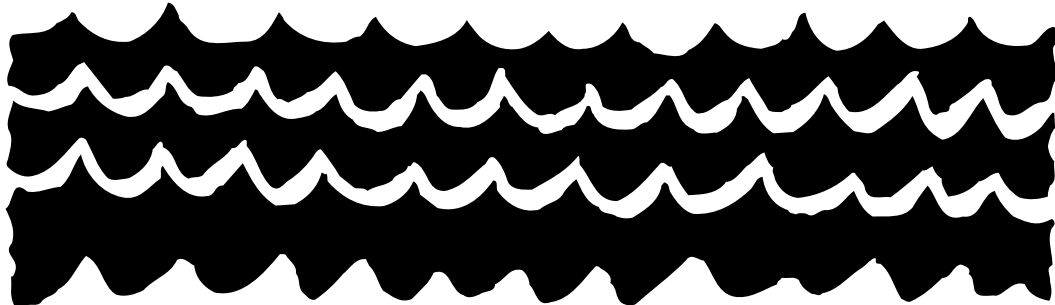
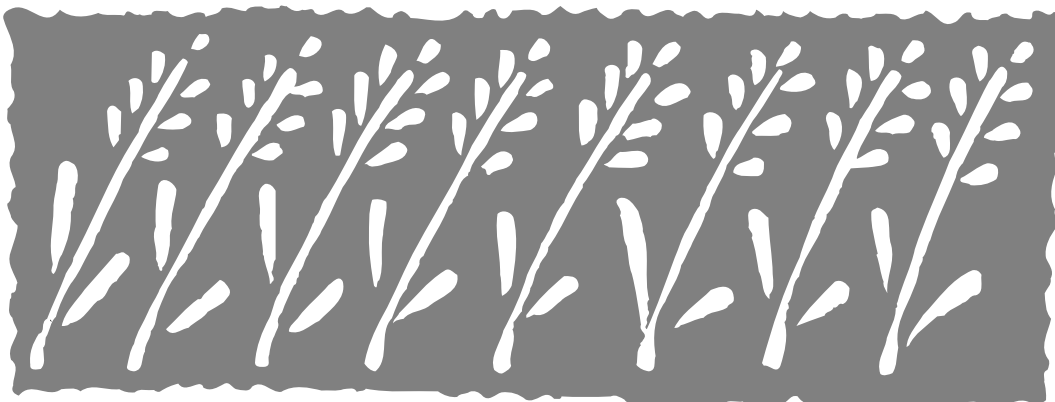




1996 1040A

Instructions



Check Your Social Security Numbers (SSNs)!

Incorrect or missing SSNs may increase your tax or reduce your refund. See page 6.

Receiving a Refund?

Have it sent directly to your bank account. See the instructions for lines 31b–31d on page 35.

Quick and Easy Access to Tax Help and Forms:

COMPUTER

World Wide Web—
<http://www.irs.ustreas.gov>

Telnet—
iris.irs.ustreas.gov

File Transfer Protocol—
ftp.irs.ustreas.gov

IRIS at FedWorld—
703-321-8020

FAX

From your fax machine's telephone dial—
703-487-4160

See Page 5!

Note: *This booklet does not contain tax forms.*

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.
Department of the Treasury—Internal Revenue Service

Form

1040A

U.S. Individual Income Tax Return

1996

IRS Use Only—Do not write or staple in this space.

Label (See page 15.) Use the IRS label. Otherwise, please print in ALL CAPITAL LETTERS.

OMB No. 1545-0085

15 L A B E L H E R E	Your first name	Init.	Last name	
	If a joint return, spouse's first name	Init.	Last name	
	Home address (number and street). If you have a P.O. box, see page 15.		Apt. no.	
	City, town or post office. If you have a foreign address, see page 15.		State	ZIP code

Your social security number									15
Spouse's social security number									15

For Privacy Act and Paperwork Reduction Act Notice, see page 9.

Presidential Election Campaign Fund (See page 15.) **15**

Do you want \$3 to go to this fund?	Yes	No
If a joint return, does your spouse want \$3 to go to this fund?		

Note: Checking "Yes" will not change your tax or reduce your refund.

1 Single **15**

2 Married filing joint return (even if only one had income)

3 Married filing separate return. Enter spouse's social security number above and full name here. ▶ _____

4 Head of household (with qualifying person). (See page 16.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ _____

5 Qualifying widow(er) with dependent child (year spouse died ▶ 19 ____). (See page 16.)

6a Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a

b Spouse **17**

c Dependents. If more than six dependents, see page 17.

(1) First name	Last name	(2) Dependent's social security number. If born in Dec. 1996, see page 18.	(3) Dependent's relationship to you	(4) No. of months lived in your home in 1996

d Total number of exemptions claimed ▶ _____

No. of boxes checked on lines 6a and 6b

No. of your children on line 6c who:

- lived with you
- did not live with you due to divorce or separation (see page 18) **18**

Dependents on 6c not entered above

Add numbers entered in boxes above

7 Wages, salaries, tips, etc. This should be shown in box 1 of your W-2 form(s). Attach Form(s) W-2. **7** \$ **19**

8a Taxable interest income. If over \$400, attach Schedule 1. **8a** \$ **19**

b Tax-exempt interest. DO NOT include on line 8a. **20** **8b** \$

9 Dividends. If over \$400, attach Schedule 1. **9** \$ **20**

10a Total IRA distributions. 10a \$ 20 <input type="checkbox"/>	10b Taxable amount (see page 20). 10b \$ 20 <input type="checkbox"/>
11a Total pensions and annuities. 11a \$ 20 <input type="checkbox"/>	11b Taxable amount (see page 20). 11b \$ 20 <input type="checkbox"/>

12 Unemployment compensation. **12** \$ **22**

13a Social security benefits. 13a \$ 22 <input type="checkbox"/>	13b Taxable amount (see page 22). 13b \$ 22 <input type="checkbox"/>
---	---

14 Add lines 7 through 13b (far right column). This is your **total income**. **14** \$

15a Your IRA deduction (see page 22). 15a \$ 22 <input type="checkbox"/>	15b Spouse's IRA deduction (see page 22). 15b \$ 22 <input type="checkbox"/>
c Add lines 15a and 15b. These are your total adjustments . 15c \$ <input type="checkbox"/>	

16 Subtract line 15c from line 14. This is your **adjusted gross income**. If under \$28,495 (under \$9,500 if a child did not live with you), see the instructions for line 29c on page 29. **16** \$

36 Attach Copy B of W-2 and 1099-R here. Cat. No. 11327A **1996 Form 1040A page 1**

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

17	Enter the amount from line 16.	17	\$	
18a	Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind	Enter number of boxes checked ▶ 18a		
b	If you are married filing separately and your spouse itemizes deductions, see page 26 and check here ▶ 18b			<input type="checkbox"/>
19	Enter the standard deduction for your filing status. But see page 26 if you checked any box on line 18a or b OR someone can claim you as a dependent. • Single—4,000 • Married filing jointly or Qualifying widow(er)—6,700 • Head of household—5,900 • Married filing separately—3,350	19	\$	
20	Subtract line 19 from line 17. If line 19 is more than line 17, enter 0.	20	\$	
21	Multiply \$2,550 by the total number of exemptions claimed on line 6d.	21	\$	
22	Subtract line 21 from line 20. If line 21 is more than line 20, enter 0. This is your taxable income . If you want the IRS to figure your tax, see page 26. ▶	22	\$	
23	Find the tax on the amount on line 22 (see page 26).	23	\$	(26)
24a	Credit for child and dependent care expenses. Attach Schedule 2. 24a \$	24a	\$	(26)
b	Credit for the elderly or the disabled. Attach Schedule 3. 24b \$	24b	\$	(26)
c	Add lines 24a and 24b. These are your total credits .	24c	\$	
25	Subtract line 24c from line 23. If line 24c is more than line 23, enter 0.	25	\$	
26	Advance earned income credit payments from Form(s) W-2.	26	\$	(27)
27	Household employment taxes. Attach Schedule H.	27	\$	(27)
28	Add lines 25, 26, and 27. This is your total tax . ▶	28	\$	(28)
29a	Total Federal income tax withheld from Forms W-2 and 1099. 29a \$	29a	\$	(28)
b	1996 estimated tax payments and amount applied from 1995 return. 29b \$	29b	\$	(28)
c	Earned income credit . Attach Schedule EIC if you have a qualifying child. 29c \$	29c	\$	(29)
	Nontaxable earned income: amount ▶ \$ (31) and type ▶ (31)			
d	Add lines 29a, 29b, and 29c (do not include nontaxable earned income). These are your total payments . ▶	29d	\$	(35)
30	If line 29d is more than line 28, subtract line 28 from line 29d. This is the amount you overpaid .	30	\$	(35)
31a	Amount of line 30 you want refunded to you . If you want it sent directly to your bank account, see page 35 and fill in 31b, c, and d.	31a	\$	(35)
b	Routing number <input type="text"/>	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		(35)
d	Account number <input type="text"/>			
32	Amount of line 30 you want applied to your 1997 estimated tax . 32 \$	32	\$	(35)
33	If line 28 is more than line 29d, subtract line 29d from line 28. This is the amount you owe . For details on how to pay, including what to write on your payment, see page 36.	33	\$	(36)
34	Estimated tax penalty (see page 36). 34 \$	34	\$	(36)

Sign here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
	Your signature (36)	Date	Your occupation	
Keep a copy of this return for your records.	Spouse's signature. If joint return, BOTH must sign.	Date	Spouse's occupation	
Paid preparer's use only	Preparer's signature (36)	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN
	Firm's name (or yours if self-employed) and address	EIN		
		ZIP code		

A Message From the Commissioner

Dear Taxpayer:

Each year the IRS tries to make it easier for you at tax time. This year you will find many new ways to help you prepare your return. At the beginning of this booklet, a sample Form 1040A shows you where to find the help you need, line by line. Many of you have let us know how helpful this format was last year, and we have incorporated many of your suggestions to make it even better.

Many of you may have heard about the many tax law changes that took place over the last year. Most of these changes will not affect your 1996 tax return. The instructions included in this booklet incorporate any changes that are effective for 1996. See **What's New** on page 6 for more details.

This year it is more important than ever that you put the correct Social Security Number on your return for yourself, your spouse, and your children. This year, if you have a missing or incorrect Social Security Number on your return, your refund may be decreased or the amount of tax you owe may be increased at the time we process your return. Check page 15 of this booklet for information on how to get a Social Security Number.

You should find the answers to most of your questions in this booklet. You can get forms and other information quickly and easily through our Internet Home Page (<http://www.irs.ustreas.gov>). Or you can use your fax machine to get over 100 forms and answers to many of your tax law questions. You can also call our Tele-Tax automated phone service and get answers to frequently asked tax questions. Check page 5 for details on all of these services.

This year you can choose to have your refund directly deposited into your bank account by filling out the information on lines 31b through 31d of your Form 1040A. You do not have to fill out any other paperwork to take advantage of this safe, quick and easy way to get your refund.

I hope you will take advantage of the services we offer to make filing your 1996 tax return easier. We welcome your suggestions on how we can improve our services to you. You can e-mail us through our Internet Home Page (<http://www.irs.ustreas.gov>).

Margaret Milner Richardson

Margaret Milner Richardson

IRS Customer Service Standards—1996 Progress Report



Easier Filing. To make it easier for you to meet your tax obligations, we have expanded opportunities for simplified return filing and payment of taxes through our electronic filing, joint Federal-state filing, TeleFile, and electronic payment programs. **In 1996**, IRS received 14.9 million electronically filed individual returns and schedules compared to 11.8 million in 1995. This included 2.8 million returns through TeleFile, the first totally paperless way for you to file a Federal income tax return. We expanded the number of states participating in the Federal-state electronic filing program from 29 to 31. IRS also received over \$374 billion in electronic payments.

Access to Information. You will have convenient access to tax law and account information. Tax information will be available by fax and through the Internet. Our pre-recorded tax information will be available 24 hours a day, 7 days a week, and access to refund status information will be available 16 hours each business day. Telephone assistance provided by our representatives will be available 10 hours each business day. **During 1996**, we assisted over 104 million taxpayers by providing pre-recorded tax information, refund status information, and

telephone assistance from our representatives. In addition, taxpayers had 24 hour access to over 600 forms and publications and over 148 tax topics on the Internet. Taxpayers downloaded almost 3 million of these products using the Internet and over 300,000 using the IRS electronic bulletin board. Over 100,000 information orders have been filled by fax. There were over 80 million accesses on the IRS Home Page on the Internet.

Accuracy. Our goal is to answer your questions and process your tax returns accurately. **In 1996**, we achieved an accuracy rate of 93% in answering tax law and account questions. Our accuracy rate for processing tax refunds was 99.6%.

Prompt Refunds. If you file a complete and accurate tax return and you are due a refund, your refund will be issued within 21 days, if you file electronically and if you file a paper return, within 40 days. (Your refund may be delayed if your return is selected for further review.) **In 1996**, refunds were issued on time for all complete and accurate returns. Refunds based on electronically filed returns were issued, on average, within 16 days and for paper returns, the average was 38 days.

Initial Contact Resolution. Our goal is to satisfactorily resolve all your issues the first time you contact the IRS. **In 1996**, we met

that goal 80% of the time. We will continue our efforts to address all of your issues and improve the level of our service in 1997.

Canceling Penalties. If you provide sufficient and accurate information to our tax assisters but are given and reasonably rely on an incorrect answer, we will cancel related penalties.

Resolving Problems. If you have a problem that has not been resolved through normal processes, you may contact our Problem Resolution Office. A caseworker will contact you within 1 week and will work with you to resolve the issue. **During 1996**, over 355,000 cases were referred and taxpayers were contacted within 1 week of referral 89.5% of the time.

Simpler Forms. We will make tax forms and instructions simpler and easier for you to use. We made some changes this year but we want your ideas for improvements. Please e-mail, call, or write to us (see page 9). **For 1996**, you will be able to request direct deposit of your refund on your tax return rather than on a separate form. More sole proprietors will be eligible to file the Schedule C-EZ. In addition, several items which appeared on the 1995 Forms 1040 and 1040A have been eliminated.

Quick and Easy Access to Tax Help and Forms:



PERSONAL COMPUTER

Why not use a personal computer and modem to get the forms and information you need?

Here is a sample of what you will find when you visit the IRS's Internet Web Site at — <http://www.irs.ustreas.gov>

- Forms and Instructions
- Publications
- Educational Materials
- IRS Press Releases and Fact Sheets
- Tele-Tax Topics on About 150 Tax Topics
- Answers to Frequently Asked Questions

You can also reach us using:

- Telnet at iris.irs.ustreas.gov
- File Transfer Protocol at ftp.irs.ustreas.gov
- Direct Dial (by modem)—You can also dial direct to the Internal Revenue Information Services (IRIS) by calling **703-321-8020** using your modem. IRIS is an on-line information service on FedWorld. FedWorld's help desk (703-487-4608) offers technical assistance on accessing IRIS (not tax help) during normal business hours.



PHONE

You can also get information and forms by phone.

Forms and Publications

You can order forms, instructions, and publications by phone. Just call 1-800-TAX-FORM (1-800-829-3676) between 7:30 a.m. and 5:30 p.m. on weekdays. The best time to call is before 9 a.m. or after 2 p.m. Thursdays and Fridays are the best days to contact us. (The hours are Pacific time in Alaska and Hawaii, Eastern time in Puerto Rico.) You should receive your order or notification of its status within 7 to 15 workdays.

Tele-Tax Topics

You can listen to pre-recorded messages covering about 150 tax topics. (See page 42 for the number to call and page 43 for a list of the topics.)



FAX

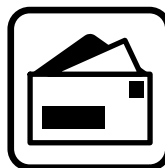
*Just call **703-487-4160** from the telephone connected to your fax machine to get the following:*

Forms and Instructions

We can fax you over 100 of the most requested forms and instructions.

Tele-Tax Topics

We can also fax you Tele-Tax topics covering about 150 tax topics. (See page 43 for a list of the topics.)



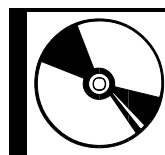
MAIL

You can order forms, instructions, and publications by completing the order blank on page 39.



WALK-IN

You can pick up certain forms, instructions, and publications at many post offices, libraries, and IRS offices. See page 38 for a partial listing of products. You can also photocopy, or print out from a CD-ROM or the Internet, many other products at participating libraries.



CD-ROM

To order the CD-ROM, contact Supt. Docs. at 202-512-1800 (select Option #1), or by computer through GPO's Internet Web Site (http://www.access.gpo.gov/su_docs).

For small businesses, return preparers, or others who may frequently need tax forms or publications, a CD-ROM containing over 2,000 products can be purchased for \$25 from the Government Printing Office (GPO), Superintendent of Documents (Supt. Docs.). Current tax year materials, and tax forms from 1991 and publications from 1994, are included on the disc.

You can also get help in other ways—See pages 37–38 for information.

Section 1—Before You Fill In Form 1040A

What's New for 1996?

New Look for Form 1040A. Form 1040A now has boxes almost every place you need to fill in numbers so that it can be "read" by machines. This will allow us to process your handwritten return faster and more accurately. That means we will all save tax dollars. See page 14 for information on how to fill in the form.

Tax Law Changes. The 1996 tax forms and instructions reflect changes resulting from legislation enacted in 1996. However, you will find that your tax forms this year are very similar to those you filed in the past. This is because most of the new tax changes do not take effect until after 1996. For more details on 1996 and 1997 tax changes, see **Pub. 553**.

Social Security Numbers (SSNs). You must include on your return the SSN of each person, other than a child born in December 1996, you claim as a—

- Dependent on Form 1040A (for example, your child).
- Qualifying person for the credit on **Schedule 2**, Child and Dependent Care Expenses.
- Qualifying child on **Schedule EIC**, Earned Income Credit.

Please be sure to include the correct SSN for that person. If you do not, at the time we process your return, we may disallow that person as a dependent and reduce or disallow any other tax benefits (such as the credits listed above) based on that person.

Also, please be sure to include the correct SSN for you and your spouse. If you do not, at the time we process your return, we may disallow the exemption(s) and any earned income credit you claim.

To find out how to get an SSN, see page 15.

Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get a social security number (SSN). **To apply for an ITIN, file Form W-7 with the IRS.** See page 5 to find out how to get the form. It usually takes about 30 days to get an ITIN. **Enter your ITIN wherever your SSN is requested on your tax return.** If you are required to include another person's SSN on your return and that person does not have and cannot get an SSN, enter that person's ITIN. **An incorrect or missing taxpayer identification number may increase your tax or reduce your refund.**

Note: *An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.*

Direct Deposit of Refund. This year you do not have to file an extra form to have your refund sent directly to your bank account. See the instructions for lines 31b-31d on page 35.

Private Delivery Services. In addition to the United States Postal Service, private delivery services (to be designated by the IRS) can be used to meet the timely mailing as timely filing and paying rule (for example, to

send your tax return to the IRS). When these instructions were printed, no private delivery services had been designated. When they are, the IRS will make every effort to publicize the information.

Gifts From Foreign Persons. If you received over \$10,000 of gifts (or bequests) after August 20, 1996, from foreign persons, you may have to provide information about the gifts. Foreign persons include nonresident aliens and foreign partnerships, corporations, estates, trusts, etc. For details, see **Pub. 553**.

Earned Income Credit (EIC)

You may be able to take this credit if you earned less than \$28,495 (less than \$9,500 if you do not have any qualifying children). See the instructions for line 29c that begin on page 29.

EIC With Your Pay. If you expect to be able to claim the EIC in 1997 and a child lives with you, you may be able to get part of the credit in your paycheck instead of waiting until you file your 1997 return. For details, use Tele-Tax topic 604 (see page 42) or get **Form W-5** from your employer.

How To Avoid Common Mistakes

Mistakes may delay your refund or result in notices being sent to you.

1. Check your math, especially when figuring your taxable social security benefits, deduction for exemptions, taxable income, Federal income tax withheld, total payments, and your refund or amount you owe.
2. Remember to sign and date Form 1040A and enter your occupation.
3. Be sure you enter the correct tax on line 23. Also, enter your total tax on line 28.
4. Make sure you use the correct filing status. If you think you can file as Head of household, read the instructions for line 4 on page 16 to make sure you qualify.
5. Make sure your name, address, and social security number are correct on the peel-off label. If not, enter the correct information.
6. If you are married filing jointly and did not get a peel-off label, or you are married filing separately, enter your spouse's social security number in the space provided on page 1 of Form 1040A. Also, enter your social security number in the space provided next to your name.
7. Enter your standard deduction on line 19. Also, if you check any box on line 18a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 1996 return, be sure you see page 26 to find the amount to enter on line 19.

8. If you (or your spouse if you check the box on line 6b) were age 65 or older or blind, be sure to check the appropriate boxes on line 18a.
9. If you can be claimed as a dependent on someone's 1996 return, such as your parents' return, do not check the box on line 6a. If filing a joint return and your spouse can be claimed as a dependent, do not check the box on line 6b.
10. Attach your W-2 form(s) and any other required forms and schedules.

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree With Your Social Security Card?

If not, your refund may be delayed or you may not receive credit for your social security earnings.

If your Form W-2, Form 1099, or other tax document 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 Social Security Administration at 1-800-772-1213.

Alternative Ways of Filing

The IRS offers several alternatives to make filing tax returns easier. They are more convenient and accurate and result in faster processing of your tax return.

Filing From Home

TeleFile



Most taxpayers who filed Form 1040EZ last year will receive a special TeleFile tax package that allows them to file their 1996 tax returns by phone. TeleFile is a great way to file because it is easy, fast, free, and available 24 hours a day. If you have children who received a TeleFile package, please encourage them to use TeleFile.

On-Line Filing

You can file your tax return using a personal computer, a modem, and IRS-accepted tax software. Software for completing your return is available at retail stores and from on-line filing companies. The software allows you to file your return electronically, for a fee, through the software company or on-line filing company.

1040PC Format

Most tax software packages also allow you to print your return in 1040PC format. The 1040PC is shorter than the regular tax return, which means faster and more accurate processing when you mail it in and less paper for you to keep for your records.

Other Ways To File Electronically



Last year, millions of taxpayers sent their tax returns to the IRS electronically, because it is fast, accurate, and convenient.

Electronic Filing Companies

Electronic filing is available through many paid tax return preparers when they prepare your return for you. It is also available if you prepare your own return, but you usually must go through a tax return preparer or other company that provides, for a fee, IRS-accepted electronic filing services.

Electronic Filing Through the IRS

The IRS's free Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs may also be able to help you file your return electronically. See page 37 for details on these programs.

Federal/State Electronic Filing

Many of the electronic filing methods listed above may also allow you to file your state tax return electronically with your Federal return.

For more details on your choices, use Tele-Tax topic 252 (see page 42).

What if a Taxpayer Died?

If a taxpayer died before filing a return for 1996, 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 did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return should print "DECEASED," the deceased taxpayer's name, and the date of death across the top of the return.

If your spouse died in 1996 and you did not remarry in 1996, or if your spouse died in 1997 before filing a return for 1996, you can file a joint return. A joint return should show your spouse's 1996 income before death and your income for all of 1996. Print "FILING AS SURVIVING SPOUSE" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

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

For more details, use Tele-Tax topic 356 (see page 42) or see **Pub. 559**.

What Are the Filing Dates, Penalties, and Extensions?



*If you were a participant in Operation Joint Endeavor or you were in the Persian Gulf area combat zone, see **Pub. 3**.*

When Is My Tax Return Due? Not later than **April 15, 1997**.

What if I Cannot File on Time? If you need more time to complete your return, file **Form 4868** with the IRS by April 15, 1997. This form will get you an automatic 4-month extension. If you later find that you still need more time, **Form 2688** may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1997. If you make a payment with Form 4868 or Form 2688, see the instructions for line 29d on page 35.

What if I File or Pay Late? If you file or pay late, the IRS can charge you interest and penalties on the amount you owe.

If you file late, 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 do, attach it to your return. The penalty cannot usually be more than 25% of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

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 is not paid. The penalty cannot be more than 25% of the unpaid amount. It applies to any unpaid tax on the return.

Are There Other Penalties? Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See **Pub. 17** for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not 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.

Where Do I File?

See the back cover.

How Do I Get a Copy of My Tax Return?

If you need a copy of your tax return, use **Form 4506**. If you have questions about your account, call or write your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

What Should I Know About the Privacy Act and Paperwork Reduction Act Notice?

The law says that when we ask you for information we must 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 the information and whether your response is voluntary, needed for a benefit, or mandatory under the law.

This notice applies to all papers 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 the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, 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. However, you do not have to check the boxes for the Presidential Election Campaign Fund.

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. Generally, tax returns and return information are confidential, as required by Code section 6103.

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.

We may give the information to the Department of Justice and to other Federal agencies, as provided by law. We may also give it to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws.

If you do not file a return, do not give the information asked for, or give false 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 your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

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.

The Time It Takes To Prepare Your Return. We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

The estimated average time for people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 17 min.; **Learning about the law or the form**, 2 hr., 20 min.; **Preparing the form**, 3 hr., 13 min.; **Copying, assembling, and sending the form to the IRS**, 35 min.; **Total**, 8 hr., 25 min.

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Internet Home Page (<http://www.irs.ustreas.gov>) or write the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. You can also leave a recorded message 24 hours a day, 7 days a week at 1-800-829-9043.

DO NOT send your return to this address. Instead, see **Where Do I File?** on the back cover.

Estimated Preparation Time

The time needed to complete and file Form 1040A and its schedules will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 4 min.	2 hr., 30 min.	3 hr., 25 min.	35 min.	7 hr., 34 min.
Sch. 1	20 min.	4 min.	10 min.	20 min.	54 min.
Sch. 2	33 min.	11 min.	40 min.	28 min.	1 hr., 52 min.
Sch. 3	13 min.	14 min.	25 min.	35 min.	1 hr., 27 min.
Sch. EIC	0 min.	2 min.	4 min.	20 min.	26 min.

Section 2—Filing Requirements

Do I Have To File?

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

Use **Chart A, B, or C** to see if you must file a return.



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 the earned income credit.

Exception for Children Under Age 14

If you are planning to file a return for your child who was under age 14 on January 1, 1997, and certain other conditions apply, you may elect to include your child's income on your return. But you must use Form

1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use Tele-Tax topic 553 (see page 42) or see Form 8814.

Nonresident Aliens and Dual-Status Aliens

These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1996 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file **Form 1040NR** or **Form 1040NR-EZ**. Specific rules apply to determine if you are a resident or nonresident alien. See **Pub. 519** for details, including the rules for students and scholars who are aliens.

Chart A—For Most People

To use this chart, first find your filing status. Then, read across to find your age at the end of 1996. You must file a return if your **gross income**** was at least the amount shown in the last column.

Filing status	Age*	Gross income**
Single	under 65	\$6,550
	65 or older	7,550
Married filing jointly***	under 65 (both spouses)	\$11,800
	65 or older (one spouse)	12,600
	65 or older (both spouses)	13,400
Married filing separately	any age	\$2,550
Head of household (see page 16)	under 65	\$8,450
	65 or older	9,450
Qualifying widow(er) with dependent child (see page 16)	under 65	\$9,250
	65 or older	10,050

* If you turned 65 on January 1, 1997, you are considered to be age 65 at the end of 1996.

** **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your home (even if you may exclude or postpone part or all of the gain). **Do not** include social security benefits unless you are married filing a separate return and you lived with your spouse at any time during 1996.

*** If you did not live with your spouse at the end of 1996 (or on the date your spouse died) and your gross income was at least \$2,550, you must file a return regardless of your age.

Chart B—For Children and Other Dependents

(See the instructions for line 6c that begin on page 17 to find out if someone can claim you as a dependent.)

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 and dividends. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants.

Caution: If your gross income was \$2,550 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, see **Test 4—Income** on page 17.

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

No. You must file a return if—

Your unearned income was:	AND	The total of that income plus your earned income was:
\$1 or more		over \$650
\$0		over \$4,000

Yes. You must file a return if **any** of the following apply.

- Your earned income was over \$5,000 (\$6,000 if 65 or older **and** blind).
- Your unearned income was over \$1,650 (\$2,650 if 65 or older **and** blind).
- Your gross income was more than—

The larger of:	PLUS	This amount:
\$650 or your earned income (up to \$4,000)		\$1,000 (\$2,000 if 65 or older and blind)

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

No. You must file a return if **either** of the following apply.

- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.

Your unearned income was:	AND	The total of that income plus your earned income was:
\$1 or more		over \$650
\$0		over \$3,350

Yes. You must file a return if **any** of the following apply.

- Your earned income was over \$4,150 (\$4,950 if 65 or older **and** blind).
- Your unearned income was over \$1,450 (\$2,250 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than—

The larger of:	PLUS	This amount:
\$650 or your earned income (up to \$3,350)		\$800 (\$1,600 if 65 or older and blind)

Chart C—Other Situations When You Must File

You must also file a return if you received any advance earned income credit (EIC) payments from your employer. These payments should be shown in box 9 of your W-2 form.

You must file a return using Form 1040 if **any** of the following apply for 1996:

- You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer, or
- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance, or
- You had net earnings from self-employment of at least \$400, or
- You earned wages of \$108.28 or more from a church or a qualified church-controlled organization that is exempt from employer social security and Medicare taxes, or
- You owe tax on a qualified retirement plan, including an individual retirement arrangement (IRA). But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.

Would It Help Me To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on Schedule A (Form 1040). Itemized deductions include amounts you paid for state and local income taxes, real estate taxes, mortgage interest, and medical expenses. You may also include gifts to charity. You would usually benefit by itemizing if—

Your filing status is: **AND** **Your itemized deductions are more than:**

Single

- | | |
|--------------------------------|-----------|
| • Under 65 | • \$4,000 |
| • 65 or older or blind | • 5,000 |
| • 65 or older and blind | • 6,000 |

Married filing jointly

- | | |
|---|-----------|
| • Under 65 (both spouses) | • \$6,700 |
| • 65 or older or blind (one spouse) | • 7,500 |
| • 65 or older or blind (both spouses) | • 8,300 |
| • 65 or older and blind (one spouse) | • 8,300 |
| • 65 or older or blind (one spouse) and
65 or older and blind (other spouse) | • 9,100 |
| • 65 or older and blind (both spouses) | • 9,900 |

Married filing separately *

- | | |
|-----------------------------------|---------|
| • Your spouse itemizes deductions | • \$ 0 |
| • Under 65 | • 3,350 |
| • 65 or older or blind | • 4,150 |
| • 65 or older and blind | • 4,950 |

Head of household

- | | |
|--------------------------------|-----------|
| • Under 65 | • \$5,900 |
| • 65 or older or blind | • 6,900 |
| • 65 or older and blind | • 7,900 |

Qualifying widow(er) with dependent child

- | | |
|--------------------------------|-----------|
| • Under 65 | • \$6,700 |
| • 65 or older or blind | • 7,500 |
| • 65 or older and blind | • 8,300 |

* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Age 65 or Older or Blind** on page 27 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the **Standard Deduction Worksheet for Dependents** on page 27.

Where To Report Certain Items From 1996 Forms W-2, 1098, and 1099

Report any amounts shown on these forms as **Federal income tax** withheld on Form 1040A, line 29a.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payments (box 9) Dependent care benefits (box 10)	Line 7 See Tip income on page 19 Line 26 Schedule 2, line 11
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Must file Form 1040 to deduct See the instructions on Form 1098
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3)	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Ordinary dividends (box 1b) Capital gain distributions (box 1c) Nontaxable distributions (box 1d) Investment expenses (box 1e) Foreign tax paid (box 3)	Line 9 Must file Form 1040 Line 9 Must file Form 1040
1099-G	Unemployment compensation (box 1) State or local income tax refund (box 2)	Line 12. But if you repaid any unemployment compensation in 1996, see the instructions for line 12 on page 22 See the instructions on page 19
1099-INT	Interest income (box 1) Interest on U.S. savings bonds and Treasury obligations (box 3) Early withdrawal penalty (box 2) Foreign tax paid (box 5)	Line 8a See the instructions for line 8a that begin on page 19 Must file Form 1040
1099-MISC	Miscellaneous income	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID Must file Form 1040
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
1099-R	Distributions from IRAs Distributions from pensions, annuities, etc. Capital gain (box 3)	See the instructions for lines 10a and 10b on page 20 See the instructions for lines 11a and 11b on page 20 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2) Buyer's part of real estate tax (box 5)	Must file Form 1040

Who Can Use Form 1040A?

You can use Form 1040A if **all five** of the following apply.

1. You only had **income** from the following sources:
 - Wages, salaries, tips
 - Interest and dividends
 - Taxable scholarship and fellowship grants
 - Pensions, annuities, and IRAs
 - Unemployment compensation
 - Taxable social security and railroad retirement benefits
 - Alaska Permanent Fund dividends
2. The only **adjustment to income** you can claim is the IRA deduction.

3. You **do not** itemize deductions.
4. Your taxable income (line 22) is less than \$50,000.
5. The only **tax credits** you can claim are:
 - Earned income credit
 - Credit for child and dependent care expenses
 - Credit for the elderly or the disabled

You can also use Form 1040A if you received advance earned income credit (EIC) payments or you owe household employment taxes or the alternative minimum tax.

When Must I Use Form 1040?

You **must** use Form 1040 if **any** of the following apply.

1. You received **any** of the following types of income:
 - Income from self-employment (business or farm income)
 - Certain tips you did not report to your employer. See **Tip income** on page 19
 - Capital gain distributions or nontaxable distributions
 - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust
2. You received or paid interest on securities transferred between interest payment dates.
3. You can exclude **either** of the following types of income:
 - Foreign earned income you received as a U.S. citizen or resident alien

- Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1996
4. You had a financial account in a foreign country, such as a bank account or securities account.
Exception. If the combined value of the accounts was \$10,000 or less during all of 1996 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
 5. You received a distribution from a foreign trust after August 20, 1996.
 6. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

Section 3—Line Instructions for Form 1040A

How Should I Fill In the Form?

- Use a black or blue ballpoint pen on the copy you send us. The machines may not be able to read red ink or pencil.
- Print names and words in ALL CAPITAL LETTERS.
- Line up dollar amounts with the decimal points. Do not use commas or dollar signs.

- If you do not have an entry for a line, leave it blank. Do not enter a dash or a 0 unless the instructions for a specific line tell you to enter 0.
- We encourage you to round off cents to the nearest whole dollar. See **Rounding Off to Whole Dollars** on page 19. If you do round off, leave the boxes blank to the right of the decimal points.



Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 5.

Name, Address, and Social Security Number (SSN)

Use the Label. Using the peel-off label in this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Attach the label after you have finished your return. Cross out any errors and print the correct information. Add any missing items, such as your apartment number.

Address Change. If the address on your peel-off label is not your current address, cross out the old address and print your new address. If you plan to move after you file your 1996 return, see page 37.

Name Change. If you changed your name, be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. If you received a peel-off label, cross out your former name and print your new name.

What If I Do Not Have a Label? Print the information in ALL CAPITAL LETTERS, including your SSN(s), in the spaces provided. If you are married filing a separate return, print your husband's or wife's name on line 3 instead of below your name.

Social Security Number (SSN). An incorrect or missing SSN may increase your tax or reduce your refund. **To apply for an SSN,** get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

Nonresident Alien Spouse. If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an Individual Taxpayer Identification Number (ITIN). If your spouse is not eligible to get an SSN, he or she can file **Form W-7** with the IRS to apply for an ITIN. See page 6.

P.O. Box. Enter your box number **only** if your post office does not deliver mail to your home.

Foreign Address. Enter the information in the following order: city, province or state, postal code, and the name of the country. Please **do not** abbreviate the country name.

Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election.

If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

Filing Status

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

- Married filing separately
- Single
- Head of household
- Married filing jointly or Qualifying widow(er) with dependent child



More than one filing status may apply to you. Choose the one that will give you the lowest tax.

Line 1

Single

You may check the box on line 1 if **any** of the following was true on December 31, 1996:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1996, and did not remarry in 1996.

Line 2

Married Filing Jointly

You may check the box on line 2 if **any** of the following is true:

- You were married as of December 31, 1996, even if you did not live with your spouse at the end of 1996, or
- Your spouse died in 1996 and you did not remarry in 1996, or
- Your spouse died in 1997 before filing a 1996 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1996, you may not, after the due date for filing that return, amend it to file as married filing separately.

Nonresident Aliens and Dual-Status Aliens. You may be able to file a joint return. See **Pub. 519** for details.

Line 3

Married Filing Separately

If you are married and file a separate return, you will usually pay more tax than if you file a joint return.

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 19.

TIP

*You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 1996. See **Married Persons Who Live Apart** on this page.*

Line 4

Head of Household

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See below.) You may check the box on line 4 **only if** you were unmarried or legally separated as of December 31, 1996, and **either** 1 or 2 below apply to you.

1. You paid over half the cost of keeping up a home that was the main home for all of 1996 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
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 the **Exception** on this page).
 - Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, print the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.
 - Your **married** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of Divorced or Separated Parents** on page 18, this child does not have to be your dependent. Print the child's name on line 4. If you do not enter the name, it will take us longer to process your return.
 - Your **foster** child, who must be your dependent.
 - Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1** on the next page. But for this purpose, the **Exception** at the end of that test does not apply.

Note: You **cannot** file as head of household if your child, parent, or relative described above is your dependent under the rules on page 18 for **Person Supported by Two or More Taxpayers**.

Married Persons Who Live Apart. Even if you were not divorced or legally separated in 1996, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

1. You **must** have lived apart from your spouse for the **last 6 months** of 1996.

2. You file a separate return from your spouse.
3. You paid over half the cost of keeping up your home for 1996.
4. Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 1996 (if half or less, see the **Exception** on this page).
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of Divorced or Separated Parents** on page 18. If this child is not your dependent, be sure to print the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

TIP

If all five apply, you may be able to take the credit for child and dependent care expenses and the earned income credit. You can also take the standard deduction even if your spouse itemizes deductions. For more details, see the instructions for these topics.

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

If you used payments you received under the **Aid to Families With Dependent Children (AFDC)** program or **other public assistance** programs to pay part of the cost of keeping up your home, you **cannot** count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

Dependent. To find out if someone is your dependent, see the instructions for line 6c.

Exception. You can count temporary absences, such as for school, vacation, or medical care, as time lived in the home. If the person for whom you kept up a home was born or died in 1996, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

Line 5

Qualifying Widow(er) With Dependent Child

You may check the box on line 5 and use joint return tax rates for 1996 if **all five** of the following apply.

1. Your spouse died in 1994 or 1995 and you did not remarry in 1996.
2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
3. This child lived in your home for all of 1996. Temporary absences such as for school, vacation, or medical care count as time lived in the home.
4. You paid over half the cost of keeping up your home.
5. You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 1996, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.



Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 5.

Exemptions

For each exemption you can take, you can deduct \$2,550 on line 21.

Line 6b

Spouse

Check the box on line 6b if you file either **(1)** a joint return, or **(2)** a separate return and your spouse had no income and is not filing a return. However, **do not** check the box if your spouse can be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 1996, you cannot take an exemption for your former spouse. If, at the end of 1996, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of Your Spouse. If your spouse died in 1996 and you did not remarry by the end of 1996, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **What if a Taxpayer Died?** on page 8.

Line 6c

Dependents

You can take an exemption for each of your dependents who was alive during some part of 1996. This includes a baby **born** in 1996 or a person who **died** in 1996. For more details, see **Pub. 501**. Any person who meets **all five** of the following tests qualifies as your dependent.

If you have **more than six** dependents, attach a statement to your return with the required information.

Test 1—Relationship

The person must be your relative. But see **Exception** at the end of **Test 1**. The following people are considered your relatives:

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption; or a foster child (any child who lived in your home as a family member for the whole year).
- Your grandchild, great-grandchild, etc.
- Your son-in-law, daughter-in-law.
- Your parent, stepparent, parent-in-law.
- Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
- Your aunt, uncle, nephew, niece if related by blood.

Any relationships established by marriage are not treated as ended by divorce or death.

Exception. A person who lived in your home as a family member for the entire year can also be considered a dependent. However, the relationship must not violate local law.

Test 2—Married Person

If the person is married and files a joint return, you cannot take an exemption for the person.



If the person and the person's spouse file a joint return only to get a refund of all tax withheld, you may be able to claim him or her if the other four tests are met. See Pub. 501 for details.

Test 3—Citizen or Resident

The person must be **one** of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

Test 4—Income

Generally, the person's gross income must be less than \$2,550. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

Exception for Your Child. Your child can have gross income of \$2,550 or more if:

1. Your child was **under age 19** at the end of 1996, **or**
2. Your child was **under age 24** at the end of 1996 **and** was a **student**.

Your child was a **student** if he or she—

- Was enrolled as a full-time student at a school during any 5 months of 1996, or
- Took a full-time, on-farm training course during any 5 months of 1996. The course had to be given by a school or a state, county, or local government agency.

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses or correspondence schools.

Test 5—Support

The general rule is that you had to provide over half the person's total support in 1996. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of Divorced or Separated Parents** and **Person Supported by Two or More Taxpayers** on page 18.

Support includes food, a place to live, clothing, medical and dental care, and education. It also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support:

- Use the actual cost of these items. But you should figure the cost of a place to live at its fair rental value.
- Include money the person used for his or her own support, even if this money was not taxable. Examples are gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as **not** coming from you.

Support **does not** include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

Children of Divorced or Separated Parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who lived apart during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period of time or who did not have custody at all. See Pub. 501 for the definition of custody.

The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and **either 1 or 2** below applies.

1. The custodial parent agrees not to claim the child's exemption for 1996 by signing **Form 8332** or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see **Children Who Did Not Live With You Due to Divorce or Separation** on this page), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 1996. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person Supported by Two or More Taxpayers. Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if **all five** of the following apply.

1. You and one or more other eligible person(s) (see below) together paid over half of another person's support.
2. You paid over 10% of that person's support.
3. No one alone paid over half of that person's support.
4. Tests 1 through 4 on page 17 are met.
5. Each other eligible person who paid over 10% of support completes **Form 2120**, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1996.

An **eligible person** is someone who could have claimed another person as a dependent except that he or she did not pay over half of that person's support.

Line 6c, Column (2). You must enter each dependent's social security number (SSN) unless he or she was born in December 1996 or was born and died in 1996. If you do not enter the correct SSN, at the time we process your return, we may disallow the exemption claimed for the dependent. If your dependent was born in December 1996 and does not have an SSN, enter "12/96" in column (2). If your dependent was born and died in 1996 and did not have an SSN, print "DIED" in column (2).

Your dependent can get an SSN by filing **Form SS-5** with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get an SSN. If your dependent will not have an SSN by April 15, 1997, see **What if I Cannot File on Time?** on page 8.

Line 6c, Column (4). Enter the number of months your dependent lived with you in 1996. Count temporary absences, such as for school or vacation, as time lived in your home. If your dependent was born or died in 1996, enter "12." If your dependent lived in Canada or Mexico during 1996, do not enter a number. Instead, print "CN" or "MX," whichever applies.

Children Who Did Not Live With You Due to Divorce or Separation. If you are claiming a child who did not live with you under the rules on this page for **Children of Divorced or Separated Parents**, attach **Form 8332** or similar statement to your return. But see **Exception** below. If your divorce decree or separation agreement went into effect after 1984 and it states you can claim the child as your dependent without regard to any condition, such as payment of support, you may attach a copy of the following pages from the decree or agreement instead.

1. Cover page (put the other parent's SSN on that page), and
2. The page that states you can claim the child as your dependent, and
3. Signature page with the other parent's signature and date of agreement.

Note: *You must attach the required information even if you filed it in an earlier year.*

Exception. You do not have to attach Form 8332 or similar statement if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.

Other Dependent Children. Enter the total number of children who did not live with you for reasons other



Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 5.

than divorce or separation on the line labeled "Dependents on 6c not entered above." Include dependent children who lived in Canada or Mexico during 1996.

Adjusted Gross Income

Rounding Off to Whole Dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. You can drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts that are 50 cents or more to the next whole dollar. For example, \$235.50 becomes \$236. If you do round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

Example. You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter 13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 1996, you may receive a **Form 1099-G**. None of your refund is taxable if, in the year the tax was paid to the state or other taxing authority, you:

- Filed Form 1040EZ,
- Filed Form 1040A, or
- Used TeleFile.

But if the refund, credit, or offset was for a tax you deducted as an **itemized deduction**, you may have to report part or all of it as income on Form 1040 for 1996. Use Tele-Tax topic 405 (see page 42) or see **Pub. 525** for details.

Community Property States

Community property states are 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 **Pub. 555**.

Line 7

Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, and tips. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their **Forms W-2**. But the following types of income must also be included in the total on line 7.

- **Tip income** you did not report to your employer. But you must file Form 1040 and **Form 4137** if (1)

you received tips of \$20 or more in any month and did not report the full amount to your employer OR (2) your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included in box 1. See **Pub. 531** for more details.

- **Disability pensions** shown on **Form 1099-R** if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other pensions shown on Form 1099-R (other than payments from an IRA) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.
- **Scholarship and fellowship grants** not reported on a W-2 form. Also, print "SCH" and the amount in the space to the left of line 7. **Exception.** If you were a degree candidate, include on line 7 **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 7.
- **Dependent care benefits**, which should be shown in box 10 of your W-2 form. But first complete Schedule 2 to see if you may exclude part or all of the benefits.

Missing or Incorrect Form W-2? If you do not get a W-2 form from your employer by January 31, 1997, use Tele-Tax topic 154 (see page 42) to find out what to do. Even if you do not get a 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 8a

Taxable Interest

Each payer should send you a **Form 1099-INT** or **Form 1099-OID**. Report **all** of your taxable interest income on line 8a even if it is \$400 or less. But you must also fill in Schedule 1, Part I, if:

- You had over \$400 of taxable interest income, or
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989, or
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 1996 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to

be included in your 1996 income. For details, see **Pub. 550**.



If you get a 1996 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1996, see Pub. 550.

Line 8b

Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. **Do not** include interest earned on your IRA.

Line 9

Dividends

Each payer should send you a **Form 1099-DIV**. Report your total gross dividends on line 9 even if they total \$400 or less. If the total is over \$400 or you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), first fill in Schedule 1, Part II (see page 50). But you must use Form 1040 if you had capital gain or nontaxable distributions.

For more information, see **Pub. 550**.

Lines 10a and 10b

IRA Distributions

You should receive a **Form 1099-R** showing the amount of the distribution from your individual retirement arrangement (IRA). Leave line 10a blank and enter the total distribution on line 10b.

Exception. Do not enter your total IRA distribution on line 10b if **either 1 or 2** below applies.

1. You made nondeductible contributions to any of your IRAs for 1996 or an earlier year. Instead, use **Form 8606** to figure the amount to enter on line 10b; enter the total distribution on line 10a. If you made nondeductible contributions for 1996, also see **Pub. 590**.
2. You rolled your IRA distribution over into another IRA. Enter the total distribution on line 10a. If the total on line 10a was rolled over, enter zero on line 10b. If the total was not rolled over, enter the part not rolled over on line 10b. But if **1** above also applies, use Form 8606 to figure the taxable part.

Caution: *You may have to pay additional tax if (1) you received an early distribution from your IRA and the total distribution was not rolled over, or (2) you were born before July 1, 1925, and received less than the minimum required distribution. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you **must** use Form 1040.*

Lines 11a and 11b

Pensions and Annuities

You should receive a **Form 1099-R** showing the amount of your pension and annuity payments. See the next page for details on rollovers and lump-sum distributions.

Do not report on lines 11a and 11b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.



Attach Form 1099-R to Form 1040A if any Federal income tax was withheld.

Fully Taxable Pensions and Annuities. If your pension or annuity is fully taxable, enter it on line 11b; **do not** make an entry on line 11a. Your payments are fully taxable if **either** of the following applies:

- You did not contribute to the cost of your pension or annuity, or
- You got your entire cost back tax free before 1996.

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. If your pension or annuity is partially taxable and your Form 1099-R does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in **Pub. 939**. However, if your annuity starting date (defined below) was **after** July 1, 1986, and **before** November 19, 1996, you may be able to use the Simplified General Rule explained later. If your annuity starting date was **after** November 18, 1996, **do not** use these instructions to figure the taxable part of your pension or annuity. Instead, see Pub. 575 (**Pub. 721** for U.S. Civil Service retirement).

You can ask the IRS to figure the taxable part for you for a \$50 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 11b. But you may be able to report a lower taxable amount by using the General Rule or, if you qualify, the Simplified General Rule.

Once you have figured the taxable part of your pension or annuity, enter that amount on line 11b and the total on line 11a.

Annuity Starting Date. Your annuity starting date is the later of:

1. The first day of the first period for which you received a payment, or
2. The date the plan's obligations became fixed.

Simplified General Rule. This method will usually give you the same amount or more of the pension or annuity tax free each year as the General Rule or as figured by the IRS. You can use this simpler method if **all four** of the following apply.

? **Need More Information or Forms?** You can use a personal computer, fax, or phone to get what you need. See page 5.

1. Your annuity starting date (defined on page 20) was **after** July 1, 1986, and **before** November 19, 1996.
2. The payments are for **(a)** your life or **(b)** your life and that of your beneficiary.
3. The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
4. At the time the pension or annuity payments began, either you were under age 75 or the number of years of guaranteed payments was fewer than 5.

If all four apply, use the worksheet below to figure the taxable part of your pension or annuity. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

Caution: If you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721. **Do not** use the worksheet below.

Age at Annuity Starting Date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. 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.

Changing Methods. If your annuity starting date was **after** July 1, 1986, you may be able to change from the General Rule to the Simplified General Rule (or the other way around). For details, see Pub. 575 or Pub. 721.

Death Benefit Exclusion. If you are the beneficiary of a deceased employee or former employee, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to \$5,000. If you are entitled to this exclusion, add it to the amount you enter on line 2 of the worksheet. Do this even if the Form 1099-R shows a taxable amount. The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount.

Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

Caution: The death benefit exclusion was repealed for individuals who died **after August 20, 1996**.

Rollovers. A rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 11a and 11b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA.

Enter on line 11a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of **Form 1099-R**. From the

(continued)

Simplified General Rule Worksheet—Lines 11a and 11b (keep for your records)



Caution: Do not use this worksheet if your annuity starting date (see page 20) was **after** November 18, 1996. Instead, see **Pub. 575 (Pub. 721 for U.S. Civil Service retirement)**.

1. Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 11a 1. _____
2. Enter your cost in the plan at the annuity starting date plus any death benefit exclusion (see above) 2. _____
3. Age at annuity starting date (see above):

	Enter:	
55 and under	300	}
56-60	260	
61-65	240	
66-70	170	
71 and older	120	
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 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 1040A, line 11b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R 9. _____

Note: 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 1040A, line 11b. Enter the total pension or annuity payments received in 1996 on Form 1040A, line 11a.

total on line 11a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over either directly or within 60 days of receiving the distribution. Enter the remaining amount, even if zero, on line 11b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

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. Enter the total distribution on line 11a and the taxable part on line 11b.



*You may be able to pay less tax on the distribution if you were at least age 59½ on the date of the distribution, you meet certain other conditions, and you choose to use **Form 4972** to figure the tax on any part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was either age 59½ or older on the date of death or was born before 1936. But you must use Form 1040 to do so. For details, see Form 4972.*

You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over. See Pub. 575 to find out if you owe this tax.

Line 12

Unemployment Compensation



If you expect to receive unemployment compensation in 1997, you may ask the state unemployment office to withhold Federal income tax from those payments.

You should receive a **Form 1099-G** showing the total unemployment compensation paid to you in 1996.

If you received an overpayment of unemployment compensation in 1996 and you repaid any of it in 1996, subtract the amount you repaid from the total amount you received. Enter the result on line 12. Print "REPAID" and the amount you repaid in the space to the left of line 12. If you repaid unemployment compensation in 1996 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See **Pub. 525** for details.

Note: *If you received **Alaska Permanent Fund dividends**, report them on line 12.*

Lines 13a and 13b

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 1996. If you received railroad retirement benefits treated as social security, you should receive a **Form RRB-1099**.

Caution: *Do not use lines 13a and 13b to report any railroad retirement benefits shown on Form RRB-1099-R. Instead, see the instructions for lines 11a and 11b.*

To find out if any of your benefits are taxable, first complete Form 1040A, lines 15a through 15c if they apply to you. Then, complete the worksheet on the next page. However, **do not** use the worksheet if any of the following apply:

- You made IRA contributions for 1996 and you were covered by a retirement plan at work. Instead, use the worksheets in **Pub. 590** to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You file **Form 8815**. Instead, use the worksheet in **Pub. 915**.
- You repaid any benefits in 1996 and your total repayments (box 4) were more than your total benefits for 1996 (box 3). **None** of your benefits are taxable for 1996. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.



If you expect to receive taxable social security benefits in 1997, you may ask the payer to withhold Federal income tax from your payments.

Lines 15a and 15b

IRA Deduction

If you made contributions to an individual retirement arrangement (IRA) for 1996, you may be able to take an IRA deduction. Read the following instructions to see if you can take this deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 15a. If you file a joint return, enter your spouse's deduction on line 15b. You should receive a statement by June 2, 1997, that shows all contributions to your IRA for 1996.

? **Need More Information or Forms?** You can use a personal computer, fax, or phone to get what you need. See page 5.



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

You **must** use Form 1040 if you owe tax on any excess contributions made to an IRA, or any excess accumulations in an IRA. For details, see Pub. 590.

Caution: You **may not** deduct contributions to a 401(k) plan or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your W-2 form.

Were You Covered by an Employer Retirement Plan? If you were covered by a plan at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your contributions is not taxed until it is paid to you. The "Pension plan" box in box 15 of your W-2 form should be checked if you were covered by a plan (such as a 401(k) plan). This box should be checked even if you were not vested in the plan.

If you were covered by a plan and you file **Form 8815**, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Special Rule for Married Individuals Who File Separate Returns. If you were not covered by a plan but your spouse was, **you** are considered covered by a

Social Security Benefits Worksheet—Lines 13a and 13b (keep for your records)



If you are married filing separately and you **lived apart** from your spouse for all of 1996, print "D" in the space to the right of the word "benefits" on line 13a.

1. Enter the amount from **box 5** of all your **Forms SSA-1099** and **Forms RRB-1099** . . . 1. _____
Note: If line 1 is zero or less, stop; none of your social security benefits are taxable. Otherwise, go to line 2.
 2. Enter one-half of line 1 2. _____
 3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10b, 11b, and 12. Do not include amounts from box 5 of Forms SSA-1099 or RRB-1099 3. _____
 4. Enter the amount, if any, from Form 1040A, line 8b 4. _____
 5. Add lines 2, 3, and 4 5. _____
 6. Enter the amount, if any, from Form 1040A, line 15c 6. _____
 7. Subtract line 6 from line 5 7. _____
 8. Enter 25,000 (32,000 if married filing jointly; 0 if married filing separately and you lived with your spouse at any time during 1996) 8. _____
 9. Subtract line 8 from line 7. If zero or less, enter 0 9. _____
- Is line 9 more than zero?**
- No.** Stop; none of your social security benefits are taxable. Do not enter any amount on line 13a or 13b of Form 1040A. But if you are married filing separately and you **lived apart** from your spouse for all of 1996, enter 0 on line 13b. Be sure to print "D" to the right of the word "benefits" on line 13a.
- Yes.** Go to line 10.
10. Enter 9,000 (12,000 if married filing jointly; 0 if married filing separately and you lived with your spouse at any time during 1996) 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% (.85). If line 11 is zero, enter 0 15. _____
 16. Add lines 14 and 15 16. _____
 17. Multiply line 1 by 85% (.85) 17. _____
 18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17 18. _____
 - Enter the amount from line 1 on Form 1040A, line 13a.
 - Enter the amount from line 18 on Form 1040A, line 13b.



If part of your benefits are taxable for 1996 **and** they include benefits paid in 1996 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.

plan unless you **lived apart** from your spouse for all of 1996. See the chart below to find out if you can take the deduction and, if you can, which worksheet to use.

Not Covered by a Retirement Plan. If you (and your spouse if filing a joint return) were not covered by a plan at work, use **Worksheet 1** below to figure your deduction.

Covered by a Retirement Plan. If you (or your spouse if filing a joint return) were covered by a plan at work, see the chart below. It will tell you if you can take the deduction and, if you can, which worksheet to use.



You can make contributions to your IRA even if you cannot deduct them. But, you must use **Form 8606** to report these nondeductible contributions.

Read the following list before you fill in your IRA worksheet.

- If you were age 70½ or older at the end of 1996, you cannot deduct any contributions made to your IRA for 1996 or treat them as nondeductible contributions.
- If you made contributions to your IRA in 1996 that you deducted for 1995, **do not** include them in the worksheet.

Chart for People Covered by a Retirement Plan*—Lines 15a and 15b

If you (or your spouse if filing a joint return) were covered by a retirement plan and—

Your filing status is:	And Form 1040A, line 14, is:	You can take:
Single, Head of household, or Married filing separately and lived apart from your spouse for all of 1996	\$25,000 or less	Full IRA deduction (use Worksheet 1 below)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use Worksheet 2 on page 25)
	\$35,000 or more	No IRA deduction (but see the TIP above)
Married filing jointly or Qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use Worksheet 1 below)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use Worksheet 2 on page 25)
	\$50,000 or more	No IRA deduction (but see the TIP above)
Married filing separately and lived with your spouse at any time during 1996	Over \$0 but less than \$10,000	Partial IRA deduction (use Worksheet 2 on page 25)
	\$10,000 or more	No IRA deduction (but see the TIP above)

* If married filing separately and you were not covered by a plan but your spouse was, **you** are considered covered by a plan unless you **lived apart** from your spouse for all of 1996.

IRA Worksheet 1—Lines 15a and 15b (keep for your records)



	(a) Your IRA	(b) Your working spouse's IRA
1. Enter IRA contributions you made, or will make by April 15, 1997, for 1996. But do not enter more than \$2,000 in either column	1. _____	_____
2. Enter wages, salaries, and tips for each person from Form 1040A, line 7	2. _____	_____
3. Enter the smaller of line 1 or line 2. Enter on Form 1040A, line 15a, the part of line 3, column (a), you choose to deduct. Enter on Form 1040A, line 15b, the part, if any, of line 3, column (b), you choose to deduct. If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 4	3. _____	_____

Nonworking spouse's IRA

4. Enter the smaller of line 2, column (a), or \$2,250	4. _____
5. Enter the amount from line 3, column (a)	5. _____
6. Subtract line 5 from line 4	6. _____
7. Enter IRA contributions made, or that will be made by April 15, 1997, for 1996 for your nonworking spouse. But do not enter more than \$2,000	7. _____
8. Enter the smaller of line 6 or line 7. Enter on Form 1040A, line 15b, the part of line 8 you choose to deduct	8. _____

? **Need More Information or Forms?** You can use a personal computer, fax, or phone to get what you need. See page 5.

- If you received a distribution from a nonqualified deferred compensation plan or section 457 plan that was included in box 1 of your W-2 form, do not include that distribution on line 2 of IRA Worksheet 1 or line 5 of IRA Worksheet 2. The distribution should be shown in box 11 of your W-2 form.

- If the total of your IRA deduction on Form 1040A plus any nondeductible contribution on your Form 8606 is less than your total IRA contributions for 1996, see Pub. 590 for special rules.

(continued)

IRA Worksheet 2—Lines 15a and 15b (keep for your records)



- If your filing status is:

}	Single or Head of household, enter 35,000	}	1. _____
	Married filing jointly or Qualifying widow(er), enter 50,000		
	Married filing separately, enter 10,000 (35,000 if you lived apart from your spouse for all of 1996)		
- Enter the amount from Form 1040A, line 14. If this amount is equal to or more than the amount on line 1, none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606. 2. _____
- Subtract line 2 from line 1. **If the result is \$10,000 or more, stop here and use Worksheet 1** 3. _____
- Multiply line 3 by 20% (.20). If the result is not a multiple of \$10, round it up to the next multiple of \$10 (for example, round \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter 200. Go to line 5 4. _____

Deductible IRA contributions	(a) Your IRA	(b) Your working spouse's IRA
5. Enter wages, salaries, and tips for each person from Form 1040A, line 7	5. _____	_____
6. Enter IRA contributions you made, or will make by April 15, 1997, for 1996. But do not enter more than \$2,000 in either column	6. _____	_____
7. Enter the smallest of line 4, 5, or 6. This is the most you can deduct. Enter on Form 1040A, line 15a, the part of line 7, column (a), you choose to deduct. Enter on Form 1040A, line 15b, the part, if any, of line 7, column (b), you choose to deduct. If line 6 is more than line 7, go to line 8	7. _____	_____
Nondeductible IRA contributions		
8. Subtract line 7 from line 5 or line 6, whichever is smaller . Enter on line 1 of your Form 8606 the part of line 8 you choose to make nondeductible	8. _____	_____

If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.

- Deductible IRA contributions for nonworking spouse**
- Enter the **smaller** of line 5, column (a), or 2,250 9. _____
 - Add the amount on line 7, column (a), to the part of line 8, column (a), that you choose to make nondeductible 10. _____
 - Subtract line 10 from line 9. If the result is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse 11. _____
 - Enter the **smallest** of (a) IRA contributions made, or that will be made by April 15, 1997, for 1996 that are for your nonworking spouse; (b) 2,000; or (c) the amount on line 11 12. _____
 - Multiply line 3 by 22.5% (.225). If the result is not a multiple of \$10, round it up to the next multiple of \$10. If the result is \$200 or more, enter the result. But if it is less than \$200, enter 200. 13. _____
 - Enter the amount from line 7, column (a) 14. _____
 - Subtract line 14 from line 13. 15. _____
 - Enter the **smallest** of line 4, 5, 12, or 15. This is the most you can deduct. Enter on Form 1040A, line 15b, the part of line 16 you choose to deduct. If line 12 is more than line 16, go to line 17. 16. _____
- Nondeductible IRA contributions for nonworking spouse**
- Subtract line 16 from line 12. Enter on line 1 of your spouse's Form 8606 the part of line 17 you choose to make nondeductible 17. _____

- You must file a joint return to deduct contributions to your nonworking spouse's IRA. A **nonworking spouse** is one who had no wages or other earned income in 1996, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
- Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 10a and 10b on page 20.
- Do not include trustee's fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.

Tax Computation

Line 18a

If you were age 65 or older or blind, check the appropriate boxes on line 18a. If you were married and checked the box on line 6b on page 1 of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 18a.

Age. If you were age 65 or older on January 1, 1997, check the "65 or older" box on your 1996 return.

Blindness. If you were completely blind as of December 31, 1996, attach a statement to your return describing this condition. If you were partially blind, you must attach a statement certified by your eye doctor or registered optometrist that:

- You cannot 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 is not likely to improve beyond the conditions listed above, attach a statement certified by your eye doctor or registered optometrist to this effect. Keep a copy of this statement for your records. If you attached this statement in an earlier year, you do not have to file another one. But you must attach a note saying that you have already filed a statement.

Line 18b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 18b. You CANNOT take the standard deduction even if you were age 65 or older or blind (that is, you completed line 18a). Enter zero on line 19 and go to line 20.



Your Federal income tax will be less if you take any itemized deductions that you may have, such as state and local income taxes, but you must use Form 1040 to do so.

Line 19

Standard Deduction

Most people can find their standard deduction by looking at line 19 of Form 1040A. But if you checked **any** box on **line 18a**, OR you (or your spouse if filing a

joint return) can be claimed as a dependent on someone's 1996 return, use the chart or worksheet on page 27 that applies to you to figure your standard deduction. Also, if you checked the box on **line 18b**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

Line 22

Subtract line 21 from line 20. Your tax is figured on this amount.

If You Want, the IRS Will Figure Your Tax and Some of Your Credits.

Tax. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill. For details, including who is eligible and what to do, see **Pub. 967**.

Credit for the Elderly or the Disabled. If you can take this credit and you want us to figure it for you, see the instructions for **Schedule 3**.

Earned Income Credit (EIC). Answer the questions on page 29 to see if you can take this credit. If you can take the EIC and you want us to figure it for you, follow the instructions for question 4 or 9, whichever applies to you.

Line 23

Tax

Find your tax in the Tax Table on pages 44–49.

Form 8615. If this return is for a child who was under age 14 on January 1, 1997, and the child had more than \$1,300 of investment income, such as taxable interest or dividends, Form 8615 must be used to figure the tax. But if neither of the child's parents was alive at the end of 1996, do not use Form 8615. Instead, use the Tax Table to figure the child's tax.

Line 24a

Child and Dependent Care Credit

You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. But to do so, the care must have been provided so that you (and your spouse if you were married) could work or look for work and you must have had income from a job. For details, see the instructions for **Schedule 2**.

Line 24b

Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 1996 **(1)** you were age 65 or older, or **(2)** you retired on **permanent and total disability** and you had taxable disability income in 1996.

But you usually **cannot** take the credit if the amount on Form 1040A, line 17, is \$17,500 or more (\$20,000 if married filing jointly and only one spouse is eligible for the credit; \$25,000 if married filing jointly and both spouses are eligible; \$12,500 if married filing

? **Need More Information or Forms?** You can use a personal computer, fax, or phone to get what you need. See page 5.

separately). See **Schedule 3** and its instructions for details.

Line 26

Advance Earned Income Credit Payments

If you received advance earned income credit (EIC) payments, enter them on line 26. These payments should be shown in box 9 of your W-2 form(s).

Line 27

Household Employment Taxes

If **any** of the following apply, see **Schedule H** and its instructions to find out if you owe these taxes.

1. You paid **any one** household employee (defined on this page) cash wages of \$1,000 or more in 1996.



For purposes of item 1, do not count amounts paid to an employee who was under age 18 at any time in 1996 and was a student.

Household Employee. 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, maids, yard workers, and similar domestic workers.

Standard Deduction Chart for People Age 65 or Older or Blind—Line 19

If someone can claim you (or your spouse if married filing jointly) as a dependent, use the worksheet below instead.

Enter the number from the box on line 18a of Form 1040A.

▶

Caution: Do not use the number of exemptions from line 6d.

If your filing status is:	And the number in the box above is:	Enter on Form 1040A, line 19:
Single	1	5,000
	2	6,000
Married filing jointly or Qualifying widow(er)	1	7,500
	2	8,300
	3	9,100
	4	9,900
Married filing separately	1	4,150
	2	4,950
	3	5,750
	4	6,550
Head of household	1	6,900
	2	7,900

Standard Deduction Worksheet for Dependents—Line 19 (keep for your records)

Use this worksheet **ONLY** if someone can claim you (or your spouse if married filing jointly) as a dependent.



1. Enter the amount from Form 1040A, line 7. If none, enter 0	1. _____
2. Minimum amount	2. <u>650.00</u>
3. Enter the larger of line 1 or line 2	3. _____
4. Enter the amount shown below for your filing status:	4. _____
• Single, enter 4,000	}
• Married filing separately, enter 3,350	
• Married filing jointly or Qualifying widow(er), enter 6,700	
• Head of household, enter 5,900	
5. Standard deduction.	
a. Enter the smaller of line 3 or line 4. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b	5a. _____
b. If 65 or older or blind, multiply \$1,000 (\$800 if married filing jointly or separately, or qualifying widow(er)) by the number on Form 1040A, line 18a	5b. _____
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19	5c. _____

Line 28

Total Tax

If you owe the alternative minimum tax, include that tax in the total on line 28.

Alternative Minimum Tax. If **both 1 and 2** below apply to you, use the worksheet below to see if you owe this tax and, if you do, the amount to include on line 28.

1. The amount on Form 1040A, line 17, plus any tax-exempt interest on Form 1040A, line 8b, is more than \$45,000 if married filing jointly or

qualifying widow(er); more than \$33,750 if single or head of household; more than \$22,500 if married filing separately.

2. The amount on Form 1040A, line 21, is \$10,200 or more.

Caution: If filing for a child under age 14, add the amount on Form 1040A, line 17, to the child's tax-exempt interest from private activity bonds issued after August 7, 1986. If that total is more than the total of \$1,300 plus the amount on Form 1040A, line 7, **do not file this form. Instead, file Form 1040 for the child. Use Form 6251 to see if the child owes this tax.**

Alternative Minimum Tax Worksheet (keep for your records)



1. Enter the amount from Form 1040A, line 17, plus any tax-exempt interest from private activity bonds issued after August 7, 1986	1. _____
2. Enter the amount shown below for your filing status:	
• Single or Head of household, enter 33,750	}
• Married filing jointly or Qualifying widow(er), enter 45,000	
• Married filing separately, enter 22,500	
3. Subtract line 2 from line 1. If zero or less, stop ; you do not owe this tax	3. _____
• If you are married filing separately, go to line 4.	
• All others, enter the amount from line 3 on line 6 and go to line 7.	
4. Subtract \$75,000 from the amount on line 1. If zero or less, enter 0 here and on line 5, and go to line 6	4. _____
5. Multiply line 4 by 25% (.25)	5. _____
6. Add lines 3 and 5	6. _____
7. Multiply line 6 by 26% (.26)	7. _____
8. Enter the amount from Form 1040A, line 23	8. _____
9. Alternative minimum tax. If line 8 is equal to or more than line 7, you do not owe this tax. If line 8 is less than line 7, subtract line 8 from line 7 and enter the result. Also, include this amount in the total on Form 1040A, line 28. Print "AMT" and show the amount to the right of the word "tax" on line 28	9. _____

Line 29a

Federal Income Tax Withheld

Add the amounts shown as Federal income tax withheld on your **Forms W-2** and **1099-R**. Enter the total on line 29a. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and box 4 of Form 1099-R.

If you received a 1996 Form 1099 showing Federal income tax withheld on dividends or interest income, include the amount withheld in the total on line 29a. This should be shown in box 2 of Form 1099-DIV and in box 4 of the other 1099 forms. If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 29a.

Line 29b

1996 Estimated Tax Payments

Enter any payments you made on your estimated Federal income tax (**Form 1040-ES**) for 1996. Include

any overpayment from your 1995 return that you applied to your 1996 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. See **Pub. 505** for details on how to report your payments. If you or your spouse paid separate estimated tax but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1996 or in 1997 before filing a 1996 return. Also, see **Pub. 505** if:

1. You were divorced in 1996 and you made joint estimated tax payments with your former spouse, or
2. You changed your name and you made estimated tax payments using your former name.



Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 5.

Line 29c

Earned Income Credit (EIC)

The EIC reduces the tax you owe and may give you a refund even if you do not owe any tax. To see if you

can take this credit, answer the questions below. **But you cannot** take the credit if your filing status is married filing separately. If you were a nonresident alien for any part of 1996, you **cannot** take the credit unless you are married to a U.S. citizen or resident and elect to be taxed as a resident for all of 1996.

(continued)

Questions To See If You Can Take the Earned Income Credit

If you were in the military stationed outside the United States, see **Special Rules** on page 32 before you begin.

All filers:

1. Is the total of lines 8a, 8b, and 9 on Form 1040A over \$2,200 (over \$2,350 if you gave a 1996 **Form W-5** to your employer before June 27, 1996)?
- No.** Go to question 2.
 Yes. Stop. You **cannot** take the credit.
-

2. Do you have at least one qualifying child (defined on page 30)?
- No.** Skip to question 5.
 Yes. Go to question 3.
-

If you have at least one qualifying child:

3. Is the total of your **taxable and nontaxable earned income** (see page 31) less than \$25,078 (less than \$28,495 if you have more than one qualifying child)? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)
- No. Stop.** You **cannot** take the credit. Print "NO" next to line 29c.
 Yes. Go to question 4.
-
4. Is the amount on Form 1040A, line 16, less than \$25,078 (less than \$28,495 if you have more than one qualifying child)?
- No. Stop.** You **cannot** take the credit.
 Yes. You can take the credit. **If you want the IRS to figure it for you, stop.** Print "EIC" next to line 29c and attach Schedule EIC to your return. Also, enter the amount and type of any nontaxable earned income in the space below line 29c. **If you want to figure the credit yourself, stop** and complete the worksheet on page 30 now.
-

If you do not have a qualifying child:

5. Were you (or your spouse if filing a joint return) at least age 25 but under age 65 at the end of 1996?
- No. Stop.** You **cannot** take the credit. Print "NO" next to line 29c.
 Yes. Go to question 6.
-
6. Can you (or your spouse if filing a joint return) be claimed as a dependent on someone else's 1996 tax return?
- Yes. Stop.** You **cannot** take the credit.
 No. Go to question 7.
-
7. Was your home (and your spouse's if filing a joint return) in the United States for more than half of 1996?
- No. Stop.** You **cannot** take the credit. Print "NO" next to line 29c.
 Yes. Go to question 8.
-
8. Is the total of your **taxable and nontaxable earned income** (see page 31) less than \$9,500? (Nontaxable earned income includes military housing and subsistence, and contributions to a 401(k) plan.)
- No. Stop.** You **cannot** take the credit. Print "NO" next to line 29c.
 Yes. Go to question 9.
-
9. Is the amount on Form 1040A, line 16, less than \$9,500?
- No. Stop.** You **cannot** take the credit.
 Yes. You can take the credit. **If you want the IRS to figure it for you, print "EIC" next to line 29c.** Also, enter the amount and type of any nontaxable earned income in the space below line 29c. **If you want to figure the credit yourself, complete the worksheet on page 30.**
-

You also **cannot** take the credit if you, or your spouse if filing a joint return, **(1)** were the qualifying child of another person in 1996, or **(2)** do not have a social security number (defined below). If you cannot take the credit for either of these reasons, print "NO" next to line 29c.

The credit can be as much as \$323 if you don't have a qualifying child (defined below). If you have one qualifying child, the credit can be as much as \$2,152. If you have more than one qualifying child, it can be as much as \$3,556.

Social Security Number (SSN). For purposes of the EIC, an SSN means a number issued by the Social Security Administration to a U.S. citizen or to a person who has permission from the Immigration and Naturalization Service to work in the United States.

Qualifying Child

A qualifying child is a child who:

1. Is your son, daughter, adopted child, grandchild, stepchild, or foster child, **and**
2. Was (at the end of 1996)—
 - under age 19, or
 - under age 24 and a student (see page 31), or

- any age and permanently and totally disabled (see page 31), **and**
3. Lived with you in the United States for more than half of 1996 (for all of 1996 if a foster child). If the child did not live with you for the required time, see the **Exception** on page 31.

Caution: *The child must have an SSN (defined above) unless the child was born in December 1996 or was born and died in 1996.*

A child does not always have to be your dependent to qualify. But if the child was married or is also a qualifying child of another person (other than your spouse if filing a joint return), special rules apply. See **Married Child and Qualifying Child of More Than One Person** on page 31.

Example. You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1996 tax return. Your son is **your** qualifying child because he meets each of the three requirements listed earlier. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than half of 1996 and the **Exception** on page 31 does not apply.

Earned Income Credit Worksheet—Line 29c (keep for your records)



Caution: *If you were a household employee who did not receive a Form W-2 because your employer paid you less than \$1,000 in 1996, see **Special Rules** on page 32 before completing this worksheet. Also, see **Special Rules** if Form 1040A, line 7, includes any amount paid to an inmate in a penal institution.*

1. Enter the amount from Form 1040A, line 7	1. _____
2. If you received a taxable scholarship or fellowship grant that was not reported on a W-2 form, enter that amount here	2. _____
3. Subtract line 2 from line 1	3. _____
4. Enter any nontaxable earned income (see page 31). Types of nontaxable earned income include contributions to a 401(k) plan, and military housing and subsistence. These should be shown in box 13 of your W-2 form	4. _____
5. Add lines 3 and 4	5. _____
6. Look up the amount on line 5 above in the EIC Table on pages 33–34 to find your credit. Enter the credit here	6. _____
If line 6 is zero, stop . You cannot take the credit. Print "NO" next to line 29c of Form 1040A.	
7. Enter the amount from Form 1040A, line 16	7. _____
8. Is line 7 less than—	
• \$5,300 if you do not have a qualifying child?	
• \$11,650 if you have at least one qualifying child?	
<input type="checkbox"/> Yes. Go to line 9 now.	
<input type="checkbox"/> No. Look up the amount on line 7 above in the EIC Table on pages 33–34 to find your credit. Enter the credit here	
8. _____	
9. Earned income credit.	
• If you checked "Yes" on line 8, enter the amount from line 6. }	
• If you checked "No" on line 8, enter the smaller of line 6 or line 8. }	
9. _____	

Next: Take the amount from line 9 above and enter it on Form 1040A, line 29c.

AND

If you had any nontaxable earned income (see line 4 above), enter the amount and type of that income in the spaces marked "amount" and "type" below line 29c.

AND

Complete **Schedule EIC** and attach it to your return **ONLY** if you have a qualifying child.

Note: *If you included the alternative minimum tax on line 28, subtract it from the amount on line 9 above. Then, enter the result (if more than zero) on Form 1040A, line 29c. Also, replace the amount on line 9 above with the amount entered on Form 1040A, line 29c.*



Need More Information or Forms? You can use a personal computer, fax, or phone to get what you need. See page 5.

The following explains some of the terms used earlier.

- A **foster child** is any child you cared for as your own child. For example, if you acted as the parent of your niece or nephew, this child is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final.
- A **grandchild** is any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.
- A **student** is a child who—
 1. Was enrolled as a full-time student at a school during any 5 months of 1996, or
 2. Took a full-time, on-farm training course during any 5 months of 1996. The course had to be given by a school or a state, county, or local government agency.

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses or correspondence schools.

- A child is **permanently and totally disabled** if **both** of the following apply.
 1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
 2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

Exception. The child, including a foster child, is considered to have lived with you for all of 1996 if **both** of the following apply.

1. The child was born or died in 1996.
2. Your home was the child's home for the entire time he or she was alive during 1996.

Temporary absences, such as for school, vacation, or medical care, count as time lived at home.

Married Child. If your child was married at the end of 1996, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules on page 18 for **Children of Divorced or Separated Parents**, this child is your qualifying child.

Qualifying Child of More Than One Person. If a child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** modified AGI (adjusted gross income) for 1996 may

treat that child as a qualifying child. The other person(s) **cannot** claim the credit for people who do not have a qualifying child. If the other person is your spouse and you are filing a joint return, this rule does not apply. If you cannot take the credit because of this rule, print "NO" next to line 29c.

Example. You and your 5-year-old daughter moved in with your mother in April 1996. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your modified AGI for 1996 was \$8,000 and your mother's was \$14,000. Because your mother's modified AGI was higher, your daughter is your mother's qualifying child. You **cannot** take any EIC, even if your mother does not claim the credit.

Taxable Earned Income

This is usually the amount reported on Form 1040A, line 7. But if line 7 includes an amount for a taxable scholarship or fellowship grant that was not reported on a W-2 form or an amount paid to an inmate in a penal institution, subtract that amount from the total on line 7. The result is your taxable earned income for purposes of the earned income credit. If you subtracted income paid to an inmate, also print "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.

Also, if line 7 of Form 1040A includes any amount paid to a household employee who did not receive a W-2 form, see **Special Rules** on page 32.

Nontaxable Earned Income

Certain earned income is not taxable, but it must be included to see if you can take the earned income credit. It is also used to figure the credit. It includes anything of value (money, goods, or services) that is not taxable which you received from your employer for your work. Some examples are listed below.

- Basic quarters and subsistence allowances, the value of in-kind quarters and subsistence, and combat zone excluded pay received from the U.S. military. These amounts should be shown in box 13 of your 1996 W-2 form with code "Q."
- Housing allowances or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in

(continued)

box 15 of your W-2 form should be checked. The amount deferred should be shown in box 13 of your W-2 form.

- Excludable dependent care benefits from Schedule 2, line 19.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form(s). For details, see **Pub. 596**.



Nontaxable earned income does not include welfare benefits.

Effect of Credit on Certain Welfare Benefits

Any refund you receive as the result of claiming the earned income credit will not be used to determine if you are eligible for the following benefit programs, or how much you can receive from them.

- Aid to Families With Dependent Children (AFDC).
- Medicaid and supplemental security income (SSI).

- Food stamps and low-income housing.

Special Rules

Members of the Military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. See **Pub. 596** for the definition of extended active duty.

Household Employees. If you were a household employee who did not receive a W-2 form because your employer paid you less than \$1,000 in 1996, be sure to include the amount you were paid on Form 1040A, line 7. Print "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.

Inmates. Amounts paid to inmates in penal institutions for their work are not earned income for purposes of the EIC. If the total on Form 1040A, line 7, includes such income, subtract that income from the amount on line 7. Enter the result on line 1 of the worksheet on page 30. Also, print "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A.

1996 Earned Income Credit (EIC) Table

To find your credit: First, read down the "At least — But less than" columns and find the line that includes the amount you entered on line 5 or line 7 of the **Earned Income Credit Worksheet** on page 30. Next, read across to the column that includes the number of qualifying children you have. Then, enter the credit from that column on line 6 or line 8 of the worksheet, whichever applies.

Caution: This is *not* a tax table.

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—								
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	
\$1	\$50	\$2	\$9	\$10	3,200	3,250	247	1,097	1,290	6,400	6,450	235	2,152	2,570	11,700	11,750	0	2,134	3,532						
50	100	6	26	30	3,250	3,300	251	1,114	1,310	6,450	6,500	231	2,152	2,590	11,750	11,800	0	2,126	3,521						
100	150	10	43	50	3,300	3,350	254	1,131	1,330	6,500	6,550	228	2,152	2,610	11,800	11,850	0	2,118	3,511						
150	200	13	60	70	3,350	3,400	258	1,148	1,350	6,550	6,600	224	2,152	2,630	11,850	11,900	0	2,110	3,500						
200	250	17	77	90	3,400	3,450	262	1,165	1,370	6,600	6,650	220	2,152	2,650	11,900	11,950	0	2,102	3,490						
250	300	21	94	110	3,450	3,500	266	1,182	1,390	6,650	6,700	216	2,152	2,670	11,950	12,000	0	2,094	3,479						
300	350	25	111	130	3,500	3,550	270	1,199	1,410	6,700	6,750	212	2,152	2,690	12,000	12,050	0	2,086	3,469						
350	400	29	128	150	3,550	3,600	273	1,216	1,430	6,750	6,800	208	2,152	2,710	12,050	12,100	0	2,078	3,458						
400	450	33	145	170	3,600	3,650	277	1,233	1,450	6,800	6,850	205	2,152	2,730	12,100	12,150	0	2,070	3,448						
450	500	36	162	190	3,650	3,700	281	1,250	1,470	6,850	6,900	201	2,152	2,750	12,150	12,200	0	2,062	3,437						
500	550	40	179	210	3,700	3,750	285	1,267	1,490	6,900	6,950	197	2,152	2,770	12,200	12,250	0	2,054	3,426						
550	600	44	196	230	3,750	3,800	289	1,284	1,510	6,950	7,000	193	2,152	2,790	12,250	12,300	0	2,046	3,416						
600	650	48	213	250	3,800	3,850	293	1,301	1,530	7,000	7,050	189	2,152	2,810	12,300	12,350	0	2,038	3,405						
650	700	52	230	270	3,850	3,900	296	1,318	1,550	7,050	7,100	186	2,152	2,830	12,350	12,400	0	2,030	3,395						
700	750	55	247	290	3,900	3,950	300	1,335	1,570	7,100	7,150	182	2,152	2,850	12,400	12,450	0	2,022	3,384						
750	800	59	264	310	3,950	4,000	304	1,352	1,590	7,150	7,200	178	2,152	2,870	12,450	12,500	0	2,014	3,374						
800	850	63	281	330	4,000	4,050	308	1,369	1,610	7,200	7,250	174	2,152	2,890	12,500	12,550	0	2,006	3,363						
850	900	67	298	350	4,050	4,100	312	1,386	1,630	7,250	7,300	170	2,152	2,910	12,550	12,600	0	1,998	3,353						
900	950	71	315	370	4,100	4,150	316	1,403	1,650	7,300	7,350	166	2,152	2,930	12,600	12,650	0	1,990	3,342						
950	1,000	75	332	390	4,150	4,200	319	1,420	1,670	7,350	7,400	163	2,152	2,950	12,650	12,700	0	1,982	3,332						
1,000	1,050	78	349	410	4,200	4,250	323	1,437	1,690	7,400	7,450	159	2,152	2,970	12,700	12,750	0	1,974	3,321						
1,050	1,100	82	366	430	4,250	4,300	323	1,454	1,710	7,450	7,500	155	2,152	2,990	12,750	12,800	0	1,966	3,311						
1,100	1,150	86	383	450	4,300	4,350	323	1,471	1,730	7,500	7,550	151	2,152	3,010	12,800	12,850	0	1,958	3,300						
1,150	1,200	90	400	470	4,350	4,400	323	1,488	1,750	7,550	7,600	147	2,152	3,030	12,850	12,900	0	1,950	3,290						
1,200	1,250	94	417	490	4,400	4,450	323	1,505	1,770	7,600	7,650	143	2,152	3,050	12,900	12,950	0	1,942	3,279						
1,250	1,300	98	434	510	4,450	4,500	323	1,522	1,790	7,650	7,700	140	2,152	3,070	12,950	13,000	0	1,934	3,269						
1,300	1,350	101	451	530	4,500	4,550	323	1,539	1,810	7,700	7,750	136	2,152	3,090	13,000	13,050	0	1,926	3,258						
1,350	1,400	105	468	550	4,550	4,600	323	1,556	1,830	7,750	7,800	132	2,152	3,110	13,050	13,100	0	1,918	3,247						
1,400	1,450	109	485	570	4,600	4,650	323	1,573	1,850	7,800	7,850	128	2,152	3,130	13,100	13,150	0	1,910	3,237						
1,450	1,500	113	502	590	4,650	4,700	323	1,590	1,870	7,850	7,900	124	2,152	3,150	13,150	13,200	0	1,902	3,226						
1,500	1,550	117	519	610	4,700	4,750	323	1,607	1,890	7,900	7,950	120	2,152	3,170	13,200	13,250	0	1,894	3,216						
1,550	1,600	120	536	630	4,750	4,800	323	1,624	1,910	7,950	8,000	117	2,152	3,190	13,250	13,300	0	1,886	3,205						
1,600	1,650	124	553	650	4,800	4,850	323	1,641	1,930	8,000	8,050	113	2,152	3,210	13,300	13,350	0	1,878	3,195						
1,650	1,700	128	570	670	4,850	4,900	323	1,658	1,950	8,050	8,100	109	2,152	3,230	13,350	13,400	0	1,870	3,184						
1,700	1,750	132	587	690	4,900	4,950	323	1,675	1,970	8,100	8,150	105	2,152	3,250	13,400	13,450	0	1,862	3,174						
1,750	1,800	136	604	710	4,950	5,000	323	1,692	1,990	8,150	8,200	101	2,152	3,270	13,450	13,500	0	1,854	3,163						
1,800	1,850	140	621	730	5,000	5,050	323	1,709	2,010	8,200	8,250	98	2,152	3,290	13,500	13,550	0	1,846	3,153						
1,850	1,900	143	638	750	5,050	5,100	323	1,726	2,030	8,250	8,300	94	2,152	3,310	13,550	13,600	0	1,838	3,142						
1,900	1,950	147	655	770	5,100	5,150	323	1,743	2,050	8,300	8,350	90	2,152	3,330	13,600	13,650	0	1,830	3,132						
1,950	2,000	151	672	790	5,150	5,200	323	1,760	2,070	8,350	8,400	86	2,152	3,350	13,650	13,700	0	1,822	3,121						
2,000	2,050	155	689	810	5,200	5,250	323	1,777	2,090	8,400	8,450	82	2,152	3,370	13,700	13,750	0	1,814	3,111						
2,050	2,100	159	706	830	5,250	5,300	323	1,794	2,110	8,450	8,500	78	2,152	3,390	13,750	13,800	0	1,806	3,100						
2,100	2,150	163	723	850	5,300	5,350	319	1,811	2,130	8,500	8,550	75	2,152	3,410	13,800	13,850	0	1,798	3,090						
2,150	2,200	166	740	870	5,350	5,400	316	1,828	2,150	8,550	8,600	71	2,152	3,430	13,850	13,900	0	1,790	3,079						
2,200	2,250	170	757	890	5,400	5,450	312	1,845	2,170	8,600	8,650	67	2,152	3,450	13,900	13,950	0	1,782	3,068						
2,250	2,300	174	774	910	5,450	5,500	308	1,862	2,190	8,650	8,700	63	2,152	3,470	13,950	14,000	0	1,774	3,058						
2,300	2,350	178	791	930	5,500	5,550	304	1,879	2,210	8,700	8,750	59	2,152	3,490	14,000	14,050	0	1,766	3,047						
2,350	2,400	182	808	950	5,550	5,600	300	1,896	2,230	8,750	8,800	55	2,152	3,510	14,050	14,100	0	1,758							

1996 Earned Income Credit (EIC) Table *Continued* (Not a tax table.)

If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—			If the amount on line 5 or line 7 of the worksheet is—		And you have—								
At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children	At least	But less than	No children	One child	Two children						
		Your credit is—					Your credit is—					Your credit is—								
14,700	14,750	0	1,654	2,900	18,300	18,350	0	1,079	2,142	21,900	21,950	0	504	1,384	25,500	25,550	0	0	626	
14,750	14,800	0	1,646	2,889	18,350	18,400	0	1,071	2,131	21,950	22,000	0	496	1,373	25,550	25,600	0	0	615	
14,800	14,850	0	1,638	2,879	18,400	18,450	0	1,063	2,121	22,000	22,050	0	488	1,363	25,600	25,650	0	0	604	
14,850	14,900	0	1,630	2,868	18,450	18,500	0	1,055	2,110	22,050	22,100	0	480	1,352	25,650	25,700	0	0	594	
14,900	14,950	0	1,622	2,858	18,500	18,550	0	1,047	2,100	22,100	22,150	0	472	1,342	25,700	25,750	0	0	583	
14,950	15,000	0	1,614	2,847	18,550	18,600	0	1,039	2,089	22,150	22,200	0	464	1,331	25,750	25,800	0	0	573	
15,000	15,050	0	1,606	2,837	18,600	18,650	0	1,031	2,079	22,200	22,250	0	456	1,320	25,800	25,850	0	0	562	
15,050	15,100	0	1,598	2,826	18,650	18,700	0	1,023	2,068	22,250	22,300	0	448	1,310	25,850	25,900	0	0	552	
15,100	15,150	0	1,591	2,816	18,700	18,750	0	1,015	2,058	22,300	22,350	0	440	1,299	25,900	25,950	0	0	541	
15,150	15,200	0	1,583	2,805	18,750	18,800	0	1,007	2,047	22,350	22,400	0	432	1,289	25,950	26,000	0	0	531	
15,200	15,250	0	1,575	2,795	18,800	18,850	0	999	2,037	22,400	22,450	0	424	1,278	26,000	26,050	0	0	520	
15,250	15,300	0	1,567	2,784	18,850	18,900	0	991	2,026	22,450	22,500	0	416	1,268	26,050	26,100	0	0	510	
15,300	15,350	0	1,559	2,774	18,900	18,950	0	983	2,015	22,500	22,550	0	408	1,257	26,100	26,150	0	0	499	
15,350	15,400	0	1,551	2,763	18,950	19,000	0	975	2,005	22,550	22,600	0	400	1,247	26,150	26,200	0	0	489	
15,400	15,450	0	1,543	2,753	19,000	19,050	0	967	1,994	22,600	22,650	0	392	1,236	26,200	26,250	0	0	478	
15,450	15,500	0	1,535	2,742	19,050	19,100	0	959	1,984	22,650	22,700	0	384	1,226	26,250	26,300	0	0	468	
15,500	15,550	0	1,527	2,732	19,100	19,150	0	951	1,973	22,700	22,750	0	376	1,215	26,300	26,350	0	0	457	
15,550	15,600	0	1,519	2,721	19,150	19,200	0	943	1,963	22,750	22,800	0	368	1,205	26,350	26,400	0	0	446	
15,600	15,650	0	1,511	2,710	19,200	19,250	0	935	1,952	22,800	22,850	0	360	1,194	26,400	26,450	0	0	436	
15,650	15,700	0	1,503	2,700	19,250	19,300	0	927	1,942	22,850	22,900	0	352	1,184	26,450	26,500	0	0	425	
15,700	15,750	0	1,495	2,689	19,300	19,350	0	919	1,931	22,900	22,950	0	344	1,173	26,500	26,550	0	0	415	
15,750	15,800	0	1,487	2,679	19,350	19,400	0	911	1,921	22,950	23,000	0	336	1,163	26,550	26,600	0	0	404	
15,800	15,850	0	1,479	2,668	19,400	19,450	0	903	1,910	23,000	23,050	0	328	1,152	26,600	26,650	0	0	394	
15,850	15,900	0	1,471	2,658	19,450	19,500	0	895	1,900	23,050	23,100	0	320	1,141	26,650	26,700	0	0	383	
15,900	15,950	0	1,463	2,647	19,500	19,550	0	887	1,889	23,100	23,150	0	312	1,131	26,700	26,750	0	0	373	
15,950	16,000	0	1,455	2,637	19,550	19,600	0	879	1,879	23,150	23,200	0	304	1,120	26,750	26,800	0	0	362	
16,000	16,050	0	1,447	2,626	19,600	19,650	0	871	1,868	23,200	23,250	0	296	1,110	26,800	26,850	0	0	352	
16,050	16,100	0	1,439	2,616	19,650	19,700	0	863	1,858	23,250	23,300	0	288	1,099	26,850	26,900	0	0	341	
16,100	16,150	0	1,431	2,605	19,700	19,750	0	855	1,847	23,300	23,350	0	280	1,089	26,900	26,950	0	0	331	
16,150	16,200	0	1,423	2,595	19,750	19,800	0	847	1,836	23,350	23,400	0	272	1,078	26,950	27,000	0	0	320	
16,200	16,250	0	1,415	2,584	19,800	19,850	0	839	1,826	23,400	23,450	0	264	1,068	27,000	27,050	0	0	310	
16,250	16,300	0	1,407	2,574	19,850	19,900	0	831	1,815	23,450	23,500	0	256	1,057	27,050	27,100	0	0	299	
16,300	16,350	0	1,399	2,563	19,900	19,950	0	823	1,805	23,500	23,550	0	248	1,047	27,100	27,150	0	0	289	
16,350	16,400	0	1,391	2,552	19,950	20,000	0	815	1,794	23,550	23,600	0	240	1,036	27,150	27,200	0	0	278	
16,400	16,450	0	1,383	2,542	20,000	20,050	0	807	1,784	23,600	23,650	0	232	1,026	27,200	27,250	0	0	267	
16,450	16,500	0	1,375	2,531	20,050	20,100	0	799	1,773	23,650	23,700	0	224	1,015	27,250	27,300	0	0	257	
16,500	16,550	0	1,367	2,521	20,100	20,150	0	792	1,763	23,700	23,750	0	216	1,005	27,300	27,350	0	0	246	
16,550	16,600	0	1,359	2,510	20,150	20,200	0	784	1,752	23,750	23,800	0	208	994	27,350	27,400	0	0	236	
16,600	16,650	0	1,351	2,500	20,200	20,250	0	776	1,742	23,800	23,850	0	200	984	27,400	27,450	0	0	225	
16,650	16,700	0	1,343	2,489	20,250	20,300	0	768	1,731	23,850	23,900	0	192	973	27,450	27,500	0	0	215	
16,700	16,750	0	1,335	2,479	20,300	20,350	0	760	1,721	23,900	23,950	0	184	962	27,500	27,550	0	0	204	
16,750	16,800	0	1,327	2,468	20,350	20,400	0	752	1,710	23,950	24,000	0	176	952	27,550	27,600	0	0	194	
16,800	16,850	0	1,319	2,458	20,400	20,450	0	744	1,700	24,000	24,050	0	168	941	27,600	27,650	0	0	183	
16,850	16,900	0	1,311	2,447	20,450	20,500	0	736	1,689	24,050	24,100	0	160	931	27,650	27,700	0	0	173	
16,900	16,950	0	1,303	2,437	20,500	20,550	0	728	1,679	24,100	24,150	0	152	920	27,700	27,750	0	0	162	
16,950	17,000	0	1,295	2,426	20,550	20,600	0	720	1,668	24,150	24,200	0	144	910	27,750	27,800	0	0	152	
17,000	17,050	0	1,287	2,416	20,600	20,650	0	712	1,657	24,200	24,250	0	136	899	27,800	27,850	0	0	141	
17,050	17,100	0	1,279	2,405	20,650	20,700	0	704	1,647	24,250	24,300	0	128	889	27,850	27,900	0	0	131	
17,100	17,150	0	1,271	2,395	20,700	20,750	0	696	1,636	24,300	24,350	0	120	878	27,900	27,950	0	0	120	
17,150	17,200	0	1,263	2,384	20,750	20,800	0	688	1,626	24,350	24,400	0	112	868	27,950	28,000	0	0	110	
17,200	17,250	0	1,255	2,373	20,800	20,850	0	680	1,615	24,400	24,450	0	104	857	28,000	28,050	0	0	99	
17,250	17,300	0	1,247	2,363	20,850	20,900	0	672	1,605	24,450	24,500	0	96	847	28,050	28,100	0	0	88	
17,300	17,350	0	1,239	2,352	20,900	20,950	0	664	1,594	24,500	24,550	0	88	836	28,100	28,150	0	0	78	
17,350	17,400	0	1,231	2,342	20,950	21,000	0	656	1,584	24,550	24,600	0	80	826	28,150	28,200	0	0	67	
17,400	17,450	0	1,223	2,331	21,000	21,050	0	648	1,573	24,600	24,650	0	72	815	28,200	28,250	0	0	57	
17,450	17,500	0	1,215	2,321	21,050	21,100	0	640	1,563	24,650	24,700	0	64	805	28,250	28,300	0	0	46	
17,500	17,550	0	1,207	2,310	21,100	21,150	0	632	1,552	24,700	24,750	0	56	794	28,300	28,350	0	0	36	
17,550	17,600	0	1,199	2,300	21,150	21,200	0	624	1,542	24,750	24,800	0	48	783	28,350	28,400	0	0	25	
17,600	17,650	0	1,191	2,289	21,200	21,250	0	616	1,531	24,800	24,850	0	40	773	28,400	28,450	0	0	15	
17,650	17,700	0	1,183	2,279	21,250	21,300	0	608	1,521	24,850	24,900	0	32	762	28,450	28,495	0	0	5	
17,700	17,750	0	1,175	2,268	21,300	21,350	0	600	1,510	24,900	24,950	0	24	752	28,495 or more			0	0	0
17,750	17,800	0	1,167	2,258	21,350	21,400	0	592	1,499	24,950	25,000	0	16	741				0	0	0
17,800	17,850	0	1,159	2,247	21,400	21,450	0	584	1,489	25,000	25,050	0	8	731				0	0	0
17,850	17,900	0	1,151	2,237	21,450	21,500	0	576	1,478	25,050	25,100	0	*	720				0	0	0
17,900	17,950	0																		

? **Need More Information or Forms?** You can use a personal computer, fax, or phone to get what you need. See page 5.

Line 29d

Add lines 29a, 29b, and 29c. Enter the total on line 29d. Also, include in the total on line 29d any of the following that apply.

Amount Paid With Extension of Time To File. If you filed **Form 4868** to get an automatic extension of time to file, include in the total on line 29d any amount you paid with that form. To the left of line 29d, print "FORM 4868" and show the amount paid. Also, include any amount paid with **Form 2688** if you filed for an additional extension.

Excess Social Security and Railroad Retirement (RRTA) Taxes Withheld. If you had more than one employer for 1996 and your total wages were over \$62,700, too much social security tax may have been withheld. If you had more than one railroad employer for 1996 and your total compensation was over \$46,500, too much RRTA tax may have been withheld. For details, including how to figure the amount to include on line 29d, see **Pub. 505**.

Refund or Amount You Owe

Line 30

Amount Overpaid

If line 30 is under \$1, we will send the refund only if you request it when you file your return.

TIP *If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay. See **Income Tax Withholding and Estimated Tax Payments for 1997** on page 37.*

Injured Spouse Claim. If you file a joint return and your spouse has not paid child or spousal support payments or certain Federal debts such as student loans, all or part of the overpayment on line 30 may be used to pay the past-due amount. But **your** part of the overpayment may be refunded to you if certain conditions apply and you complete and attach **Form 8379**. For details, use Tele-Tax topic 203 (see page 42) or see Form 8379. If you file Form 8379, you **cannot** request direct deposit.

Lines 31b Through 31d

Direct Deposit of Refund

Complete lines 31b through 31d if you want us to directly deposit the amount shown on line 31a into your account at a bank or other financial institution instead of sending you a check.

Why Use Direct Deposit?

- You get your refund faster.
- Payment is more secure—there is no check to get lost.

- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.

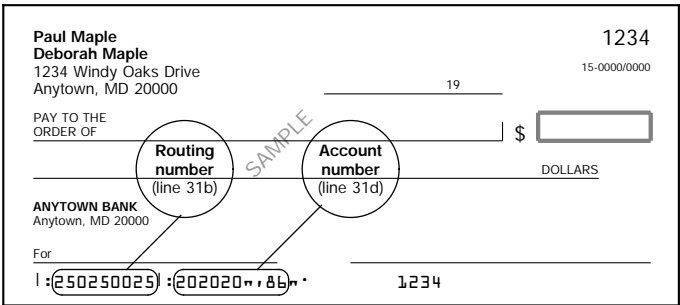
TIP *You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing number and account number.*

Line 31b. The routing number **must** be **nine** digits. If the first two digits are not 01 through 12 or 21 through 32, the direct deposit will be rejected and a check sent instead. On the sample check below, the routing number is 250250025.

Your check may state that it is payable through a bank different from the financial institution at which you have your checking account. If so, do not use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on this line.

Line 31d. 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 below, the account number is 20202086.

Caution: *Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution refuses a direct deposit.*



Note: *The routing and account numbers may appear in different places on your check.*

Line 32

Amount Applied to 1997 Estimated Tax

Enter on line 32 the amount, if any, of the overpayment on line 30 you want applied to your estimated tax for 1997. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number. This election to apply part or all of the amount overpaid to your 1997 estimated tax cannot be changed later.

Line 33

Amount You Owe

Include any estimated tax penalty from line 34 in the amount you enter on line 33. Enclose in the envelope with your return a check or money order payable to the Internal Revenue Service for the full amount when you file. **Do not** send cash. **Do not** attach the payment to your return. Write "1996 Form 1040A" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return. You do not have to pay if line 33 is under \$1.

Do not include any estimated tax payment in your check or money order. Mail any estimated tax payment in an envelope separate from the one you use to pay the tax due on Form 1040A.

Paying Electronically. If you want, you can use the Electronic Federal Tax Payment System (EFTPS) to pay the amount you owe. For EFTPS information, call 1-800-945-8400 or 1-800-555-4477.



*If you owe tax for 1996, you may need to (a) increase the amount of income tax withheld from your pay or (b) make estimated tax payments for 1997. See **Income Tax Withholding and Estimated Tax Payments for 1997** on page 37.*

Installment Payments

If you cannot pay the full amount shown on line 33 with your return, you may ask to make monthly installment payments. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 1997, even if your request to pay in installments is granted. 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.

To ask for an installment agreement, use **Form 9465**. You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

Line 34

Estimated Tax Penalty

You may owe this penalty if:

- Line 33 (minus line 27) is at least \$500 and it is more than 10% of the tax shown on your return, or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The "tax shown on your return" is the amount on line 28 minus the total of any amounts shown on lines 27 and 29c.

Exceptions to the Penalty. You will not owe the penalty if your 1995 tax return was for a tax year of 12 full months **AND either** of the following applies:

1. You had no tax liability for 1995 and you were a U.S. citizen or resident for all of 1995, **or**

2. The total of lines 29a and 29b on your 1996 return is at least as much as the tax liability shown on your 1995 return. Your estimated tax payments for 1996 must have been made on time and for the required amount.

Caution: *If your 1996 filing status is married filing separately and your 1995 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see **Form 2210** and its instructions.*

Figuring the Penalty. If the **Exceptions** above do not apply and you choose to figure the penalty yourself, see **Form 2210** to find out if you owe the penalty. If so, you can use the form to figure the amount. In certain situations, you may be able to lower your penalty. For details, see the Instructions for Form 2210. Enter the penalty on Form 1040A, line 34. Add the penalty to any tax due and enter the total on line 33. If you are due a refund, subtract the penalty from the overpayment you show on line 30. **Do not** 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, if you want to you can leave line 34 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the penalty if you pay by the date specified on the bill.

Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **What if a Taxpayer Died?** on page 8.

Child's Return. If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, add "By (your signature), parent for minor child."

Paid Preparers Must Sign Your Return. Generally, anyone you pay to prepare your return must sign it by hand in the space provided. Signature stamps or labels cannot be used. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

Attach Required Forms and Schedules

Attach the first copy or Copy B of Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you are filing Schedule EIC, put it last. **Do not** attach items unless required to do so.



*If you received a 1996 **Form 1099-R** showing Federal income tax withheld, also attach the first copy or Copy B of that form to the front of Form 1040A.*

If you owe tax and are sending in your payment, **do not** attach it to Form 1040A. Instead, place it loose inside the envelope.

Section 4—General Information

What Should I Do If I Move? If you move after you file, always notify in writing the Internal Revenue Service Center where you filed your last return, or the Chief, Taxpayer Service Division, at your local IRS district office. You can use **Form 8822** to notify us of your new address. If you are expecting a refund, also notify the post office serving your old address. This will help forward your check to your new address.

How Long Should I Keep My Tax Return? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) 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 **Pub. 552**.

Income Tax Withholding and Estimated Tax Payments for 1997. If the amount you owe or the amount you overpaid is large, you may want to file a new **Form W-4** with your employer to change the amount of income tax withheld from your 1997 pay. In general, you do not have to make estimated tax payments if you expect that your 1997 tax return will show a tax refund OR a tax balance due the IRS of less than \$500. If your total estimated tax (including any alternative minimum tax) for 1997 is \$500 or more, see **Form 1040-ES**. It has a worksheet you can use to see if you have to make estimated tax payments. See **Pub. 505** for more details.

How Do I Amend My Tax Return? File **Form 1040X** to change a return you already filed. Generally, Form 1040X 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.

What Are My Rights as a Taxpayer? You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see **Pub. 1**.

How Do I Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, Washington, DC 20239-0601. Or, you can enclose the check with your income tax return when you file.



If you itemize your deductions for 1997, you may be able to deduct this gift.

Other Ways To Get Help

Send Your Written Questions to the IRS. You may send your written tax questions to your IRS District Director. You should get an answer in about 30 days. If you do not have the address, call us. See page 41 for the number.

Assistance With Your Return. Many IRS offices can help you prepare your return. An assister will explain a Form 1040EZ, 1040A, or 1040 with Schedules A and B to you and other taxpayers in a group setting. You may also be able to file your return electronically by computer free of charge at many IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 41 for the number.

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 41 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 1995 tax return if you have it.

On-Line Services. You can file your return and get tax information from many on-line services. If you subscribe to an on-line service, ask if on-line filing or tax information is available.

Videotape. Videotaped instructions for completing your return are available in English and Spanish at many libraries.

Large-Print Forms and Instructions. **Pub. 1615** has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get **Pub. 1615** by phone or mail. See page 5.

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 41 for the number to call.

Braille materials are available at libraries that have special services for people with disabilities.

Help With Unresolved Tax Issues. The **Problem Resolution Program** is for people who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. People who have access to TTY/TDD equipment may call 1-800-829-4059 to ask for help from Problem

Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts. For more details, use Tele-Tax topic 104 (see page 42) or see **Pub. 1546**.

You can order the following items from the IRS or get them at participating post offices or libraries.

Form 1040

Instructions for Form 1040 & Schedules

Schedule A for itemized deductions

Schedule B for interest and dividend income if over \$400, and for answering the foreign accounts or foreign trusts questions

Schedule EIC qualifying child information for the earned income credit

Form 1040A

Instructions for Form 1040A & Schedules

Schedule 1 for Form 1040A filers to report interest and dividend income

Schedule 2 for Form 1040A filers to report child and dependent care expenses

Form 1040EZ

Instructions for Form 1040EZ

You can photocopy the following items (as well as those listed above) at participating libraries or order them from the IRS. See page 5.

Schedule 3, Credit for the Elderly or the Disabled for Form 1040A Filers

Schedule C, Profit or Loss From Business

Schedule C-EZ, Net Profit From Business

Schedule D, Capital Gains and Losses

Schedule E, Supplemental Income and Loss

Schedule F, Profit or Loss From Farming

Schedule H, Household Employment Taxes

Schedule R, Credit for the Elderly or the Disabled

Schedule SE, Self-Employment Tax

Form 1040-ES, Estimated Tax for Individuals

Form 1040-V, Payment Voucher

Form 1040X, Amended U.S. Individual Income Tax Return

Form 2106, Employee Business Expenses

Form 2106-EZ, Unreimbursed Employee Business Expenses

Form 2119, Sale of Your Home

Form 2210, Underpayment of Estimated Tax by Individuals, Estates, and Trusts

Form 2441, Child and Dependent Care Expenses

Form 3903, Moving Expenses

Form 4562, Depreciation and Amortization

Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

Form 5329, Additional Taxes Attributable to Qualified Retirement Plans (Including IRAs), Annuities, and Modified Endowment Contracts

Form 8283, Noncash Charitable Contributions

Form 8582, Passive Activity Loss Limitations

Form 8606, Nondeductible IRAs (Contributions, Distributions, and Basis)

Form 8822, Change of Address

Form 8829, Expenses for Business Use of Your Home

Pub. 1, Your Rights as a Taxpayer

Pub. 17, Your Federal Income Tax

Pub. 334, Tax Guide for Small Business

Pub. 463, Travel, Entertainment, Gift, and Car Expenses

Pub. 501, Exemptions, Standard Deduction, and Filing Information

Pub. 502, Medical and Dental Expenses

Pub. 505, Tax Withholding and Estimated Tax

Pub. 508, Educational Expenses

Pub. 521, Moving Expenses

Pub. 523, Selling Your Home

Pub. 525, Taxable and Nontaxable Income

Pub. 527, Residential Rental Property (Including Rental of Vacation Homes)

Pub. 529, Miscellaneous Deductions

Pub. 550, Investment Income and Expenses

Pub. 554, Older Americans' Tax Guide

Pub. 575, Pension and Annuity Income

Pub. 590, Individual Retirement Arrangements (IRAs)

Pub. 596, Earned Income Credit

Pub. 910, Guide to Free Tax Services (includes a list of publications)

Pub. 926, Household Employer's Tax Guide

Pub. 929, Tax Rules for Children and Dependents

Pub. 936, Home Mortgage Interest Deduction

Order Blank for Forms and Publications

For faster ways of getting the items you need, see page 5.

How To Use the Order Blank

1. Cut the order blank on the dotted line and **be sure to print or type your name accurately in the space provided.**
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space,

attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you need to prepare your return. We will send you two copies of each form and one copy of each set of instructions or publication you circle.

3. Enclose the order blank in your own envelope and send it to the IRS address shown on the next page. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order or notification of its status within 7 to 15 workdays after we receive your request.

Detach at this line

Order Blank

Name

Fill in your name and address

Number, street, and apt. number

City, town or post office, state, and ZIP code

The items in bold may be picked up at many post offices and libraries.

1040	Schedule F (1040)	Schedule 3 (1040A) & instructions	2119 & instructions	8582 & instructions	Pub. 501	Pub. 529	Pub. 929
Instructions for 1040 & Schedules	Schedule H (1040) & instructions	1040EZ	2210 & instructions	8606 & instructions	Pub. 502	Pub. 550	Pub. 936
Schedules A&B (1040)	Schedule R (1040) & instructions	Instructions for 1040EZ	2441 & instructions	8822 & instructions	Pub. 505	Pub. 554	
Schedule C (1040)	Schedule SE (1040)	1040-ES & instructions (1997)	3903 & instructions	8829 & instructions	Pub. 508	Pub. 575	
Schedule C-EZ (1040)	1040A	1040-V & instructions	4562 & instructions	Pub. 1	Pub. 521	Pub. 590	
Schedule D (1040)	Instructions for 1040A & Schedules	1040X & instructions	4868 & instructions	Pub. 17	Pub. 523	Pub. 596	
Schedule E (1040)	Schedule 1 (1040A)	2106 & instructions	5329 & instructions	Pub. 334	Pub. 525	Pub. 910	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2106-EZ & instructions	8283 & instructions	Pub. 463	Pub. 527	Pub. 926	

Circle the forms, instructions, and publications you need



J

Where Do I Send My Order for Free Forms and Publications?

Caution: Do not send your tax return to any of the addresses listed below. Instead, see *Where Do I File?* on the back cover.



If you live in:

Send your order blank to:

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming, Guam, Northern Marianas, American Samoa

Western Area Distribution Center
Rancho Cordova, CA
95743-0001

Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, Wisconsin

Central Area Distribution Center
P.O. Box 8903
Bloomington, IL 61702-8903

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Eastern Area Distribution Center
P.O. Box 85074
Richmond, VA 23261-5074

Foreign Addresses—Taxpayers with mailing addresses in foreign countries should send the order blank to either: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107; or Western Area Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107.

Puerto Rico—Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107

Virgin Islands—V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802

Calling the IRS

If you cannot answer your question by using one of the methods listed on page 5, please call us for assistance. You will not be charged for the call unless your phone company charges you for local calls. This service is available Monday through Friday from 7:30 a.m. to 5:30 p.m. (hours in Alaska and Hawaii may vary).

If you want to check on the status of your **1996 refund**, call **Tele-Tax**. See page 42 for the number.

Before You Call

IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates.
 2. The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
 3. The name of any IRS publication or other source of information that you used to look for the answer.
-

Making the Call

Find the correct number by using the chart below. If you have a pulse or rotary dial phone, stay on the line and one of our assisters will answer your call.

If you have a touch-tone telephone, press **1** to enter our automated telephone system. You can press the number for your topic as soon as you hear it. Selecting the correct topic helps us serve you faster and more efficiently. The system allows you to select from the following topics.

- For questions about a notice, letter, or bill you received.
 - To order tax forms or publications.
 - For questions about your refund, a tax return you filed, or your tax records.
 - For questions about your taxes, or about preparing a tax return.
 - For questions about business or employment taxes.
-

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. The representative will be happy to take the additional time required to be sure he or she has answered your question fully so that it is most helpful to you.

By law, you are responsible for paying your share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

Choosing the Right Number

- If a number is listed below that is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-1040**.



California
Oakland, 510-839-1040

Colorado
Denver, 303-825-7041

Florida
Jacksonville, 904-354-1760

Georgia
Atlanta, 404-522-0050

Maryland
Baltimore, 410-962-2590

Massachusetts
Boston, 617-536-1040

Missouri
St. Louis, 314-342-1040

New York
Buffalo, 716-685-5432

Ohio
Cincinnati, 513-621-6281
Cleveland, 216-522-3000

Oregon
Portland, 503-221-3960

Pennsylvania
Philadelphia, 215-574-9900
Pittsburgh, 412-281-0112

Puerto Rico
San Juan Metro Area,
809-766-5040

Tennessee
Nashville, 615-834-9005

Texas
Dallas, 214-742-2440
Houston, 713-541-0440

Virginia
Richmond, 804-698-5000

Washington
Seattle, 206-442-1040

TTY/TDD Help

All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico:
1-800-829-4059

Note: *This number is answered by TTY/TDD equipment only.*

Hours of TTY/TDD Operation

8:00 a.m. to 6:30 p.m. EST
(Jan. 1–April 5)

9:00 a.m. to 7:30 p.m. EDT
(April 6–April 15)

9:00 a.m. to 5:30 p.m. EDT
(April 16–Oct. 25)

8:00 a.m. to 4:30 p.m. EST
(Oct. 26–Dec. 31)

What Is Tele-Tax?

Tele-Tax allows you to get:

Refund information. Check the status of your 1996 refund.

Recorded tax information. There are about 150 topics that answer many Federal tax questions. You can listen to up to three topics on each call you make.

How Do I Use Tele-Tax?

Refund Information

Be sure to have a copy of your 1996 tax return available because you will need to know the first social security number shown on your return, the filing status, and the **exact** whole-dollar amount of your refund.

Then, call the appropriate phone number listed below and follow the recorded instructions.



The IRS updates refund information every 7 days. If you call to check the status of your refund and are not given the date it will be issued, please wait 7 days before calling back.

Touch-tone service is generally available Monday through Friday from 7:00 a.m. to 11:30 p.m. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours may vary in your area.)

Recorded Tax Information

A complete list of topics is on the next page. Touch-tone service is available 24 hours a day, 7 days a week. Rotary or pulse service is generally available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Hours in Alaska and Hawaii may vary.)

Select the number of the topic you want to hear. Then, call the appropriate phone number listed below. Have paper and pencil handy to take notes.

Topics by Fax or Personal Computer

Tele-Tax topics are also available by a fax machine or a personal computer and modem. See page 5.

Choosing the Right Number

- If a number is listed below that is a local call for you, please use that number.
- If a number is not listed below for your local calling area, please call **1-800-829-4477**.



Arizona

Phoenix, 602-640-3933

California

Oakland, 510-839-4245

Colorado

Denver, 303-592-1118

District of Columbia

202-628-2929

Florida

Jacksonville, 904-355-2000

Georgia

Atlanta, 404-331-6572

Illinois

Chicago, 312-886-9614

Indiana

Indianapolis, 317-377-0001

Maryland

Baltimore, 410-244-7306

Massachusetts

Boston, 617-536-0709

Missouri

St. Louis, 314-241-4700

New York

Buffalo, 716-685-5533

Ohio

Cincinnati, 513-421-0329

Cleveland, 216-522-3037

Oregon

Portland, 503-294-5363

Pennsylvania

Philadelphia, 215-627-1040

Pittsburgh, 412-261-1040

Tennessee

Nashville, 615-781-5040

Texas

Dallas, 214-767-1792

Houston, 713-541-3400

Virginia

Richmond, 804-783-1569

Washington

Seattle, 206-343-7221

Tele-Tax Topics		<i>Topic No.</i>	<i>Subject</i>	<i>Topic No.</i>	<i>Subject</i>	<i>Topic No.</i>	<i>Subject</i>
<i>Topic No.</i>	<i>Subject</i>	305	Recordkeeping				
		306	Penalty for underpayment of estimated tax				
		307	Backup withholding				
		308	Amended returns				
		309	Tax fraud—How to report				
		310	Power of attorney information				
		999	Local information				
			Filing Requirements, Filing Status, and Exemptions				
		351	Who must file?				
		352	Which form—1040, 1040A, or 1040EZ?				
		353	What is your filing status?				
		354	Dependents				
		355	Estimated tax				
		356	Decedents				
			Types of Income				
		401	Wages and salaries				
		402	Tips				
		403	Interest received				
		404	Dividends				
		405	Refunds of state and local taxes				
		406	Alimony received				
		407	Business income				
		408	Sole proprietorship				
		409	Capital gains and losses				
		410	Pensions and annuities				
		411	Pensions—The general rule and the simplified general rule				
		412	Lump-sum distributions				
		413	Rollovers from retirement plans				
		414	Rental income and expenses				
		415	Renting vacation property and renting to relatives				
		416	Farming and fishing income				
		417	Earnings for clergy				
		418	Unemployment compensation				
		419	Gambling income and expenses				
		420	Bartering income				
		421	Scholarship and fellowship grants				
		422	Nontaxable income				
		423	Social security and equivalent railroad retirement benefits				
		424	401(k) plans				
		425	Passive activities—Losses and credits				
			Adjustments to Income				
		451	Individual retirement arrangements (IRAs)				
		452	Alimony paid				
		453	Bad debt deduction				
		454	Tax shelters				
		455	Moving expenses				
			Itemized Deductions				
		501	Should I itemize?				
		502	Medical and dental expenses				
		503	Deductible taxes				
		504	Home mortgage points				
		505	Interest expense				
		506	Contributions				
		507	Casualty losses				
		508	Miscellaneous expenses				
		509	Business use of home				
		510	Business use of car				
		511	Business travel expenses				
		512	Business entertainment expenses				
		513	Educational expenses				
		514	Employee business expenses				
		515	Disaster area losses				
			Tax Computation				
		551	Standard deduction				
		552	Tax and credits figured by IRS				
		553	Tax on a child's investment income				
		554	Self-employment tax				
		555	Five- or ten-year tax options for lump-sum distributions				
		556	Alternative minimum tax				
			Tax Credits				
		601	Earned income credit (EIC)				
		602	Child and dependent care credit				
		603	Credit for the elderly or the disabled				
		604	Advance earned income credit				
			IRS Notices and Letters				
		651	Notices—What to do				
		652	Notice of underreported income—CP 2000				
		653	IRS notices and bills and penalty and interest charges				
		654	Notice of change to return				
		655	We changed your account				
		656	CP11—Notice of change to return				
		657	We corrected your return—amount due IRS				
		658	We changed your account (Refund)				
		659	CP12—We changed your return—You are due a refund				
		660	CP22A—We changed your account				
			Basis of Assets, Depreciation, and Sale of Assets				
		701	Sale of your home—General				
		702	Sale of your home—How to report gain				
		703	Sale of your home—Exclusion of gain, age 55 and over				
		704	Basis of assets				
		705	Depreciation				
		706	Installment sales				
			Employer Tax Information				
		751	Social security and Medicare withholding rates				
		752	Form W-2—Where, when, and how to file				
		753	Form W-4—Employee's withholding allowance certificate				
		754	Form W-5—Advance earned income credit				
		755	Employer identification number (EIN)—How to apply				
		756	Employment taxes for household employees				
		757	Form 941—Deposit requirements				
		758	Form 941—Employer's Quarterly Federal Tax Return				
		759	Form 940/940-EZ—Deposit requirements				
		760	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return				
		761	Form 945—Annual Return of Withheld Federal Income Tax				
		762	Tips—Withholding and reporting				
			Magnetic Media Filers—1099 Series and Related Information Returns (For electronic filing of individual returns, listen to topic 252.)				
		801	Who must file magnetically				
		802	Applications, forms, and information				
		803	Waivers and extensions				
		804	Test files and combined Federal and state filing				
		805	Electronic filing of information returns				
			Tax Information for Aliens and U.S. Citizens Living Abroad				
		851	Resident and nonresident aliens				
		852	Dual-status alien				
		853	Foreign earned income exclusion—General				
		854	Foreign earned income exclusion—Who qualifies?				
		855	Foreign earned income exclusion—What qualifies?				
		856	Foreign tax credit				
			Tax Information for Puerto Rico Residents (in Spanish)				
		901	Who must file a U.S. income tax return in Puerto Rico				
		902	Deductions and credits for Puerto Rico filers				
		903	Federal employment taxes in Puerto Rico				
		904	Tax assistance for Puerto Rico residents				
			Other Tele-Tax Topics in Spanish				
		951	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs				
		952	Refunds—How long they should take				
		953	Forms and publications—How to order				
		954	Highlights of tax changes				
		955	Who must file?				
		956	Which form to use?				
		957	What is your filing status?				
		958	Social security and equivalent railroad retirement benefits				
		959	Earned income credit (EIC)				
		960	Advance earned income credit				
		961	Alien tax clearance				
			Topic numbers are effective January 1, 1997.				

Section 5—1996 Tax Table

For persons with taxable incomes of less than \$50,000

Example. Mr. and Mrs. Green are filing a joint return. Their taxable income on line 22 of Form 1040A is \$23,250. First, they find the \$23,250–23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$3,491. This is the tax amount they should enter on line 23 of Form 1040A.

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
23,200	23,250	3,484	3,484	3,897	3,484
23,250	23,300	3,491	(3,491)	3,911	3,491
23,300	23,350	3,499	3,499	3,925	3,499
23,350	23,400	3,506	3,506	3,939	3,506

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
0	5	0	0	0	0	1,300	1,325	197	197	197	197	2,700	2,725	407	407	407	407
5	15	2	2	2	2	1,325	1,350	201	201	201	201	2,725	2,750	411	411	411	411
15	25	3	3	3	3	1,350	1,375	204	204	204	204	2,750	2,775	414	414	414	414
25	50	6	6	6	6	1,375	1,400	208	208	208	208	2,775	2,800	418	418	418	418
50	75	9	9	9	9	1,400	1,425	212	212	212	212	2,800	2,825	422	422	422	422
75	100	13	13	13	13	1,425	1,450	216	216	216	216	2,825	2,850	426	426	426	426
100	125	17	17	17	17	1,450	1,475	219	219	219	219	2,850	2,875	429	429	429	429
125	150	21	21	21	21	1,475	1,500	223	223	223	223	2,875	2,900	433	433	433	433
150	175	24	24	24	24	1,500	1,525	227	227	227	227	2,900	2,925	437	437	437	437
175	200	28	28	28	28	1,525	1,550	231	231	231	231	2,925	2,950	441	441	441	441
200	225	32	32	32	32	1,550	1,575	234	234	234	234	2,950	2,975	444	444	444	444
225	250	36	36	36	36	1,575	1,600	238	238	238	238	2,975	3,000	448	448	448	448
250	275	39	39	39	39	1,600	1,625	242	242	242	242	3,000					
275	300	43	43	43	43	1,625	1,650	246	246	246	246	3,000	3,050	454	454	454	454
300	325	47	47	47	47	1,650	1,675	249	249	249	249	3,050	3,100	461	461	461	461
325	350	51	51	51	51	1,675	1,700	253	253	253	253	3,100	3,150	469	469	469	469
350	375	54	54	54	54	1,700	1,725	257	257	257	257	3,150	3,200	476	476	476	476
375	400	58	58	58	58	1,725	1,750	261	261	261	261	3,200	3,250	484	484	484	484
400	425	62	62	62	62	1,750	1,775	264	264	264	264	3,250	3,300	491	491	491	491
425	450	66	66	66	66	1,775	1,800	268	268	268	268	3,300	3,350	499	499	499	499
450	475	69	69	69	69	1,800	1,825	272	272	272	272	3,350	3,400	506	506	506	506
475	500	73	73	73	73	1,825	1,850	276	276	276	276	3,400	3,450	514	514	514	514
500	525	77	77	77	77	1,850	1,875	279	279	279	279	3,450	3,500	521	521	521	521
525	550	81	81	81	81	1,875	1,900	283	283	283	283	3,500	3,550	529	529	529	529
550	575	84	84	84	84	1,900	1,925	287	287	287	287	3,550	3,600	536	536	536	536
575	600	88	88	88	88	1,925	1,950	291	291	291	291	3,600	3,650	544	544	544	544
600	625	92	92	92	92	1,950	1,975	294	294	294	294	3,650	3,700	551	551	551	551
625	650	96	96	96	96	1,975	2,000	298	298	298	298	3,700	3,750	559	559	559	559
650	675	99	99	99	99	2,000						3,750	3,800	566	566	566	566
675	700	103	103	103	103	2,000	2,025	302	302	302	302	3,800	3,850	574	574	574	574
700	725	107	107	107	107	2,025	2,050	306	306	306	306	3,850	3,900	581	581	581	581
725	750	111	111	111	111	2,050	2,075	309	309	309	309	3,900	3,950	589	589	589	589
750	775	114	114	114	114	2,075	2,100	313	313	313	313	3,950	4,000	596	596	596	596
775	800	118	118	118	118	2,100	2,125	317	317	317	317	4,000					
800	825	122	122	122	122	2,125	2,150	321	321	321	321	4,000	4,050	604	604	604	604
825	850	126	126	126	126	2,150	2,175	324	324	324	324	4,050	4,100	611	611	611	611
850	875	129	129	129	129	2,175	2,200	328	328	328	328	4,100	4,150	619	619	619	619
875	900	133	133	133	133	2,200	2,225	332	332	332	332	4,150	4,200	626	626	626	626
900	925	137	137	137	137	2,225	2,250	336	336	336	336	4,200	4,250	634	634	634	634
925	950	141	141	141	141	2,250	2,275	339	339	339	339	4,250	4,300	641	641	641	641
950	975	144	144	144	144	2,275	2,300	343	343	343	343	4,300	4,350	649	649	649	649
975	1,000	148	148	148	148	2,300	2,325	347	347	347	347	4,350	4,400	656	656	656	656
1,000						2,325	2,350	351	351	351	351	4,400	4,450	664	664	664	664
1,000	1,025	152	152	152	152	2,350	2,375	354	354	354	354	4,450	4,500	671	671	671	671
1,025	1,050	156	156	156	156	2,375	2,400	358	358	358	358	4,500	4,550	679	679	679	679
1,050	1,075	159	159	159	159	2,400	2,425	362	362	362	362	4,550	4,600	686	686	686	686
1,075	1,100	163	163	163	163	2,425	2,450	366	366	366	366	4,600	4,650	694	694	694	694
1,100	1,125	167	167	167	167	2,450	2,475	369	369	369	369	4,650	4,700	701	701	701	701
1,125	1,150	171	171	171	171	2,475	2,500	373	373	373	373	4,700	4,750	709	709	709	709
1,150	1,175	174	174	174	174	2,500	2,525	377	377	377	377	4,750	4,800	716	716	716	716
1,175	1,200	178	178	178	178	2,525	2,550	381	381	381	381	4,800	4,850	724	724	724	724
1,200	1,225	182	182	182	182	2,550	2,575	384	384	384	384	4,850	4,900	731	731	731	731
1,225	1,250	186	186	186	186	2,575	2,600	388	388	388	388	4,900	4,950	739	739	739	739
1,250	1,275	189	189	189	189	2,600	2,625	392	392	392	392	4,950	5,000	746	746	746	746
1,275	1,300	193	193	193	193	2,625	2,650	396	396	396	396						
						2,650	2,675	399	399	399	399						
						2,675	2,700	403	403	403	403						

Continued on next page

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

1996 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	754	754	754	754	8,000	8,050	1,204	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654	1,654
5,050	5,100	761	761	761	761	8,050	8,100	1,211	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661	1,661
5,100	5,150	769	769	769	769	8,100	8,150	1,219	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669	1,669
5,150	5,200	776	776	776	776	8,150	8,200	1,226	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676	1,676
5,200	5,250	784	784	784	784	8,200	8,250	1,234	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684	1,684
5,250	5,300	791	791	791	791	8,250	8,300	1,241	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691	1,691
5,300	5,350	799	799	799	799	8,300	8,350	1,249	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699	1,699
5,350	5,400	806	806	806	806	8,350	8,400	1,256	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706	1,706
5,400	5,450	814	814	814	814	8,400	8,450	1,264	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714	1,714
5,450	5,500	821	821	821	821	8,450	8,500	1,271	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721	1,721
5,500	5,550	829	829	829	829	8,500	8,550	1,279	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729	1,729
5,550	5,600	836	836	836	836	8,550	8,600	1,286	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736	1,736
5,600	5,650	844	844	844	844	8,600	8,650	1,294	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744	1,744
5,650	5,700	851	851	851	851	8,650	8,700	1,301	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751	1,751
5,700	5,750	859	859	859	859	8,700	8,750	1,309	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759	1,759
5,750	5,800	866	866	866	866	8,750	8,800	1,316	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766	1,766
5,800	5,850	874	874	874	874	8,800	8,850	1,324	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774	1,774
5,850	5,900	881	881	881	881	8,850	8,900	1,331	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781	1,781
5,900	5,950	889	889	889	889	8,900	8,950	1,339	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789	1,789
5,950	6,000	896	896	896	896	8,950	9,000	1,346	1,346	1,346	1,346	11,950	12,000	1,796	1,796	1,796	1,796
6,000						9,000						12,000					
6,000	6,050	904	904	904	904	9,000	9,050	1,354	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804	1,804
6,050	6,100	911	911	911	911	9,050	9,100	1,361	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811	1,811
6,100	6,150	919	919	919	919	9,100	9,150	1,369	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819	1,819
6,150	6,200	926	926	926	926	9,150	9,200	1,376	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826	1,826
6,200	6,250	934	934	934	934	9,200	9,250	1,384	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834	1,834
6,250	6,300	941	941	941	941	9,250	9,300	1,391	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841	1,841
6,300	6,350	949	949	949	949	9,300	9,350	1,399	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849	1,849
6,350	6,400	956	956	956	956	9,350	9,400	1,406	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856	1,856
6,400	6,450	964	964	964	964	9,400	9,450	1,414	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864	1,864
6,450	6,500	971	971	971	971	9,450	9,500	1,421	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871	1,871
6,500	6,550	979	979	979	979	9,500	9,550	1,429	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879	1,879
6,550	6,600	986	986	986	986	9,550	9,600	1,436	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886	1,886
6,600	6,650	994	994	994	994	9,600	9,650	1,444	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	1,496	12,950	13,000	1,946	1,946	1,946	1,946
7,000						10,000						13,000					
7,000	7,050	1,054	1,054	1,054	1,054	10,000	10,050	1,504	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	1,646	13,950	14,000	2,096	2,096	2,096	2,096

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

Continued on next page

1996 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, 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—			
14,000						17,000						20,000					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,554	2,554	20,000	20,050	3,004	3,004	3,004	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,561	2,561	20,050	20,100	3,011	3,011	3,015	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,569	2,569	20,100	20,150	3,019	3,019	3,029	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,576	2,576	20,150	20,200	3,026	3,026	3,043	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,584	2,584	20,200	20,250	3,034	3,034	3,057	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,591	2,591	20,250	20,300	3,041	3,041	3,071	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,599	2,599	20,300	20,350	3,049	3,049	3,085	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,606	2,606	20,350	20,400	3,056	3,056	3,099	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,614	2,614	20,400	20,450	3,064	3,064	3,113	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,621	2,621	20,450	20,500	3,071	3,071	3,127	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,629	2,629	20,500	20,550	3,079	3,079	3,141	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,636	2,636	20,550	20,600	3,086	3,086	3,155	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,644	2,644	20,600	20,650	3,094	3,094	3,169	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,651	2,651	20,650	20,700	3,101	3,101	3,183	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,659	2,659	20,700	20,750	3,109	3,109	3,197	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,666	2,666	20,750	20,800	3,116	3,116	3,211	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,674	2,674	20,800	20,850	3,124	3,124	3,225	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,681	2,681	20,850	20,900	3,131	3,131	3,239	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	2,689	2,689	20,900	20,950	3,139	3,139	3,253	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	2,696	2,696	20,950	21,000	3,146	3,146	3,267	3,146
15,000						18,000						21,000					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	2,704	2,704	21,000	21,050	3,154	3,154	3,281	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	2,711	2,711	21,050	21,100	3,161	3,161	3,295	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	2,719	2,719	21,100	21,150	3,169	3,169	3,309	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	2,726	2,726	21,150	21,200	3,176	3,176	3,323	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	2,734	2,734	21,200	21,250	3,184	3,184	3,337	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	2,741	2,741	21,250	21,300	3,191	3,191	3,351	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	2,749	2,749	21,300	21,350	3,199	3,199	3,365	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	2,756	2,756	21,350	21,400	3,206	3,206	3,379	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	2,764	2,764	21,400	21,450	3,214	3,214	3,393	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	2,771	2,771	21,450	21,500	3,221	3,221	3,407	3,221
15,500	15,550	2,329	2,329	2,329	2,329	18,500	18,550	2,779	2,779	2,779	2,779	21,500	21,550	3,229	3,229	3,421	3,229
15,550	15,600	2,336	2,336	2,336	2,336	18,550	18,600	2,786	2,786	2,786	2,786	21,550	21,600	3,236	3,236	3,435	3,236
15,600	15,650	2,344	2,344	2,344	2,344	18,600	18,650	2,794	2,794	2,794	2,794	21,600	21,650	3,244	3,244	3,449	3,244
15,650	15,700	2,351	2,351	2,351	2,351	18,650	18,700	2,801	2,801	2,801	2,801	21,650	21,700	3,251	3,251	3,463	3,251
15,700	15,750	2,359	2,359	2,359	2,359	18,700	18,750	2,809	2,809	2,809	2,809	21,700	21,750	3,259	3,259	3,477	3,259
15,750	15,800	2,366	2,366	2,366	2,366	18,750	18,800	2,816	2,816	2,816	2,816	21,750	21,800	3,266	3,266	3,491	3,266
15,800	15,850	2,374	2,374	2,374	2,374	18,800	18,850	2,824	2,824	2,824	2,824	21,800	21,850	3,274	3,274	3,505	3,274
15,850	15,900	2,381	2,381	2,381	2,381	18,850	18,900	2,831	2,831	2,831	2,831	21,850	21,900	3,281	3,281	3,519	3,281
15,900	15,950	2,389	2,389	2,389	2,389	18,900	18,950	2,839	2,839	2,839	2,839	21,900	21,950	3,289	3,289	3,533	3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,846	2,846	21,950	22,000	3,296	3,296	3,547	3,296
16,000						19,000						22,000					
16,000	16,050	2,404	2,404	2,404	2,404	19,000	19,050	2,854	2,854	2,854	2,854	22,000	22,050	3,304	3,304	3,561	3,304
16,050	16,100	2,411	2,411	2,411	2,411	19,050	19,100	2,861	2,861	2,861	2,861	22,050	22,100	3,311	3,311	3,575	3,311
16,100	16,150	2,419	2,419	2,419	2,419	19,100	19,150	2,869	2,869	2,869	2,869	22,100	22,150	3,319	3,319	3,589	3,319
16,150	16,200	2,426	2,426	2,426	2,426	19,150	19,200	2,876	2,876	2,876	2,876	22,150	22,200	3,326	3,326	3,603	3,326
16,200	16,250	2,434	2,434	2,434	2,434	19,200	19,250	2,884	2,884	2,884	2,884	22,200	22,250	3,334	3,334	3,617	3,334
16,250	16,300	2,441	2,441	2,441	2,441	19,250	19,300	2,891	2,891	2,891	2,891	22,250	22,300	3,341	3,341	3,631	3,341
16,300	16,350	2,449	2,449	2,449	2,449	19,300	19,350	2,899	2,899	2,899	2,899	22,300	22,350	3,349	3,349	3,645	3,349
16,350	16,400	2,456	2,456	2,456	2,456	19,350	19,400	2,906	2,906	2,906	2,906	22,350	22,400	3,356	3,356	3,659	3,356
16,400	16,450	2,464	2,464	2,464	2,464	19,400	19,450	2,914	2,914	2,914	2,914	22,400	22,450	3,364	3,364	3,673	3,364
16,450	16,500	2,471	2,471	2,471	2,471	19,450	19,500	2,921	2,921	2,921	2,921	22,450	22,500	3,371	3,371	3,687	3,371
16,500	16,550	2,479	2,479	2,479	2,479	19,500	19,550	2,929	2,929	2,929	2,929	22,500	22,550	3,379	3,379	3,701	3,379
16,550	16,600	2,486	2,486	2,486	2,486	19,550	19,600	2,936	2,936	2,936	2,936	22,550	22,600	3,386	3,386	3,715	3,386
16,600	16,650	2,494	2,494	2,494	2,494	19,600	19,650	2,944	2,944	2,944	2,944	22,600	22,650	3,394	3,394	3,729	3,394
16,650	16,700	2,501	2,501	2,501	2,501	19,650	19,700	2,951	2,951	2,951	2,951	22,650	22,700	3,401	3,401	3,743	3,401
16,700	16,750	2,509	2,509	2,509	2,509	19,700	19,750	2,959	2,959	2,959	2,959	22,700	22,750	3,409	3,409	3,757	3,409
16,750	16,800	2,516	2,516	2,516	2,516	19,750	19,800	2,966	2,966	2,966	2,966	22,750	22,800	3,416	3,416	3,771	3,416
16,800	16,850	2,524	2,524	2,524	2,524	19,800	19,850	2,974	2,974	2,974	2,974	22,800	22,850	3,424	3,424	3,785	3,424
16,850	16,900	2,531	2,531	2,531	2,531	19,850	19,900	2,981	2,981	2,981	2,981	22,850	22,900	3,431	3,431	3,799	3,431
16,900	16,950	2,539	2,539	2,539	2,539	19,900	19,950	2,989	2,989	2,989	2,989	22,900	22,950	3,439	3,439	3,813	3,439
16,950	17,000	2,546	2,546	2,546	2,546	19,950	20,000	2,996	2,996								

1996 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
23,000						26,000						29,000					
23,000	23,050	3,454	3,454	3,841	3,454	26,000	26,050	4,167	3,904	4,681	3,904	29,000	29,050	5,007	4,354	5,521	4,354
23,050	23,100	3,461	3,461	3,855	3,461	26,050	26,100	4,181	3,911	4,695	3,911	29,050	29,100	5,021	4,361	5,535	4,361
23,100	23,150	3,469	3,469	3,869	3,469	26,100	26,150	4,195	3,919	4,709	3,919	29,100	29,150	5,035	4,369	5,549	4,369
23,150	23,200	3,476	3,476	3,883	3,476	26,150	26,200	4,209	3,926	4,723	3,926	29,150	29,200	5,049	4,376	5,563	4,376
23,200	23,250	3,484	3,484	3,897	3,484	26,200	26,250	4,223	3,934	4,737	3,934	29,200	29,250	5,063	4,384	5,577	4,384
23,250	23,300	3,491	3,491	3,911	3,491	26,250	26,300	4,237	3,941	4,751	3,941	29,250	29,300	5,077	4,391	5,591	4,391
23,300	23,350	3,499	3,499	3,925	3,499	26,300	26,350	4,251	3,949	4,765	3,949	29,300	29,350	5,091	4,399	5,605	4,399
23,350	23,400	3,506	3,506	3,939	3,506	26,350	26,400	4,265	3,956	4,779	3,956	29,350	29,400	5,105	4,406	5,619	4,406
23,400	23,450	3,514	3,514	3,953	3,514	26,400	26,450	4,279	3,964	4,793	3,964	29,400	29,450	5,119	4,414	5,633	4,414
23,450	23,500	3,521	3,521	3,967	3,521	26,450	26,500	4,293	3,971	4,807	3,971	29,450	29,500	5,133	4,421	5,647	4,421
23,500	23,550	3,529	3,529	3,981	3,529	26,500	26,550	4,307	3,979	4,821	3,979	29,500	29,550	5,147	4,429	5,661	4,429
23,550	23,600	3,536	3,536	3,995	3,536	26,550	26,600	4,321	3,986	4,835	3,986	29,550	29,600	5,161	4,436	5,675	4,436
23,600	23,650	3,544	3,544	4,009	3,544	26,600	26,650	4,335	3,994	4,849	3,994	29,600	29,650	5,175	4,444	5,689	4,444
23,650	23,700	3,551	3,551	4,023	3,551	26,650	26,700	4,349	4,001	4,863	4,001	29,650	29,700	5,189	4,451	5,703	4,451
23,700	23,750	3,559	3,559	4,037	3,559	26,700	26,750	4,363	4,009	4,877	4,009	29,700	29,750	5,203	4,459	5,717	4,459
23,750	23,800	3,566	3,566	4,051	3,566	26,750	26,800	4,377	4,016	4,891	4,016	29,750	29,800	5,217	4,466	5,731	4,466
23,800	23,850	3,574	3,574	4,065	3,574	26,800	26,850	4,391	4,024	4,905	4,024	29,800	29,850	5,231	4,474	5,745	4,474
23,850	23,900	3,581	3,581	4,079	3,581	26,850	26,900	4,405	4,031	4,919	4,031	29,850	29,900	5,245	4,481	5,759	4,481
23,900	23,950	3,589	3,589	4,093	3,589	26,900	26,950	4,419	4,039	4,933	4,039	29,900	29,950	5,259	4,489	5,773	4,489
23,950	24,000	3,596	3,596	4,107	3,596	26,950	27,000	4,433	4,046	4,947	4,046	29,950	30,000	5,273	4,496	5,787	4,496
24,000						27,000						30,000					
24,000	24,050	3,607	3,604	4,121	3,604	27,000	27,050	4,447	4,054	4,961	4,054	30,000	30,050	5,287	4,504	5,801	4,504
24,050	24,100	3,621	3,611	4,135	3,611	27,050	27,100	4,461	4,061	4,975	4,061	30,050	30,100	5,301	4,511	5,815	4,511
24,100	24,150	3,635	3,619	4,149	3,619	27,100	27,150	4,475	4,069	4,989	4,069	30,100	30,150	5,315	4,519	5,829	4,519
24,150	24,200	3,649	3,626	4,163	3,626	27,150	27,200	4,489	4,076	5,003	4,076	30,150	30,200	5,329	4,526	5,843	4,526
24,200	24,250	3,663	3,634	4,177	3,634	27,200	27,250	4,503	4,084	5,017	4,084	30,200	30,250	5,343	4,534	5,857	4,534
24,250	24,300	3,677	3,641	4,191	3,641	27,250	27,300	4,517	4,091	5,031	4,091	30,250	30,300	5,357	4,541	5,871	4,541
24,300	24,350	3,691	3,649	4,205	3,649	27,300	27,350	4,531	4,099	5,045	4,099	30,300	30,350	5,371	4,549	5,885	4,549
24,350	24,400	3,705	3,656	4,219	3,656	27,350	27,400	4,545	4,106	5,059	4,106	30,350	30,400	5,385	4,556	5,899	4,556
24,400	24,450	3,719	3,664	4,233	3,664	27,400	27,450	4,559	4,114	5,073	4,114	30,400	30,450	5,399	4,564	5,913	4,564
24,450	24,500	3,733	3,671	4,247	3,671	27,450	27,500	4,573	4,121	5,087	4,121	30,450	30,500	5,413	4,571	5,927	4,571
24,500	24,550	3,747	3,679	4,261	3,679	27,500	27,550	4,587	4,129	5,101	4,129	30,500	30,550	5,427	4,579	5,941	4,579
24,550	24,600	3,761	3,686	4,275	3,686	27,550	27,600	4,601	4,136	5,115	4,136	30,550	30,600	5,441	4,586	5,955	4,586
24,600	24,650	3,775	3,694	4,289	3,694	27,600	27,650	4,615	4,144	5,129	4,144	30,600	30,650	5,455	4,594	5,969	4,594
24,650	24,700	3,789	3,701	4,303	3,701	27,650	27,700	4,629	4,151	5,143	4,151	30,650	30,700	5,469	4,601	5,983	4,601
24,700	24,750	3,803	3,709	4,317	3,709	27,700	27,750	4,643	4,159	5,157	4,159	30,700	30,750	5,483	4,609	5,997	4,609
24,750	24,800	3,817	3,716	4,331	3,716	27,750	27,800	4,657	4,166	5,171	4,166	30,750	30,800	5,497	4,616	6,011	4,616
24,800	24,850	3,831	3,724	4,345	3,724	27,800	27,850	4,671	4,174	5,185	4,174	30,800	30,850	5,511	4,624	6,025	4,624
24,850	24,900	3,845	3,731	4,359	3,731	27,850	27,900	4,685	4,181	5,199	4,181	30,850	30,900	5,525	4,631	6,039	4,631
24,900	24,950	3,859	3,739	4,373	3,739	27,900	27,950	4,699	4,189	5,213	4,189	30,900	30,950	5,539	4,639	6,053	4,639
24,950	25,000	3,873	3,746	4,387	3,746	27,950	28,000	4,713	4,196	5,227	4,196	30,950	31,000	5,553	4,646	6,067	4,646
25,000						28,000						31,000					
25,000	25,050	3,887	3,754	4,401	3,754	28,000	28,050	4,727	4,204	5,241	4,204	31,000	31,050	5,567	4,654	6,081	4,654
25,050	25,100	3,901	3,761	4,415	3,761	28,050	28,100	4,741	4,211	5,255	4,211	31,050	31,100	5,581	4,661	6,095	4,661
25,100	25,150	3,915	3,769	4,429	3,769	28,100	28,150	4,755	4,219	5,269	4,219	31,100	31,150	5,595	4,669	6,109	4,669
25,150	25,200	3,929	3,776	4,443	3,776	28,150	28,200	4,769	4,226	5,283	4,226	31,150	31,200	5,609	4,676	6,123	4,676
25,200	25,250	3,943	3,784	4,457	3,784	28,200	28,250	4,783	4,234	5,297	4,234	31,200	31,250	5,623	4,684	6,137	4,684
25,250	25,300	3,957	3,791	4,471	3,791	28,250	28,300	4,797	4,241	5,311	4,241	31,250	31,300	5,637	4,691	6,151	4,691
25,300	25,350	3,971	3,799	4,485	3,799	28,300	28,350	4,811	4,249	5,325	4,249	31,300	31,350	5,651	4,699	6,165	4,699
25,350	25,400	3,985	3,806	4,499	3,806	28,350	28,400	4,825	4,256	5,339	4,256	31,350	31,400	5,665	4,706	6,179	4,706
25,400	25,450	3,999	3,814	4,513	3,814	28,400	28,450	4,839	4,264	5,353	4,264	31,400	31,450	5,679	4,714	6,193	4,714
25,450	25,500	4,013	3,821	4,527	3,821	28,450	28,500	4,853	4,271	5,367	4,271	31,450	31,500	5,693	4,721	6,207	4,721
25,500	25,550	4,027	3,829	4,541	3,829	28,500	28,550	4,867	4,279	5,381	4,279	31,500	31,550	5,707	4,729	6,221	4,729
25,550	25,600	4,041	3,836	4,555	3,836	28,550	28,600	4,881	4,286	5,395	4,286	31,550	31,600	5,721	4,736	6,235	4,736
25,600	25,650	4,055	3,844	4,569	3,844	28,600	28,650	4,895	4,294	5,409	4,294	31,600	31,650	5,735	4,744	6,249	4,744
25,650	25,700	4,069	3,851	4,583	3,851	28,650	28,700	4,909	4,301	5,423	4,301	31,650	31,700	5,749	4,751	6,263	4,751
25,700	25,750	4,083	3,859	4,597	3,859	28,700	28,750	4,923	4,309	5,437	4,309	31,700	31,750	5,763	4,759	6,277	4,759
25,750	25,800	4,097	3,866	4,611	3,866	28,750	28,800	4,937	4,316	5,451	4,316	31,750	31,800	5,777	4,766	6,291	4,766
25,800	25,850	4,111	3,874	4,625	3,874	28,800	28,850	4,951	4,324	5,465	4,324	31,800	31,850	5,791	4,774	6,305	4,774
25,850	25,900	4,125	3,881	4,639	3,881	28,850	28,900	4,965	4,331	5,479	4,331	31,850	31,900	5,805	4,781	6,319	4,781
25,900	25,950	4,139	3,889	4,653	3,889	28,900	28,950	4,979	4,339	5,493	4,339	31,900	31,950	5,819	4,789	6,333	4,789
25,950	26,000	4,153	3,896	4,667	3,896	28,950	29,000	4,993</									

1996 Tax Table—Continued

If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, is—		And you are—				If Form 1040A, line 22, 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—			
32,000						35,000						38,000					
32,000	32,050	5,847	4,804	6,361	4,804	35,000	35,050	6,687	5,254	7,201	5,628	38,000	38,050	7,527	5,704	8,041	6,468
32,050	32,100	5,861	4,811	6,375	4,811	35,050	35,100	6,701	5,261	7,215	5,642	38,050	38,100	7,541	5,711	8,055	6,482
32,100	32,150	5,875	4,819	6,389	4,819	35,100	35,150	6,715	5,269	7,229	5,656	38,100	38,150	7,555	5,719	8,069	6,496
32,150	32,200	5,889	4,826	6,403	4,830	35,150	35,200	6,729	5,276	7,243	5,670	38,150	38,200	7,569	5,726	8,083	6,510
32,200	32,250	5,903	4,834	6,417	4,844	35,200	35,250	6,743	5,284	7,257	5,684	38,200	38,250	7,583	5,734	8,097	6,524
32,250	32,300	5,917	4,841	6,431	4,858	35,250	35,300	6,757	5,291	7,271	5,698	38,250	38,300	7,597	5,741	8,111	6,538
32,300	32,350	5,931	4,849	6,445	4,872	35,300	35,350	6,771	5,299	7,285	5,712	38,300	38,350	7,611	5,749	8,125	6,552
32,350	32,400	5,945	4,856	6,459	4,886	35,350	35,400	6,785	5,306	7,299	5,726	38,350	38,400	7,625	5,756	8,139	6,566
32,400	32,450	5,959	4,864	6,473	4,900	35,400	35,450	6,799	5,314	7,313	5,740	38,400	38,450	7,639	5,764	8,153	6,580
32,450	32,500	5,973	4,871	6,487	4,914	35,450	35,500	6,813	5,321	7,327	5,754	38,450	38,500	7,653	5,771	8,167	6,594
32,500	32,550	5,987	4,879	6,501	4,928	35,500	35,550	6,827	5,329	7,341	5,768	38,500	38,550	7,667	5,779	8,181	6,608
32,550	32,600	6,001	4,886	6,515	4,942	35,550	35,600	6,841	5,336	7,355	5,782	38,550	38,600	7,681	5,786	8,195	6,622
32,600	32,650	6,015	4,894	6,529	4,956	35,600	35,650	6,855	5,344	7,369	5,796	38,600	38,650	7,695	5,794	8,209	6,636
32,650	32,700	6,029	4,901	6,543	4,970	35,650	35,700	6,869	5,351	7,383	5,810	38,650	38,700	7,709	5,801	8,223	6,650
32,700	32,750	6,043	4,909	6,557	4,984	35,700	35,750	6,883	5,359	7,397	5,824	38,700	38,750	7,723	5,809	8,237	6,664
32,750	32,800	6,057	4,916	6,571	4,998	35,750	35,800	6,897	5,366	7,411	5,838	38,750	38,800	7,737	5,816	8,251	6,678
32,800	32,850	6,071	4,924	6,585	5,012	35,800	35,850	6,911	5,374	7,425	5,852	38,800	38,850	7,751	5,824	8,265	6,692
32,850	32,900	6,085	4,931	6,599	5,026	35,850	35,900	6,925	5,381	7,439	5,866	38,850	38,900	7,765	5,831	8,279	6,706
32,900	32,950	6,099	4,939	6,613	5,040	35,900	35,950	6,939	5,389	7,453	5,880	38,900	38,950	7,779	5,839	8,293	6,720
32,950	33,000	6,113	4,946	6,627	5,054	35,950	36,000	6,953	5,396	7,467	5,894	38,950	39,000	7,793	5,846	8,307	6,734
33,000						36,000						39,000					
33,000	33,050	6,127	4,954	6,641	5,068	36,000	36,050	6,967	5,404	7,481	5,908	39,000	39,050	7,807	5,854	8,321	6,748
33,050	33,100	6,141	4,961	6,655	5,082	36,050	36,100	6,981	5,411	7,495	5,922	39,050	39,100	7,821	5,861	8,335	6,762
33,100	33,150	6,155	4,969	6,669	5,096	36,100	36,150	6,995	5,419	7,509	5,936	39,100	39,150	7,835	5,869	8,349	6,776
33,150	33,200	6,169	4,976	6,683	5,110	36,150	36,200	7,009	5,426	7,523	5,950	39,150	39,200	7,849	5,876	8,363	6,790
33,200	33,250	6,183	4,984	6,697	5,124	36,200	36,250	7,023	5,434	7,537	5,964	39,200	39,250	7,863	5,884	8,377	6,804
33,250	33,300	6,197	4,991	6,711	5,138	36,250	36,300	7,037	5,441	7,551	5,978	39,250	39,300	7,877	5,891	8,391	6,818
33,300	33,350	6,211	4,999	6,725	5,152	36,300	36,350	7,051	5,449	7,565	5,992	39,300	39,350	7,891	5,899	8,405	6,832
33,350	33,400	6,225	5,006	6,739	5,166	36,350	36,400	7,065	5,456	7,579	6,006	39,350	39,400	7,905	5,906	8,419	6,846
33,400	33,450	6,239	5,014	6,753	5,180	36,400	36,450	7,079	5,464	7,593	6,020	39,400	39,450	7,919	5,914	8,433	6,860
33,450	33,500	6,253	5,021	6,767	5,194	36,450	36,500	7,093	5,471	7,607	6,034	39,450	39,500	7,933	5,921	8,447	6,874
33,500	33,550	6,267	5,029	6,781	5,208	36,500	36,550	7,107	5,479	7,621	6,048	39,500	39,550	7,947	5,929	8,461	6,888
33,550	33,600	6,281	5,036	6,795	5,222	36,550	36,600	7,121	5,486	7,635	6,062	39,550	39,600	7,961	5,936	8,475	6,902
33,600	33,650	6,295	5,044	6,809	5,236	36,600	36,650	7,135	5,494	7,649	6,076	39,600	39,650	7,975	5,944	8,489	6,916
33,650	33,700	6,309	5,051	6,823	5,250	36,650	36,700	7,149	5,501	7,663	6,090	39,650	39,700	7,989	5,951	8,503	6,930
33,700	33,750	6,323	5,059	6,837	5,264	36,700	36,750	7,163	5,509	7,677	6,104	39,700	39,750	8,003	5,959	8,517	6,944
33,750	33,800	6,337	5,066	6,851	5,278	36,750	36,800	7,177	5,516	7,691	6,118	39,750	39,800	8,017	5,966	8,531	6,958
33,800	33,850	6,351	5,074	6,865	5,292	36,800	36,850	7,191	5,524	7,705	6,132	39,800	39,850	8,031	5,974	8,545	6,972
33,850	33,900	6,365	5,081	6,879	5,306	36,850	36,900	7,205	5,531	7,719	6,146	39,850	39,900	8,045	5,981	8,559	6,986
33,900	33,950	6,379	5,089	6,893	5,320	36,900	36,950	7,219	5,539	7,733	6,160	39,900	39,950	8,059	5,989	8,573	7,000
33,950	34,000	6,393	5,096	6,907	5,334	36,950	37,000	7,233	5,546	7,747	6,174	39,950	40,000	8,073	5,996	8,587	7,014
34,000						37,000						40,000					
34,000	34,050	6,407	5,104	6,921	5,348	37,000	37,050	7,247	5,554	7,761	6,188	40,000	40,050	8,087	6,004	8,601	7,028
34,050	34,100	6,421	5,111	6,935	5,362	37,050	37,100	7,261	5,561	7,775	6,202	40,050	40,100	8,101	6,011	8,615	7,042
34,100	34,150	6,435	5,119	6,949	5,376	37,100	37,150	7,275	5,569	7,789	6,216	40,100	40,150	8,115	6,022	8,629	7,056
34,150	34,200	6,449	5,126	6,963	5,390	37,150	37,200	7,289	5,576	7,803	6,230	40,150	40,200	8,129	6,036	8,643	7,070
34,200	34,250	6,463	5,134	6,977	5,404	37,200	37,250	7,303	5,584	7,817	6,244	40,200	40,250	8,143	6,050	8,657	7,084
34,250	34,300	6,477	5,141	6,991	5,418	37,250	37,300	7,317	5,591	7,831	6,258	40,250	40,300	8,157	6,064	8,671	7,098
34,300	34,350	6,491	5,149	7,005	5,432	37,300	37,350	7,331	5,599	7,845	6,272	40,300	40,350	8,171	6,078	8,685	7,112
34,350	34,400	6,505	5,156	7,019	5,446	37,350	37,400	7,345	5,606	7,859	6,286	40,350	40,400	8,185	6,092	8,699	7,126
34,400	34,450	6,519	5,164	7,033	5,460	37,400	37,450	7,359	5,614	7,873	6,300	40,400	40,450	8,199	6,106	8,713	7,140
34,450	34,500	6,533	5,171	7,047	5,474	37,450	37,500	7,373	5,621	7,887	6,314	40,450	40,500	8,213	6,120	8,727	7,154
34,500	34,550	6,547	5,179	7,061	5,488	37,500	37,550	7,387	5,629	7,901	6,328	40,500	40,550	8,227	6,134	8,741	7,168
34,550	34,600	6,561	5,186	7,075	5,502	37,550	37,600	7,401	5,636	7,915	6,342	40,550	40,600	8,241	6,148	8,755	7,182
34,600	34,650	6,575	5,194	7,089	5,516	37,600	37,650	7,415	5,644	7,929	6,356	40,600	40,650	8,255	6,162	8,769	7,196
34,650	34,700	6,589	5,201	7,103	5,530	37,650	37,700	7,429	5,651	7,943	6,370	40,650	40,700	8,269	6,176	8,783	7,210
34,700	34,750	6,603	5,209	7,117	5,544	37,700	37,750	7,443	5,659	7,957	6,384	40,700	40,750	8,283	6,190	8,797	7,224
34,750	34,800	6,617	5,216	7,131	5,558	37,750	37,800	7,457	5,666	7,971	6,398	40,750	40,800	8,297	6,204	8,811	7,238
34,800	34,850	6,631	5,224	7,145	5,572	37,800	37,850	7,471	5,674	7,985	6,412	40,800	40,850	8,311	6,218	8,825	7,252
34,850	34,900	6,645	5,231	7,159	5,586	37,850	37,900	7,485	5,681	7,999	6,426	40,850	40,900	8,325	6,232	8,839	7,266
34,900	34,950	6,659	5,239	7,173	5,600	37,900	37,950	7,499	5,689	8,013	6,440	40,900	40,950	8,339	6,246	8,853	7,280

Section 6—Instructions For Schedules to Form 1040A

Instructions For Schedule 1

Purpose of Schedule

You must file Schedule 1 if:

- You had over \$400 of taxable interest income (fill in Part I), or
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence (fill in Part I), or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989 (fill in Part I), or
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest (fill in Part I), or
- You had over \$400 of dividend income or you received dividends as a nominee (fill in Part II).

TIP

If you need more space to list your interest or dividends, attach separate sheets that are the same size as Schedule 1. Use the same format as lines 1 and 5, but show your totals on Schedule 1. Be sure to put your name and social security number on the sheets and attach them at the end of Form 1040A.

Part I

Interest Income

Line 1

Report on line 1 **all** of your taxable interest income. Include interest from series EE U.S. savings bonds. List each payer's name and show the amount.

Seller-Financed Mortgages. If you sold your home or other property and the buyer used the property as a personal residence, list first any interest the buyer paid you on a mortgage or other form of seller financing. Be sure to show the buyer's name, address, and social security number (SSN). You must also let the buyer know your SSN. If you do not show the buyer's name, address, and SSN and let the buyer know your SSN, you may have to pay a \$50 penalty.

Nominees. If you received a **Form 1099-INT** that includes interest you received as a nominee (that is, in your name, but the interest actually belongs to someone else), report the total on line 1. Do this even if you later distributed some or all of this income to others. Under your last entry on line 1, put a subtotal of all interest listed on line 1. Below this subtotal, print "NOMINEE DISTRIBUTION" and show the total interest you received as a nominee. Subtract this amount from the subtotal and enter the result on line 2.

TIP

*If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-INT with the IRS. For more details, see the **Instructions for Forms 1099, 1098, 5498, and W-2G**.*

Tax-Exempt Interest. If you received a **Form 1099-INT** for tax-exempt interest, report it on line 1. But do not include it in the total on line 2. Instead, under your last entry on line 1, put a subtotal of all interest listed. Below the subtotal, print "TAX-EXEMPT INTEREST" and show the amount. Subtract it from the subtotal and enter the result on line 2. Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

Line 3

Excludable Interest on Series EE U.S. Savings Bonds Issued After 1989. If you cashed series EE U.S. savings bonds in 1996 that were issued after 1989 and you paid qualified higher education expenses in 1996 for yourself, your spouse, or your dependents, you may be able to exclude part or all of the interest on those bonds. See **Form 8815** for details.

Part II

Dividend Income

Line 5

Report on line 5 **all** of your dividend income. List each payer's name and show the amount.

Nominees. If you received a **Form 1099-DIV** that includes dividends you received as a nominee (that is, in your name, but the dividends actually belong to someone else), report the total on line 5. Do this even if you later distributed some or all of this income to others. Under your last entry on line 5, put a subtotal of all dividends listed on line 5. Below this subtotal, print "NOMINEE DISTRIBUTION" and show the total dividends you received as a nominee. Subtract this amount from the subtotal and enter the result on line 6.

TIP

*If you received dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-DIV with the IRS. For more details, see the **Instructions for Forms 1099, 1098, 5498, and W-2G**.*

Instructions For Schedule 2

Purpose of Schedule

If you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 1996, you may be able to take the credit for child and dependent care expenses. But you must have had earned income to do so. If you can take the credit, fill in Parts I and II of Schedule 2 and attach it to your return. Part II is used to figure the amount of your credit.

Caution: *If the care was provided in your home, you may owe employment taxes. See the instructions for Form 1040A, line 27.*

If you received **any dependent care benefits** for 1996, you **MUST** fill in Parts I and III of Schedule 2 and attach it to your return. Part III is used to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. You must complete Part III before you can figure the credit, if any, in Part II.

A Change To Note

If your qualifying person (defined below) is not your dependent, you must enter that person's first and last name and social security number (SSN) in the space to the left of line 3. If the person was born in December 1996 and does not have an SSN, enter "12/96" next to the person's name. If you do not enter the information, we may reduce or disallow your credit.

Important Terms

Qualifying Person(s). A qualifying person is:

- Any child **under age 13** whom you can claim as a dependent (but see **Exception for Children of Divorced or Separated Parents** below). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.
- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of \$2,550 or more). But if this person is your child, see **Exception for Children of Divorced or Separated Parents** below.

To find out who is a dependent, see the instructions for Form 1040A, line 6c, that begin on page 17.

Caution: *To be a qualifying person, the person must have shared the same home with you in 1996.*

Exception for Children of Divorced or Separated Parents. If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1996, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person only if **all five** of the following apply.

1. You had custody of the child for a longer time in 1996 than the other parent. See **Pub. 501** for the definition of custody.
2. One or both of the parents provided over half of the child's support in 1996.
3. One or both of the parents had custody of the child for more than half of 1996.

4. The child was under age 13 or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of Divorced or Separated Parents** on page 18.

If you can take the credit or the exclusion because of this exception, see **A Change To Note** on this page. The other parent cannot treat this child as a qualifying person even though the other parent claims this child as a dependent.

Dependent Care Benefits. These include amounts your employer paid directly to either you or your care provider for the care of your qualifying person(s) while you worked. These benefits also include the fair market value of care in a day-care facility provided or sponsored by your employer. Your salary may have been reduced to pay for these benefits. If you received dependent care benefits, they should be shown in box 10 of your 1996 W-2 form(s).

Qualified Expenses. You can count only those expenses that were for the qualifying person's well-being and protection while you worked or looked for work. These expenses include household services needed to care for the qualifying person and to run the home, expenses for the care of the qualifying person, and your share of the employment taxes paid on wages for qualifying child and dependent care services.

You may include the cost of care provided outside your home for your dependent under age 13 or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. A dependent care center is a place that provides care for more than six persons (other than persons who live there) and receives a fee, payment, or grant for providing services for any of those persons, even if the center is not run for profit.

You may include amounts paid for food and schooling **only** if these items are part of the total care and cannot be separated from the total cost. But **do not** include the cost of schooling for a child in the first grade or above. Also, **do not** include any expenses for sending your child to an overnight camp.

You **cannot** include expenses reimbursed by a state social service agency unless you included the reimbursement in your income. Also, child support payments are **not** qualified expenses.

Some disabled spouse and dependent care expenses may qualify as medical expenses if you itemize deductions. But you must use Form 1040. See Pub. 503 and Pub. 502 for details.

Earned Income. Generally, this is your wages, salaries, tips, and other employee compensation. This is usually the amount shown on Form 1040A, line 7. But earned income does not include a scholarship or fellowship grant if you did not get a W-2 form for it. For purposes of Part III of Schedule 2, earned income does not include any dependent care benefits shown on line 11 of Schedule 2.

Earned income also includes certain nontaxable earned income such as meals and lodging provided for the convenience of your employer. See Pub. 503 for details. However, including nontaxable earned income will only give you a larger credit if your other earned

income (and your spouse's other earned income if filing a joint return) is less than the qualified expenses entered on line 4. For purposes of Part III of Schedule 2, including nontaxable earned income will only give you a larger exclusion if your other earned income (and your spouse's other earned income) is less than the amount entered on line 15.

If you are **filing a joint return**, disregard community property laws. If your spouse died in 1996 and had no earned income, see Pub. 503 for details on how to figure the credit. If your spouse was a student or disabled in 1996, see the line 6 instructions on this page.

Who May Take the Credit or Exclude Dependent Care Benefits?

You may take the credit or the exclusion if **all six** of the following apply.

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see **Special Rule for Married Persons Filing Separate Returns** on this page.
2. The care was provided so you (and your spouse if you were married) could work or look for work. However, if you did not find a job and have no earned income for the year, you cannot take the credit or the exclusion. But if your spouse was a student or disabled, see the line 6 instructions on this page.
3. You (and your spouse if you were married) paid over half the cost of keeping up your home. Use Tele-Tax topic 602 (see page 42) or see Pub. 503 for an explanation of what costs are included.
4. You and the qualifying person(s) lived in the same home.
5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1996.
6. You report the required information about the care provider on line 1.

Special Rule for Married Persons Filing Separate Returns. If your filing status is married filing separately and **all** of the following apply, you are considered unmarried for purposes of figuring the credit and the exclusion on Schedule 2.

- You lived apart from your spouse during the last 6 months of 1996, and
- The qualifying person lived in your home more than half of 1996, and
- You provided over half the cost of keeping up your home.

If you meet **all** the requirements to be treated as unmarried and meet items **2** through **6** listed earlier, you may take the credit or the exclusion. If you do not meet all the requirements to be treated as unmarried, you **cannot** take the credit. However, you may take the exclusion if you meet items **2** through **6**.

Part I

Persons or Organizations Who Provided the Care

Line 1

Complete columns **(a)** through **(d)** for each person or organization that provided the care. You can use **Form W-10** or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in trying to get the required information.

Due Diligence. You can show a serious and earnest effort (due diligence) to get the information by keeping in your records a Form W-10 completed by the care provider. Or you may keep one of the other sources of information listed in the instructions for Form W-10. If the provider does not give you the information, complete the entries you can on line 1 of Schedule 2. For example, enter the provider's name and address. Print "SEE PAGE 2" in the columns for which you do not have the information. Then, on the bottom of page 2, explain that the provider did not give you the information you requested.

Columns (a) and (b). Print the care provider's name and address. If you were covered by your employer's dependent care plan and your employer furnished the care (either at your workplace or by hiring a care provider), print your employer's name in column **(a)**. Next, print "SEE W-2" in column **(b)**. Then, leave columns **(c)** and **(d)** blank. But if your employer paid a third party (not hired by your employer) on your behalf to provide the care, you must give information on the third party in columns **(a)** through **(d)**.

Column (c). If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, print "TAXEXEMPT."

Column (d). Enter the total amount you **actually paid** in 1996 to the care provider. Also, include amounts your employer paid to a third party on your behalf. It does not matter when the expenses were incurred. **Do not** reduce this amount by any reimbursement you received.

Part II

Credit for Child and Dependent Care Expenses

Line 4

Do not include the following expenses on line 4.

- Qualified expenses you incurred in 1996 but did not pay until 1997. You may be able to use these expenses to increase your 1997 credit.
- Qualified expenses you incurred in 1995 but did not pay until 1996. Instead, see **Prior Year's Expenses** on the next page.

Line 6

Spouse Who Was a Student or Disabled. Your spouse was a **student** if he or she was enrolled as a full-time student at a school during any 5 months of

1996. Your spouse was **disabled** if he or she was not capable of self-care. Figure your spouse's earned income on a monthly basis.

For each month or part of a month your spouse was a student or was disabled, he or she is considered to have worked and earned income. His or her earned income for each month is considered to be at least \$200 (\$400 if more than one qualifying person was cared for in 1996). If your spouse also worked during that month, use the higher of \$200 (or \$400) or his or her actual earned income for that month. If, in the same month, both you and your spouse were either students or disabled, this rule applies to only one of you for that month.

For any month that your spouse was not a student or disabled, use your spouse's actual earned income if he or she worked during the month.

Line 10

If you had qualified expenses for 1995 that you did not pay until 1996, see **Prior Year's Expenses** next. Otherwise, see **Credit Limit** on this page.

Prior Year's Expenses. If you had qualified expenses for 1995 that you did not pay until 1996, you may be able to increase the amount of credit you can take in 1996. For details, see **Amount of Credit** in Pub. 503. If you can take a credit for your 1995 expenses, print "PYE" and the amount of the credit next to line 10. Add the credit to the amount on line 10 and replace the amount on line 10 with that total. Also, attach a statement showing how you figured the credit. See **Credit Limit** next.

Credit Limit. Add the amounts on Form 1040A, lines 8b and 17. If the total is not over (a) \$45,000 if married filing jointly or qualifying widow(er), (b) \$33,750 if single or head of household, or (c) \$22,500 if married filing separately, your credit is not limited. Enter on Form 1040A, line 24a, the amount from Schedule 2, line 10. If the total is over the dollar amount for your filing status, your credit may be limited. To figure the amount of credit you may claim, first complete lines 1 through 7 of the **Alternative Minimum Tax Worksheet** on page 28. Then, complete the worksheet below.

Part III

Dependent Care Benefits

Line 12

If you had a flexible spending account, any amount included on line 11 that you did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 12. **Do not** include amounts you expect to receive at a future date.

Example. Under your employer's dependent care plan, you chose to have your employer set aside \$5,000 to cover your 1996 dependent care expenses. The \$5,000 is shown in box 10 of your W-2 form. In 1996, you incurred and were reimbursed for \$4,950 of qualified expenses. You would enter \$5,000 on line 11 and \$50, the amount forfeited, on line 12.

Line 14

Enter the total of all qualified expenses incurred in 1996 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. You received \$2,000 in cash under your employer's dependent care plan for 1996. The \$2,000 is shown in box 10 of your W-2 form. Only \$900 of qualified expenses were incurred in 1996 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 11 and \$900 on line 14.

Line 17

If your filing status is married filing separately, see **Special Rule for Married Persons Filing Separate Returns** on page 52. If you are considered unmarried under that rule, enter your earned income (from line 16) on line 17. On line 19, enter the smaller of the amount from line 18 or \$5,000. If you are **not** considered unmarried under that rule, enter your spouse's earned income on line 17. If your spouse was a student or disabled in 1996, see the line 6 instructions. On line 19, enter the smaller of the amount from line 18 or \$2,500.

Credit Limit Worksheet—Line 10 (keep for your records)



- | | | | |
|----|---|----|-------|
| 1. | Enter the amount from Form 1040A, line 23 | 1. | _____ |
| 2. | Enter the amount from line 7 of the Alternative Minimum Tax Worksheet on page 28 | 2. | _____ |
| 3. | Subtract line 2 from line 1 | 3. | _____ |
| 4. | Enter the amount from Schedule 2, line 10 | 4. | _____ |

Look at lines 3 and 4 above. If line 4 is equal to or less than line 3, your credit is not limited. Enter the amount from line 4 on Form 1040A, line 24a. If line 4 is more than line 3, enter the amount from line 3 on Form 1040A, line 24a. Print "AMT" next to line 24a and replace the amount on Schedule 2, line 10, with that amount.

Major Categories of Federal Income and Outlays for Fiscal Year 1995

On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and deficit or surplus for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and deficit or surplus. Individual spending and revenue bills are then enacted consistent with the goals of the budget resolution.

In fiscal year 1995 (which began on October 1, 1994, and ended on September 30, 1995), Federal income was \$1,355 billion and outlays were \$1,519 billion, leaving a deficit of \$164 billion.

Federal Income

Income and social insurance taxes are, by far, the largest source of receipts. In 1995, individuals paid \$590 billion in income taxes and corporations paid \$157 billion. Social security and other insurance and retirement contributions were \$484 billion. Excise taxes were \$57 billion. The remaining \$66 billion of receipts were from Federal Reserve deposits, customs duties, estate and gift taxes, and other miscellaneous receipts.

Federal Outlays

About 89% of total outlays were financed by tax receipts and the remaining 11% were financed by borrowing. Government receipts and borrowing finance a wide range of public services. The following is the breakdown of total outlays for fiscal year 1995*:

1. Social security, Medicare, and other retirement: \$567 billion. These programs were about 36% of total outlays. They provide income support for the retired and disabled and medical care for the elderly.

2. National defense, veterans, and foreign affairs: \$326 billion. About 17% of total outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% went for veterans benefits and services; and about 1% went for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

3. Net interest: \$232 billion. About 15% of total outlays were for net interest payments on the public debt.

4. Physical, human, and community development: \$128 billion. About 8% of total outlays were for agriculture; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance

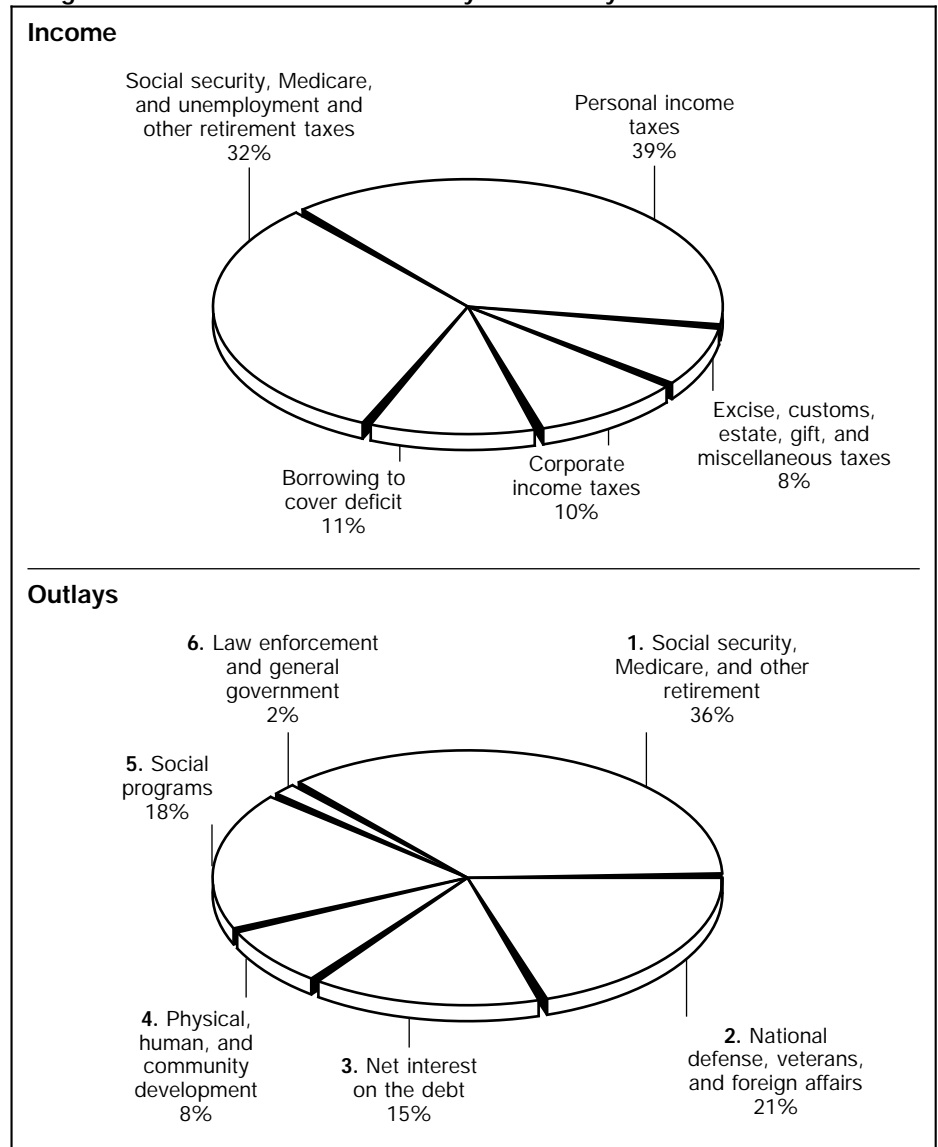
to college students; job training programs; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

5. Social programs: \$280 billion. The Federal Government spent 12% of total outlays to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. Over 6% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

6. Law enforcement and general government: \$30 billion. About 2% of total outlays were for judicial activities, Federal law enforcement, and prisons; and to provide for the general costs of the Federal Government, including the collection of taxes and legislative activities.

Note: Detail may not add to total due to rounding.

Income and Outlays—These pie charts show the relative sizes of the major categories of Federal income and outlays for fiscal year 1995.



* The percentages on this page exclude undistributed offsetting receipts, which were -\$44 billion in fiscal year 1995. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are primarily for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the spectrum auction.

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Where Do I File?

If an envelope addressed to "Internal Revenue Service Center" came with your tax booklet, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.**

TIP

Envelopes without enough postage will be returned to you by the post office. If your envelope contains more than five pages or is oversized, it may need additional postage. Also, include your complete return address.

Alabama—Memphis, TN 37501-0015

Alaska—Ogden, UT 84201-0015

Arizona—Ogden, UT 84201-0015

Arkansas—Memphis, TN 37501-0015

California—Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba—Ogden, UT 84201-0015

All other counties—Fresno, CA 93888-0015

Colorado—Ogden, UT 84201-0015

Connecticut—Andover, MA 05501-0015

Delaware—Philadelphia, PA 19255-0015

District of Columbia—Philadelphia, PA 19255-0015

Florida—Atlanta, GA 39901-0015

Georgia—Atlanta, GA 39901-0015

Hawaii—Fresno, CA 93888-0015

Idaho—Ogden, UT 84201-0015

Illinois—Kansas City, MO 64999-0015

Indiana—Cincinnati, OH 45999-0015

Iowa—Kansas City, MO 64999-0015

Kansas—Austin, TX 73301-0015

Kentucky—Cincinnati, OH 45999-0015

Louisiana—Memphis, TN 37501-0015

Maine—Andover, MA 05501-0015

Maryland—Philadelphia, PA 19255-0015

Massachusetts—Andover, MA 05501-0015

Michigan—Cincinnati, OH 45999-0015

Minnesota—Kansas City, MO 64999-0015

Mississippi—Memphis, TN 37501-0015

Missouri—Kansas City, MO 64999-0015

Montana—Ogden, UT 84201-0015

Nebraska—Ogden, UT 84201-0015

Nevada—Ogden, UT 84201-0015

New Hampshire—Andover, MA 05501-0015

New Jersey—Holtsville, NY 00501-0015

New Mexico—Austin, TX 73301-0015

New York—New York City and counties of Nassau, Rockland, Suffolk, and Westchester—Holtsville, NY 00501-0015

All other counties—Andover, MA 05501-0015

North Carolina—Memphis, TN 37501-0015

North Dakota—Ogden, UT 84201-0015

Ohio—Cincinnati, OH 45999-0015

Oklahoma—Austin, TX 73301-0015

Oregon—Ogden, UT 84201-0015

Pennsylvania—Philadelphia, PA 19255-0015

Rhode Island—Andover, MA 05501-0015

South Carolina—Atlanta, GA 39901-0015

South Dakota—Ogden, UT 84201-0015

Tennessee—Memphis, TN 37501-0015

Texas—Austin, TX 73301-0015

Utah—Ogden, UT 84201-0015

Vermont—Andover, MA 05501-0015

Virginia—Philadelphia, PA 19255-0015

Washington—Ogden, UT 84201-0015

West Virginia—Cincinnati, OH 45999-0015

Wisconsin—Kansas City, MO 64999-0015

Wyoming—Ogden, UT 84201-0015

American Samoa—Philadelphia, PA 19255-0015

Guam: Permanent residents—Department of Revenue and Taxation

Government of Guam

P.O. Box 23607

GMF, GU 96921

Guam: Nonpermanent residents—Philadelphia, PA 19255-0015

Puerto Rico (or if excluding income under Internal Revenue Code section 933)—

Philadelphia, PA 19255-0015

Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255-0015

Virgin Islands: Permanent residents—

V.I. Bureau of Internal Revenue

9601 Estate Thomas

Charlotte Amalie

St. Thomas, VI 00802

Foreign country: *U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563—*

Philadelphia, PA 19255-0015

All APO and FPO addresses—Philadelphia, PA 19255-0015

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