65,100	9,370	7,345	9,370	7,676	
59,100	59,150	8,061	6,631	8,061	6,764		62,100	62,150	8,721	6,991	8,721	7,124		65,100	65,150	9,381	7,351	9,381	7,687	
59,150	59,200	8,072	6,637	8,072	6,770		62,150	62,200	8,732	6,997	8,732	7,130		65,150	65,200	9,392	7,357	9,392	7,698	
59,200	59,250	8,083	6,643	8,083	6,776		62,200	62,250	8,743	7,003	8,743	7,136		65,200	65,250	9,403	7,363	9,403	7,709	
59,250	59,300	8,094	6,649	8,094	6,782		62,250	62,300	8,754	7,009	8,754	7,142		65,250	65,300	9,414	7,369	9,414	7,720	
59,300	59,350	8,105	6,655	8,105	6,788		62,300	62,350	8,765	7,015	8,765	7,148		65,300	65,350	9,425	7,375	9,425	7,731	
59,350	59,400	8,116	6,661	8,116	6,794		62,350	62,400	8											

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—																				
66,000																				
66,000	66,050	9,579	7,459	9,579	7,885		69,000	69,050	10,239	7,819	10,239	8,545		72,000	72,050	10,899	8,179	10,899	9,205	
66,050	66,100	9,590	7,465	9,590	7,896		69,050	69,100	10,250	7,825	10,250	8,556		72,050	72,100	10,910	8,185	10,910	9,216	
66,100	66,150	9,601	7,471	9,601	7,907		69,100	69,150	10,261	7,831	10,261	8,567		72,100	72,150	10,921	8,191	10,921	9,227	
66,150	66,200	9,612	7,477	9,612	7,918		69,150	69,200	10,272	7,837	10,272	8,578		72,150	72,200	10,932	8,197	10,932	9,238	
66,200	66,250	9,623	7,483	9,623	7,929		69,200	69,250	10,283	7,843	10,283	8,589		72,200	72,250	10,943	8,203	10,943	9,249	
Your tax is—																				
69,000																				
66,250	66,300	9,634	7,489	9,634	7,940		69,250	69,300	10,294	7,849	10,294	8,600		72,250	72,300	10,954	8,209	10,954	9,260	
66,300	66,350	9,645	7,495	9,645	7,951		69,300	69,350	10,305	7,855	10,305	8,611		72,300	72,350	10,965	8,215	10,965	9,271	
66,350	66,400	9,656	7,501	9,656	7,962		69,350	69,400	10,316	7,861	10,316	8,622		72,350	72,400	10,976	8,221	10,976	9,282	
66,400	66,450	9,667	7,507	9,667	7,973		69,400	69,450	10,327	7,867	10,327	8,633		72,400	72,450	10,987	8,227	10,987	9,293	
66,450	66,500	9,678	7,513	9,678	7,984		69,450	69,500	10,338	7,873	10,338	8,644		72,450	72,500	10,998	8,233	10,998	9,304	
Your tax is—																				
72,000																				
66,500	66,550	9,689	7,519	9,689	7,995		69,500	69,550	10,349	7,879	10,349	8,655		72,500	72,550	11,009	8,239	11,009	9,315	
66,550	66,600	9,700	7,525	9,700	8,006		69,550	69,600	10,360	7,885	10,360	8,666		72,550	72,600	11,020	8,245	11,020	9,326	
66,600	66,650	9,711	7,531	9,711	8,017		69,600	69,650	10,371	7,891	10,371	8,677		72,600	72,650	11,031	8,251	11,031	9,337	
66,650	66,700	9,722	7,537	9,722	8,028		69,650	69,700	10,382	7,897	10,382	8,688		72,650	72,700	11,042	8,257	11,042	9,348	
66,700	66,750	9,733	7,543	9,733	8,039		69,700	69,750	10,393	7,903	10,393	8,699		72,700	72,750	11,053	8,263	11,053	9,359	
Your tax is—																				
72,500																				
66,750	66,800	9,744	7,549	9,744	8,050		69,750	69,800	10,404	7,909	10,404	8,710		72,750	72,800	11,064	8,269	11,064	9,370	
66,800	66,850	9,755	7,555	9,755	8,061		69,800	69,850	10,415	7,915	10,415	8,721		72,800	72,850	11,075	8,275	11,075	9,381	
66,850	66,900	9,766	7,561	9,766	8,072		69,850	69,900	10,426	7,921	10,426	8,732		72,850	72,900	11,086	8,281	11,086	9,392	
66,900	66,950	9,777	7,567	9,777	8,083		69,900	69,950	10,437	7,927	10,437	8,743		72,900	72,950	11,097	8,287	11,097	9,403	
66,950	67,000	9,788	7,573	9,788	8,094		69,950	70,000	10,448	7,933	10,448	8,754		72,950	73,000	11,108	8,293	11,108	9,414	
Your tax is—																				
73,000																				
67,000	67,050	9,799	7,579	9,799	8,105		70,000	70,050	10,459	7,939	10,459	8,765		73,000	73,050	11,119	8,299	11,119	9,425	
67,050	67,100	9,810	7,585	9,810	8,116		70,050	70,100	10,470	7,945	10,470	8,776		73,050	73,100	11,130	8,305	11,130	9,436	
67,100	67,150	9,821	7,591	9,821	8,127		70,100	70,150	10,481	7,951	10,481	8,787		73,100	73,150	11,141	8,311	11,141	9,447	
67,150	67,200	9,832	7,597	9,832	8,138		70,150	70,200	10,492	7,957	10,492	8,798		73,150	73,200	11,152	8,317	11,152	9,458	
67,200	67,250	9,843	7,603	9,843	8,149		70,200	70,250	10,503	7,963	10,503	8,809		73,200	73,250	11,163	8,323	11,163	9,469	
Your tax is—																				
73,500																				
67,250	67,300	9,854	7,609	9,854	8,160		70,250	70,300	10,514	7,969	10,514	8,820		73,250	73,300	11,174	8,329	11,174	9,480	
67,300	67,350	9,865	7,615	9,865	8,171		70,300	70,350	10,525	7,975	10,525	8,831		73,300	73,350	11,185	8,335	11,185	9,491	
67,350	67,400	9,876	7,621	9,876	8,182		70,350	70,400	10,536	7,981	10,536	8,842		73,350	73,400	11,196	8,341	11,196	9,502	
67,400	67,450	9,887	7,627	9,887	8,193		70,400	70,450	10,547	7,987	10,547	8,853		73,400	73,450	11,207	8,347	11,207	9,513	
67,450	67,500	9,898	7,633	9,898	8,204		70,450	70,500	10,558	7,993	10,558	8,864		73,450	73,500	11,218	8,353	11,218	9,524	
Your tax is—																				
74,000																				
67,500	67,550	9,909	7,639	9,909	8,215		71,000	71,050	10,679	8,059	10,679	8,985		74,000	74,050	11,339	8,419	11,339	9,645	
67,550	67,600	9,920	7,645	9,920	8,226		71,050	71,100	10,690	8,065	10,690	8,996		74,050	74,100	11,350	8,425	11,350	9,656	
67,600	67,650	9,931	7,651	9,931	8,237		71,100	71,150	10,701	8,071	10,701	9,007		74,100	74,150	11,361	8,431	11,361	9,667	
67,650	67,700	9,942	7,657	9,942	8,248		71,150	71,200	10,712	8,077	10,712	9,018		74,150	74,200	11,372	8,437	11,372	9,678	
67,700	67,750	9,953	7,663	9,953	8,259		71,200	71,250	10,723	8,083	10,723	9,029		74,200	74,250	11,383	8,443	11,383	9,689	
Your tax is—																				
74,500																				
67,750	68,300	10,074	7,729	10,074	8,380		71,250	71,300	10,734	8,089	10,734	9,040		74,500	74,550	11,394	8,4			

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—
75,000							78,000							81,000						
75,000	75,050	11,559	8,539	11,559	9,865		78,000	78,050	12,219	8,899	12,219	10,525		81,000	81,050	12,879	9,259	12,879	11,185	
75,050	75,100	11,570	8,545	11,570	9,876		78,050	78,100	12,230	8,905	12,230	10,536		81,050	81,100	12,890	9,265	12,890	11,196	
75,100	75,150	11,581	8,551	11,581	9,887		78,100	78,150	12,241	8,911	12,241	10,547		81,100	81,150	12,901	9,271	12,901	11,207	
75,150	75,200	11,592	8,557	11,592	9,898		78,150	78,200	12,252	8,917	12,252	10,558		81,150	81,200	12,912	9,277	12,912	11,218	
75,200	75,250	11,603	8,563	11,603	9,909		78,200	78,250	12,263	8,923	12,263	10,569		81,200	81,250	12,923	9,283	12,923	11,229	
75,250	75,300	11,614	8,569	11,614	9,920		78,250	78,300	12,274	8,929	12,274	10,580		81,250	81,300	12,934	9,289	12,934	11,240	
75,300	75,350	11,625	8,575	11,625	9,931		78,300	78,350	12,285	8,935	12,285	10,591		81,300	81,350	12,945	9,295	12,945	11,251	
75,350	75,400	11,636	8,581	11,636	9,942		78,350	78,400	12,296	8,941	12,296	10,602		81,350	81,400	12,956	9,301	12,956	11,262	
75,400	75,450	11,647	8,587	11,647	9,953		78,400	78,450	12,307	8,947	12,307	10,613		81,400	81,450	12,967	9,307	12,967	11,273	
75,450	75,500	11,658	8,593	11,658	9,964		78,450	78,500	12,318	8,953	12,318	10,624		81,450	81,500	12,978	9,313	12,978	11,284	
75,500	75,550	11,669	8,599	11,669	9,975		78,500	78,550	12,329	8,959	12,329	10,635		81,500	81,550	12,989	9,319	12,989	11,295	
75,550	75,600	11,680	8,605	11,680	9,986		78,550	78,600	12,340	8,965	12,340	10,646		81,550	81,600	13,000	9,325	13,000	11,306	
75,600	75,650	11,691	8,611	11,691	9,997		78,600	78,650	12,351	8,971	12,351	10,657		81,600	81,650	13,011	9,331	13,011	11,317	
75,650	75,700	11,702	8,617	11,702	10,008		78,650	78,700	12,362	8,977	12,362	10,668		81,650	81,700	13,022	9,337	13,022	11,328	
75,700	75,750	11,713	8,623	11,713	10,019		78,700	78,750	12,373	8,983	12,373	10,679		81,700	81,750	13,033	9,343	13,033	11,339	
75,750	75,800	11,724	8,629	11,724	10,030		78,750	78,800	12,384	8,989	12,384	10,690		81,750	81,800	13,044	9,349	13,044	11,350	
75,800	75,850	11,735	8,635	11,735	10,041		78,800	78,850	12,395	8,995	12,395	10,701		81,800	81,850	13,055	9,355	13,055	11,361	
75,850	75,900	11,746	8,641	11,746	10,052		78,850	78,900	12,406	9,001	12,406	10,712		81,850	81,900	13,066	9,361	13,066	11,372	
75,900	75,950	11,757	8,647	11,757	10,063		78,900	78,950	12,417	9,007	12,417	10,723		81,900	81,950	13,077	9,367	13,077	11,383	
75,950	76,000	11,768	8,653	11,768	10,074		78,950	79,000	12,428	9,013	12,428	10,734		81,950	82,000	13,088	9,373	13,088	11,394	
76,000							79,000							82,000						
76,000	76,050	11,779	8,659	11,779	10,085		79,000	79,050	12,439	9,019	12,439	10,745		82,000	82,050	13,099	9,379	13,099	11,405	
76,050	76,100	11,790	8,665	11,790	10,096		79,050	79,100	12,450	9,025	12,450	10,756		82,050	82,100	13,110	9,385	13,110	11,416	
76,100	76,150	11,801	8,671	11,801	10,107		79,100	79,150	12,461	9,031	12,461	10,767		82,100	82,150	13,121	9,391	13,121	11,427	
76,150	76,200	11,812	8,677	11,812	10,118		79,150	79,200	12,472	9,037	12,472	10,778		82,150	82,200	13,132	9,397	13,132	11,438	
76,200	76,250	11,823	8,683	11,823	10,129		79,200	79,250	12,483	9,043	12,483	10,789		82,200	82,250	13,143	9,403	13,143	11,449	
76,250	76,300	11,834	8,689	11,834	10,140		79,250	79,300	12,494	9,049	12,494	10,800		82,250	82,300	13,154	9,409	13,154	11,460	
76,300	76,350	11,845	8,695	11,845	10,151		79,300	79,350	12,505	9,055	12,505	10,811		82,300	82,350	13,165	9,415	13,165	11,471	
76,350	76,400	11,856	8,701	11,856	10,162		79,350	79,400	12,516	9,061	12,516	10,822		82,350	82,400	13,176	9,421	13,176	11,482	
76,400	76,450	11,867	8,707	11,867	10,173		79,400	79,450	12,527	9,067	12,527	10,833		82,400	82,450	13,187	9,427	13,187	11,493	
76,450	76,500	11,878	8,713	11,878	10,184		79,450	79,500	12,538	9,073	12,538	10,844		82,450	82,500	13,198	9,433	13,198	11,504	
76,500	76,550	11,889	8,719	11,889	10,195		79,500	79,550	12,549	9,079	12,549	10,855		82,500	82,550	13,209	9,439	13,209	11,515	
76,550	76,600	11,900	8,725	11,900	10,206		79,550	79,600	12,560	9,085	12,560	10,866		82,550	82,600	13,220	9,445	13,220	11,526	
76,600	76,650	11,911	8,731	11,911	10,217		79,600	79,650	12,571	9,091	12,571	10,877		82,600	82,650	13,231	9,451	13,231	11,537	
76,650	76,700	11,922	8,737	11,922	10,228		79,650	79,700	12,582	9,097	12,582	10,888		82,650	82,700	13,242	9,457	13,242	11,548	
76,700	76,750	11,933	8,743	11,933	10,239		79,700	79,750	12,593	9,103	12,593	10,899		82,700	82,750	13,253	9,463	13,253	11,559	
76,750	76,800	11,944	8,749	11,944	10,250		79,750	79,800	12,604	9,109	12,604	10,910		82,750	82,800	13,264	9,469	13,264	11,570	
76,800	76,850	11,955	8,755	11,955	10,261		79,800	79,850	12,615	9,115	12,615	10,921		82,800	82,850	13,275	9,475	13,275	11,581	
76,850	76,900	11,966	8,761	11,966	10,272		79,850	79,900	12,626	9,121	12,626	10,932		82,850	82,900	13,286	9,481	13,286	11,592	
76,900	76,950	11,977	8,767	11,977	10,283		79,900	79,950	12,637	9,127	12,637	10,943		82,900	82,950	13,297	9,487	13,297	11,603	
76,950	77,000	11,988	8,773	11,988	10,294		79,950	80,000	12,648	9,133	12,648	10,954		82,950	83,000	13,308	9,493	13,308	11,614	
77,000							80,000							83,000						
77,000	77,050	11,999	8,779	11,999	10,305		80,000	80,050	12,659	9,139	12,659	10,965		83,000	83,050	13,319	9,499	13,319	11,625	
77,050	77,100	12,010	8,785	12,010	10,316		80,050	80,100	12,670	9,145	12,670	10,976		83,050	83,100	13,330	9,505	13,330	11,636	
77,100	77,150	12,021	8,791	12,021	10,327		80,100	80,150	12,681	9,151	12,681	10,987		83,100	83,150	13,341	9,511	13,341	11,647	
77,150	77,200	12,032	8,797	12,032	10,338		80,150	80,200	12,692	9,157	12,692	10,998		83,150	83,200	13,352	9,517	13,352	11,658	
77,200	77,250	12,043	8,803	12,043	10,349		80,200	80,250	12,703	9,163	12,703	11,009		83,200	83,250	13,363	9,523	13,363	11,669	
77,250	77,300	12,054	8,809	12,054	10,360		80,250	80,300	12,714	9,169	12,714	11,020		83,250	83,300	13,374	9,529	13,374		

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—																				
84,000																				
84,000	84,050	13,539	9,619	13,539	11,845		87,000	87,050	14,199	9,979	14,199	12,505		90,000	90,050	14,859	10,339	14,859	13,165	
84,050	84,100	13,550	9,625	13,550	11,856		87,050	87,100	14,210	9,985	14,210	12,516		90,050	90,100	14,870	10,345	14,870	13,176	
84,100	84,150	13,561	9,631	13,561	11,867		87,100	87,150	14,221	9,991	14,221	12,527		90,100	90,150	14,881	10,351	14,881	13,187	
84,150	84,200	13,572	9,637	13,572	11,878		87,150	87,200	14,232	9,997	14,232	12,538		90,150	90,200	14,892	10,357	14,892	13,198	
84,200	84,250	13,583	9,643	13,583	11,889		87,200	87,250	14,243	10,003	14,243	12,549		90,200	90,250	14,903	10,363	14,903	13,209	
84,250	84,300	13,594	9,649	13,594	11,900		87,250	87,300	14,254	10,009	14,254	12,560		90,250	90,300	14,914	10,369	14,914	13,220	
84,300	84,350	13,605	9,655	13,605	11,911		87,300	87,350	14,265	10,015	14,265	12,571		90,300	90,350	14,925	10,375	14,925	13,231	
84,350	84,400	13,616	9,661	13,616	11,922		87,350	87,400	14,276	10,021	14,276	12,582		90,350	90,400	14,936	10,381	14,936	13,242	
84,400	84,450	13,627	9,667	13,627	11,933		87,400	87,450	14,287	10,027	14,287	12,593		90,400	90,450	14,947	10,387	14,947	13,253	
84,450	84,500	13,638	9,673	13,638	11,944		87,450	87,500	14,298	10,033	14,298	12,604		90,450	90,500	14,958	10,393	14,958	13,264	
84,500	84,550	13,649	9,679	13,649	11,955		87,500	87,550	14,309	10,039	14,309	12,615		90,500	90,550	14,969	10,399	14,969	13,275	
84,550	84,600	13,660	9,685	13,660	11,966		87,550	87,600	14,320	10,045	14,320	12,626		90,550	90,600	14,980	10,405	14,980	13,286	
84,600	84,650	13,671	9,691	13,671	11,977		87,600	87,650	14,331	10,051	14,331	12,637		90,600	90,650	14,991	10,411	14,991	13,297	
84,650	84,700	13,682	9,697	13,682	11,988		87,650	87,700	14,342	10,057	14,342	12,648		90,650	90,700	15,002	10,417	15,002	13,308	
84,700	84,750	13,693	9,703	13,693	11,999		87,700	87,750	14,353	10,063	14,353	12,659		90,700	90,750	15,013	10,423	15,013	13,319	
84,750	84,800	13,704	9,709	13,704	12,010		87,750	87,800	14,364	10,069	14,364	12,670		90,750	90,800	15,024	10,429	15,024	13,330	
84,800	84,850	13,715	9,715	13,715	12,021		87,800	87,850	14,375	10,075	14,375	12,681		90,800	90,850	15,035	10,435	15,035	13,341	
84,850	84,900	13,726	9,721	13,726	12,032		87,850	87,900	14,386	10,081	14,386	12,692		90,850	90,900	15,046	10,441	15,046	13,352	
84,900	84,950	13,737	9,727	13,737	12,043		87,900	87,950	14,397	10,087	14,397	12,703		90,900	90,950	15,057	10,447	15,057	13,363	
84,950	85,000	13,748	9,733	13,748	12,054		87,950	88,000	14,408	10,093	14,408	12,714		90,950	91,000	15,068	10,453	15,068	13,374	
85,000																				
85,000	85,050	13,759	9,739	13,759	12,065		88,000	88,050	14,419	10,099	14,419	12,725		91,000	91,050	15,079	10,459	15,079	13,385	
85,050	85,100	13,770	9,745	13,770	12,076		88,050	88,100	14,430	10,105	14,430	12,736		91,050	91,100	15,090	10,465	15,090	13,396	
85,100	85,150	13,781	9,751	13,781	12,087		88,100	88,150	14,441	10,111	14,441	12,747		91,100	91,150	15,101	10,471	15,101	13,407	
85,150	85,200	13,792	9,757	13,792	12,098		88,150	88,200	14,452	10,117	14,452	12,758		91,150	91,200	15,112	10,477	15,112	13,418	
85,200	85,250	13,803	9,763	13,803	12,109		88,200	88,250	14,463	10,123	14,463	12,769		91,200	91,250	15,123	10,483	15,123	13,429	
85,250	85,300	13,814	9,769	13,814	12,120		88,250	88,300	14,474	10,129	14,474	12,780		91,250	91,300	15,134	10,489	15,134	13,440	
85,300	85,350	13,825	9,775	13,825	12,131		88,300	88,350	14,485	10,135	14,485	12,791		91,300	91,350	15,145	10,495	15,145	13,451	
85,350	85,400	13,836	9,781	13,836	12,142		88,350	88,400	14,496	10,141	14,496	12,802		91,350	91,400	15,156	10,501	15,156	13,462	
85,400	85,450	13,847	9,787	13,847	12,153		88,400	88,450	14,507	10,147	14,507	12,813		91,400	91,450	15,167	10,507	15,167	13,473	
85,450	85,500	13,858	9,793	13,858	12,164		88,450	88,500	14,518	10,153	14,518	12,824		91,450	91,500	15,178	10,513	15,178	13,484	
85,500	85,550	13,869	9,799	13,869	12,175		88,500	88,550	14,529	10,159	14,529	12,835		91,500	91,550	15,189	10,519	15,189	13,495	
85,550	85,600	13,880	9,805	13,880	12,186		88,550	88,600	14,540	10,165	14,540	12,846		91,550	91,600	15,200	10,525	15,200	13,506	
85,600	85,650	13,891	9,811	13,891	12,197		88,600	88,650	14,551	10,171	14,551	12,857		91,600	91,650	15,211	10,531	15,211	13,517	
85,650	85,700	13,902	9,817	13,902	12,208		88,650	88,700	14,562	10,177	14,562	12,868		91,650	91,700	15,222	10,537	15,222	13,528	
85,700	85,750	13,913	9,823	13,913	12,219		88,700	88,750	14,573	10,183	14,573	12,879		91,700	91,750	15,233	10,543	15,233	13,539	
85,750	85,800	13,924	9,829	13,924	12,230		88,750	88,800	14,584	10,189	14,584	12,890		91,750	91,800	15,244	10,549	15,244	13,550	
85,800	85,850	13,935	9,835	13,935	12,241		88,800	88,850	14,595	10,195	14,595	12,901		91,800	91,850	15,255	10,555	15,255	13,561	
85,850	85,900	13,946	9,841	13,946	12,252		88,850	88,900	14,606	10,201	14,606	12,912		91,850	91,900	15,266	10,561	15,266	13,572	
85,900	85,950	13,957	9,847	13,957	12,263		88,900	88,950	14,617	10,207	14,617	12,923		91,900	91,950	15,277	10,567	15,277	13,583	
85,950	86,000	13,968	9,853	13,968	12,274		88,950	89,000	14,628	10,213	14,628	12,934		91,950	92,000	15,288	10,573	15,288	13,594	
86,000																				
86,000	86,050	13,979	9,859	13,979	12,285		89,000	89,050	14,639	10,219	14,639	12,945		92,000	92,050	15,299	10,579	15,299	13,605	
86,050	86,100	13,990	9,865	13,990	12,296		89,050	89,100	14,650	10,225	14,650	12,956		92,050	92,100	15,310	10,585	15,310	13,616	
86,100	86,150	14,001	9,871	14,001	12,307		89,100	89,150	14,661	10,231	14,661	12,967		92,100	92,150	15,321	10,591	15,321	13,627	
86,150	86,200	14,012	9,877	14,012	12,318		89,150	89,200	14,672	10,237	14,672	12,978		92,150	92,200	15,332	10,597	15,332	13,638	
86,200	86,250	14,023	9,883	14,023	12,329		89,200	89,250	14,683	10,243	14,683	12,989		92,200	92,250	15,343	10,603	15,343	13,649	
86,250	86,300	14,034	9,889	14,034	12,340															

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—
93,000							96,000							99,000							
93,000	93,050	15,519	10,699	15,519	13,825		96,000	96,050	16,179	11,232	16,179	14,485		99,000	99,050	16,839	11,892	16,839	15,145		
93,050	93,100	15,530	10,705	15,530	13,836		96,050	96,100	16,190	11,243	16,190	14,496		99,050	99,100	16,850	11,903	16,850	15,156		
93,100	93,150	15,541	10,711	15,541	13,847		96,100	96,150	16,201	11,254	16,201	14,507		99,100	99,150	16,861	11,914	16,861	15,167		
93,150	93,200	15,552	10,717	15,552	13,858		96,150	96,200	16,212	11,265	16,212	14,518		99,150	99,200	16,872	11,925	16,872	15,178		
93,200	93,250	15,563	10,723	15,563	13,869		96,200	96,250	16,223	11,276	16,223	14,529		99,200	99,250	16,883	11,936	16,883	15,189		
93,250	93,300	15,574	10,729	15,574	13,880		96,250	96,300	16,234	11,287	16,234	14,540		99,250	99,300	16,894	11,947	16,894	15,200		
93,300	93,350	15,585	10,735	15,585	13,891		96,300	96,350	16,245	11,298	16,245	14,551		99,300	99,350	16,905	11,958	16,905	15,211		
93,350	93,400	15,596	10,741	15,596	13,902		96,350	96,400	16,256	11,309	16,256	14,562		99,350	99,400	16,916	11,969	16,916	15,222		
93,400	93,450	15,607	10,747	15,607	13,913		96,400	96,450	16,267	11,320	16,267	14,573		99,400	99,450	16,927	11,980	16,927	15,233		
93,450	93,500	15,618	10,753	15,618	13,924		96,450	96,500	16,278	11,331	16,278	14,584		99,450	99,500	16,938	11,991	16,938	15,244		
93,500	93,550	15,629	10,759	15,629	13,935		96,500	96,550	16,289	11,342	16,289	14,595		99,500	99,550	16,949	12,002	16,949	15,255		
93,550	93,600	15,640	10,765	15,640	13,946		96,550	96,600	16,300	11,353	16,300	14,606		99,550	99,600	16,960	12,013	16,960	15,266		
93,600	93,650	15,651	10,771	15,651	13,957		96,600	96,650	16,311	11,364	16,311	14,617		99,600	99,650	16,971	12,024	16,971	15,277		
93,650	93,700	15,662	10,777	15,662	13,968		96,650	96,700	16,322	11,375	16,322	14,628		99,650	99,700	16,982	12,035	16,982	15,288		
93,700	93,750	15,673	10,783	15,673	13,979		96,700	96,750	16,333	11,386	16,333	14,639		99,700	99,750	16,993	12,046	16,993	15,299		
93,750	93,800	15,684	10,789	15,684	13,990		96,750	96,800	16,344	11,397	16,344	14,650		99,750	99,800	17,004	12,057	17,004	15,310		
93,800	93,850	15,695	10,795	15,695	14,001		96,800	96,850	16,355	11,408	16,355	14,661		99,800	99,850	17,015	12,068	17,015	15,321		
93,850	93,900	15,706	10,801	15,706	14,012		96,850	96,900	16,366	11,419	16,366	14,672		99,850	99,900	17,026	12,079	17,026	15,332		
93,900	93,950	15,717	10,807	15,717	14,023		96,900	96,950	16,377	11,430	16,377	14,683		99,900	99,950	17,037	12,090	17,037	15,343		
93,950	94,000	15,728	10,813	15,728	14,034		96,950	97,000	16,388	11,441	16,388	14,694		99,950	100,000	17,048	12,101	17,048	15,354		
94,000							97,000							\$100,000 or over use the Tax Computation Worksheet							
94,000	94,050	15,739	10,819	15,739	14,045		97,000	97,050	16,399	11,452	16,399	14,705									
94,050	94,100	15,750	10,825	15,750	14,056		97,050	97,100	16,410	11,463	16,410	14,716									
94,100	94,150	15,761	10,831	15,761	14,067		97,100	97,150	16,421	11,474	16,421	14,727									
94,150	94,200	15,772	10,837	15,772	14,078		97,150	97,200	16,432	11,485	16,432	14,738									
94,200	94,250	15,783	10,843	15,783	14,089		97,200	97,250	16,443	11,496	16,443	14,749									
94,250	94,300	15,794	10,849	15,794	14,100		97,250	97,300	16,454	11,507	16,454	14,760									
94,300	94,350	15,805	10,858	15,805	14,111		97,300	97,350	16,465	11,518	16,465	14,771									
94,350	94,400	15,816	10,869	15,816	14,122		97,350	97,400	16,476	11,529	16,476	14,782									
94,400	94,450	15,827	10,880	15,827	14,133		97,400	97,450	16,487	11,540	16,487	14,793									
94,450	94,500	15,838	10,891	15,838	14,144		97,450	97,500	16,498	11,551	16,498	14,804									
94,500	94,550	15,849	10,902	15,849	14,155		97,500	97,550	16,509	11,562	16,509	14,815									
94,550	94,600	15,860	10,913	15,860	14,166		97,550	97,600	16,520	11,573	16,520	14,826									
94,600	94,650	15,871	10,924	15,871	14,177		97,600	97,650	16,531	11,584	16,531	14,837									
94,650	94,700	15,882	10,935	15,882	14,188		97,650	97,700	16,542	11,595	16,542	14,848									
94,700	94,750	15,893	10,946	15,893	14,199		97,700	97,750	16,553	11,606	16,553	14,859									
94,750	94,800	15,904	10,957	15,904	14,210		97,750	97,800	16,564	11,617	16,564	14,870									
94,800	94,850	15,915	10,968	15,915	14,221		97,800	97,850	16,575	11,628	16,575	14,881									
94,850	94,900	15,926	10,979	15,926	14,232		97,850	97,900	16,586	11,639	16,586	14,892									
94,900	94,950	15,937	10,990	15,937	14,243		97,900	97,950	16,597	11,650	16,597	14,903									
94,950	95,000	15,948	11,001	15,948	14,254		97,950	98,000	16,608	11,661	16,608	14,914									
95,000							98,000							99,000							
95,000	95,050	15,959	11,012	15,959	14,265		98,000	98,050	16,619	11,672	16,619	14,925									
95,050	95,100	15,970	11,023	15,970	14,276		98,050	98,100	16,630	11,683	16,630	14,936									
95,100	95,150	15,981	11,034	15,981	14,287		98,100	98,150	16,641	11,694	16,641	14,947									
95,150	95,200	15,992	11,045	15,992	14,298		98,150	98,200	16,652	11,705	16,652	14,958									
95,200	95,250	16,003	11,056	16,003	14,309		98,200	98,250	16,663	11,716	16,663	14,969									
95,250	95,300	16,014	11,067	16,014	14,320		98,250	98,300	16,674	11,727	16,674	14,980									
95,300	95,350	16,025	11,078	16,025	14,331		98,300	98,350	16,685	11,738	16,685	14,991									
95,350	95,400	16,036	11,089	16,036	14,342		98,350	98,400	16,696	11,749	16,696	15,002									
95,400	95,450	16,047	11,100	16,047	14,353		98,400	98,450	16,707	11,760	16,707	15,013									
95,450	95,500	16,058	11,111	16,058	14,364		98,450	9													

2024 Tax Computation Worksheet—Line 16



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

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

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

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 \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 41,812.25	\$

Section B—Use if your filing status is **Married filing jointly** or **Qualifying surviving spouse**. Complete the row below that applies to you.

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 \$201,050	\$	× 22% (0.22)	\$	\$ 9,894.00	\$
Over \$201,050 but not over \$383,900	\$	× 24% (0.24)	\$	\$ 13,915.00	\$
Over \$383,900 but not over \$487,450	\$	× 32% (0.32)	\$	\$ 44,627.00	\$
Over \$487,450 but not over \$731,200	\$	× 35% (0.35)	\$	\$ 59,250.50	\$
Over \$731,200	\$	× 37% (0.37)	\$	\$ 73,874.50	\$

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

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 \$100,525	\$	× 22% (0.22)	\$	\$ 4,947.00	\$
Over \$100,525 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 6,957.50	\$
Over \$191,950 but not over \$243,725	\$	× 32% (0.32)	\$	\$ 22,313.50	\$
Over \$243,725 but not over \$365,600	\$	× 35% (0.35)	\$	\$ 29,625.25	\$
Over \$365,600	\$	× 37% (0.37)	\$	\$ 36,937.25	\$

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

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 \$100,500	\$	× 22% (0.22)	\$	\$ 6,641.00	\$
Over \$100,500 but not over \$191,950	\$	× 24% (0.24)	\$	\$ 8,651.00	\$
Over \$191,950 but not over \$243,700	\$	× 32% (0.32)	\$	\$ 24,007.00	\$
Over \$243,700 but not over \$609,350	\$	× 35% (0.35)	\$	\$ 31,318.00	\$
Over \$609,350	\$	× 37% (0.37)	\$	\$ 43,505.00	\$

General Information

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. Direct File and Free File provide eligible taxpayers the ability to file their taxes electronically for free. See [IRS.gov/DirectFile](#) and [IRS.gov/FreeFile](#) for details and to see if you are eligible.

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

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim in the *Dependents* section. Check that each dependent's name and SSN agrees with the dependent's social security card. For each child under age 17 who is a qualifying child for the child tax credit or each dependent who qualifies you for the credit for other dependents, make sure you checked the appropriate box in column (4) of the *Dependents* section.

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

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

- Be sure to enter your SSN in the space provided on page 1 of Form 1040 or 1040-SR. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

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

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

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

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

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

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

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

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

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

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

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

- Make sure that if you, your spouse with whom you are filing a joint return, or your dependent was enrolled in Marketplace coverage, and advance payments of the premium tax credit were made for the coverage, that you attach

Form 8962. For tax years other than 2020, you may have to repay excess advance payments, even if someone else enrolled you, your spouse, or your dependent in the Marketplace coverage. Excess advance payments may also have to be repaid if you enrolled someone in Marketplace coverage, you don't claim that individual as a dependent, and no one else claims that individual as a dependent. See the instructions for Schedule 2, line 1a, and the Instructions for Form 8962. You or whoever enrolled you should have received Form 1095-A from the Marketplace with information about who was covered and any advance payments of the premium tax credit.

Innocent Spouse Relief

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

Income Tax Withholding and Estimated Tax Payments for 2025



You can use the [Tax Withholding Estimator](#) instead of Pub. 505 or the worksheets included with Form W-4 or W-4P to 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 2025 Form 1040 or 1040-SR will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2025 is \$1,000 or more, see Form 1040-ES and Pub. 505 for a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

Secure Your Tax Records From Identity Theft



All taxpayers can now apply for an Identity Protection PIN (IP PIN). Go to [IRS.gov/GetAnIPPIN](#) to request an IP PIN through your online account, file Form 15227 if your AGI on your last filed return is less than \$79,000 (\$158,000 if married filing jointly), or make an appointment to visit a Taxpayer Assistance Center.

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

To reduce your risk:

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

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

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

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

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

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

If you receive an unsolicited email claiming to be from the IRS, forward the message to phishing@irs.gov. For more information, go to [IRS.gov/Phishing](#). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for 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 report suspicious emails, texts, and social media messages to the Federal Trade Commission (FTC) at [ftc.gov/complaint](#). You can contact them at [www.ftc.gov/idtheft](#) or 877-IDTHEFT

(877-438-4338). If you have been the 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, go to [Pay.gov](#) and make a contribution by credit card, debit card, PayPal, checking account, or savings account. If you prefer, you can make a check payable to the "Bureau of the Fiscal Service" and send it to: Bureau of the Fiscal Service, Attn: Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. In the memo section of the check, make a note that it is a gift to reduce the debt held by the public. Don't add your gift to any tax you may owe. See the instructions for line 37 for details on how to pay any tax you owe. For information on how to make this type of gift online, go to [TreasuryDirect.gov/Help-Center/Public-Debt-FAQs/#DebtFinance](#) and click on "How do you make a contribution to reduce the debt?"



You may be able to deduct this gift on your 2025 tax return.

How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should

keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see chapter 1 of Pub. 17.

Amended Return

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

You can file Form 1040-X electronically with tax filing software to amend Forms 1040 and 1040-SR. See [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:

- Access your online account at [IRS.gov/Account](#),
- 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, go to [Filing past due returns](#) or [IRS.gov/Individuals](#) for help in filing those returns. Send the

return to the address that applies to you in the latest Form 1040 and 1040-SR instructions. For example, if you are filing a 2021 return in 2025, use the address at the end of these instructions. However, if you got an IRS notice, mail the return to the address in the notice.

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [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.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to [IRS.gov/DirectFile](#) for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [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.

- [IRS.gov/DirectFile](#) offers an Eligibility Checker to help you determine if Direct File is the right choice for your tax filing needs.

- 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 service at [SSA.gov/employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/businessaccount](#) for more information.

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

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

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

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

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

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

Alternative media preference. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to re-

ceive certain types of written correspondence in the following formats.

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

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

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

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](#) for more information.

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

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

Access your online account (individual taxpayers only). Go to [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 OLA. For more information, go to [IRS.gov/TaxProAccount](#).

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

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

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

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

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have

an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](#).

Ways to check on the status of your refund.

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



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

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

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

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

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

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

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

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

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

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

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

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

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

IRS Document Upload Tool. You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](#).

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

Contacting your local TAC. Keep in mind, many questions can be answered

on IRS.gov without visiting a TAC. Go to [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, include it with your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$510 or the amount of any tax you owe, whichever is smaller.

Late payment of tax. If you pay your taxes late, the penalty is usually 1/2 of

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

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

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

Refund Information

where's my refund? To check the status of your refund, go to [IRS.gov/Refunds](https://www.irs.gov/Refunds) or use the free IRS2Go app, 24 hours a day, 7 days a week. Information about your refund will generally be available within 24 hours after the IRS receives your e-filed return or 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.

The IRS can't issue refunds before mid-February 2025 for returns that claim the earned income credit or the additional child tax credit. This delay applies to the entire refund, not just the portion associated with these credits.

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

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

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

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.

Form(s) 1099-K

If, for tax year 2024, you received a Form(s) 1099-K that shows payments that were included in error (for example, money for gifts or reimbursements) or for personal items that you sold at a loss (for example, an old refrigerator), enter the amount that was included in error or for personal items sold at a loss in the entry space at the top of Schedule 1.

- If the entire amount reported to you on Form(s) 1099-K was in error or for personal items sold at a loss, enter the total amount from Form(s) 1099-K, box 1(a), in the entry space at the top of Schedule 1.

- If only some of the amount reported to you on Form(s) 1099-K in box 1(a) was in error or for personal items sold at a loss, only enter the amount that was in error or for personal items sold at a loss in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transactions.

- If you received more than one incorrect Form(s) 1099-K, with amounts reported in error or for personal items sold at a loss, add the incorrect amounts together and enter the total incorrect amount in the entry space at the top of Schedule 1. The remaining amounts reported to you on Form(s) 1099-K in box 1(a) should be reported elsewhere

on your return depending on the nature of the transactions.



If you received a Form 1099-K for a personal item that you sold at a gain, don't report this amount in the entry space at the top of Schedule 1; instead report it as you would report any other capital gain on Form 8949 and Schedule D.

Example—Incorrect Form 1099-K.

You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You would enter \$800 in the entry space at the top of Schedule 1.

Example—Personal item sold at a loss.

You bought a couch for \$1,000 and sold it through a third-party vendor for \$700, which was reported in box 1(a) of your Form 1099-K. You would enter \$700 in the entry space at the top of Schedule 1.

Example—Personal items sold at a loss and a gain.

In addition to selling your couch for \$700, you also sold a handbag that you bought for \$800 and sold for \$1,200. Your Form 1099-K shows \$1,900 in box 1(a). You would enter \$700 in the entry space at the top of Schedule 1 for your loss on selling the couch and the remaining \$400 of gain from the sale of the handbag would be reported as capital gain on Form 8949 and Schedule D.

Example—Multiple incorrect Form(s) 1099-K.

You received a Form 1099-K that incorrectly showed \$800 of payments to you in box 1(a). You also received a Form 1099-K that reported \$6,000 in box 1(a) but \$700 of that amount was reported in error. You would enter \$1,500 in the entry space at the top of Schedule 1. The remaining \$5,300 should be reported elsewhere on your return depending on the nature of the transactions.

Additional Income

Line 1

Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you either (a) didn't itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2024, you may be required to report this amount. If you didn't receive a Form 1099-G, check with the government agency that made the payments to you. Your 2024 Form 1099-G may have been made available to you only in an electronic format, and you will need to get instructions from the agency to retrieve this document. Report any taxable refund you received even if you didn't receive Form 1099-G.

If you chose to apply part or all of the refund to your 2024 estimated state or local income tax, the amount applied is treated as received in 2024. If the refund was for a tax you paid in 2023 and you deducted state and local income taxes on your 2023 Schedule A, use the State and Local Income Tax Refund Worksheet in these instructions to see if any of your refund is taxable.

Exception. See *Itemized Deduction Recoveries* in Pub. 525 instead of using the State and Local Income Tax Refund Worksheet in these instructions if any of the following applies.

1. You received a refund in 2024 that is for a tax year other than 2023.

2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2024 of an amount deducted or credit claimed in an earlier year.

3. You had taxable income on your 2023 Form 1040 or 1040-SR, line 15, but no tax on your Form 1040 or 1040-SR, line 16, because of the 0% tax rate on net capital gain and qualified dividends in certain situations.

4. Your 2023 state and local income tax refund is more than your 2023 state and local income tax deduction minus the amount you could have deducted as your 2023 state and local general sales taxes.

5. You made your last payment of 2023 estimated state or local income tax in 2024.

6. You owed alternative minimum tax in 2023.

7. You couldn't use the full amount of credits you were entitled to in 2023 because the total credits were more than the amount shown on your 2023 Form 1040 or 1040-SR, line 16.

8. You could be claimed as a dependent by someone else in 2023.

9. You received a refund because of a jointly filed state or local income tax return, but you aren't filing a joint 2024 Form 1040 or 1040-SR with the same person.

Lines 2a and 2b

Alimony Received

Line 2a

Enter amounts received as alimony or separate maintenance pursuant to a divorce or separation agreement entered into on or before December 31, 2018, unless that agreement was changed after December 31, 2018, to expressly provide that alimony received isn't included in your income. Alimony received is not included in your income if you entered into a divorce or separation agreement after December 31, 2018. If you are including alimony in your income, you must let the person who made the payments know your social security number. If you don't, you may have to pay a penalty. For more details, see Pub. 504.

If you are including alimony payments from more than one divorce or separation agreement in your income, enter the total of all alimony received on line 2a.

Line 2b

On line 2b, enter the month and year of your original divorce or separation agreement that relates to the alimony payment, if any, reported on line 2a.

If you have alimony payments from more than one divorce or separation agreement, on line 2b enter the month and year of the divorce or separation agreement for which you received the most income. Attach a statement listing the month and year of the other agreements.

Line 3

Business Income or (Loss)

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C.

Line 4

Other Gains or (Losses)

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

Line 7

Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2024. Report this amount on line 7.



If the amount reported in box 1 of your Form(s) 1099-G is incorrect, report on line 7 only the actual amount of unemployment compensation paid to you in 2024.

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

If you received an overpayment of unemployment compensation in 2024 and you repaid any of it in 2024, subtract the amount you repaid from the total amount you received. Enter the result on line 7. Also enter "Repaid" and the amount you repaid on the dotted line next to line 7. If, in 2024, you repaid more than \$3,000 of unemployment

compensation that you included in gross income in an earlier year, see *Repayments* in Pub. 525 for details on how to report the payment.



If you received unemployment compensation in 2024, your state may issue an electronic Form 1099-G instead of it being mailed to you. Check your state's unemployment compensation website for more information.

Lines 8a Through 8z

Other Income



Do not report on lines 8a through 8z any income from 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 deduction for an NOL from an earlier year. Enter the amount in the pre-printed parentheses (as a negative number). The amount of your deduction will be subtracted from the other amounts of income listed on lines 8b through 8z. See the Instructions for Form 172 for details.

Line 8b

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

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

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 2023 Schedule A, line 5d 1. _____
2. Is the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d) more than the amount on your 2023 Schedule A, line 5e?

No. Enter the amount from line 1 on line 3 and go to line 4.
 Yes. Subtract the amount on your 2023 Schedule A, line 5e, from the amount of state and local income taxes (or general sales taxes), real estate taxes, and personal property taxes paid in 2023 (generally, this is the amount reported on your 2023 Schedule A, line 5d).

2. _____
3. Is the amount on line 1 more than the amount on line 2?

No. None of your refund is taxable.
 Yes. Subtract line 2 from line 1.

3. _____
4. Enter your total itemized deductions from your 2023 Schedule A, line 17. 4. _____
- Note.** If the filing status on your 2023 Form 1040 or 1040-SR was married filing separately and your spouse itemized deductions in 2023, skip lines 5 through 7, enter the amount from line 4 on line 8, and go to line 9.

5. Enter the amount shown below for the filing status claimed on your **2023** Form 1040 or 1040-SR.

<ul style="list-style-type: none"> • Single or married filing separately—\$13,850 • Married filing jointly or qualifying surviving spouse—\$27,700 • Head of household—\$20,800 	{ <div style="display: inline-block; width: 100px; height: 10px; background-color: black; border-radius: 5px;"></div>	5. _____
--	---	----------
6. Check any boxes that apply.*

<input type="checkbox"/> You were born before January 2, 1959. <input type="checkbox"/> Spouse was born before January 2, 1959.	<input type="checkbox"/> You are blind. <input type="checkbox"/> Spouse is blind.
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No boxes checked. Enter -0-.

Multiply the number of boxes checked by \$1,500 (\$1,850 if your 2023 filing status was single or head of household). 6. _____

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

<input type="checkbox"/> No. None of your refund is taxable.	<input type="checkbox"/> 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. _____



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. Your nontaxable Medicaid waiver payments should be reported to you on Form(s) W-2 in box 12, Code II. If nontaxable payments were reported to you in box 1 of Form(s) W-2, report the amount on Form 1040 or 1040-SR, line 1a. If you did not receive a Form W-2 for nontaxable payments, or you received nontaxable payments that you didn't report on line 1a, and choose to include nontaxable amounts in earned income for purposes of claiming a credit or other tax benefit, report the amount on Form 1040 or 1040-SR, line 1d. Then, on line 8s enter the total amount of the nontaxable payments reported on Form 1040 or 1040-SR, line 1a or 1d, in the entry space in the preprinted parentheses (as a negative number). For more information about these payments, see Pub. 525.

Line 8t

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

Line 8u

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

Line 8v

Digital assets not reported elsewhere. If, in 2024, you received ordinary income in connection with digital assets that isn't reported elsewhere on your return (for example, digital assets, such as

income from forks, staking, or mining, which aren't wages reported on line 1a or capital gain or loss reported on Form 8949 and Schedule D), report this income on line 8v. Don't report a gift or inheritance of digital assets on line 8v. For more information, go to [IRS.gov/Businesses/Small-Businesses-Self-Employed/Digital-Assets](https://www.irs.gov/Businesses/Small-Businesses-Self-Employed/Digital-Assets).

Line 8z

Other income. Use line 8z to report any taxable income not reported elsewhere on your return or other schedules. List the type and amount of income. If necessary, include a statement showing the required information. For more details, see *Miscellaneous Income* in Pub. 525.

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

- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.

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

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

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

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

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

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

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) in the case of distributions from a QTP, they are more than the qualified higher education expenses of the designated beneficiary in 2024 or, in the case of distributions from an ESA, they are more than the qualified education expenses of the designated beneficiary in 2024; and (b) they were not included in a qualified rollover. Nontaxable distributions from these accounts don't have to be reported on Form 1040 or 1040-SR. This includes rollovers and qualified higher education expenses refunded to a student from a QTP that were recontributed to a QTP with the same designated beneficiary generally within 60 days after the date of refund. See Pub. 970.



You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.

Nontaxable income. Don't report any nontaxable income on line 8z. Examples of nontaxable income include the following.

- Child support.
- Payments you received to help you pay your mortgage loan under the HFA Hardest Hit Fund or the Homeowner Assistance Fund.

- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).

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

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

2. Amounts totaling more than \$19,570 from a foreign corporation or foreign partnership (including foreign persons related to such foreign corporations or foreign partnerships) that you treated as gifts.

See the Instructions for Form 3520.

Adjustments to Income

Line 11

Educator Expenses

If you were an eligible educator in 2024, you can deduct on line 11 up to \$300 of qualified expenses you paid in 2024. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$600. However, neither spouse can deduct more than \$300 of their qualified expenses on line 11. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid:

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

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



Qualified expenses include amounts paid or incurred in 2024 for personal protective equipment, disinfectant, and other supplies used for the prevention of the spread of coronavirus.

Qualified expenses don't include expenses for home schooling or for 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 2024. See Form 8889.

Line 14

Moving Expenses

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

Line 15

Deductible Part of Self-Employment Tax

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

Line 16

Self-Employed SEP, SIMPLE, and Qualified Plans

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

Line 17

Self-Employed Health Insurance Deduction

You may be able to deduct the amount you paid for health insurance (which includes medical, dental, and vision insurance and qualified long-term care insurance) for yourself, your spouse, and your dependents. The insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't 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 2024 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation are shown as wages on Form W-2.

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

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

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

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 2024 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2% shareholder) for 2024 for you, your spouse, and your dependents. Your insurance can also cover your child who was under age 27 at the end of 2024, even if the child wasn't your dependent. But don't include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer 1. _____
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.

If you are a more-than-2% shareholder in an S corporation, the policy can be either in your name or in the name of the S corporation. You can either pay the premiums yourself or the S corporation can pay them and report them as wages. If the policy is in your name and you pay the premiums yourself, the S corporation must reimburse you. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2024 and you also report the premium payments or reimbursements as wages on Form 1040 or 1040-SR, line 1a.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2024, amounts paid for health insurance coverage for that month can't be used to figure the deduction. Also, if you were eligible for any month or part of a month to participate in any subsidized health plan maintained by the employer of either your dependent or your child who was under age 27 at the end of 2024, don't use amounts paid for coverage for that month to figure the deduction.



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

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

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

For more details, see Instructions for Form 7206.

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

Exceptions. Use Form 7206 instead of the Self-Employed Health Insurance Deduction Worksheet in these instructions to figure your deduction if any of the following applies.

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

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

Line 18

Penalty on Early Withdrawal of Savings

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

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

Line 19a

If you made payments to or for your spouse or former spouse under a divorce or separation agreement entered into on or before December 31, 2018, you may be able to take this deduction. You can't take a deduction for alimony payments

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

Line 19c

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

Line 20

IRA Deduction

TIP If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2024, you must report them on Form 8606.

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

If you made contributions to a traditional IRA for 2024, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on Schedule 1, line 2a. If you were a member of the U.S. Armed Forces, earned income includes any non-taxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590-A. A statement should be sent to you by June 2, 2025, that shows all contributions to your traditional IRA for 2024.

Use the IRA Deduction Worksheet to figure the amount, if any, of your IRA

deduction. But read the following list before you fill in the worksheet.

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

2. If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2024, don't use the IRA Deduction Worksheet in these instructions. Instead, see Pub. 590-A to figure the amount, if any, of your IRA deduction.

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

4. If you made contributions to your IRA in 2024 that you deducted for 2023, don't include them in the worksheet.

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

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

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

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

9. Don't include any repayments of qualified reservist distributions. You

can't deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590-A.

10. If the total of your IRA deduction on line 20 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2024, see Pub. 590-A for special rules.

Were You Covered by a Retirement Plan?

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

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

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

Married persons filing separately. If you weren't covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2024.

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

IRA Deduction Worksheet—Schedule 1, Line 20

Before you begin:		<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Be sure you have read the instructions for this line. You may not be able to use this worksheet. <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). <input checked="" type="checkbox"/> If you are married filing separately and you lived apart from your spouse for all of 2024, enter "D" on the dotted line next to Schedule 1, line 20. If you don't, you may get a math error notice from the IRS. 	
		Your IRA	Spouse's IRA
<p>1a. Were you covered by a retirement plan (see <i>Were You Covered by a Retirement Plan</i>)?</p> <p>b. If married filing jointly, was your spouse covered by a retirement plan?</p> <p>Next. If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b, if applicable), and go to line 8.</p> <ul style="list-style-type: none"> • \$7,000, if under age 50 at the end of 2024. • \$8,000, if age 50 or older at the end of 2024. <p>Otherwise, go to line 2.</p> <p>2. Enter the amount shown below that applies to you.</p> <ul style="list-style-type: none"> • Single, head of household, or married filing separately and you lived apart from your spouse for all of 2024, enter \$87,000. • Qualifying surviving spouse, enter \$143,000. • Married filing jointly, enter \$143,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$240,000 for the person who wasn't covered by a plan. • Married filing separately and you lived with your spouse at any time in 2024, enter \$10,000. <p>3. Enter the amount from Form 1040 or 1040-SR, line 9 3.</p> <p>4. Enter the total of the amounts from Schedule 1, lines 11 through 19a, plus 23 and 25 4.</p> <p>5. Subtract line 4 from line 3. If married filing jointly, enter the result in both columns 5a.</p> <p>5b.</p> <p>6. Is the amount on line 5 less than the amount on line 2?</p> <p><input type="checkbox"/> No.  None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.</p> <p><input type="checkbox"/> Yes. Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.</p> <ul style="list-style-type: none"> • If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8. <ul style="list-style-type: none"> i. \$7,000, if under age 50 at the end of 2024. ii. \$8,000, if age 50 or older at the end of 2024. If the result is less than \$10,000, go to line 7. • 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"> i. \$7,000, if under age 50 at the end of 2024. ii. \$8,000, if age 50 or older at the end of 2024. <p>Otherwise, go to line 7.</p>	<p>1a. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>1b. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2a.</p> <p>2b.</p> <p>5a.</p> <p>5b.</p> <p>6a.</p> <p>6b.</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"> Single, head of household, or married filing separately, multiply by 70% (0.70) (or by 80% (0.80) in the column for the IRA of a person who is age 50 or older at the end of 2024). Married filing jointly or qualifying surviving spouse, multiply by 35% (0.35) (or by 40% (0.40) in the column for the IRA of a person who is age 50 or older at the end of 2024). 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 70% (0.70) (or by 80% (0.80) if age 50 or older at the end of 2024). 	7a.	7b.
8. Enter the total of your (and your spouse's if filing jointly):		
<ul style="list-style-type: none"> Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. Exceptions are explained earlier in these instructions for line 20. Alimony and separate maintenance payments reported on Schedule 1, line 2a. Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q or reported on Form 1040, line 1i. 	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 \$14,000 (\$15,000 if one spouse is age 50 or older at the end of 2024; \$16,000 if both spouses are age 50 or older at the end of 2024), stop here 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 2024 return not counting extensions (April 15, 2025, for most people), for 2024 to your IRA on line 11a and to your spouse's IRA on line 11b	11a.	11b.
12. On line 12a, enter the smallest of line 7a, 10, or 11a. On line 12b, enter the smallest of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Schedule 1, line 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 2024 on a qualified student loan (defined later).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than \$95,000 if single, head of household, or qualifying surviving spouse; \$195,000 if married filing jointly. Use lines 2 through 4 of

the worksheet in these instructions to figure your modified AGI.

- You, or your spouse if filing jointly, aren't claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

Don't include any amount paid from a 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 2024 on qualified student loans (see the instructions for line 21). **Don't** enter more than \$2,500 1. _____
2. Enter the amount from Form 1040 or 1040-SR, line 9 2. _____
3. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 3. _____
4. Subtract line 3 from line 2 4. _____
5. Enter the amount shown below for your filing status.
 - Single, head of household, or qualifying surviving spouse—\$80,000
 - Married filing jointly—\$165,000 } 5. _____
6. Is the amount on line 4 more than the amount on line 5?
 No. Skip lines 6 and 7, enter -0- on line 8, and go to line 9.
 Yes. Subtract line 5 from line 4 6. _____
7. Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 7. _____
8. Multiply line 1 by line 7 8. _____
9. **Student loan interest deduction.** Subtract line 8 from line 1. Enter the result here and on Schedule 1, line 21.
Don't include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) 9. _____

3. Any person you could have claimed as a dependent for the year the loan was taken out except that:

- a. The person filed a joint return;
- b. The person had gross income that was equal to or more than the exemption amount for that year or \$5,050 for 2024; or
- c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

However, a loan isn't a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. For details, see Pub. 970.

Qualified higher education expenses. Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible edu-

tional institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. For details, see Pub. 970.

for profit but were not in the business of renting such property.

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

Line 24c

Enter the nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.

Line 24d

Enter reforestation amortization and expenses (see Instructions for Form 4562).

Line 24e

Enter repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525).

Line 24f

Enter contributions to section 501(c)(18)(D) pension plans (see Pub. 525).

Line 24g

Enter contributions by certain chaplains to section 403(b) plans (see Pub. 517).

Line 24h

Enter attorney fees and court costs for actions involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525).

Line 24i

Enter attorney fees and court costs you paid in connection with an award from

the IRS for information you provided that helped the IRS detect tax law violations, up to the amount of the award includible in your gross income.

Line 24j

Enter the housing deduction from Form 2555.

Line 24k

Enter excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041), box 11, code A. See the Instructions for Schedule K-1 (Form 1041).

Line 24z

Leave line 24z blank.

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

Lines 1a Through 1z

Additions to Tax

Line 1a. Excess advance premium tax credit repayment. The premium tax credit helps pay premiums for health insurance purchased from the Marketplace. Eligible individuals may have advance payments of the premium tax credit paid on their behalf directly to the insurance company. If you, your spouse with whom you are filing a joint return, or your dependent was enrolled in coverage purchased from the Marketplace and advance payments of the premium tax credit were made for the coverage, complete Form 8962 to reconcile (compare) the advance payments with your premium tax credit. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. If the advance credit payments were more than the premium tax credit you can claim, the amount you must repay will be shown on Form 8962, line 29. Enter that amount, if any, on line 1a.

You may have to repay excess advance payments of the premium tax credit even if someone else enrolled you, your spouse, or your dependent in Marketplace coverage. In that case, another individual may have received the Form 1095-A for the coverage. You may

also have to repay excess advance payments of the premium tax credit if you enrolled an individual in coverage through the Marketplace, you don't claim the individual as a dependent on your return, and no one else claims that individual as a dependent. For more information, see the Instructions for Form 8962.

Line 1b. Repayment of new clean vehicle credit(s) from Schedule A (Form 8936), Part II. If you purchased a new clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part II and you:

- Checked the "Yes" box on Part II, line 8a or 8d; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1b.

If you completed more than one Schedule A (Form 8936), Part II, and you need to report an amount from more than one Schedule A (Form 8936), Part II, enter the total of those amounts on line 1b.

Line 1c. Repayment of previously owned clean vehicle credit(s) from Schedule A (Form 8936), Part IV. If you purchased a previously owned clean vehicle from a registered dealer and reduced the amount you paid at the time of sale by transferring the credit to the dealer, you may have to repay the amount of the credit you transferred if you no longer qualify. If you completed Schedule A (Form 8936), Part IV and you:

- Checked the "Yes" box on Part IV, line 13a or 13c; and
- Checked the "Yes" box on Part I, line 4a;

Then, enter the amount from Part I, line 4a on Schedule 2, line 1c.

If you completed more than one Schedule A (Form 8936), Part IV, and

you need to report an amount from more than one Schedule A (Form 8936), Part IV, enter the total of those amounts on line 1c.

Line 1d. Recapture of net EPE. Enter any amount of net elective payment election (EPE) recapture from Form 4255, line 2a, column (l).

Line 1e. Excessive payments (EP) from Form 4255, column (n). If you reported an amount on Form 4255, column (n) on line 1a, 1c, 1d, and/or 2a, check the applicable box and enter the amount on line 1e. If you checked more than one box, enter the total amount on line 1e.

Line 1f. 20% EP from Form 4255, column (o). If Form 4255, column (o), line 1a, 1c, 1d, and/or 2a includes an additional 20% EP that you owe (calculated as 20% of the total EP before figuring the 20% EP), check the applicable box and enter the 20% EP amount included on line 1f. Enter only the 20% EP from column (o) on line 1f. If you checked more than one box, enter the total of the 20% EP amounts from each box on line 1f. Any other EP amounts reported on Form 4255, column (o), lines 1a, 1c, 1d, and/or 2a should be included on line 1y. See the instructions for line 1y.

Line 1y. Other additions to tax. Enter the following additions to tax.

1. Recapture of the alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

2. Any EPE related to the credit applied against tax from Form 8933 reported on Form 4255, line 2a, column (k). Identify as "EPE8933."

3. Recapture of any non-EPE credit from Form 8933 reported on Form 4255, line 2a, column (j). Also, any section 6418(g)(3) amounts attributable to recapture from Form 8933 reported on Form 4255, line 2a, column (m). Identify as "NEPE8933."

4. Any amount from Form 4255, column (o) that was not reported on line 1f. Identify as "EPGEPE."

5. Any section 6418(g)(2) excessive credit transfer amount reported on Form 4255, column (m). Identify as "6418(g)(2)."

TIP For more information about elective pay and credit transferability, go to [IRS.gov/Credits-Deductions/Elective-Pay-and-Transferability-Frequently-Asked-Questions-Transferability](https://www.irs.gov/Credits-Deductions/Elective-Pay-and-Transferability-Frequently-Asked-Questions-Transferability).

Line 2

Alternative Minimum Tax (AMT)

The AMT exemption amount is increased to \$85,700 (\$133,300 if married filing jointly or qualifying surviving spouse; \$66,650 if married filing separately). The income levels at which the AMT exemption begins to phase out has increased to \$609,350 (\$1,218,700 if married filing jointly or qualifying surviving spouse).

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

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

- Accelerated depreciation.
- Tax-exempt interest from private activity bonds.
- Intangible drilling, circulation, research, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities, passive activities, partnerships, S corporations, or activities for which you aren't at risk.
- Income from long-term contracts not figured using the 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 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.

Line 6

Unreported Social Security and Medicare Tax From Form 8919

Enter the total of any taxes from Form 8919.

If you are an employee who received wages from an employer who didn't withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 6 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040 or 1040-SR, line 1g.

Line 8

Additional Tax on IRAs, Other Qualified Retirement Plans, etc.

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329. Also see Form 5329 and its instructions for definitions of the terms used here.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution wasn't rolled over.

2. Excess contributions were made to your IRA, Coverdell education savings account (ESA), Archer MSA, health savings account (HSA), or ABLE account.

3. You received a taxable distribution from a Coverdell ESA, qualified tuition program, or ABLE account.

4. You didn't take the minimum required distribution from your IRA or other qualified retirement plan by April 1 of the year following the year you reached age 73.

Exception. If only item (1) applies and distribution code 1 is correctly shown in box 7 of all your Forms 1099-R, you don't have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (0.10) and enter the result on line 8. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, 1040-SR, or 1040-NR, line 4b or 5b, or on Form 4972. Also check the box on line 8 to indicate that you don't have to file Form 5329. But you must file Form 5329 if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception, such as the exceptions for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution.

Line 9

Household Employment Taxes

Enter the household employment taxes you owe for having a household employee. If any of the following apply,

Worksheet To See if You Should Fill in Form 6251—Schedule 2, Line 2

Before you 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—\$85,700
- Married filing jointly or qualifying surviving spouse—\$133,300
- Married filing separately—\$66,650

} 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 2, blank.

Yes. Subtract line 6 from line 5 7. _____

8. Enter the amount shown below for your filing status.

- Single or head of household—\$609,350
- Married filing jointly or qualifying surviving spouse—\$1,218,700
- Married filing separately—\$609,350

} 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 \$232,600 (\$116,300 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 1z. (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 2, blank.

see Schedule H and its instructions to find out if you owe these taxes.

1. You paid any one household employee (defined below) cash wages of \$2,700 or more in 2024. Cash wages include wages paid by check, money order, etc. But don't count amounts paid to an employee who was under age 18 at any time in 2024 and was a student.

2. You withheld federal income tax during 2024 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2023 or 2024 to household employees.

Any person who does household work is a household employee if you can control what will be done and how it will be done. Household work includes work done in or around your home by babysitters, nannies, health aides, housekeepers, yard workers, and similar domestic workers.

Line 10

First-Time Homebuyer Credit Repayment

Enter the first-time homebuyer credit you have to repay if you bought the home in 2008.

If you bought the home in 2008 and owned and used it as your main home for all of 2024, you can enter your 2024 repayment on this line without attaching Form 5405.

See the Form 5405 instructions for details and for exceptions to the repayment rule.



The 15-year repayment period for the first-time homebuyer credit for homes purchased in 2008 began with your 2010 tax return and ends with your 2024 tax return.

Line 11

Additional Medicare Tax

See Form 8959 and its instructions if the total of your 2024 wages and any self-employment income was more than:

- \$125,000 if married filing separately;
- \$250,000 if married filing jointly; or

- \$200,000 if single, head of household, or qualifying surviving spouse. Also see Form 8959 if you had railroad retirement (RRTA) compensation that was more than the amount just listed that applies to you.

If you are married filing jointly and either you or your spouse had wages or RRTA compensation of more than \$200,000, your employer may have withheld Additional Medicare Tax even if you don't owe the tax. In that case, you may be able to get a refund of the tax withheld. See the Instructions for Form 8959 to find out how to report the withheld tax on Form 8959.

Line 12

Net Investment Income Tax

See Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$125,000 if married filing separately,
- \$250,000 if married filing jointly or qualifying surviving spouse, or
- \$200,000 if single or head of household.

If you file Form 2555, see Form 8960 and its instructions if the amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than:

- \$0 if married filing separately,
- \$123,500 if married filing jointly or qualifying surviving spouse, or
- \$73,500 if single or head of household.

Line 13

Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance.

This tax should be shown in box 12 of Form W-2 with codes A and B or M and N.

Line 14

Interest on Tax Due on Installment Income From the Sale of Certain Residential Lots and Timeshares

Enter interest on tax due on installment income from the sale of certain residential lots and timeshares under section 453(l)(3).

Line 15

Interest on the Deferred Tax on Gain From Certain Installment Sales With a Sales Price Over \$150,000

Enter interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000 under section 453A(c).

Line 16

Recapture of Low-Income Housing Credit

Enter the amount from Form 8611, line 14.

Lines 17a Through 17z

Other Additional Taxes

Line 17a. Recapture of the following credits.

1. Amounts from Form 4255, column (j), lines 1b and 1j; and the Form 3468, Parts II and VII amounts that get reported on Form 4255, line 1z. Identify as "3468."

2. Non-EPE recapture applied against tax from Form 3468, Part IV, reported on Form 4255, line 1d, column (j). Identify as "NEPE3458."

3. New markets credit (see Form 8874). Identify as "NMCR."

4. Credit for employer-provided childcare facilities (see Form 8882). Identify as "ECCFR."

5. Any section 6418(g)(3) amounts attributable to recapture from Form 4255, column (m). Identify as "6418(g)(3)."

Line 17b. If you sold your home in 2024 and it was financed (in whole or in part) from the proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, you may owe a recapture tax on the mortgage subsidy. See Form 8828.

Line 17c. Enter any additional tax on health savings account (HSA) distributions you received from Form 8889, line 17b. See Form 8889, Part II.

Line 17d. Enter any additional tax for failure to remain an eligible individual during the testing period from Form 8889, line 21. See Form 8889, Part III.

Line 17e. Enter any additional tax on Archer MSA distributions from Form 8853, line 9b. See Form 8853.

Line 17f. Enter any additional tax on Medicare Advantage MSA distributions from Form 8853, line 13b. See Form 8853.

Line 17g. Enter any additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526 for more information.

Line 17h. Enter any additional tax on income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A. This income should be shown in box 12 of Form W-2 with code Z, or in box 15 of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details.

Line 17i. Enter any additional tax on compensation you received from a nonqualified deferred compensation plan described in section 457A if the compensation would have been includable in your income in an earlier year except that the amount wasn't determinable until 2024. The tax is 20% of the amount required to be included in income plus an interest amount determined under

section 457A(c)(2). See section 457A for details.

Line 17j. Enter any Section 72(m)(5) excess benefits tax. See Pub. 560 for more information.

Line 17k. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 14. Enter this amount on line 17k.

Line 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.

- The prevailing wage and apprenticeship penalties (PWA) from Form 4255 for the following:

1. Form 7210/Form 4255, line 1c, column (p). Identify as "PWA7210."

2. Form 8933/Form 4255, line 2a, column (p). Identify as "PWA8933."

3. Any amount from Form 4255, column (p), not reported elsewhere. Identify as "NPWA."

- Form 8978 adjustment. Complete the Negative Form 8978 Adjustment Worksheet—Schedule 2 (Line 17z) if you are filing Form 8978 and completed the worksheet in the Schedule 3, line 61, instructions and the amount on line 3 of that worksheet is negative.

Line 19

Recapture of Net EPE From Form 4255

Enter the recapture amount of the net EPE claimed on Form 4255, line 1d, column (l) related to the credit from Form 3468, Part IV.

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 61, instructions.

1. Enter the sum of any chapter 1 taxes* (other than your negative Form 8978 adjustment) reported in Part II of Schedule 2
2. Enter as a positive number the negative amount from line 3 of the Negative Form 8978 Adjustment Worksheet in the Schedule 3, line 61, instructions
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 1116.

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 1a.

No. See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

Line 2

Credit for Child and Dependent Care Expenses

You may be able to take this credit if, in order to work or look for work, you paid someone to care for:

• Your qualifying child under age 13 whom you claim as your dependent,

• Your disabled spouse or any other disabled person who couldn't care for themselves, or

• Your child whom you couldn't claim as a dependent because of the rules for *Children of divorced or separated parents under Who Qualifies as Your Dependent*, earlier.

For details, use [Tax Topic 602](#) or see Form 2441.

Line 3

Education Credits

If you (or your dependent) paid qualified expenses in 2024 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution,

you may be able to take an education credit. See Form 8863 for details. However, you can't take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone else's (such as your parent's) 2024 tax return.

- Your filing status is married filing separately.

- The amount on Form 1040 or 1040-SR, line 11, is \$90,000 or more (\$180,000 or more if married filing jointly).

- You, or your spouse, were a nonresident alien for any part of 2024 unless your filing status is married filing jointly. See *Nonresident aliens and dual-status aliens*, earlier.

You may be able to increase an education credit if the student chooses to include all or part of a Pell grant or certain other scholarships or fellowships in income.

For more information, see Pub. 970; the instructions for Form 1040 or 1040-SR, line 29; and [IRS.gov/EdCredit](#).

Line 4

Retirement Savings Contributions Credit (Saver's Credit)

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions, other than 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 section 457(b) plan, SIMPLE IRA, or a SEP; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); (d) contributions to a 501(c) (18)(D) plan; or (e) contributions to an ABLE account by the designated beneficiary, as defined in section 529A.

However, you can't take the credit if either of the following applies.

1. The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more

than \$38,250 (\$57,375 if head of household; \$76,500 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2007, (b) is claimed as a dependent on someone else's 2024 tax return, or (c) was a student (defined next).

You were a student if during any part of 5 calendar months of 2024, you:

- Were enrolled as a full-time student at a school; or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It doesn't include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use [Tax Topic 610](#) or see Form 8880.

Line 5

Residential Energy Credits

Line 5a—Residential clean energy credit. If you made energy saving improvements to one or more homes that you used as a residence during 2024, you may be able to take the residential clean energy credit. For more information, see Form 5695 and its instructions.

Line 5b—Energy efficient home improvement credit. If you made qualified energy efficiency improvements to your main home located in the United States in 2024, you may be able to take the energy efficient home improvement credit. For more information, see Form 5695 and its instructions.

Condos and co-ops. If you are a member of a condominium management association for a condominium you own or

a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of these credits.

More details. For details, see Form 5695.

Lines 6a Through 6z

Other Nonrefundable Credits

Line 6a. The general business credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.



The net elective payment election amount from Form 3800, Part III, line 6, column (j) is reported on Schedule 3, line 13c.

Line 6b. Enter any credit for prior year minimum tax. See Form 8801.

Line 6c. You may be able to take the adoption credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2024. See the Instructions for Form 8839.

Line 6d. Enter any credit for the elderly or the disabled. See Schedule R.

Line 6e. Line 6e has been reserved for future use.

Line 6f. Enter the personal use part of any credit for new clean vehicles. See Form 8936, Part III.

Line 6g. Enter any mortgage interest credit if a state or local government gave you a mortgage credit certificate. See Form 8396.

Line 6h. You can't claim the District of Columbia first-time homebuyer credit for a home you bought after 2011. You can claim it only if you have a credit carryforward from 2023. See Form 8859.

Line 6i. Enter any qualified electric vehicle credit. You can't claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have an electric vehicle passive activity credit carried forward from a prior year. See Form 8834.

Line 6j. Enter any alternative fuel vehicle refueling property credit. See Form 8911.

Line 6k. Enter any credit to holders of tax credit bonds. See Form 8912.

Line 6l. Enter the amount from Form 8978, line 14 (relating to partner's audit liability under section 6226). If the amount on Form 8978, line 14, is negative, complete the following worksheet to figure the amount to enter on line 6l. If the amount on Form 8978, line 14, is positive, see the instructions for Form 1040 or 1040-SR, line 16.

Line 6m. Enter any credit for previously owned clean vehicles. See Form 8936, Part IV.

Line 6z. Other nonrefundable credits. Use line 6z to report any nonrefundable credits not reported elsewhere on your return or other schedules. List the type and amount of the credit.

Line 9

Net Premium Tax Credit

The premium tax credit helps pay for health insurance purchased through the Marketplace. You may be eligible to claim the premium tax credit if you, your spouse, or a dependent enrolled in health insurance through the Market-

Negative Form 8978 Adjustment Worksheet—Schedule 3 (Line 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?	
<input type="checkbox"/> Yes. Enter the amount from line 2 on line 6l	
<input type="checkbox"/> 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.

place. Eligible individuals may have advance payments of the premium tax credit made on their behalf directly to the insurance company. You (or whoever enrolled you) should have received Form 1095-A from the Marketplace with information about your coverage and any advance credit payments. Complete Form 8962 to determine the amount of your premium tax credit, if any. If the premium tax credit you can claim exceeds your advance credit payments, your net premium tax credit will be shown on Form 8962, line 26. Enter that amount, if any, on line 9. For more information, see the Instructions for Form 8962.

Line 10

Amount Paid With Request for Extension To File

If you got an automatic extension of time to file Form 1040, 1040-SR, or 1040-NR by filing Form 4868 or by making a payment, enter the amount of the payment or any amount you paid with Form 4868. If you paid a fee when making your payment, don't include on line 10 the fee you were charged. Also, include any amounts paid with Form 2350.

Line 11

Excess Social Security and Tier 1 RRTA Tax Withheld

If you, or your spouse if filing a joint return, had more than one employer for

2024 and total wages of more than \$168,600, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$10,453.20. But if any one employer withheld more than \$10,453.20, you can't claim the excess on your return. The employer should adjust the tax for you. If the employer doesn't adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You can't claim a refund for excess tier 2 RRTA tax on Form 1040, 1040-SR, or 1040-NR. Instead, use Form 843.

Line 12

Credit for Federal Tax on Fuels

Enter any credit for federal excise taxes paid on fuels that are ultimately used for a nontaxable purpose (for example, an off-highway business use). Attach Form 4136.

Lines 13a Through 13z Other Payments or Refundable Credits

Line 13b

If you are claiming a credit for repayment of amounts you included in your income in an earlier year because it appeared you had a right to the income,

enter the amount on line 13b. See Pub. 525 for details about this credit.

Line 13c

Enter any net elective payment election amount from Form 3800, Part III, line 6, column (j).

Line 13d

If you elected to pay your net 965 tax liability in installments, report the deferred amount on line 13d. Enter the amount of net 965 tax liability remaining to be paid in future years.

Line 13z

Other refundable credits. Use line 13z to report the credit under section 960(c) with respect to an excess limitation account. If an increase in the limitation under section 960(c) is more than your U.S. income tax reported on Form 1116, Part III, line 20, the amount of the excess is deemed an overpayment of tax and can be claimed on line 13z as a refundable credit. See section 960(c)(5). Enter "960(c)" and the amount of the credit. See section 960(c) for more information about the circumstances under which an excess in limitation arises. Also, see the instructions for Form 1116, Part III, line 22 for your increase in limitation.

Also use line 13z to report the amount of U.S. tax allocable to the U.S. Virgin Islands. Enter "Form 8689" and the amount paid.

Tax Topics

You can read these Tax Topics at [IRS.gov/TaxTopics](https://www.irs.gov/TaxTopics).

List of Tax Topics

All topics are also available in Spanish (and most topics are available in Chinese, Korean, Vietnamese, and Russian).

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101	IRS services—Volunteer tax assistance, outreach programs, and identity theft	310	Coverdell education savings accounts
102	Tax assistance for individuals with disabilities	311	Power of attorney information
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756	Employment taxes for household employees
757	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
759	Form 940—Employer's Annual Federal Unemployment (FUTA) Tax Return—Filing and deposit requirements
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Topic No.	Subject	Topic No.	Subject
763	The Affordable Care Act		Tax information for residents of Puerto Rico
	Electronic media filers—1099 series and related information returns	901	Is a person with income from Puerto Rico required to file a U.S. federal income tax return?
801	Who must file information returns electronically	902	Credits and deductions for taxpayers with Puerto Rican source income exempt from U.S. tax
802	Applying to file information returns electronically	903	U.S. employment tax in Puerto Rico
803	Electronic filing waivers and exemptions and filing extensions		
804	FIRE system test files and combined federal/state filing (CF/SF) program		
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851	Resident and nonresident aliens		
856	Foreign tax credit		
857	Individual taxpayer identification number (ITIN)		
858	Alien tax clearance		

Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all records and other material (in paper or electronic format) you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your identifying number on the return. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number or email address.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher

or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, and U.S. commonwealths or 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.

Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send your return to this address. Instead, see the addresses at the end of these instructions.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments as we revise our tax forms and instructions.

Estimates of Taxpayer Burden

The following table shows burden estimates based on current statutory requirements as of December 1, 2024, for taxpayers filing a 2024 Form 1040 or 1040-SR tax return. Time spent and out-of-pocket costs are presented separately. Time burden is broken out by taxpayer activity, with recordkeeping 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 \$290 per return. This average includes all associated forms and schedules, across all tax return preparation methods and taxpayer activities.

Within this estimate, there is significant variation in taxpayer activity. For example, nonbusiness taxpayers are expected to have an average burden of about 8 hours and \$160, while business taxpayers are expected to have an average burden of about 24 hours and \$620. Similarly, tax return preparation fees and other out-of-pocket costs vary extensively de-

pending 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)						
		Total Time*	Record-keeping	Tax Planning	Form Completion and Submission	All Other		
All taxpayers	100%	13	5	3	4	1	\$290	
Type of taxpayer								
Nonbusiness***	71%	8	3	1	3	1	160	
Business***	29%	24	11	5	6	2	620	

*Detail may not add to total time due to rounding.

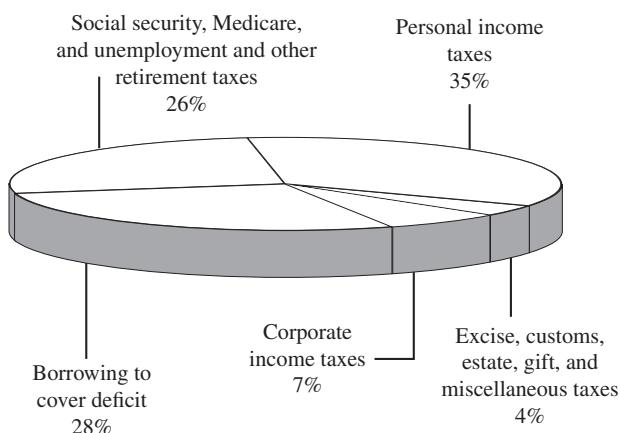
**Dollars rounded to the nearest \$10.

***You are considered a "business" filer if you file one or more of the following with Form 1040 or 1040-SR: Schedule C, E, or F or Form 2106. You are considered a "nonbusiness" filer if you don't file any of those schedules or forms with Form 1040 or 1040-SR.

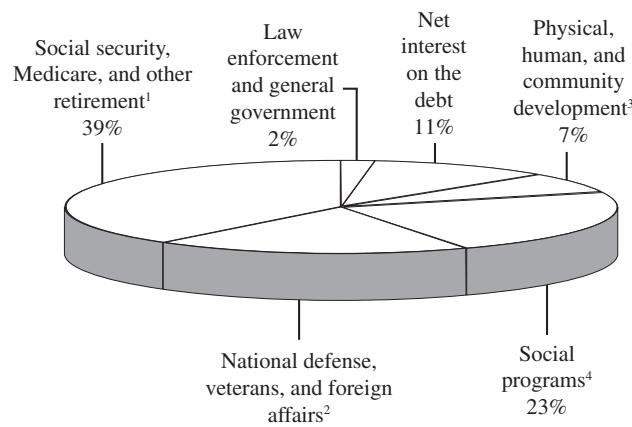
Major Categories of Federal Income and Outlays for Fiscal Year 2023

Income and Outlays. These pie charts show the relative sizes of the major categories of federal income and outlays for fiscal year 2023.

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 2023 (which began on October 1, 2022, and ended on September

30, 2023), federal income was \$4.441 trillion and outlays were \$6.135 trillion, leaving a deficit of \$1.694 trillion.

Footnotes for Certain Federal Outlays

1. **Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

2. **National defense, veterans, and foreign affairs:** About 13% of outlays were to equip, modernize, and pay our armed forces and to fund national defense activities; about 5% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign

countries and the maintenance of U.S. embassies abroad.

3. **Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

4. **Social programs:** About 17% of total outlays were for Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), temporary assistance for needy families, supplemental security income, and related programs; and 6% for health research and public health programs, unemployment compensation, assisted housing, and social services.

Note. The percentages shown here exclude undistributed offsetting receipts, which were \$132 billion in fiscal year 2023. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

2024 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Don't use them to figure your tax. Instead, see the instructions for line 16.

Schedule X—If your filing status is Single

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,600 10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	609,350	55,678.50 + 35%	243,725
609,350	183,647.25 + 37%	609,350

Schedule Y-1—If your filing status is Married filing jointly or Qualifying surviving spouse

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$23,200 10%	\$0
23,200	94,300	\$2,320.00 + 12%	23,200
94,300	201,050	10,852.00 + 22%	94,300
201,050	383,900	34,337.00 + 24%	201,050
383,900	487,450	78,221.00 + 32%	383,900
487,450	731,200	111,357.00 + 35%	487,450
731,200	196,669.50 + 37%	731,200

Schedule Y-2—If your filing status is Married filing separately

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,600 10%	\$0
11,600	47,150	\$1,160.00 + 12%	11,600
47,150	100,525	5,426.00 + 22%	47,150
100,525	191,950	17,168.50 + 24%	100,525
191,950	243,725	39,110.50 + 32%	191,950
243,725	365,600	55,678.50 + 35%	243,725
365,600	98,334.75 + 37%	365,600

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	\$16,550 10%	\$0
16,550	63,100	\$1,655.00 + 12%	16,550
63,100	100,500	7,241.00 + 22%	63,100
100,500	191,950	15,469.00 + 24%	100,500
191,950	243,700	37,417.00 + 32%	191,950
243,700	609,350	53,977.00 + 35%	243,700
609,350	181,954.50 + 37%	609,350

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Your Rights as a Taxpayer

The Taxpayer Bill of Rights

1. The Right to Be Informed

Taxpayers have the right to know what they need to do to comply with the tax laws. They are entitled to clear explanations of the laws and IRS procedures in all tax forms, instructions, publications, notices, and correspondence. They have the right to be informed of IRS decisions about their tax accounts and to receive clear explanations of the outcomes.

2. The Right to Quality Service

Taxpayers have the right to receive prompt, courteous, and professional assistance in their dealings with the IRS, to be spoken to in a way they can easily understand, to receive clear and easily understandable communications from the IRS, and to speak to a supervisor about inadequate service.

3. The Right to Pay No More than the Correct Amount of Tax

Taxpayers have the right to pay only the amount of tax legally due, including interest and penalties, and to have the IRS apply all tax payments properly.

4. The Right to Challenge the IRS's Position and Be Heard

Taxpayers have the right to raise objections and provide additional documentation in response to formal IRS actions or proposed actions, to expect that the IRS will consider their timely objections and documentation promptly and fairly, and to receive a response if the IRS does not agree with their position.

5. The Right to Appeal an IRS Decision in an Independent Forum

Taxpayers are entitled to a fair and impartial administrative appeal of most IRS decisions, including many penalties, and have the right to receive a written response regarding the IRS Independent Office of Appeals' decision. Taxpayers generally have the right to take their cases to court.

6. The Right to Finality

Taxpayers have the right to know the maximum amount of time they have to challenge the IRS's position as well as the maximum amount of time the IRS has to audit a particular tax year or collect a tax debt. Taxpayers have the right to know when the IRS has finished an audit.

7. The Right to Privacy

Taxpayers have the right to expect that any IRS inquiry, examination, or enforcement action will comply with the law and be no more intrusive than necessary, and will respect all due process rights, including search and seizure protections, and will provide, where applicable, a collection due process hearing.

8. The Right to Confidentiality

Taxpayers have the right to expect that any information they provide to the IRS will not be disclosed unless authorized by the taxpayer or by law. Taxpayers have the right to expect appropriate action will be taken against employees, return preparers, and others who wrongfully use or disclose taxpayer return information.

9. The Right to Retain Representation

Taxpayers have the right to retain an authorized representative of their choice to represent them in their dealings with the IRS. Taxpayers have the right to seek assistance from a Low Income Taxpayer Clinic if they cannot afford representation.

10. The Right to a Fair and Just Tax System

Taxpayers have the right to expect the tax system to consider facts and circumstances that might affect their underlying liabilities, ability to pay, or ability to provide information timely. Taxpayers have the right to receive assistance from the Taxpayer Advocate Service if they are experiencing financial difficulty or if the IRS has not resolved their tax issues properly and timely through its normal channels.

Learn more at IRS.gov/TaxpayerRights



Where Do You File? Mail your return to the address shown below that applies to you. If you want to use a private delivery service, see *Private Delivery Services* under *Filing Requirements*, earlier.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also include your complete return address.



Only the U.S. Postal Service can deliver to P.O. boxes. You can't use a private delivery service to make tax payments required to be sent to a P.O. box.

IF 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.