

# 1040

NOTE: THIS BOOKLET DOES NOT CONTAIN TAX FORMS

## INSTRUCTIONS 2008



**makes doing your taxes  
faster and easier.**

Get a faster refund, reduce errors, and save paper. For more information on **IRS e-file**, see **page 5** or click on **IRS e-file** at [www.irs.gov](http://www.irs.gov).

### **IRA DEDUCTION INCREASED**

You and your spouse, if filing jointly, may each be able to deduct up to \$5,000 (\$6,000 if age 50 or older at the end of 2008).

### **STANDARD DEDUCTION FOR REAL ESTATE TAXES AND DISASTER LOSSES**

You may be able to increase your standard deduction by state and local real estate taxes you paid and certain disaster losses.

### **FIRST-TIME HOMEBUYER CREDIT**

If you bought a home after April 8, 2008, you may be able to take this credit.

### **RECOVERY REBATE CREDIT**

This credit is reduced by any economic stimulus payment you received.

### **MAILING YOUR RETURN**

You may be mailing your return to a different address this year.

For details on these and other changes, see pages 6 and 7.



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## A Message From the Commissioner

Dear Taxpayer,

U.S. Supreme Court Justice Oliver Wendell Holmes, Jr. notably said “Taxes are what we pay for civilized society.” We should be proud that the vast majority of American citizens pay their taxes honestly and of their own free will. In an ever more complex and global world, we cannot take for granted this cornerstone principle of our democracy.

For the IRS’s part, we owe it to all taxpayers to make the process of paying taxes as easy as possible. IRS employees are dedicated to helping taxpayers to quickly get their questions answered, complete their forms, pay their taxes, and get back to their lives. From the telephone representative who answers tax law questions, to the walk-in site employees who help low-income taxpayers, to the technicians that design and build our website – [www.irs.gov](http://www.irs.gov) – we are committed to providing top quality service.

Unfortunately, there will always be some that cheat their fellow citizens by avoiding the payment of their fair share of taxes. The IRS owes it to the millions of you who promptly pay your taxes in full to pursue these people through strong enforcement programs. I believe this is a basic matter of fairness.

If you need more information about taxes, I hope you’ll visit us online at [www.irs.gov](http://www.irs.gov), or call us toll free at 1-800-829-1040. Your government works for you, so please do not hesitate to contact us if you need help.

Sincerely,



Douglas H. Shulman

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### The IRS Mission

Provide America’s taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



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Department  
of the  
Treasury

Internal  
Revenue  
Service

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## IRS Customer Service Standards

At the IRS, our goal is to continually improve the quality of our services. To achieve that goal, we have developed customer service standards in the following areas.

- Easier filing and payment options.
- Access to information.
- Accuracy.

- Prompt refunds.
- Canceling penalties.
- Resolving problems.
- Simpler forms.

If you would like information about the IRS standards and a report of our accomplishments, see Pub. 2183.

# Help With Unresolved Tax Issues

## Taxpayer Advocate Service

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving tax problems that have not been resolved through normal channels, or who believe that an IRS system or procedure is not working as it should. You may be eligible for assistance if:

- You are experiencing economic harm or significant cost (including fees for professional representation),
- You have experienced a delay of more than 30 days to resolve your tax issue, or
- You have not received a response or resolution to the problem by the date promised by the IRS.

The service is free, confidential, tailored to meet your needs, and available for businesses as well as individuals. There is at least one local taxpayer advocate in each state, the District of Columbia, and Puerto Rico. Because advocates are part of the IRS, they know the tax system and how to navigate it. If you qualify for assistance, you will receive personalized service from a knowledgeable advocate who will:

- Listen to your problem,
- Help you understand what needs to be done to resolve it, and
- Stay with you every step of the way until your problem is resolved.

You can contact the Taxpayer Advocate Service by:

- Calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059,
- Calling or writing your local taxpayer advocate, whose address and phone number are listed in the government listings in your local telephone directory and in Pub. 1546, Taxpayer Advocate Service—Your Voice at the IRS,
- Filing Form 911, Request for Taxpayer Advocate Service Assistance (and Application for Taxpayer Assistance Order), with the Taxpayer Advocate Service, or
- Asking an IRS employee to complete Form 911 on your behalf.

To get a copy of Form 911 or learn more about the Taxpayer Advocate Service, go to [www.irs.gov/advocate](http://www.irs.gov/advocate).

### Low Income Taxpayer Clinics (LITCs)

LITCs are independent organizations that provide low income taxpayers with representation in federal tax controversies with the IRS for free or for a nominal charge. The clinics also provide tax education and outreach for taxpayers who speak English as a second language. Pub. 4134, Low Income Taxpayer Clinic List, provides information on clinics in your area. It is available at [www.irs.gov](http://www.irs.gov) or your local IRS office.

# e-file! A fast alternative to filing paper returns.

Why do more than 88 million taxpayers file their returns electronically?  
It's faster, easier, accurate, and more convenient than paper filing.



## With e-file, taxpayers receive these benefits:

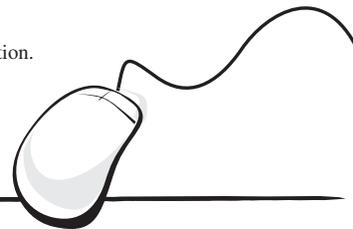
- Faster refunds...in as little as 10 days with Direct Deposit.
- Greater accuracy...a 1% or less error rate.
- Secure and confidential submission.
- Quick notification of receipt of return.
- No paper return to mail.
- File now, pay later.

More than half a billion federal tax returns have been e-filed! e-file helps the environment, uses less paper, and saves taxpayer money—it costs less to process an e-filed return than a paper return.

## Totally Safe and Secure

The IRS uses the most secure technology available to safeguard your personal information. Rest assured that when you e-file, your information will be safe.

**Visit:** [www.irs.gov/efile](http://www.irs.gov/efile) for the latest information.



## Make Under \$56,000? e-file For Free!

If your 2008 adjusted gross income was \$56,000 or less, you can electronically file for FREE by using Free File at [www.irs.gov](http://www.irs.gov)!

### Use Free File and get these benefits:

- Easy to use, safe, and accurate.
- File your taxes online 24 hours a day, 7 days a week (must access Free File through [www.irs.gov](http://www.irs.gov)).
- Receive your refund in as little as 10 days with Direct Deposit.
- Available in English and Spanish.
- Save paper—help the environment.

Made more than \$56,000? You can still file your taxes online with e-file. Check out the IRS e-file for Individuals page on [www.irs.gov](http://www.irs.gov) for low-cost e-filing options.

## Use IRS e-file if you don't qualify for Free File. There are three ways:

### → Use a tax professional.

Many taxpayers rely on tax professionals to handle their returns and most tax professionals can e-file your return—you just have to be sure to ask. Also, tax professionals can charge a fee for IRS e-file. Fees can vary depending on the professional and specific services rendered, so be sure to discuss this up front.

### → Use a computer.

You can easily electronically prepare and e-file your own tax return. To do so, you'll need:

- A computer with Internet access, and
- IRS-approved tax preparation software available via the Internet for online use, for download from the Internet, and in retail stores for offline use. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

### → Use a volunteer.

The VITA Program offers free tax help for low to moderate income (under \$35,000) taxpayers who cannot prepare their own tax returns. The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older.

## e-IRS

You can accomplish many things electronically within [www.irs.gov](http://www.irs.gov). The e-IRS is a gateway to the many IRS electronic options and it's available 24 hours a day, 7 days a week. Should you choose to file a paper return, you'll find information, resources, and all of the forms ready to download.

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# What's New

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## What's New for 2008

**Economic stimulus payment.** Any economic stimulus payment you received is not taxable for federal income tax purposes but reduces your recovery rebate credit.

**Recovery rebate credit.** This credit is figured like last year's economic stimulus payment, except that the amounts are based on tax year 2008 instead of tax year 2007. The maximum credit is \$600 (\$1,200 if married filing jointly) plus \$300 for each qualifying child. See the instructions for line 70 that begin on page 61.

**Withdrawal of economic stimulus payment from certain accounts.** If your economic stimulus payment was directly deposited to a tax-favored account and you withdraw the payment by the due date of your return (including extensions), the amount withdrawn will not be taxed and no additional tax or penalty will apply. For a Coverdell education savings account, the withdrawal can be made by the later of the above date or June 1, 2009. See the instructions for lines 15a and 15b, 21, and 59.

**Alternative minimum tax (AMT) exemption amount increased.** The AMT exemption amount is increased to \$46,200 (\$69,950 if married filing jointly or a qualifying widow(er); \$34,975 if married filing separately).

**IRA deduction expanded.** You and your spouse, if filing jointly, each may be able to deduct up to \$5,000 (\$6,000 if age 50 or older at the end of the year). You may be able to take an IRA deduction if you were covered by a retirement plan and your 2008 modified adjusted gross income (AGI) is less than \$63,000 (\$105,000 if married filing jointly or qualifying widow(er)). If your spouse was covered by a retirement plan, but you were not, you may be able to take an IRA deduction if your 2008 modified AGI is less than \$169,000. See the instructions for line 32 that begin on page 30 for details and exceptions.

**Standard deduction increased by real estate taxes and net disaster losses.** Your standard deduction is increased by:

- Certain state or local real estate taxes you paid, and
- A net disaster loss attributable to a federally declared disaster.

See the instructions for line 39c on page 34.

**First-time homebuyer credit.** If you bought a main home after April 8, 2008, and before July 1, 2009, and did not own a main home during the prior 3 years, you may be able to take this credit. See the instructions for line 69 on page 61.

**Rollovers to Roth IRAs.** You can rollover distributions from an eligible retirement

plan to a Roth IRA. The rollover is not tax-free. See the instructions for lines 16a and 16b for details.

**Standard mileage rates.** The 2008 rate for business use of your vehicle is 50½ cents a mile (58½ cents a mile after June 30, 2008). The 2008 rate for use of your vehicle to get medical care or to move is 19 cents a mile (27 cents a mile after June 30, 2008).

**Earned income credit (EIC).** You may be able to take the EIC if:

- A child lived with you and you earned less than \$38,646 (\$41,646 if married filing jointly), or
- A child did not live with you and you earned less than \$12,880 (\$15,880 if married filing jointly).

The maximum AGI you can have and still get the credit also has increased. You may be able to take the credit if your AGI is less than the amount in the above list that applies to you. The maximum investment income you can have and still get the credit has increased to \$2,950. See the instructions for lines 64a and 64b that begin on page 46.

**Mailing your return.** You may be mailing your return to a different address this year because the IRS has changed the filing location for several areas. If you received an envelope with your tax package, please use it. Otherwise, see *Where Do You File?* on the back cover.

**Personal exemption and itemized deduction phaseouts reduced.** Taxpayers with adjusted gross income above a certain amount may lose part of their deduction for personal exemptions and itemized deductions. The amount by which these deductions are reduced in 2008 is only ½ of the amount of the reduction that otherwise would have applied in 2007.

**Tax rate on qualified dividends and net capital gain reduced.** The 5% tax rate on qualified dividends and net capital gain is reduced to zero.

**Tax on child's investment income.** Form 8615 is required to figure the tax for a child with investment income of more than \$1,800 if the child:

1. Was under age 18 at the end of 2008,
2. Was age 18 at the end of 2008 and did not have earned income that was more than half of the child's support, or
3. Was a full-time student over age 18 and under age 24 at the end of 2008 and did not have earned income that was more than half of the child's support.

The election to report a child's investment income on a parent's return and the special rule for when a child must file Form 6251 also now apply to the children listed above.

**Tax relief for Kansas disaster area.** Temporary tax relief was enacted as a result of May 4, 2007, storms and tornadoes affecting the Kansas disaster area. The tax benefits provided by this relief include suspended limits for certain personal casualty losses and special rules for withdrawals and loans from IRAs and other qualified retirement plans. For more details on these and other tax benefits related to the Kansas disaster area, see Pub. 4492-A.

**Tax relief for Midwestern disaster areas.** Temporary tax relief was enacted as a result of severe storms, tornadoes, or flooding affecting Midwestern disaster areas after May 19, 2008, and before August 1, 2008. The tax benefits provided by this relief include the following.

- Suspended limits for certain personal casualty losses and cash contributions.
- An additional exemption amount if you provided housing for a person displaced by the Midwestern storms, tornadoes, or flooding.
- An election to use your 2007 earned income to figure your 2008 EIC and additional child tax credit.
- An increased charitable standard mileage rate for using your vehicle for volunteer work related to the Midwestern storms, tornadoes, or flooding.
- Special rules for time and support tests for people who were temporarily relocated because of the Midwestern storms, tornadoes, or flooding.
- Special rules for withdrawals and loans from IRAs and other qualified retirement plans.

For more details on these and other tax benefits related to the Midwestern disaster areas, see Pub. 4492-B.

**Credit for nonbusiness energy property expired.** The credit for nonbusiness energy property has expired and does not apply for 2008. Form 5695 is now used only to claim the residential energy efficient property credit.

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## What's New for 2009

**Earned income credit (EIC).** You may be able to take the EIC if:

- A child lived with you and you earned less than \$40,295 (\$43,415 if married filing jointly), or
- A child did not live with you and you earned less than \$13,440 (\$16,560 if married filing jointly).

The maximum AGI you can have and still get the credit also has increased. You may be able to take the credit if your AGI is less than the amount in the above list that applies to you. The maximum investment

income you can have and still get the credit has increased to \$3,100.

**IRA deduction expanded.** You may be able to take an IRA deduction if you were covered by a retirement plan and your 2009 modified AGI is less than \$65,000 (\$109,000 if married filing jointly or qualifying widow(er)). If your spouse was covered by a retirement plan, but you were not, you may be able to take an IRA deduction if your 2009 modified AGI is less than \$176,000.

**Elective salary deferrals.** The maximum amount you can defer under all plans is generally limited to \$16,500 (\$11,500 if you only have SIMPLE plans; \$19,500 for section 403(b) plans if you qualify for the 15-year rule). The catch-up contribution limit for individuals age 50 or older at the end of the year is increased to \$5,500 (except for section 401(k)(11) plans and SIMPLE plans, for which this limit remains unchanged).

**Divorced or separated parents.** A noncustodial parent claiming an exemption for a child can no longer attach certain pages from a divorce decree or separation agreement instead of Form 8332 if the decree or agreement was executed after 2008. The noncustodial parent will have to attach Form 8332 or a similar statement signed by

the custodial parent and whose only purpose is to release a claim to exemption.

**Limit on exclusion of gain on sale of main home.** Generally, gain from the sale of your main home is no longer excludable from income if it is allocable to periods after 2008 where neither you nor your spouse (or your former spouse) used the property as a main home. See Pub. 553 for more details.

**Credit for plug-in electric drive motor vehicles.** You may be able to take a credit if you place a plug-in electric drive motor vehicle in service in 2009.

**Qualifying child definition revised.** The following changes to the definition of a qualifying child apply to years after 2008.

- Your qualifying child must be younger than you.
- A child cannot be your qualifying child if he or she files a joint return, unless the return was filed only as a claim for refund.
- If the parents of a child can claim the child as a qualifying child but no parent so claims the child, no one else can claim the child as a qualifying child unless that person's AGI is higher than the highest AGI of any parent of the child.
- Your child is a qualifying child for purposes of the child tax credit only if you

can and do claim an exemption for him or her.

**Credit for nonbusiness energy property.** You may be able to take this credit for qualifying energy savings items for your home placed in service in 2009.

**Personal casualty and theft loss limit.** Generally, a personal casualty or theft loss must exceed \$500 to be allowed for 2009. This is in addition to the 10% of AGI limit that generally applies to the net loss.

**Alternative minimum tax (AMT) exemption amount decreased.** The AMT exemption amount is decreased to \$33,750 (\$45,000 if married filing jointly or a qualifying widow(er); \$22,500 if married filing separately).

**Allowance of certain personal credits against the AMT.** The allowance of the following personal credits against the AMT has expired.

- Credit for child and dependent care expenses.
- Credit for the elderly or the disabled.
- Education credits.
- Mortgage interest credit.
- Residential energy credits.
- District of Columbia first-time homebuyer credit.

## Filing Requirements

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



Have you tried IRS e-file? It's the fastest way to get your refund and it's free if you are eligible. Visit [www.irs.gov](http://www.irs.gov) for details.

### Do You Have To File?

Use Chart A, B, or C to see if you must file a return. U.S. citizens who lived in or had income from a U.S. possession should see Pub. 570. Residents of Puerto Rico can use TeleTax topic 901 (see page 84) to see if they must file.



*Even if you do not otherwise have to file a return, you should file one to get a refund of any federal income tax withheld.*

*You should also file if you are eligible for the earned income credit, additional child tax credit, health coverage tax credit, refundable credit for prior year minimum tax, first-time homebuyer credit, or recovery rebate credit.*

**Exception for certain children under age 19 or full-time students.** If certain conditions apply, you can elect to include on your return the income of a child who was under age 19 at the end of 2008 or was a full-time student under age 24 at the end of 2008. To do so, use Form 8814. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 84) or see Form 8814.

A child born on January 1, 1985, is considered to be age 24 at the end of 2008. Do not use Form 8814 for such a child.

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

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

- You were married to a U.S. citizen or resident alien at the end of 2008.
- You elected to be taxed as a resident alien. See Pub. 519 for details.



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

### When and Where Should You File?

File Form 1040 by **April 15, 2009**. If you file after this date, you may have to pay interest and penalties. See page 83.

If you were serving in, or in support of, the U.S. Armed Forces in a designated combat zone, qualified hazardous duty area, or contingency operation, you can file later. See Pub. 3 for details.

See the back cover for filing instructions and addresses. For details on using a private delivery service, see page 8.

### What if You Cannot File on Time?

You can get an automatic 6-month extension if, no later than the date your return is due, you file Form 4868. For details, see Form 4868.



*An automatic 6-month extension to file does not extend the time to pay your tax. See Form 4868.*

If you are a U.S. citizen or resident alien, you may qualify for an automatic

extension of time to file without filing Form 4868. You qualify if, on the due date of your return, you meet one of the following conditions.

- You live outside the United States and Puerto Rico and your main place of business or post of duty is outside the United States and Puerto Rico.

- You are in military or naval service on duty outside the United States and Puerto Rico.

This extension gives you an extra 2 months to file and pay the tax, but interest will be charged from the original due date of the return on any unpaid tax. You must attach a statement to your return showing that you meet the requirements. If you are still unable to file your return by the end of the 2-month period, you can get an addi-

tional 4 months if, no later than June 15, 2009, you file Form 4868. This 4-month extension of time to file does not extend the time to pay your tax. See Form 4868.

### Private Delivery Services

You can use certain private delivery services designated by the IRS to meet the “timely mailing as timely filing/paying” rule for tax returns and payments. These private delivery services include only the following.

- DHL Express (DHL): DHL Same Day Service, DHL Next Day 10:30 am, DHL Next Day 12:00 pm, DHL Next Day 3:00 pm, and DHL 2nd Day Service.

- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Over-

night, FedEx 2Day, FedEx International Priority, and FedEx International First.

- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

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



*Private delivery services cannot deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.*

## Chart A—For Most People

IF your filing status is . . .	AND at the end of 2008 you were* . . .	THEN file a return if your gross income** was at least . . .
Single	under 65 65 or older	\$8,950 10,300
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$17,900 18,950 20,000
Married filing separately (see page 15)	any age	\$3,500
Head of household (see page 15)	under 65 65 or older	\$11,500 12,850
Qualifying widow(er) with dependent child (see page 16)	under 65 65 or older	\$14,400 15,450

\* If you were born on January 1, 1944, you are considered to be age 65 at the end of 2008.

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you can exclude part or all of it). Do not include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2008 or (b) one-half of your social security benefits plus your other gross income is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for lines 20a and 20b to figure the taxable part of social security benefits you must include in gross income.

\*\*\* If you did not live with your spouse at the end of 2008 (or on the date your spouse died) and your gross income was at least \$3,500, 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, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. **Earned income** includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$900.
  - Your earned income was over \$5,450.
  - Your gross income was more than the **larger** of—
    - \$900, or
    - Your earned income (up to \$5,150) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$2,250 (\$3,600 if 65 or older **and** blind).
  - Your earned income was over \$6,800 (\$8,150 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of—
    - \$2,250 (\$3,600 if 65 or older **and** blind), or
    - Your earned income (up to \$5,150) plus \$1,650 (\$3,000 if 65 or older **and** blind).

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

- No.** You must file a return if **any** of the following apply.
- Your unearned income was over \$900.
  - Your earned income was over \$5,450.
  - 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—
    - \$900, or
    - Your earned income (up to \$5,150) plus \$300.
- Yes.** You must file a return if **any** of the following apply.
- Your unearned income was over \$1,950 (\$3,000 if 65 or older **and** blind).
  - Your earned income was over \$6,500 (\$7,550 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—
    - \$1,950 (\$3,000 if 65 or older **and** blind), or
    - Your earned income (up to \$5,150) plus \$1,350 (\$2,400 if 65 or older **and** blind).

**Chart C—Other Situations When You Must File**

You must file a return if any of the four conditions below apply for 2008.

1. You owe any special taxes, including any of the following.
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - d. Social security and Medicare tax on tips you did not report to your employer or on wages you received from an employer who did not withhold these taxes.
  - e. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts. See the instructions for line 61 on page 45.
  - f. Recapture taxes. See the instructions for line 44, that begin on page 36, and line 61, on page 45.
2. You received any advance earned income credit (EIC) payments from your employer. These payments are shown in Form W-2, box 9.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.

## Where To Report Certain Items From 2008 Forms W-2, 1098, and 1099



IRS e-file takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

If any federal income tax withheld is shown on these forms, include the tax withheld on Form 1040, line 62. If you itemize your deductions and any state or local income tax withheld is shown on these forms, include the tax withheld on Schedule A, line 5, unless you elect to deduct state and local general sales taxes.

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
W-2	Wages, tips, other compensation (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an Archer MSA (box 12, code R) Employer contributions to a health savings account (box 12, code W)	Form 1040, line 7 See <i>Wages, Salaries, Tips, etc.</i> on page 20 Form 1040, line 60 Form 2441, Part III Form 8839, line 22 Form 8853, line 3 Form 8889, line 9
W-2G	Gambling winnings (box 1)	Form 1040, line 21 (Schedule C or C-EZ for professional gamblers)
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3) Mortgage insurance premiums (box 4)	Schedule A, line 10* Form 1040, line 21, but first see the instructions on Form 1098* See the instructions for Schedule A, line 13*
1098-C	Contributions of motor vehicles, boats, and airplanes	Schedule A, line 17
1098-E	Student loan interest (box 1)	See the instructions for Form 1040, line 33, on page 33*
1098-T	Qualified tuition and related expenses (box 1)	See the instructions for Form 1040, line 34, on page 34, or Form 1040, line 50, on page 40, but first see the instructions on Form 1098-T*
1099-A	Acquisition or abandonment of secured property	See Pub. 4681
1099-B	Stocks, bonds, etc. (box 2) Bartering (box 3) Aggregate profit or (loss) (box 11)	See the instructions on Form 1099-B See Pub. 525 Form 6781, line 1
1099-C	Canceled debt (box 2)	See Pub. 4681
1099-DIV	Total ordinary dividends (box 1a) Qualified dividends (box 1b) Total capital gain distributions (box 2a) Unrecaptured section 1250 gain (box 2b) Section 1202 gain (box 2c)  Collectibles (28%) gain (box 2d) Nondividend distributions (box 3) Investment expenses (box 5) Foreign tax paid (box 6)	Form 1040, line 9a See the instructions for Form 1040, line 9b, on page 21 Form 1040, line 13, or, if required, Schedule D, line 13 See the instructions for Schedule D, line 19, that begin on page D-8 See <i>Exclusion of Gain on Qualified Small Business (QSB) Stock</i> in the instructions for Schedule D on page D-4 See the instructions for Schedule D, line 18, on page D-7 See the instructions for Form 1040, line 9a, on page 21 Schedule A, line 23 Form 1040, line 47, or Schedule A, line 8. But first see the instructions for line 47 on page 40.
1099-G	Unemployment compensation (box 1)  State or local income tax refunds, credits, or offsets (box 2) ATAA payments (box 5) Taxable grants (box 6)  Agriculture payments (box 7)	Form 1040, line 19. But if you repaid any unemployment compensation in 2008, see the instructions for line 19 on page 26. See the instructions for Form 1040, line 10, on page 22. If box 8 on Form 1099-G is checked, see the box 8 instructions. Form 1040, line 21 Form 1040, line 21 (but if you received a grant to reimburse a casualty loss to your main home due to Hurricane Katrina, Rita, or Wilma, see the Form 4684 instructions for a special rule that may apply)* See the Instructions for Schedule F or Pub. 225*
* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.		

Form	Item and Box in Which It Should Appear	Where To Report if Filing Form 1040
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Investment expenses (box 5) Foreign tax paid (box 6)  Tax-exempt interest (box 8) Specified private activity bond interest (box 9)	See the instructions for Form 1040, line 8a, on page 21 Form 1040, line 30 See the instructions for Form 1040, line 8a, on page 21  Schedule A, line 23 Form 1040, line 47, or Schedule A, line 8. But first see the instructions for line 47 on page 40. Form 1040, line 8b Form 6251, line 11
1099-LTC	Long-term care and accelerated death benefits	See Pub. 525 and the Instructions for Form 8853
1099-MISC	Rents (box 1) Royalties (box 2)  Other income (box 3) Nonemployee compensation (box 7)  Excess golden parachute payments (box 13) Other (boxes 5, 6, 8, 9, 10, and 15b)	See the Instructions for Schedule E* Schedule E, line 4 (for timber, coal, and iron ore royalties, see Pub. 544)*  Form 1040, line 21* Schedule C, C-EZ, or F. But if you were not self-employed, see the instructions on Form 1099-MISC. See the instructions for Form 1040, line 61, on page 45 See the instructions on Form 1099-MISC
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) } Early withdrawal penalty (box 3) Original issue discount on U.S. Treasury obligations (box 6) Investment expenses (box 7)	See the instructions on Form 1099-OID Form 1040, line 30 See the instructions on Form 1099-OID  Schedule A, line 23
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5) Domestic production activities deduction (box 6) Credits (boxes 7, 8, and 10) Patron's AMT adjustment (box 9) Deduction for small refiner capital costs or qualified refinery property (box 10)	Schedule C, C-EZ, or F or Form 4835, but first see the instructions on Form 1099-PATR Form 8903, line 21 See the instructions on Form 1099-PATR Form 6251, line 27 Schedule C, C-EZ, or F
1099-Q	Qualified education program payments	See the instructions for Form 1040, line 21, on page 28
1099-R	Distributions from IRAs**  Distributions from pensions, annuities, etc.  Capital gain (box 3)	See the instructions for Form 1040, lines 15a and 15b, that begin on page 23 See the instructions for Form 1040, lines 16a and 16b, that begin on page 24 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)	Form 4797, Form 6252, or Schedule D. But if the property was your home, see the Instructions for Schedule D to find out if you must report the sale or exchange. Report an exchange of like-kind property on Form 8824 even if no gross proceeds are reported on Form 1099-S. See the instructions for Schedule A, line 6, on page A-5*
1099-SA	Distributions from health savings accounts (HSAs) Distributions from MSAs***	Form 8889, line 14a Form 8853
<p>* If the item relates to an activity for which you are required to file Schedule C, C-EZ, E, or F or Form 4835, report the taxable or deductible amount allocable to the activity on that schedule or form instead.</p> <p>** This includes distributions from Roth, SEP, and SIMPLE IRAs.</p> <p>*** This includes distributions from Archer and Medicare Advantage MSAs.</p>		

# Tax Return Page Reference

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

Form **1040**

Department of the Treasury—Internal Revenue Service  
**U.S. Individual Income Tax Return 2008**

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

**Label 14** (See instructions on page 14.) **Use the IRS label.** Otherwise, please print or type.

**LABEL HERE**

For the year Jan. 1–Dec. 31, 2008, or other tax year beginning \_\_\_\_\_, 2008, ending \_\_\_\_\_, 20

Your first name and initial \_\_\_\_\_ Last name \_\_\_\_\_

If a joint return, spouse's first name and initial \_\_\_\_\_ Last name \_\_\_\_\_

Home address (number and street). If you have a P.O. box, see page 14. \_\_\_\_\_ Apt. no. \_\_\_\_\_

City, town or post office, state, and ZIP code. If you have a foreign address, see page 14. \_\_\_\_\_

OMB No. 1545-0074

Your social security number \_\_\_\_\_ **14**

Spouse's social security number \_\_\_\_\_ **14**

▲ You must enter your SSN(s) above. ▲

Checking a box below will not change your tax or refund.

**Presidential Election Campaign 14** Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 14)  You  Spouse

**Filing Status**

1  Single **14**

2  Married filing jointly (even if only one had income) **15**

3  Married filing separately. Enter spouse's SSN above and full name here. **16**

4  Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here. **16**

5  Qualifying widow(er) with dependent child (see page 16)

**Exemptions**

6a  Yourself. If someone can claim you as a dependent, do not check box 6a

6b  Spouse

**c Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 17)
				<input type="checkbox"/>

If more than four dependents, see page 17. **17**

**d Total number of exemptions claimed** **18**

**Boxes checked on 6a and 6b** \_\_\_\_\_

**No. of children on 6c who:**

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

**Dependents on 6c not entered above** **18**

**Add numbers on lines above** **18**

**Income**

7 Wages, salaries, tips, etc. Attach Form(s) W-2 **7** **20**

8a Taxable interest. Attach Schedule B if required **8a** **21**

8b Tax-exempt interest. Do not include on line 8a **8b** **21**

9a Ordinary dividends. Attach Schedule B if required **9a** **21**

9b Qualified dividends (see page 21) **9b** **21**

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 22) **10** **22**

11 Alimony received **11** **23**

12 Business income or (loss). Attach Schedule C or C-EZ **12** **23**

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here  **13** **23**

14 Other gains or (losses). Attach Form 4797 **14** **23**

15a IRA distributions **15a** **23** **15b** Taxable amount (see page 23) **15b** **23**

16a Pensions and annuities **16a** **24** **16b** Taxable amount (see page 24) **16b** **24**

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17**

18 Farm income or (loss). Attach Schedule F **18**

19 Unemployment compensation **19** **26**

20a Social security benefits **20a** **26** **20b** Taxable amount (see page 26) **20b** **26**

21 Other income. List type and amount (see page 28) **21** **28**

22 Add the amounts in the far right column for lines 7 through 21. This is your **total income** **22**

**Adjusted Gross Income**

23 Educator expenses (see page 28) **23** **28**

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24** **29**

25 Health savings account deduction. Attach Form 8889 **25** **29**

26 Moving expenses. Attach Form 3903 **26** **29**

27 One-half of self-employment tax. Attach Schedule SE **27** **29**

28 Self-employed SEP, SIMPLE, and qualified plans **28** **29**

29 Self-employed health insurance deduction (see page 29) **29** **29**

30 Penalty on early withdrawal of savings **30** **30**

31a Alimony paid **31a** **30** **31b** Recipient's SSN \_\_\_\_\_

32 IRA deduction (see page 30) **32** **30**

33 Student loan interest deduction (see page 33) **33** **33**

34 Tuition and fees deduction. Attach Form 8917 **34** **34**

35 Domestic production activities deduction. Attach Form 8903 **35** **34**

36 Add lines 23 through 31a and 32 through 35 **36** **34**

37 Subtract line 36 from line 22. This is your **adjusted gross income** **37** **34**



# Line Instructions for Form 1040



IRS *e-file* takes the guesswork out of preparing your return. You may also be eligible to use Free File to file your federal income tax return. Visit [www.irs.gov/efile](http://www.irs.gov/efile) for details.

Section references are to the Internal Revenue Code.

## Name and Address

### Use the Peel-Off Label

Using your peel-off name and address label on the back of this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Put the label on your return after you have finished it. Cross out any incorrect information 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 your old address and print your new address. If you plan to move after filing your return, use Form 8822 to notify the IRS of your new address.

### Name Change

If you changed your name because of marriage, divorce, etc., be sure to report the change to your local Social Security Administration office before filing your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 81 for more details. If you received a peel-off label, cross out your former name and print your new name.

### What if You Do Not Have a Label?

Print or type the information in the spaces provided. If you are married filing a separate return, enter your spouse's name on line 3 instead of below your name.



*If you filed a joint return for 2007 and you are filing a joint return for 2008 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2007 return.*

### 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, and country. Follow the country's practice for entering the postal code. Do not abbreviate the country name.

## Death of a Taxpayer

See page 82.

## Social Security Number (SSN)

An incorrect or missing SSN can increase your tax or reduce your refund. To apply for an SSN, fill in Form SS-5 and return it, along with the appropriate evidence documents, to the Social Security Administration (SSA). You can get Form SS-5 online at [www.socialsecurity.gov](http://www.socialsecurity.gov), from your local SSA office, or by calling the SSA at 1-800-772-1213. It usually takes about 2 weeks to get an SSN once the SSA has all the evidence and information it needs.

Check that your SSN on your Forms W-2 and 1099 agrees with your social security card. If not, see page 81 for more details.

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

If you are a nonresident or resident alien and you do not have and are not eligible to get an SSN, you must apply for an ITIN. For details on how to do so, see Form W-7 and its instructions. It usually takes about 4-6 weeks to get an ITIN.

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

**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.

## Nonresident Alien Spouse

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

- You file a joint return,
- You file a separate return and claim an exemption for your spouse, or

- Your spouse is filing a separate return.

## Presidential Election Campaign Fund

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the box. If you are filing a joint return, your spouse can also have \$3 go to the fund. If you check a box, your tax or refund 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 can apply to you. Choose the one that will give you the lowest tax.*

## Line 1 Single

You can check the box on line 1 if any of the following was true on December 31, 2008.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2008, and did not remarry before the end of 2008. But if you have a dependent child, you may be able to use the qualifying widow(er) filing status. See the instructions for line 5 on page 16.

## Line 2

### Married Filing Jointly

You can check the box on line 2 if any of the following apply.

- You were married at the end of 2008, even if you did not live with your spouse at the end of 2008.
- Your spouse died in 2008 and you did not remarry in 2008.
- You were married at the end of 2008, and your spouse died in 2009 before filing a 2008 return.

For federal tax purposes, a marriage means only a legal union between a man and a woman as husband and wife. A husband and wife filing jointly report their combined income and deduct their combined allowable expenses on one return. They can file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. Once you file a joint return, you cannot choose to file separate returns for that year after the due date of the return.

**Joint and several tax liability.** If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see *Innocent Spouse Relief* on page 81.

**Nonresident aliens and dual-status aliens.** Generally, a husband and wife cannot file a joint return if either spouse is a nonresident alien at any time during the year. However, if you were a nonresident alien or a dual-status alien and were married to a U.S. citizen or resident alien at the end of 2008, you may elect to be treated as a resident alien and 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 use another filing status for which you qualify. Also, if you file a separate return, you cannot take the student loan interest deduction, the tuition and fees deduction, the education credits, or the earned income credit. You also cannot take the standard deduction if your spouse itemizes deductions.

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 20.

Be sure to enter your spouse's SSN or ITIN on Form 1040 unless your spouse does not have and is not required to have an SSN or ITIN.



*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 2008. See Married persons who live apart on this page.*

## Line 4

### Head of Household



*Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-B.*

This filing status is for unmarried individuals who provide a home for certain other persons. (Some married persons who live apart are considered unmarried. See *Married persons who live apart* on this page. If you are married to a nonresident alien, you may also be considered unmarried. See *Nonresident alien spouse* on page 16.) You can check the box on line 4 only if you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance at the end of 2008 and either *Test 1* or *Test 2* below applies.

**Test 1.** You paid over half the cost of keeping up a home that was the main home for all of 2008 of your parent whom you can claim as a dependent, except under a multiple support agreement (see page 19). Your parent did not have to live with you.

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

1. Any person whom you can claim as a dependent. But do not include:

a. Your qualifying child (as defined in Step 1 on page 17) whom you claim as your dependent based on the rule for *Children of divorced or separated parents* that begins on page 18,

b. Any person who is your dependent only because he or she lived with you for all of 2008, or

c. Any person you claimed as a dependent under a multiple support agreement. See page 19.

2. Your unmarried qualifying child who is not your dependent.

3. Your married qualifying child who is not your dependent only because you can be claimed as a dependent on someone else's 2008 return.

4. Your child who is neither your dependent nor your qualifying child because of the rule for *Children of divorced or separated parents* that begins on page 18.

If the child is not your dependent, enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.

**Dependent.** To find out if someone is your dependent, see the instructions for line 6c that begin on page 17.

**Exception to time lived with you.** Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 19, if applicable.

If the person for whom you kept up a home was born or died in 2008, you can 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.

**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 Temporary Assistance for Needy Families (TANF) 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 the cost.

**Married persons who live apart.** Even if you were not divorced or legally separated at the end of 2008, you are considered unmarried if all of the following apply.

- You lived apart from your spouse for the last 6 months of 2008. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.

- You file a separate return from your spouse.

- You paid over half the cost of keeping up your home for 2008.

- Your home was the main home of your child, stepchild, or foster child for more than half of 2008 (if half or less, see *Exception to time lived with you* above).

- You can claim this child as your dependent or could claim the child except that the child's other parent can claim him or her under the rule for *Children of divorced or separated parents* that begins on page 18.

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

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

**Nonresident alien spouse.** You are considered unmarried for head of household filing status if your spouse was a nonresident alien at any time during the year and you do not choose to treat him or her as a resident alien. To claim head of household filing status, you must also meet *Test 1* or *Test 2* on page 15.

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## Line 5

### Qualifying Widow(er) With Dependent Child



*Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding.*

For details, see Pub. 4492-B.

You can check the box on line 5 and use joint return tax rates for 2008 if all of the following apply.

- Your spouse died in 2006 or 2007 and you did not remarry before the end of 2008.
- You have a child or stepchild whom you claim as a dependent. This does not include a foster child.
- This child lived in your home for all of 2008. If the child did not live with you for the required time, see *Exception to time lived with you* on this page.
- You paid over half the cost of keeping up your home.
- 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 2008, you cannot file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2 on page 15.

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

**Dependent.** To find out if someone is your dependent, see the instructions for line 6c that begin on page 17.

**Exception to time lived with you.** Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time lived in the home. Also see *Kidnapped child* on page 19, if applicable.

A child is considered to have lived with you for all of 2008 if the child was born or died in 2008 and your home was the child's home for the entire time he or she was alive.

**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 Temporary Assistance for Needy Families (TANF) 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 the cost.

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## Exemptions

You usually can deduct \$3,500 on line 42 for each exemption you can take. You may also be able to take an additional exemption amount on line 42 if you provided housing to a person displaced by the Midwestern storms, tornadoes, or flooding.

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## Line 6b Spouse

Check the box on line 6b if either of the following applies.

1. Your filing status is married filing jointly and your spouse cannot be claimed as a dependent on another person's return.
2. You were married at the end of 2008, your filing status is married filing separately or head of household, and both of the following apply.
  - a. Your spouse had no income and is not filing a return.
  - b. Your spouse cannot be claimed as a dependent on another person's return.

If your filing status is head of household and you check the box on line 6b, enter the name of your spouse on the dotted line next to line 6b. Also, enter your spouse's social security number in the space provided at the top of your return.

## Line 6c—Dependents

### Dependents and Qualifying Child for Child Tax Credit

Follow the steps below to find out if a person qualifies as your dependent, qualifies you to take the child tax credit, or both. If you have more than four dependents, attach a statement to your return with the information required in columns (1) through (4).



*Special rules may apply for people who had to relocate because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-B.*

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

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

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

AND

was ...

Under age 19 at the end of 2008

or

Under age 24 at the end of 2008 and a student (see page 19)

or

Any age and permanently and totally disabled (see page 19)

AND

who...

Did not provide over half of his or her own support for 2008 (see Pub. 501)

AND

who...

Lived with you for more than half of 2008. If the child did not live with you for the required time, see *Exception to time lived with you* on page 19.



*If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing jointly) for 2008, see Qualifying child of more than one person on page 19.*

- Do you have a child who meets the conditions to be your qualifying child?
  - Yes.** Go to Step 2.
  - No.** Go to Step 4 on page 18.

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

- Was the child a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If the child was adopted, see *Exception to citizen test* on page 19.
  - Yes.** Continue
  - No.** You cannot claim this child as a dependent. Go to Form 1040, line 7.
- Was the child married?
  - Yes.** See *Married person* on page 19.
  - No.** Continue
- Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2008 tax return? See Steps 1, 2, and 4.
  - Yes.** You cannot claim any dependents. Go to Step 3.
  - No.** You can claim this child as a dependent. Complete Form 1040, line 6c, columns (1) through (3) for this child. Then, go to Step 3.

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

- Was the child under age 17 at the end of 2008?
  - Yes.** Continue
  - No.** This child is not a qualifying child for the child tax credit. Go to Form 1040, line 7.
- Was the child a U.S. citizen, U.S. national, or U.S. resident alien? If the child was adopted, see *Exception to citizen test* on page 19.
  - Yes.** This child is a qualifying child for the child tax credit. If this child is your dependent, check the box on Form 1040, line 6c, column (4), even if you cannot take the child tax credit. Otherwise, you must complete and attach Form 8901.
  - No.** This child is not a qualifying child for the child tax credit. Go to Form 1040, line 7.

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

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

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

or

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

or

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

or

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

or

Any other person (other than your spouse) who lived with you all year as a member of your household if your relationship did not violate local law. If the person did not live with you for the required time, see *Exception to time lived with you* on page 19

**AND**

**who was not...**

A qualifying child (see Step 1) of any taxpayer for 2008. For this purpose, a person is not a taxpayer if he or she is not required to file a U.S. income tax return **and** either does not file such a return or files only to get a refund of withheld income tax.

**AND**

**who...**

Had gross income of less than \$3,500 in 2008. If the person was permanently and totally disabled, see *Exception to gross income test* on page 19

**AND**

**For whom you provided...**

Over half of his or her support in 2008. But see the special rule for *Children of divorced or separated parents* that begins on this page, *Multiple support agreements* on page 19, and *Kidnapped child* on page 19.

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

**Yes.** Continue

**No.** 

Go to Form 1040, line 7.

2. Was your qualifying relative a U.S. citizen, U.S. national, U.S. resident alien, or a resident of Canada or Mexico? If your qualifying relative was adopted, see *Exception to citizen test* on page 19.

**Yes.** Continue

**No.** 

You cannot claim this person as a dependent. Go to Form 1040, line 7.

3. Was your qualifying relative married?

**Yes.** See *Married person* on page 19.

**No.** Continue

4. Could you, or your spouse if filing jointly, be claimed as a dependent on someone else's 2008 tax return? See Steps 1, 2, and 4.

**Yes.** 

You cannot claim any dependents. Go to Form 1040, line 7.

**No.** You can claim this person as a dependent. Complete Form 1040, line 6c, columns (1) through (3). Do not check the box on Form 1040, line 6c, column (4).

**Definitions and Special Rules**

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

**Adoption taxpayer identification numbers (ATINs).** If you have a dependent who was placed with you for legal adoption and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. See Form W-7A for details. If the dependent is not a U.S. citizen or resident alien, apply for an ITIN instead, using Form W-7. See page 14.

**Children of divorced or separated parents.** A child will be treated as being the qualifying child or qualifying relative of his or her noncustodial parent (the parent with whom the child lived for the lesser part of 2008) if all of the following conditions apply.

1. The parents are divorced, legally separated, separated under a written separation agreement, or lived apart at all times during the last 6 months of 2008.
2. The child received over half of his or her support for 2008 from the parents (without regard to the rules on *Multiple support agreements* on page 19). Support of a child received from a parent's spouse is treated as provided by the parent.
3. The child is in custody of one or both of the parents for more than half of 2008.
4. Either of the following applies.
  - a. The custodial parent signs Form 8332 or a substantially similar statement that he or she will not claim the child as a dependent for 2008, and the noncustodial parent attaches the form or statement to his or her return. If the divorce decree or separation agreement went into effect after 1984, the noncustodial parent can attach certain pages from the decree or agreement instead of Form 8332. See *Post-1984 decree or agreement* on page 19.
  - b. A pre-1985 decree of divorce or separate maintenance or written separation agreement between the parents provides that the noncustodial parent can claim the child as a dependent.

dent, and the noncustodial parent provides at least \$600 for support of the child during 2008.

If conditions (1) through (4) apply, only the noncustodial parent can claim the child for purposes of the dependency exemption (line 6c) and the child tax credits (lines 52 and 66). However, this special rule does not apply to head of household filing status, the credit for child and dependent care expenses, the exclusion for dependent care benefits, or the earned income credit. See Pub. 501 for details.

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

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

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

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



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

**Exception to citizen test.** If you are a U.S. citizen or U.S. national and your adopted child lived with you all year as a member of your household, that child meets the citizen test.

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

**Exception to time lived with you.** Temporary absences by you or the other person for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the person lived with you. Also see *Children of divorced or separated parents* that begins on page 18 or *Kidnapped child* below.

A person is considered to have lived with you for all of 2008 if the person was born or died in 2008 and your home was this person's home for the entire time he or she was alive.

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

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

**Married person.** If the person is married, you cannot claim that person as your dependent if he or she files a joint return. But this rule does not apply if the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns. If the person meets this exception, go to Step 2, question 3, on page 17 (for a qualifying child) or Step 4, question 4, on page 18 (for a qualifying relative). If the person does not meet this exception, go to Step 3 on page 17 (for a qualifying child) or Form 1040, line 7 (for a qualifying relative).

**Multiple support agreements.** If no one person contributed over half of the support of your relative (including a person who lived with you all year as a member of your household) but you and another person(s) provided more than half of your relative's sup-

port, special rules may apply that would treat you as having provided over half of the support. For details, see Pub. 501.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2008, the person cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition has lasted or can be expected to last continuously for at least a year or can be expected to lead to death.

**Qualifying child of more than one person.** If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* beginning on page 18 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 66).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 64a and 64b).

No other person can take any of the six tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2008. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2008.
- If none of the persons are the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2008.

**Example.** Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for all of the six tax benefits listed above for which you otherwise qualify. Your mother would not be entitled to take any of the six tax benefits listed above unless she has a different qualifying child.

If you will be claiming the child as a qualifying child, go to Step 2 on page 17. Otherwise, stop; you cannot claim any benefits based on this child. Go to Form 1040, line 7.

**Social security number.** You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213. For details on how your dependent can get an SSN, see page 14. If your dependent will not have a number by the date your return is due, see *What if You Cannot File on Time?* on page 7.

If your dependent child was born and died in 2008 and you do not have an SSN for the child, enter "Died" in column (2) and attach a copy of the child's birth certificate, death certificate, or hospital records. The document must show the child was born alive.

**Student.** A student is a child who during any part of 5 calendar months of 2008 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

## Income

### Foreign-Source Income

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

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

**Foreign retirement plans.** If you were a beneficiary of a foreign retirement plan, you may have to report the undistributed income earned in your plan. However, if you were the beneficiary of a Canadian registered retirement plan, see Form 8891 to find out if you can elect to defer tax on the undistributed income.

Report distributions from foreign pension plans on lines 16a and 16b.

### Chapter 11 Bankruptcy Cases

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

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

Because this income is taxable to the estate, do not include this income on your own individual income tax return. The only exception is for purposes of figuring your self-employment tax. For that purpose, you must take into account all your self-employment income for the year from services performed both before and after the beginning of the case. Also, you (or the trustee, if one is appointed) must allocate between you and the bankruptcy estate the wages, salary, or other compensation and withheld income tax reported to you on Form W-2. A similar allocation is required for income and withheld income tax reported to you on Forms 1099. You must also attach a statement to your tax return that indicates you filed a chapter 11 case and that explains how income and withheld income tax reported to you on Forms W-2 and 1099 are allocated between you and the estate. For more details, including acceptable allocation methods, see Notice 2006-83, 2006-40

I.R.B. 596, available at [www.irs.gov/irb/2006-40\\_IRB/ar12.html](http://www.irs.gov/irb/2006-40_IRB/ar12.html).

### 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.

**California domestic partners.** A registered domestic partner in California must report all wages, salaries, and other compensation received for his or her personal services on his or her own return. Therefore, a registered domestic partner cannot report half the combined income earned by the individual and his or her domestic partner as a married person filing separately does in California.

### Rounding Off to Whole Dollars

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

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

## Line 7

### Wages, Salaries, Tips, etc.

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

- Wages received as a household employee for which you did not receive a Form W-2 because your employer paid you less than \$1,600 in 2008. Also, enter "HSH" and the amount not reported on Form W-2 on the dotted line next to line 7.
- Tip income you did not report to your employer. Also include allocated tips shown on your Form(s) W-2 unless you can prove that you received less. Allocated tips should be shown in box 8 of your Form(s) W-2. They are not included as income in box 1. See Pub. 531 for more details.



*You may owe social security and Medicare tax on unreported or allocated tips. See the instructions for line 58 on page 44.*

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

• Employer-provided adoption benefits, which should be shown in box 12 of your Form(s) W-2 with code T. But see the Instructions for Form 8839 to find out if you can exclude part or all of the benefits. You may also be able to exclude amounts if you adopted a child with special needs and the adoption became final in 2008.

• Scholarship and fellowship grants not reported on Form W-2. Also, enter "SCH" and the amount on the dotted line next to line 7. However, 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.

• Excess salary deferrals. The amount deferred should be shown in box 12 of your Form W-2, and the "Retirement plan" box in box 13 should be checked. If the total amount you (or your spouse if filing jointly) deferred for 2008 under all plans was more than \$15,500 (excluding catch-up contributions as explained below), include the excess on line 7. This limit is (a) \$10,500 if you only have SIMPLE plans, or (b) \$18,500 for section 403(b) plans if you qualify for the 15-year rule in Pub. 571. Although designated Roth contributions are subject to this limit, do not include the excess attributable to such contributions on line 7. They are already included as income in box 1 of your Form W-2.

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

If you were age 50 or older at the end of 2008, your employer may have allowed an additional deferral (catch-up contributions) of up to \$5,000 (\$2,500 for section 401(k)(11) and SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals.



*You cannot deduct the amount deferred. It is not included as income in box 1 of your Form W-2.*

• Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. But see *Insurance Premiums for Retired Public Safety Officers* on page 24. Disability pensions received after you reach minimum retirement age and other payments shown on Form 1099-R (other than payments from an IRA\*) are reported on lines 16a and 16b. Payments from an IRA are reported on lines 15a and 15b.

- Corrective distributions from a retirement plan shown on Form 1099-R of excess salary deferrals and excess contributions (plus earnings). But do not include distributions from an IRA\* on line 7. Instead, report distributions from an IRA on lines 15a and 15b.

- Wages from Form 8919, line 6.

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

### Were You a Statutory Employee?

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

### Missing or Incorrect Form W-2?

Your employer is required to provide or send Form W-2 to you no later than February 2, 2009. If you do not receive it by early February, use TeleTax topic 154 (see page 84) to find out what to do. Even if you do not get a Form W-2, you must still report your earnings on line 7. 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. Enter your total taxable interest income on line 8a. But you must fill in and attach Schedule B if the total is over \$1,500 or any of the other conditions listed at the beginning of the Schedule B instructions (see page B-1) apply to you.

Interest credited in 2008 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 2008 income. For details, see Pub. 550.



*If you get a 2008 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2008, see Pub. 550.*

## Line 8b Tax-Exempt Interest

If you received any tax-exempt interest, such as from municipal bonds, each payer should send you a Form 1099-INT. Your tax-exempt interest, plus any exempt-interest dividends from a mutual fund or other

regulated investment company, should be included in box 8 of Form 1099-INT. Enter the total on line 8b. Do not include interest earned on your IRA, health savings account, Archer or Medicare Advantage MSA, or Coverdell education savings account.

## Line 9a Ordinary Dividends

Each payer should send you a Form 1099-DIV. Enter your total ordinary dividends on line 9a. This amount should be shown in box 1a of Form(s) 1099-DIV.

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

### Nondividend Distributions

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



*Dividends on insurance policies are a partial return of the premiums you paid. Do not report them as dividends. Include them in income on line 21 only if they exceed the total of all net premiums you paid for the contract.*

## Line 9b Qualified Dividends

Enter your total qualified dividends on line 9b. Qualified dividends are eligible for a lower tax rate than other ordinary income. Generally, these dividends are shown in box 1b of Form(s) 1099-DIV. See Pub. 550 for the definition of qualified dividends if you received dividends not reported on Form 1099-DIV.

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

- Dividends you received as a nominee. See the Instructions for Schedule B.

- Dividends you received on any share of stock that you held for less than 61 days during the 121-day period that began 60 days before the ex-dividend date. The ex-dividend date is the first date following the declaration of a dividend on which the purchaser of a stock is not entitled to receive the next dividend payment. When counting the number of days you held the stock, include the day you disposed of the

stock but not the day you acquired it. See the examples on this page. Also, when counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details.

- Dividends attributable to periods totaling more than 366 days that you received on any share of preferred stock held for less than 91 days during the 181-day period that began 90 days before the ex-dividend date. When counting the number of days you held the stock, you cannot count certain days during which your risk of loss was diminished. See Pub. 550 for more details. Preferred dividends attributable to periods totaling less than 367 days are subject to the 61-day holding period rule on this page.

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

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

**Example 1.** You bought 5,000 shares of XYZ Corp. common stock on July 1, 2008. XYZ Corp. paid a cash dividend of 10 cents per share. The ex-dividend date was July 9, 2008. Your Form 1099-DIV from XYZ Corp. shows \$500 in box 1a (ordinary dividends) and in box 1b (qualified dividends). However, you sold the 5,000 shares on August 4, 2008. You held your shares of XYZ Corp. for only 34 days of the 121-day period (from July 2, 2008, through August 4, 2008). The 121-day period began on May 10, 2008 (60 days before the ex-dividend date), and ended on September 7, 2008. You have no qualified dividends from XYZ Corp. because you held the XYZ stock for less than 61 days.

**Example 2.** Assume the same facts as in Example 1 except that you bought the stock on July 8, 2008 (the day before the ex-dividend date), and you sold the stock on September 9, 2008. You held the stock for 63 days (from July 9, 2008, through September 9, 2008). The \$500 of qualified dividends shown in box 1b of Form 1099-DIV are all qualified dividends because you held the stock for 61 days of the 121-day period (from July 9, 2008, through September 7, 2008).

**Example 3.** You bought 10,000 shares of ABC Mutual Fund common stock on July 1, 2008. ABC Mutual Fund paid a cash dividend of 10 cents a share. The ex-dividend date was July 9, 2008. The ABC Mutual Fund advises you that the portion of the dividend eligible to be treated as qualified dividends equals 2 cents per share. Your Form 1099-DIV from ABC Mutual Fund shows total ordinary dividends of \$1,000 and qualified dividends of \$200. However, you sold the 10,000 shares on

August 4, 2008. You have no qualified dividends from ABC Mutual Fund because you held the ABC Mutual Fund stock for less than 61 days.



Be sure you use the *Qualified Dividends and Capital Gain Tax Worksheet* or the *Schedule D Tax Worksheet*, whichever applies, to figure your tax. Your tax may be less if you use the worksheet that applies. See the instructions for line 44 that begin on page 36 for details.

## Line 10

### Taxable Refunds, Credits, or Offsets of State and Local Income Taxes



None of your refund is taxable if, in the year you paid the tax, you either (a) did not itemize deductions, or (b) elected to deduct state and local general sales taxes instead of state and local income taxes.

If you received a refund, credit, or offset of state or local income taxes in 2008, you may receive a Form 1099-G. If you chose to apply part or all of the refund to your 2008 estimated state or local income tax, the amount applied is treated as received in 2008. If the refund was for a tax you paid in 2007 and you deducted state and local income taxes on line 5 of your 2007 Schedule A, use the worksheet below to see if any of your refund is taxable.

**Exception.** See *Itemized Deduction Recoveries* in Pub. 525 instead of using the worksheet below if any of the following applies.

1. You received a refund in 2008 that is for a tax year other than 2007.
2. You received a refund other than an income tax refund, such as a general sales tax or real property tax refund, in 2008 of an amount deducted or credit claimed in an earlier year.
3. The amount on your 2007 Form 1040, line 42, was more than the amount on your 2007 Form 1040, line 41.
4. Your 2007 state and local income tax refund is more than your 2007 state and local income tax deduction minus the

amount you could have deducted as your 2007 state and local general sales taxes.

5. You made your last payment of 2007 estimated state or local income tax in 2008.
6. You owed alternative minimum tax in 2007.
7. You could not use the full amount of credits you were entitled to in 2007 because the total credits were more than the amount shown on your 2007 Form 1040, line 46.
8. You could be claimed as a dependent by someone else in 2007.
9. You had to use the *Itemized Deductions Worksheet* in the 2007 Instructions for Schedules A&B because your 2007 adjusted gross income was over \$156,400 (\$78,200 if married filing separately) and both of the following apply.
  - a. You could not deduct all of the amount on the 2007 *Itemized Deductions Worksheet*, line 1.
  - b. The amount on line 8 of that 2007 worksheet would be more than the amount on line 4 of that worksheet if the amount on line 4 were reduced by 80% of the refund you received in 2008.

## State and Local Income Tax Refund Worksheet—Line 10

Keep for Your Records

**Before you begin:** ✓ Be sure you have read the **Exception** above to see if you can use this worksheet instead of Pub. 525 to figure if any of your refund is taxable.

1. Enter the income tax refund from **Form(s) 1099-G** (or similar statement). But **do not** enter more than the amount of your state and local income taxes shown on your 2007 Schedule A, line 5 . . . . . **1.**
2. Enter your total allowable itemized deductions from your 2007 Schedule A, line 29 **2.**

**Note.** If the filing status on your 2007 Form 1040 was married filing separately and your spouse itemized deductions in 2007, skip lines 3, 4, and 5, and enter the amount from line 2 on line 6.

3. Enter the amount shown below for the filing status claimed on your **2007** Form 1040.
  - Single or married filing separately— \$5,350
  - Married filing jointly or qualifying widow(er)— \$10,700
  - Head of household— \$7,850
 } . . . **3.**

4. Did you fill in line 39a on your 2007 Form 1040?
  - No.** Enter -0-.
  - Yes.** Multiply the number in the box on line 39a of your 2007 Form 1040 by \$1,050 (\$1,300 if your 2007 filing status was single or head of household).
 } **4.**

5. Add lines 3 and 4 . . . . . **5.**

6. Is the amount on line 5 less than the amount on line 2?
  - No.** None of your refund is taxable.
  - Yes.** Subtract line 5 from line 2 . . . . . **6.**

7. **Taxable part of your refund.** Enter the **smaller** of line 1 or line 6 here and on Form 1040, line 10 . . **7.**

**Line 11****Alimony Received**

Enter amounts received as alimony or separate maintenance. You must let the person who made the payments know your social security number. If you do not, you may have to pay a \$50 penalty. For more details, see Pub. 504.

**Line 12****Business Income or (Loss)**

If you operated a business or practiced your profession as a sole proprietor, report your income and expenses on Schedule C or C-EZ.

**Line 13****Capital Gain or (Loss)**

If you had a capital gain or loss, including any capital gain distributions or a capital loss carryover from 2007, you must complete and attach Schedule D.

**Exception.** You do not have to file Schedule D if both of the following apply.

- The only amounts you have to report on Schedule D are capital gain distributions from Form(s) 1099-DIV, box 2a, or substitute statements.
- None of the Form(s) 1099-DIV or substitute statements have an amount in box 2b (unrecaptured section 1250 gain), box 2c (section 1202 gain), or box 2d (collectibles (28%) gain).

If both of the above apply, enter your total capital gain distributions (from box 2a of Form(s) 1099-DIV) on line 13 and check the box on that line. If you received capital gain distributions as a nominee (that is, they were paid to you but actually belong to someone else), report on line 13 only the amount that belongs to you. Attach a statement showing the full amount you received and the amount you received as a nominee. See the Instructions for Schedule B for filing requirements for Forms 1099-DIV and 1096.



*If you do not have to file Schedule D, use the Qualified Dividends and Capital Gain Tax Worksheet on page 38 to figure your tax. Your tax is usually less if you use this worksheet.*

**Line 14****Other Gains or (Losses)**

If you sold or exchanged assets used in a trade or business, see the Instructions for Form 4797.

**Lines 15a and 15b****IRA Distributions**

*Special rules may apply to your IRA distributions if your main home was in the Kansas disaster area or a Midwestern disaster area. Special rules may also apply if you received a distribution to buy or construct a main home in a Midwestern disaster area, but that home was not bought or constructed because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-A (Kansas) or Pub. 4492-B (Midwestern disaster areas).*

You should receive a Form 1099-R showing the amount of any distribution from your IRA. Unless otherwise noted in the line 15a and 15b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 15a blank and enter the total distribution on line 15b.

**Exception 1.** Enter the total distribution on line 15a if you rolled over part or all of the distribution from one:

- IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), or
- SEP or SIMPLE IRA to a traditional IRA.

Also, enter “Rollover” next to line 15b. If the total distribution was rolled over in a qualified rollover, enter -0- on line 15b. If the total distribution was not rolled over in a qualified rollover, enter the part not rolled over on line 15b unless *Exception 2* or *Exception 5* applies to the part not rolled over. Generally, a qualified rollover must be made within 60 days after the day you received the distribution. For more details on rollovers, see Pub. 590.

If you rolled over the distribution into a qualified plan other than an IRA or you made the rollover in 2009, attach a statement explaining what you did.

**Exception 2.** If any of the following apply, enter the total distribution on line 15a and see Form 8606 and its instructions to figure the amount to enter on line 15b.

1. You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2008 or an earlier year. If you made nondeductible contributions to these IRAs for 2008, also see Pub. 590.

2. You received a distribution from a Roth IRA. But if either (a) or (b) below applies, enter -0- on line 15b; you do not have to see Form 8606 or its instructions.

a. Distribution code T is shown in box 7 of Form 1099-R and you made a contribu-

tion (including a conversion) to a Roth IRA for 2003 or an earlier year.

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

3. You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2008.

4. You had a 2007 or 2008 IRA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.

5. You made excess contributions to your IRA for an earlier year and had them returned to you in 2008.

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

**Exception 3.** If the distribution is a qualified charitable distribution (QCD), enter the total distribution on line 15a. If the total amount distributed is a QCD, enter -0- on line 15b. If only part of the distribution is a QCD, enter the part that is not a QCD on line 15b unless *Exception 2* or *Exception 5* applies to that part. Enter “QCD” next to line 15b.

A QCD is a distribution made directly by the trustee of your IRA (other than a SEP or SIMPLE IRA) to an organization eligible to receive tax-deductible contributions (with certain exceptions). You must have been at least age 70½ when the distribution was made. Your total QCDs for the year cannot be more than \$100,000. (On a joint return, your spouse can also have a QCD of up to \$100,000.) The amount of the QCD is limited to the amount that would otherwise be included in your income. If your IRA includes nondeductible contributions, the distribution is first considered to be paid out of otherwise taxable income. See Pub. 590 for details.



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

**Exception 4.** If the distribution is a qualified health savings account (HSA) funding distribution (HFD), enter the total distribution on line 15a. If the total amount distributed is an HFD and you elect to exclude it from income, enter -0- on line 15b. If only part of the distribution is an HFD and you elect to exclude that part from income, enter the part that is not an HFD on line 15b unless *Exception 2* or *Exception 5* applies to that part. Enter “HFD” next to line 15b.

An HFD is a distribution made directly by the trustee of your IRA (other than a SEP or SIMPLE IRA) to your HSA. If eligible, you generally can elect to exclude an HFD from your income once in your lifetime. You cannot exclude more than the limit on HSA contributions or more than the amount that would otherwise be in-

cluded in your income. If your IRA includes nondeductible contributions, the HFD is first considered to be paid out of otherwise taxable income. See Pub. 969 for details.



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

**Exception 5.** If the distribution is the withdrawal of an economic stimulus payment that was directly deposited to your IRA, enter the total distribution on line 15a. If you made the withdrawal by the due date of your return (including extensions):

- Enter “ESP” next to line 15b, and
- If the total distribution was less than or equal to the economic stimulus payment, enter -0- on line 15b. Otherwise, enter the amount by which the distribution was more than the economic stimulus payment on line 15b unless another exception applies to that part.

See Pub. 590 for details.

**More than one exception applies.** If more than one exception applies, attach a statement showing the amount of each exception, instead of making an entry next to line 15b. For example: “Line 15b – \$1,000 Rollover and \$500 HFD.”

**More than one distribution.** If you (or your spouse if filing jointly) received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 15b. Enter the total amount of those distributions on line 15a.



*You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over, or (b) you were born before July 1, 1937, and received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. See the instructions for line 59 on page 44 for details.*

## Lines 16a and 16b

### Pensions and Annuities



*Special rules may apply if you received a distribution from a profit-sharing or retirement plan and your main home was in the Kansas disaster area or a Midwestern disaster area. Special rules may also apply if you received a distribution to buy or construct a main home in a Midwestern disaster area, but that home was not bought or*

*constructed because of the Midwestern storms, tornadoes, or flooding. For details, see Pub. 4492-A (Kansas) or Pub. 4492-B (Midwestern disaster areas).*

You should receive a Form 1099-R showing the amount of your pension and annuity payments, including distributions from 401(k) and 403(b) plans. See page 26 for details on rollovers and lump-sum distributions. Do not include the following payments on lines 16a and 16b. Instead, report them on line 7.

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



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

### Fully Taxable Pensions and Annuities

If your pension or annuity is fully taxable, enter it on line 16b; do not make an entry on line 16a. Your payments are fully taxable if (a) you did not contribute to the cost (see page 26) of your pension or annuity, or (b) you got your entire cost back tax free before 2008. But see *Insurance Premiums for Retired Public Safety Officers* on this page.

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

### Partially Taxable Pensions and Annuities

Enter the total pension or annuity payments you received in 2008 on line 16a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 16b. But if your annuity starting date (defined on this page) was after July 1, 1986, see *Simplified Method* on this page to find out if you must use that method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for a \$500 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you can report that amount on line 16b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method or if the exclusion for retired public safety officers, discussed next, applies.

### Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for accident or health insurance or long-term care insurance. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be made directly from the plan to the insurance provider. You can exclude from income the smaller of the amount of the insurance premiums or \$3,000. You can only make this election for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is:

- A qualified trust,
- A section 403(a) plan,
- A section 403(b) annuity, or
- A section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 16a and the taxable amount on line 16b. Enter “PSO” next to line 16b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter “PSO” and the amount excluded on the dotted line next to line 7.

### Annuity Starting Date

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

### Simplified Method

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

1. Your annuity starting date (defined above) was after July 1, 1986, and you used this method last year to figure the taxable part.
2. Your annuity starting date was after November 18, 1996, and both of the following apply.

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

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

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



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, see Pub. 721 to figure the taxable part of your annuity. Do not use the worksheet below.

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

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

## Simplified Method Worksheet—Lines 16a and 16b

Keep for Your Records 

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

**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 1040, line 16b. Enter the total pension or annuity payments received in 2008 on Form 1040, line 16a.

<p>1. Enter the total pension or annuity payments received in 2008. Also, enter this amount on Form 1040, line 16a . . . . . 1.</p> <p>2. Enter your cost in the plan at the annuity starting date . . . . . 2.</p> <p><b>Note.</b> If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3.</p> <p>3. Enter the appropriate number from <b>Table 1</b> below. <b>But</b> if your annuity starting date was <b>after</b> 1997 <b>and</b> the payments are for your life and that of your beneficiary, enter the appropriate number from <b>Table 2</b> below . . . . . 3.</p> <p>4. Divide line 2 by the number on line 3 . . . . . 4.</p> <p>5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 . . . . . 5.</p> <p>6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet . . . . . 6.</p> <p>7. Subtract line 6 from line 2 . . . . . 7.</p> <p>8. Enter the <b>smaller</b> of line 5 or line 7 . . . . . 8.</p> <p>9. <b>Taxable amount.</b> Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040, line 16b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see <i>Insurance Premiums for Retired Public Safety Officers</i> on page 24 before entering an amount on line 16b. . . . . 9.</p> <p>10. Was your annuity starting date before 1987?</p> <p><input type="checkbox"/> <b>Yes.</b>  Leave line 10 blank.</p> <p><input type="checkbox"/> <b>No.</b> Add lines 6 and 8. This is the <b>amount you have recovered tax free</b> through 2008. You will need this number when you fill out this worksheet next year . . . . . 10.</p>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
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**Table 1 for Line 3 Above**

**AND your annuity starting date was—**

IF the age at annuity starting date (see page 24) was . . .	before November 19, 1996, enter on line 3 . . .	after November 18, 1996, enter on line 3 . . .
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

**Table 2 for Line 3 Above**

IF the combined ages at annuity starting date (see page 24) were . . .	THEN enter on line 3 . . .
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

beneficiary, use your combined ages on the annuity starting date.

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

### Cost

Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in box 9b of Form 1099-R for the first year you received payments from the plan.

### Rollovers

Generally, a qualified rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan within 60 days of receiving the distribution. However, a qualified rollover to a Roth IRA is not a tax-free distribution. Use lines 16a and 16b to report a qualified rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

#### Rollover to a plan other than a Roth IRA.

Enter on line 16a 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 total on line 16a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount of the qualified rollover. Enter the remaining amount, even if zero, on line 16b. Also, enter "Rollover" next to line 16b.

Special rules apply to partial rollovers of property. See Pub. 575.

**Rollover to a Roth IRA.** Enter on line 16a 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 total on line 16a, subtract any contributions (usually shown in box 5) that were taxable to you when made. Enter the remaining amount, even if zero, on line 16b.

### Lump-Sum Distributions

If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You may owe an additional tax if you received an early distribution from a qualified retirement plan and the total amount was not rolled over in a qualified rollover. For details, see the instructions for line 59 on page 44.

Enter the total distribution on line 16a and the taxable part on line 16b. For details, see Pub. 575.



*You may be able to pay less tax on the distribution if you were born before January 2, 1936, or you are the beneficiary of a deceased employee who was born before January 2, 1936. For details, see Form 4972.*

## Line 19 Unemployment Compensation

You should receive a Form 1099-G showing in box 1 the total unemployment compensation paid to you in 2008. Report the amount in box 1 on line 19. However, if you made contributions to a governmental unemployment compensation program and you are not itemizing deductions, reduce the amount you report on line 19 by those contributions.

If you received an overpayment of unemployment compensation in 2008 and you repaid any of it in 2008, subtract the amount you repaid from the total amount you received. Enter the result on line 19. Also, enter "Repaid" and the amount you

repaid on the dotted line next to line 19. If, in 2008, you repaid unemployment compensation that you included in gross income in an earlier year, you can deduct the amount repaid on Schedule A, line 23. But if you repaid more than \$3,000, see *Repayments* in Pub. 525 for details on how to report the repayment.

## Lines 20a and 20b 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 2008. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 27 to see if any of your benefits are taxable.

**Exception.** Do not use the worksheet on page 27 if any of the following applies.

- You made contributions to a traditional IRA for 2008 and you or your spouse were covered by a retirement plan at work or through self-employment. 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 repaid any benefits in 2008 and your total repayments (box 4) were more than your total benefits for 2008 (box 3). None of your benefits are taxable for 2008. Also, you may be able to take an itemized deduction or a credit for part of the excess repayments if they were for benefits you included in gross income in an earlier year. For more details, see Pub. 915.
- You file Form 2555, 2555-EZ, 4563, or 8815, or you exclude employer-provided adoption benefits or income from sources within Puerto Rico. Instead, use the worksheet in Pub. 915.



**Social Security Benefits Worksheet—Lines 20a and 20b**

Keep for Your Records

- Before you begin:**
- ✓ Complete Form 1040, lines 21 and 23 through 32, if they apply to you.
  - ✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 34).
  - ✓ If you are married filing separately and you lived apart from your spouse for all of 2008, enter “D” to the right of the word “benefits” on line 20a. If you do not, you may get a math error notice from the IRS.
  - ✓ Be sure you have read the **Exception** on page 26 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

<p><b>1.</b> Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>Forms RRB-1099</b>. Also, enter this amount on Form 1040, line 20a . . . . .</p>	<b>1.</b>				
<p><b>2.</b> Enter one-half of line 1 . . . . .</p>				<b>2.</b>	
<p><b>3.</b> Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 . . . . .</p>				<b>3.</b>	
<p><b>4.</b> Enter the amount, if any, from Form 1040, line 8b . . . . .</p>				<b>4.</b>	
<p><b>5.</b> Add lines 2, 3, and 4 . . . . .</p>				<b>5.</b>	
<p><b>6.</b> Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36 . . . . .</p>				<b>6.</b>	
<p><b>7.</b> Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 . . . . .</p>				<b>7.</b>	
<p><b>8.</b> If you are:</p> <ul style="list-style-type: none"> <li>• Married filing jointly, enter \$32,000</li> <li>• Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2008, enter \$25,000</li> <li>• Married filing separately and you lived with your spouse at any time in 2008, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17</li> </ul>				<b>8.</b>	
<p><b>9.</b> Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable. Enter -0- on Form 1040, line 20b. If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2008, be sure you entered “D” to the right of the word “benefits” on line 20a.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 . . . . .</p>				<b>9.</b>	
<p><b>10.</b> Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2008 . .</p>				<b>10.</b>	
<p><b>11.</b> Subtract line 10 from line 9. If zero or less, enter -0- . . . . .</p>				<b>11.</b>	
<p><b>12.</b> Enter the <b>smaller</b> of line 9 or line 10 . . . . .</p>				<b>12.</b>	
<p><b>13.</b> Enter one-half of line 12 . . . . .</p>				<b>13.</b>	
<p><b>14.</b> Enter the <b>smaller</b> of line 2 or line 13 . . . . .</p>				<b>14.</b>	
<p><b>15.</b> Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . .</p>				<b>15.</b>	
<p><b>16.</b> Add lines 14 and 15 . . . . .</p>				<b>16.</b>	
<p><b>17.</b> Multiply line 1 by 85% (.85) . . . . .</p>				<b>17.</b>	
<p><b>18. Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17. Also enter this amount on Form 1040, line 20b . . . . .</p>				<b>18.</b>	

**TIP** If any of your benefits are taxable for 2008 **and** they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

**Line 21****Other Income**

*Do not report on this line any income from self-employment or fees received as a notary public. Instead, you must use*

*Schedule C, C-EZ, or F, even if you do not have any business expenses. Also, do not report on line 21 any nonemployee compensation shown on Form 1099-MISC. Instead, see the chart on page 11 to find out where to report that income.*

Use line 21 to report any income not reported elsewhere on your return or other schedules. See the examples below. List the type and amount of income. If necessary, show the required information on an attached statement. For more details, see *Miscellaneous Income* in Pub. 525.

Do not report any nontaxable amounts on line 21. Nontaxable amounts include:

- Child support.
- Economic stimulus payments.
- Life insurance proceeds received because of someone's death (other than from certain employer-owned life insurance contracts).
- Gifts and bequests. However, if you received a gift or bequest from a foreign person of more than \$13,561, you may have to report information about it on Form 3520, Part IV. See the instructions for Form 3520.

Examples of income to report on line 21 are:

- Taxable distributions from a Coverdell education savings account (ESA) or a qualified tuition program (QTP). Distributions from these accounts may be taxable if (a) they are more than the qualified higher education expenses of the designated beneficiary in 2008, and (b) they were not included in a qualified rollover. See Pub. 970. Nontaxable distributions from these accounts, including rollovers, do not have to be reported on Form 1040. Withdrawal of an economic stimulus payment that was directly deposited to your account is not taxable if withdrawn by the due date (including extensions) of your 2008 return. For a Coverdell ESA, the withdrawal can be made by the later of the above date or June 1, 2009.



*You may have to pay an additional tax if you received a taxable distribution from a Coverdell ESA or a QTP. See the Instructions for Form 5329.*

- Taxable distributions from a health savings account (HSA) or an Archer MSA. Distributions from these accounts may be taxable if (a) they are more than the unreimbursed qualified medical expenses of the account beneficiary or account holder

in 2008, and (b) they were not included in a qualified rollover. Withdrawal of an economic stimulus payment that was directly deposited to your account is not taxable if withdrawn by the due date (including extensions) of your 2008 return. See Pub. 969.



*You may have to pay an additional tax if you received a taxable distribution from an HSA or an Archer MSA. See the Instructions for Form 8889 for HSAs or the Instructions for Form 8853 for Archer MSAs.*

- Amounts deemed to be income from an HSA because you did not remain an eligible individual during the testing period. See Form 8889, Part III.
- Prizes and awards.
- Gambling winnings, including lotteries, raffles, a lump-sum payment from the sale of a right to receive future lottery payments, etc. For details on gambling losses, see the instructions for Schedule A, line 28, on page A-10.



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

- Jury duty pay. Also, see the instructions for line 36 on page 34.
- Alaska Permanent Fund dividends.
- Alternative trade adjustment assistance (ATAA) payments. These payments should be shown in box 5 of Form 1099-G.
- Reimbursements or other amounts received for items deducted in an earlier year, such as medical expenses, real estate taxes, general sales taxes, or home mortgage interest. See *Recoveries* in Pub. 525 for details on how to figure the amount to report.
- Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property. Also, see the instructions for line 36 on page 34.
- Income from an activity not engaged in for profit. See Pub. 535.
- Loss on certain corrective distributions of excess deferrals. See *Retirement Plan Contributions* in Pub. 525.
- Dividends on insurance policies if they exceed the total of all net premiums you paid for the contract.
- Recapture of a charitable contribution deduction relating to the contribution of a fractional interest in tangible personal property. See *Fractional Interest in Tangible Personal Property* in Pub. 526. Interest and an additional 10% tax apply to the amount of the recapture. See the instructions for line 61 on page 45.
- Recapture of a charitable contribution deduction if the charitable organization dis-

poses of the donated property within 3 years of the contribution. See *Recapture if no exempt use* in Pub. 526.

- Canceled debts. These amounts may be shown in box 2 of Form 1099-C. However, part or all of your income from the cancellation of debt may be nontaxable. See Pub. 4681 or go to [www.irs.gov](http://www.irs.gov) and enter "canceled debt" or "foreclosure" in the search box.

**Adjusted Gross Income****Line 23****Educator Expenses**

If you were an eligible educator in 2008, you can deduct on line 23 up to \$250 of qualified expenses you paid in 2008. If you and your spouse are filing jointly and both of you were eligible educators, the maximum deduction is \$500. However, neither spouse can deduct more than \$250 of his or her qualified expenses on line 23. You may be able to deduct expenses that are more than the \$250 (or \$500) limit on Schedule A, line 21. An eligible educator is a kindergarten through grade 12 teacher, instructor, counselor, principal, or aide who worked in a school for at least 900 hours during a school year.

Qualified expenses include ordinary and necessary expenses paid in connection with books, supplies, equipment (including computer equipment, software, and services), and other materials used in the classroom. An ordinary expense is one that is common and accepted in your educational field. A necessary expense is one that is helpful and appropriate for your profession as an educator. An expense does not have to be required to be considered necessary.

Qualified expenses do not include expenses for home schooling or for nonathletic supplies for courses in health or physical education.

You must reduce your qualified expenses by the following amounts.

- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Nontaxable qualified tuition program earnings or distributions.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any reimbursements you received for these expenses that were not reported to you in box 1 of your Form W-2.

For more details, use TeleTax topic 458 (see page 84) or see Pub. 529.

**Line 24**

**Certain Business Expenses of Reservists, Performing Artists, and Fee-Basis Government Officials**

Include the following deductions on line 24.

- Certain business expenses of National Guard and reserve members who traveled more than 100 miles from home to perform services as a National Guard or reserve member.
- Performing-arts-related expenses as a qualified performing artist.
- Business expenses of fee-basis state or local government officials.

For more details, see Form 2106 or 2106-EZ.

**Line 25**

**Health Savings Account (HSA) Deduction**

You may be able to take this deduction if contributions (other than employer contributions, rollovers, and qualified HSA funding distributions from an IRA) were made to your HSA for 2008. See Form 8889.

**Line 26**

**Moving Expenses**

If you moved in connection with your job or business or started a new job, you may be able to take this deduction. But your new workplace must be at least 50 miles farther from your old home than your old home was from your old workplace. If you had no former workplace, your new workplace must be at least 50 miles from your old home. Use TeleTax topic 455 (see page 84) or see Form 3903.

**Line 27**

**One-Half of Self-Employment Tax**

If you were self-employed and owe self-employment tax, fill in Schedule SE to figure the amount of your deduction.

**Line 28**

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

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

**Line 29**

**Self-Employed Health Insurance Deduction**

You may be able to deduct the amount you paid for health insurance for yourself, your spouse, and your dependents if any of the following applies.

- You were self-employed and had a net profit for the year.
- You used one of the optional methods to figure your net earnings from self-employment on Schedule SE.
- You received wages in 2008 from an S corporation in which you were a more-than-2% shareholder. Health insurance premiums paid or reimbursed by the S corporation may be shown in box 14 of Form W-2.

The insurance plan must be established under your business. If you are a more-than-2-percent shareholder in an S corporation, the plan must be established by the S corporation. A plan is established by the S corporation if (a) the S corporation makes the premium payments for the policy in 2008 or (b) you make the premium payments and furnish proof of payment to the S corporation and then the S corporation reimburses you for the premium payments in 2008. You can deduct the premiums only if the S corporation reports the premiums paid or reimbursed as wages in box 1 of your Form W-2 in 2008 and you also report the premium payments or reimbursements as wages on Form 1040, line 7.

**Self-Employed Health Insurance Deduction Worksheet—Line 29**

Keep for Your Records



- Before you begin:**
- ✓ If, during 2008, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, or Pension Benefit Guaranty Corporation pension recipient, see the Note on page 30.
  - ✓ Be sure you have read the **Exception** on page 30 to see if you can use this worksheet instead of Pub. 535 to figure your deduction.

1. Enter the total amount paid in 2008 for health insurance coverage established under your business (or the S corporation in which you were a more-than-2-percent shareholder) for 2008 for you, your spouse, and your dependents. But do not include amounts for any month you were eligible to participate in an employer-sponsored health plan or amounts paid from retirement plan distributions that were nontaxable because you are a retired public safety officer . . . . .	<b>1.</b>	
2. Enter your net profit* and any other earned income** from the business under which the insurance plan is established, minus any deductions on Form 1040, lines 27 and 28 . . . . .	<b>2.</b>	
3. <b>Self-employed health insurance deduction.</b> Enter the <b>smaller</b> of line 1 or line 2 here and on Form 1040, line 29. <b>Do not</b> include this amount in figuring any medical expense deduction on Schedule A . . . . .	<b>3.</b>	

\* If you used either optional method to figure your net earnings from self-employment, do not enter your net profit. Instead, enter the amount from Schedule SE, Section B, line 4b.

\*\* **Earned income** includes net earnings and gains from the sale, transfer, or licensing of property you created. However, it does not include capital gain income. If you were a more-than-2% shareholder in the S corporation under which the insurance plan is established, earned income is your Medicare wages (box 5 of Form W-2) from that corporation.

But if you were also eligible to participate in any subsidized health plan maintained by your or your spouse's employer for any month or part of a month in 2008, amounts paid for health insurance coverage for that month cannot be used to figure the deduction. For example, if you were eligible to participate in a subsidized health plan maintained by your spouse's employer from September 30 through December 31, you cannot use amounts paid for health insurance coverage for September through December to figure your deduction. Also, amounts paid for health insurance coverage from retirement plan distributions that were nontaxable because you are a retired public safety officer cannot be used to figure the deduction.

For more details, see Pub. 535.

**Note.** If, during 2008, you were an eligible trade adjustment assistance (TAA) recipient, alternative TAA (ATAA) recipient, or Pension Benefit Guaranty Corporation pension recipient, you must complete Form 8885 before completing the worksheet on page 29. When figuring the amount to enter on line 1 of the worksheet on page 29, do not include:

- Any amounts you included on Form 8885, line 4,
- Any qualified health insurance premiums you paid to "U.S. Treasury-HCTC," or
- Any health coverage tax credit advance payments shown in box 1 of Form 1099-H.

If you qualify to take the deduction, use the worksheet on page 29 to figure the amount you can deduct.

**Exception.** Use Pub. 535 instead of the worksheet on page 29 to figure your deduction if any of the following applies.

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

## Line 30

### Penalty on Early Withdrawal of Savings

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

## Lines 31a and 31b

### Alimony Paid

If you made payments to or for your spouse or former spouse under a divorce or separation instrument, you may be able to take

this deduction. Use TeleTax topic 452 (see page 84) or see Pub. 504.

## Line 32

### IRA Deduction



*If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2008, you must report them on Form 8606.*

If you made contributions to a traditional IRA for 2008, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. For IRA purposes, earned income includes alimony and separate maintenance payments reported on line 11. If you were a member of the U.S. Armed Forces, earned income includes any nontaxable combat pay you received. If you were self-employed, earned income is generally your net earnings from self-employment if your personal services were a material income-producing factor. For more details, see Pub. 590. A statement should be sent to you by June 1, 2009, that shows all contributions to your traditional IRA for 2008.

Use the worksheet on pages 31 and 32 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

1. If you were age 70½ or older at the end of 2008, you cannot deduct any contributions made to your traditional IRA for 2008 or treat them as nondeductible contributions.
2. You cannot deduct contributions to a Roth IRA. But you may be able to take the retirement savings contributions credit (saver's credit). See the instructions for line 51 on page 41.



*If you are filing a joint return and you or your spouse made contributions to both a traditional IRA and a Roth IRA for 2008, do not use the worksheet on pages 31 and 32. Instead, see Pub. 590 to figure the amount, if any, of your IRA deduction.*

3. You cannot deduct elective deferrals to a 401(k) plan, section 457 plan, SIMPLE plan, or the federal Thrift Savings Plan. These amounts are not included as income in box 1 of your Form W-2. But you may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 41.

4. If you made contributions to your IRA in 2008 that you deducted for 2007, do not include them in the worksheet.

5. If you received income from a non-qualified deferred compensation plan or nongovernmental section 457 plan that is included in box 1 of your Form W-2, or in box 7 of Form 1099-MISC, do not include that income on line 8 of the worksheet. The

income should be shown in (a) box 11 of your Form W-2, (b) box 12 of your Form W-2 with code Z, or (c) box 15b of Form 1099-MISC. If it is not, contact your employer or the payer for the amount of the income.

6. You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 32.

7. Do not include qualified rollover contributions in figuring your deduction. Instead, see the instructions for lines 15a and 15b that begin on page 23.

8. Do not include trustees' fees that were billed separately and paid by you for your IRA. These fees can be deducted only as an itemized deduction on Schedule A.

9. Do not include any repayments of qualified reservist distributions. You cannot deduct them. For information on how to report these repayments, see *Qualified reservist repayments* in Pub. 590.

10. If the total of your IRA deduction on line 32 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2008, see Pub. 590 for special rules.

11. You may be able to deduct up to an additional \$3,000 if all the following conditions are met.

- a. You must have been a participant in a 401(k) plan under which the employer matched at least 50% of your contributions to the plan with stock of the company.
- b. You must have been a participant in the 401(k) plan 6 months before the employer filed for bankruptcy.
- c. The employer (or a controlling corporation) must have been a debtor in a bankruptcy case in an earlier year.
- d. The employer (or any other person) must have been subject to indictment or conviction based on business transactions related to the bankruptcy.

If this applies to you, do not use the worksheet on pages 31 and 32. Instead, use the worksheet in Pub. 590.



*By April 1 of the year after the year in which you turn age 70½, you must start taking minimum required distributions from your traditional 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.*

### Were You Covered by a Retirement Plan?

If you were covered by a retirement plan (qualified pension, profit-sharing (including 401(k)), annuity, SEP, SIMPLE, etc.) at work or through self-employment, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them.

In any case, the income earned on your IRA contributions is not taxed until it is paid to you.

The "Retirement plan" box in box 13 of your Form W-2 should be checked if you were covered by a plan at work even if you were not vested in the plan. You are also covered by a plan if you were self-em-

ployed and had a SEP, SIMPLE, or qualified retirement plan.

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

**Married persons filing separately.** If you were not covered by a retirement plan but

your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2008.



You may be able to take the retirement savings contributions credit. See the instructions for line 51 on page 41.

**IRA Deduction Worksheet—Line 32**

Keep for Your Records 



If you were age 70½ or older at the end of 2008, you cannot deduct any contributions made to your traditional IRA or treat them as nondeductible contributions. **Do not** complete this worksheet for anyone age 70½ or older at the end of 2008. If you are married filing jointly and only one spouse was under age 70½ at the end of 2008, complete this worksheet only for that spouse.

<b>Before you begin:</b>		✓ Be sure you have read the list on page 30. You may not be eligible to use this worksheet.
		✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 34).
		✓ If you are married filing separately and you lived apart from your spouse for all of 2008, enter "D" on the dotted line next to Form 1040, line 32. If you do not, you may get a math error notice from the IRS.
		<b>Your IRA</b> <b>Spouse's IRA</b>
<b>1a.</b> Were you covered by a retirement plan (see page 30)?	1a. <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>1b.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<p><b>b.</b> If married filing jointly, was your spouse covered by a retirement plan? <b>Next.</b> If you checked "No" on line 1a (and "No" on line 1b if married filing jointly), skip lines 2 through 6, enter the applicable amount below on line 7a (and line 7b if applicable), and go to line 8.</p> <ul style="list-style-type: none"> <li>• \$5,000, if under age 50 at the end of 2008.</li> <li>• \$6,000, if age 50 or older but under age 70½ at the end of 2008.</li> </ul> <p>Otherwise, go to line 2.</p>		
<b>2.</b> Enter the amount shown below that applies to you.	2a. <input style="width: 100px;" type="text"/>	2b. <input style="width: 100px;" type="text"/>
<ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2008, enter \$63,000</li> <li>• Qualifying widow(er), enter \$105,000</li> <li>• Married filing jointly, enter \$105,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$169,000 for the person who was not covered by a plan</li> <li>• Married filing separately and you lived with your spouse at any time in 2008, enter \$10,000</li> </ul>		
<b>3.</b> Enter the amount from Form 1040, line 22	<b>3.</b> <input style="width: 100px;" type="text"/>	
<b>4.</b> Enter the total of the amounts from Form 1040, lines 23 through 31a, plus any write-in adjustments you entered on the dotted line next to line 36	<b>4.</b> <input style="width: 100px;" type="text"/>	
<b>5.</b> Subtract line 4 from line 3. If married filing jointly, enter the result in both columns	<b>5a.</b> <input style="width: 100px;" type="text"/>	<b>5b.</b> <input style="width: 100px;" type="text"/>
<b>6.</b> Is the amount on line 5 less than the amount on line 2?		
<input type="checkbox"/> <b>No.</b>	 None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.	
<input type="checkbox"/> <b>Yes.</b>	Subtract line 5 from line 2 in each column. Follow the instruction below that applies to you.	
<ul style="list-style-type: none"> <li>• If single, head of household, or married filing separately, and the result is \$10,000 or more, enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,000, if under age 50 at the end of 2008.</li> <li>ii. \$6,000, if age 50 or older but under age 70½ at the end of 2008.</li> </ul> </li> <li>Otherwise, go to line 7.</li> <li>• If married filing jointly or qualifying widow(er), and the result is \$20,000 or more (\$10,000 or more in the column for the IRA of a person who was not covered by a retirement plan), enter the applicable amount below on line 7 for that column and go to line 8.                             <ul style="list-style-type: none"> <li>i. \$5,000, if under age 50 at the end of 2008.</li> <li>ii. \$6,000 if age 50 or older but under age 70½ at the end of 2008.</li> </ul> </li> <li>Otherwise, go to line 7.</li> </ul>	<b>6a.</b> <input style="width: 100px;" type="text"/>	<b>6b.</b> <input style="width: 100px;" type="text"/>

**IRA Deduction Worksheet—Line 32 (continued)**

	Your IRA	Spouse's IRA
<p>7. Multiply lines 6a and 6b by the percentage below that applies to you. If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.</p> <ul style="list-style-type: none"> <li>• Single, head of household, or married filing separately, multiply by 50% (.50) (or by 60% (.60) in the column for the IRA of a person who is age 50 or older at the end of 2008)</li> <li>• Married filing jointly or qualifying widow(er), multiply by 25% (.25) (or by 30% (.30) in the column for the IRA of a person who is age 50 or older at the end of 2008). But if you checked "No" on either line 1a or 1b, then in the column for the IRA of the person who was not covered by a retirement plan, multiply by 50% (.50) (or by 60% (.60) if age 50 or older at the end of 2008)</li> </ul>	7a.	7b.
<p>8. Enter the total of your (and your spouse's if filing jointly):</p> <ul style="list-style-type: none"> <li>• Wages, salaries, tips, etc. Generally, this is the amount reported in box 1 of Form W-2. See page 30 for exceptions</li> <li>• Alimony and separate maintenance payments reported on Form 1040, line 11</li> <li>• Nontaxable combat pay. This amount should be reported in box 12 of Form W-2 with code Q</li> </ul>	8.	
<p>9. Enter the earned income you (and your spouse if filing jointly) received as a self-employed individual or a partner. Generally, this is your (and your spouse's if filing jointly) net earnings from self-employment if your personal services were a material income-producing factor, minus any deductions on Form 1040, lines 27 and 28. If zero or less, enter -0-. For more details, see Pub. 590 . . . . .</p>	9.	
<p>10. Add lines 8 and 9 . . . . .</p>	10.	
<div style="display: flex; align-items: center;"> <p><i>If married filing jointly and line 10 is less than \$10,000 (\$11,000 if one spouse is age 50 or older at the end of 2008; \$12,000 if both spouses are age 50 or older at the end of 2008), <b>stop here</b> and see Pub. 590 to figure your IRA deduction.</i></p> </div>		
<p>11. Enter traditional IRA contributions made, or that will be made by April 15, 2009, for 2008 to your IRA on line 11a and to your spouse's IRA on line 11b . . . . .</p>	11a.	11b.
<p>12. On line 12a, enter the <b>smallest</b> of line 7a, 10, or 11a. On line 12b, enter the <b>smallest</b> of line 7b, 10, or 11b. This is the most you can deduct. Add the amounts on lines 12a and 12b and enter the total on Form 1040, line 32. Or, if you want, you can deduct a smaller amount and treat the rest as a nondeductible contribution (see Form 8606) . . . . .</p>	12a.	12b.

## Line 33 Student Loan Interest Deduction

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

- You paid interest in 2008 on a qualified student loan (see below).
- Your filing status is any status except married filing separately.
- Your modified adjusted gross income (AGI) is less than: \$70,000 if single, head of household, or qualifying widow(er); \$145,000 if married filing jointly. Use lines 2 through 4 of the worksheet below to figure your modified AGI.
- You, or your spouse if filing jointly, are not claimed as a dependent on someone's (such as your parent's) 2008 tax return.

Use the worksheet below to figure your student loan interest deduction.

**Exception.** Use Pub. 970 instead of the worksheet below to figure your student loan interest deduction if you file Form 2555, 2555-EZ, or 4563, or you exclude income from sources within Puerto Rico.

**Qualified student loan.** A qualified student loan is any loan you took out to pay the qualified higher education expenses for any of the following individuals.

1. Yourself or your spouse.
2. Any person who was your dependent when the loan was taken out.
3. Any person you could have claimed as a dependent for the year the loan was taken out except that:
  - a. The person filed a joint return,
  - b. The person had gross income that was equal to or more than the exemption amount for that year (\$3,500 for 2008), or
  - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return.

The person for whom the expenses were paid must have been an eligible student (see this page). However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes, or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see Pub. 970.

**Qualified higher education expenses.** Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes

most colleges, universities, and certain vocational schools. You must reduce the expenses by the following benefits.

- Employer-provided educational assistance benefits that are not included in box 1 of Form(s) W-2.
- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Any nontaxable distribution of qualified tuition program earnings.
- Any nontaxable distribution of Coverdell education savings account earnings.
- Any scholarship, educational assistance allowance, or other payment (but not gifts, inheritances, etc.) excluded from income.

For more details on these expenses, see Pub. 970.

**Eligible student.** An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recognized educational credential at an eligible educational institution, and
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

### Student Loan Interest Deduction Worksheet—Line 33

Keep for Your Records



<b>Before you begin:</b>		✓ Figure any write-in adjustments to be entered on the dotted line next to line 36 (see the instructions for line 36 on page 34).
	✓	Be sure you have read the <b>Exception</b> above to see if you can use this worksheet instead of Pub. 970 to figure your deduction.
1.	Enter the total interest you paid in 2008 on qualified student loans (see above). <b>Do not</b> enter more than \$2,500	1. <input type="text"/>
2.	Enter the amount from Form 1040, line 22	2. <input type="text"/>
3.	Enter the total of the amounts from Form 1040, lines 23 through 32, plus any write-in adjustments you entered on the dotted line next to line 36	3. <input type="text"/>
4.	Subtract line 3 from line 2	4. <input type="text"/>
5.	Enter the amount shown below for your filing status.	
	<ul style="list-style-type: none"> <li>• Single, head of household, or qualifying widow(er)—\$55,000</li> <li>• Married filing jointly—\$115,000</li> </ul>	5. <input type="text"/>
6.	Is the amount on line 4 more than the amount on line 5?	
	<input type="checkbox"/> <b>No.</b> Skip lines 6 and 7, enter -0- on line 8, and go to line 9.	
	<input type="checkbox"/> <b>Yes.</b> Subtract line 5 from line 4	6. <input type="text"/>
7.	Divide line 6 by \$15,000 (\$30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000	7. <input type="text"/>
8.	Multiply line 1 by line 7	8. <input type="text"/>
9.	<b>Student loan interest deduction.</b> Subtract line 8 from line 1. Enter the result here and on Form 1040, line 33. <b>Do not</b> include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.)	9. <input type="text"/>

**Line 34****Tuition and Fees Deduction**

If you paid qualified tuition and fees for yourself, your spouse, or your dependent(s), you may be able to take this deduction. See Form 8917.



*You may be able to take a credit for your educational expenses instead of a deduction. See the instructions for line 50 on page 40 for details.*

**Line 35****Domestic Production Activities Deduction**

You may be able to deduct up to 6% of your qualified production activities income from the following activities.

1. Construction of real property performed in the United States.
2. Engineering or architectural services performed in the United States for construction of real property in the United States.
3. Any lease, rental, license, sale, exchange, or other disposition of:
  - a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part within the United States,
  - b. Any qualified film you produced, or
  - c. Electricity, natural gas, or potable water you produced in the United States.

The deduction does not apply to income derived from:

- The sale of food and beverages you prepared at a retail establishment;
- Property you leased, licensed, or rented for use by any related person;
- The transmission or distribution of electricity, natural gas, or potable water; or
- The lease, rental, license, sale, exchange, or other disposition of land.

For details, see Form 8903 and its instructions.

**Line 36**

Include in the total on line 36 any of the following write-in adjustments. To find out if you can take the deduction, see the form or publication indicated. On the dotted line next to line 36, enter the amount of your deduction and identify it as indicated.

- Archer MSA deduction (see Form 8853). Identify as “MSA.”

- Jury duty pay if you gave the pay to your employer because your employer paid your salary while you served on the jury. Identify as “Jury Pay.”

- Deductible expenses related to income reported on line 21 from the rental of personal property engaged in for profit. Identify as “PPR.”

- Reforestation amortization and expenses (see Pub. 535). Identify as “RFST.”

- Repayment of supplemental unemployment benefits under the Trade Act of 1974 (see Pub. 525). Identify as “Sub-Pay TRA.”

- Contributions to section 501(c)(18)(D) pension plans (see Pub. 525). Identify as “501(c)(18)(D).”

- Contributions by certain chaplains to section 403(b) plans (see Pub. 517). Identify as “403(b).”

- Attorney fees and court costs for actions settled or decided after October 22, 2004, involving certain unlawful discrimination claims, but only to the extent of gross income from such actions (see Pub. 525). Identify as “UDC.”

- Attorney fees and court costs paid by you in connection with an award from the IRS for information you provided after December 19, 2006, that substantially contributed to the detection of tax law violations, up to the amount of the award includible in your gross income. Identify as “WBF.”

**Line 37**

If line 37 is less than zero, you may have a net operating loss that you can carry to another tax year. See the Instructions for Form 1045 for details.

**Tax and Credits****Line 39a**

If you were born before January 2, 1944, or were blind at the end of 2008, check the appropriate box(es) on line 39a. If you were married and checked the box on Form 1040, line 6b, and your spouse was born before January 2, 1944, or was blind at the end of 2008, also check the appropriate box(es) for your spouse. Be sure to enter the total number of boxes checked.

**Blindness**

If you were partially blind as of December 31, 2008, you must get 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, you can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

**Line 39b**

If your filing status is married filing separately (box 3 is checked), and your spouse itemizes deductions on his or her return, check the box on line 39b. Also check that box if you were a dual-status alien. But if you were a dual-status alien and you file a joint return with your spouse who was a U.S. citizen or resident alien at the end of 2008 and you and your spouse agree to be taxed on your combined worldwide income, do not check the box.

**Line 39c**

If you did not check the box on line 39b, your standard deduction is increased by:

- Certain state and local real estate taxes you paid, and
- Your net disaster loss.

**Real estate taxes.** Your standard deduction is increased by the state and local real estate taxes you paid, up to \$500 (\$1,000 if married filing jointly). The real estate taxes must be taxes that would have been deductible on Schedule A if you had itemized your deductions. Taxes deductible in arriving at adjusted gross income (such as taxes on business real estate) and taxes on foreign real estate cannot be used to increase your standard deduction.

**Net disaster loss.** Your standard deduction is increased by your net disaster loss. Your net disaster loss is your personal casualty losses from a federally declared disaster minus any personal casualty gains. This amount is shown on Form 4684, line 18a.

**Standard deduction amount.** Check the box on line 39c if you are claiming the standard deduction and it includes real estate taxes or a net disaster loss. Then see the instructions for line 40, next.

**Line 40****Itemized Deductions or Standard Deduction**

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

**Itemized Deductions**

To figure your itemized deductions, fill in Schedule A.

**Standard Deduction**



If you checked the box on line 39b, your standard deduction is zero, even if you were born before January 2, 1944, were

blind, paid real estate taxes, or had a net disaster loss.

Most people can find their standard deduction by looking at the amounts listed under “All others” to the left of Form 1040, line 40. But use the worksheet below to figure your standard deduction if:

- You, or your spouse if filing jointly, can be claimed as a dependent on someone’s 2008 return,

- You checked any box on line 39a,
- You paid state or local real estate taxes in 2008, or
- You have a net disaster loss on Form 4684, line 18a.

**Standard Deduction Worksheet—Line 40**

Keep for Your Records



Do not complete this worksheet if you checked the box on line 39b; your standard deduction is zero.	
1. Enter the amount shown below for your filing status.	
<ul style="list-style-type: none"> <li>• Single or married filing separately—\$5,450</li> <li>• Married filing jointly or Qualifying widow(er)—\$10,900</li> <li>• Head of household—\$8,000</li> </ul>	..... 1. <input type="text"/>
2. Can you (or your spouse if filing jointly) be claimed as a dependent?	
<input type="checkbox"/> <b>No.</b> Skip line 3; enter the amount from line 1 on line 4.	
<input type="checkbox"/> <b>Yes.</b> Go to line 3.	
3. Is your <b>earned income*</b> more than \$600?	
<input type="checkbox"/> <b>Yes.</b> Add \$300 to your earned income. Enter the total	} ..... 3. <input type="text"/>
<input type="checkbox"/> <b>No.</b> Enter \$900	
4. Enter the <b>smaller</b> of line 1 or line 3. ....	4. <input type="text"/>
5. If born before January 2, 1944, or blind, multiply the number on Form 1040, line 39a, by \$1,050 (\$1,350 if single or head of household). Otherwise, enter -0- ....	5. <input type="text"/>
6. Enter any net disaster loss from Form 4684, line 18a. If more than zero, check the box on Form 1040, line 39c .....	6. <input type="text"/>
7. Enter the state and local real estate taxes you paid that would be deductible on Schedule A, line 6, if you were itemizing your deductions. See the instructions for Schedule A, line 6. Do not include foreign real estate taxes .....	7. <input type="text"/>
8. Enter \$500 (\$1,000 if married filing jointly) .....	8. <input type="text"/>
9. Enter the <b>smaller</b> of line 7 or line 8. If more than zero, check the box on Form 1040, line 39c .....	9. <input type="text"/>
10. Add lines 4, 5, 6, and 9. Enter the total here and on Form 1040, line 40. ....	10. <input type="text"/>
* <b>Earned income</b> includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount, if any, on line 27.	

## Line 42

### Exemptions

**Taxpayers housing Midwestern displaced individuals.** You may be able to claim an additional exemption amount of \$500 per person (up to \$2,000) if you provided housing to a person who was displaced from his or her main home because of the storms, tornadoes, or flooding in a Midwestern disaster area and all of the following apply.

- The person displaced lived in your main home for at least 60 consecutive days in 2008.
- You did not receive any rent or other amount from any source for providing the housing.
- The main home of the person displaced was in a Midwestern disaster area on the date the storms, tornadoes, or flooding occurred.
- The person displaced was not your spouse or dependent.

For details, see Form 8914.

**Adjusted gross income (line 38) over \$119,975.** Use the Deduction for Exemptions Worksheet below to figure your deduction for exemptions unless you are filing Form 8914.

## Line 44

### Tax

Include in the total on line 44 all of the following taxes that apply.

- Tax on your taxable income. Figure the tax using one of the methods described on this page and page 37.
- Tax from Form 8814 (relating to the election to report child's interest or dividends). Check the appropriate box.
- Tax from Form 4972 (relating to lump-sum distributions). Check the appropriate box.
- Recapture of an education credit. You may owe this tax if you claimed an education credit in an earlier year, and either tax-free educational assistance or a refund of qualified expenses was received in 2008 for the student. See Form 8863 for more details. Enter the amount and "ECR" in the space next to line 44.

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

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

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

**Tax Table or Tax Computation Worksheet.** If your taxable income is less than \$100,000, you must use the Tax Table that begins on page 68 to figure your tax. Be sure you use the correct column. If your taxable income is \$100,000 or more, use the Tax Computation Worksheet on page 80.

However, do not use the Tax Table or Tax Computation Worksheet to figure your tax if any of the following applies.

**Form 8615.** Form 8615 generally must be used to figure the tax for any child who had more than \$1,800 of investment income, such as taxable interest, ordinary dividends, or capital gains (including capital gain distributions) and who either:

1. Was under age 18 at the end of 2008,
2. Was age 18 at the end of 2008 and did not have earned income that was more than half of the child's support, or
3. Was a full-time student over age 18 and under age 24 at the end of 2008 and did not have earned income that was more than half of the child's support.

But if the child files a joint return for 2008 or if neither of the child's parents was

## Deduction for Exemptions Worksheet—Line 42

Keep for Your Records



1.	Is the amount on Form 1040, line 38, more than the amount shown on line 4 below for your filing status?		
	<input type="checkbox"/> <b>No.</b> Multiply \$3,500 by the total number of exemptions claimed on Form 1040, line 6d, and enter the result on Form 1040, line 42.		
	<input type="checkbox"/> <b>Yes.</b> <i>Continue</i>		
2.	Multiply \$3,500 by the total number of exemptions claimed on Form 1040, line 6d . . . . .	2.	<input type="text"/>
3.	Enter the amount from Form 1040, line 38 . . . . .	3.	<input type="text"/>
4.	Enter the amount shown below for your filing status.		
	<ul style="list-style-type: none"> <li>• Single—\$159,950</li> <li>• Married filing jointly or qualifying widow(er)—\$239,950</li> <li>• Married filing separately—\$119,975</li> <li>• Head of household—\$199,950</li> </ul>	4.	<input type="text"/>
5.	Subtract line 4 from line 3 . . . . .	5.	<input type="text"/>
6.	Is line 5 more than \$122,500 (\$61,250 if married filing separately)?		
	<input type="checkbox"/> <b>Yes.</b> Multiply \$2,333 by the total number of exemptions claimed on Form 1040, line 6d. Enter the result here and on Form 1040, line 42. <b>Do not</b> complete the rest of this worksheet.		
	<input type="checkbox"/> <b>No.</b> Divide line 5 by \$2,500 (\$1,250 if married filing separately). If the result is not a whole number, increase it to the next higher whole number (for example, increase 0.0004 to 1) . . . . .	6.	<input type="text"/>
7.	Multiply line 6 by 2% (.02) and enter the result as a decimal . . . . .	7.	<input type="text"/>
8.	Multiply line 2 by line 7 . . . . .	8.	<input type="text"/>
9.	Divide line 8 by 3.0 . . . . .	9.	<input type="text"/>
10.	<b>Deduction for exemptions.</b> Subtract line 9 from line 2. Enter the result here and on Form 1040, line 42 . . . . .	10.	<input type="text"/>

alive at the end of 2008, do not use Form 8615 to figure the child's tax.

A child born on January 1, 1991, is considered to be age 18 at the end of 2008; a child born on January 1, 1990, is considered to be age 19 at the end of 2008; a child born on January 1, 1985, is considered to be age 24 at the end of 2008.

**Schedule D Tax Worksheet.** If you have to file Schedule D and Schedule D, line 18 or 19, is more than zero, use the Schedule D Tax Worksheet on page D-10 of the Instructions for Schedule D to figure your tax.

**Qualified Dividends and Capital Gain Tax Worksheet.** If you do not have to use the Schedule D Tax Worksheet (see this page), use the worksheet on page 38 to figure your tax if any of the following applies.

- You reported qualified dividends on Form 1040, line 9b.
- You do not have to file Schedule D and you reported capital gain distributions on Form 1040, line 13.
- You are filing Schedule D and Schedule D, lines 15 and 16, are both more than zero.

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

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

**Foreign Earned Income Tax Worksheet—Line 44**

Keep for Your Records



**Before you begin:**  If Form 1040, line 43, is zero, do not complete this worksheet.

1. Enter the amount from Form 1040, line 43	1.	
2. Enter the amount from your (and your spouse's, if filing jointly) Form 2555, lines 45 and 50, or Form 2555-EZ, line 18	2.	
3. Add lines 1 and 2	3.	
4. <b>Tax on the amount on line 3.</b> Use the Tax Table, Tax Computation Worksheet, Qualified Dividends and Capital Gain Tax Worksheet*, Schedule D Tax Worksheet*, or Form 8615, whichever applies. See the instructions for line 44 that begin on page 36 to see which tax computation method applies	4.	
5. <b>Tax on the amount on line 2.</b> Use the Tax Table or Tax Computation Worksheet, whichever applies	5.	
6. Subtract line 5 from line 4. Enter the result. If zero or less, enter -0-. Also include this amount on Form 1040, line 44	6.	

*\*Enter the amount from line 3 above on line 1 of the Qualified Dividends and Capital Gain Tax Worksheet or Schedule D Tax Worksheet if you use either of those worksheets to figure the tax on line 4 above. Complete the rest of that worksheet through line 6 (line 10 if you use the Schedule D Tax Worksheet). Next, you must determine if you have a capital gain excess. To find out if you have a capital gain excess, subtract Form 1040, line 43, from line 6 of your Qualified Dividends and Capital Gain Tax Worksheet (line 10 of your Schedule D Tax Worksheet). If the result is more than zero, that amount is your capital gain excess.*

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

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

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

**Qualified Dividends and Capital Gain Tax Worksheet—Line 44**

Keep for Your Records



**Before you begin:** ✓ See the instructions for line 44 that begin on page 36 to see if you can use this worksheet to figure your tax.  
 ✓ If you do not have to file Schedule D and you received capital gain distributions, be sure you checked the box on line 13 of Form 1040.

1. Enter the amount from Form 1040, line 43. However, if you are filing Form 2555 or 2555-EZ (relating to foreign earned income), enter the amount from line 3 of the worksheet on page 37 . . . . .	1.	<input type="text"/>
2. Enter the amount from Form 1040, line 9b* . . . . .	2.	<input type="text"/>
3. Are you filing Schedule D?*		
<input type="checkbox"/> <b>Yes.</b> Enter the <b>smaller</b> of line 15 or 16 of Schedule D. If either line 15 or line 16 is a loss, enter -0-	3.	<input type="text"/>
<input type="checkbox"/> <b>No.</b> Enter the amount from Form 1040, line 13		
4. Add lines 2 and 3 . . . . .	4.	<input type="text"/>
5. If you are claiming investment interest expense on Form 4952, enter the amount from line 4g of that form. Otherwise, enter -0- . . . . .	5.	<input type="text"/>
6. Subtract line 5 from line 4. If zero or less, enter -0- . . . . .	6.	<input type="text"/>
7. Subtract line 6 from line 1. If zero or less, enter -0- . . . . .	7.	<input type="text"/>
8. Enter the <b>smaller</b> of:		
• The amount on line 1, or	8.	<input type="text"/>
• \$32,550 if single or married filing separately,		
• \$65,100 if married filing jointly or qualifying widow(er), • \$43,650 if head of household.		
9. Is the amount on line 7 equal to or more than the amount on line 8?		
<input type="checkbox"/> <b>Yes.</b> Skip lines 9 and 10; go to line 11 and check the “No” box.	9.	<input type="text"/>
<input type="checkbox"/> <b>No.</b> Enter the amount from line 7 . . . . .		
10. Subtract line 9 from line 8 . . . . .	10.	<input type="text"/>
11. Are the amounts on lines 6 and 10 the same?		
<input type="checkbox"/> <b>Yes.</b> Skip lines 11 through 14; go to line 15.	11.	<input type="text"/>
<input type="checkbox"/> <b>No.</b> Enter the <b>smaller</b> of line 1 or line 6 . . . . .		
12. Enter the amount from line 10 (if line 10 is blank, enter -0-) . . . . .	12.	<input type="text"/>
13. Subtract line 12 from line 11 . . . . .	13.	<input type="text"/>
14. Multiply line 13 by 15% (.15) . . . . .	14.	<input type="text"/>
15. Figure the tax on the amount on line 7. Use the Tax Table or Tax Computation Worksheet, whichever applies . . . . .	15.	<input type="text"/>
16. Add lines 14 and 15 . . . . .	16.	<input type="text"/>
17. Figure the tax on the amount on line 1. Use the Tax Table or Tax Computation Worksheet, whichever applies . . . . .	17.	<input type="text"/>
18. <b>Tax on all taxable income.</b> Enter the <b>smaller</b> of line 16 or line 17. Also include this amount on Form 1040, line 44. If you are filing Form 2555 or 2555-EZ, do not enter this amount on Form 1040, line 44. Instead, enter it on line 4 of the worksheet on page 37 . . . . .	18.	<input type="text"/>

\*If you are filing Form 2555 or 2555-EZ, see the footnote in the worksheet on page 37 before completing this line.

# Line 45

## Alternative Minimum Tax

Use the worksheet below to see if you should fill in Form 6251.



An electronic version of this worksheet is available on [www.irs.gov](http://www.irs.gov). Enter "AMT Assistant" in the search box on the website.

**Exception.** Fill in Form 6251 instead of using the worksheet below if you claimed or received any of the following items.

- Accelerated depreciation.
- Stock by exercising an incentive stock option and you did not dispose of the stock in the same year.
- Tax-exempt interest from private activity bonds.

- Intangible drilling, circulation, re-search, experimental, or mining costs.
- Amortization of pollution-control facilities or depletion.
- Income or (loss) from tax-shelter farm activities or passive activities.

(Continued on page 40)

### Worksheet To See if You Should Fill in Form 6251—Line 45

Keep for Your Records



<b>Before you begin:</b>	✓	Be sure you have read the <b>Exception</b> above to see if you must fill in Form 6251 instead of using this worksheet.	
	✓	If you are claiming the foreign tax credit (see the instructions for Form 1040, line 47, on page 40), enter that credit on line 47.	

<b>1.</b>	Are you filing <b>Schedule A</b> ?					
	<input type="checkbox"/> <b>No.</b> Skip lines 1 through 3; enter on line 4 the amount from Form 1040, line 38, minus the total of (a) any amount from Form 8914, line 2, and (b) if you are claiming the standard deduction, any amount from line 6 of the Standard Deduction Worksheet on page 35. Then go to line 5.					
	<input type="checkbox"/> <b>Yes.</b> Enter the amount from Form 1040, line 41, minus any amount from Form 8914, line 2 . . . . .	<b>1.</b>				
<b>2.</b>	Enter the <b>smaller</b> of the amount on Schedule A, line 4, or 2.5% (.025) of the amount on Form 1040, line 38. If zero or less, enter -0- . . . . .	<b>2.</b>				
<b>3.</b>	Enter the total of the amounts from Schedule A, lines 9 and 27 . . . . .	<b>3.</b>				
<b>4.</b>	Add lines 1 through 3 above . . . . .	<b>4.</b>				
<b>5.</b>	Enter any tax refund from Form 1040, lines 10 and 21 . . . . .	<b>5.</b>				
<b>6.</b>	Subtract line 5 from line 4 . . . . .	<b>6.</b>				
<b>7.</b>	Enter the amount shown below for your filing status.					
	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ul style="list-style-type: none"> <li>• Single or head of household—\$46,200</li> <li>• Married filing jointly or qualifying widow(er)—\$69,950</li> <li>• Married filing separately—\$34,975</li> </ul> </td> <td style="width: 5%; border: none; text-align: center; vertical-align: middle;">}</td> <td style="width: 45%; border: none;">. . . . .</td> </tr> </table>	<ul style="list-style-type: none"> <li>• Single or head of household—\$46,200</li> <li>• Married filing jointly or qualifying widow(er)—\$69,950</li> <li>• Married filing separately—\$34,975</li> </ul>	}	. . . . .	<b>7.</b>	
<ul style="list-style-type: none"> <li>• Single or head of household—\$46,200</li> <li>• Married filing jointly or qualifying widow(er)—\$69,950</li> <li>• Married filing separately—\$34,975</li> </ul>	}	. . . . .				
<b>8.</b>	Is the amount on line 6 more than the amount on line 7?					
	<input type="checkbox"/> <b>No.</b> You do not need to fill in Form 6251.					
	<input type="checkbox"/> <b>Yes.</b> Subtract line 7 from line 6 . . . . .	<b>8.</b>				
<b>9.</b>	Enter the amount shown below for your filing status.					
	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ul style="list-style-type: none"> <li>• Single or head of household—\$112,500</li> <li>• Married filing jointly or qualifying widow(er)—\$150,000</li> <li>• Married filing separately—\$75,000</li> </ul> </td> <td style="width: 5%; border: none; text-align: center; vertical-align: middle;">}</td> <td style="width: 45%; border: none;">. . . . .</td> </tr> </table>	<ul style="list-style-type: none"> <li>• Single or head of household—\$112,500</li> <li>• Married filing jointly or qualifying widow(er)—\$150,000</li> <li>• Married filing separately—\$75,000</li> </ul>	}	. . . . .	<b>9.</b>	
<ul style="list-style-type: none"> <li>• Single or head of household—\$112,500</li> <li>• Married filing jointly or qualifying widow(er)—\$150,000</li> <li>• Married filing separately—\$75,000</li> </ul>	}	. . . . .				
<b>10.</b>	Is the amount on line 6 more than the amount on line 9?					
	<input type="checkbox"/> <b>No.</b> Skip lines 10 and 11; enter on line 12 the amount from line 8, and go to line 13.					
	<input type="checkbox"/> <b>Yes.</b> Subtract line 9 from line 6 . . . . .	<b>10.</b>				
<b>11.</b>	Multiply line 10 by 25% (.25) and enter the <b>smaller</b> of the result or line 7 above . . . . .	<b>11.</b>				
<b>12.</b>	Add lines 8 and 11 . . . . .	<b>12.</b>				
<b>13.</b>	Is the amount on line 12 more than \$175,000 (\$87,500 if married filing separately)?					
	<input type="checkbox"/> <b>Yes.</b> Fill in Form 6251 to see if you owe the alternative minimum tax.					
	<input type="checkbox"/> <b>No.</b> Multiply line 12 by 26% (.26) . . . . .	<b>13.</b>				
<b>14.</b>	Enter the amount from Form 1040, line 44, minus the total of any tax from Form 4972 and any amount on Form 1040, line 47. If you used Schedule J to figure your tax, the amount for Form 1040, line 44, must be refigured without using Schedule J . . . . .	<b>14.</b>				
<b>Next.</b>	Is the amount on line 13 more than the amount on line 14?					
	<input type="checkbox"/> <b>Yes.</b> Fill in Form 6251 to see if you owe the alternative minimum tax.					
	<input type="checkbox"/> <b>No.</b> You do not owe alternative minimum tax and do not need to fill in Form 6251. Leave line 45 blank.					

- Income from long-term contracts not figured using the percentage-of-completion method.
- Interest paid on a home mortgage not used to buy, build, or substantially improve your home.
- Investment interest expense reported on Form 4952.
- Net operating loss deduction.
- Alternative minimum tax adjustments from an estate, trust, electing large partnership, or cooperative.
- Section 1202 exclusion.
- Any general business credit on Form 3800.
- Empowerment zone and renewal community employment credit.
- Qualified electric vehicle credit.
- Alternative motor vehicle credit.
- Alternative fuel vehicle refueling property credit.
- Credit for prior year minimum tax.



*Form 6251 should be filled in for a child if Form 8615 must be used to figure the child's tax and the child's adjusted gross income on Form 1040, line 38, exceeds the child's earned income by more than \$6,400. To find out when Form 8615 must be used, see page 36.*

## Line 47 Foreign Tax Credit

If you paid income tax to a foreign country, you may be able to take this credit. Generally, you must complete and attach Form 1116 to do so.

**Exception.** You do not have to complete Form 1116 to take this credit if all five of the following apply.

1. All of your gross foreign source income was from interest and dividends and all of that income and the foreign tax paid on it were reported to you on Form 1099-INT, Form 1099-DIV, or Schedule K-1 (or substitute statement).
2. If you had dividend income from shares of stock, you held those shares for at least 16 days.
3. You are not filing Form 4563 or excluding income from sources within Puerto Rico.
4. The total of your foreign taxes was not more than \$300 (not more than \$600 if married filing jointly).
5. All of your foreign taxes were:
  - a. Legally owed and not eligible for a refund, and

b. Paid to countries that are recognized by the United States and do not support terrorism.

For more details on these requirements, see the Instructions for Form 1116.

### Do you meet all five requirements above?

- Yes.** Enter on line 47 the smaller of (a) your total foreign taxes, or (b) the amount on Form 1040, line 44.
- No.** See Form 1116 to find out if you can take the credit and, if you can, if you have to file Form 1116.

## Line 48 Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for any of the following persons.

1. Your qualifying child under age 13 whom you claim as your dependent.
2. Your disabled spouse who could not care for himself or herself, and who lived with you for more than half the year.
3. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you claim as a dependent.
4. Any disabled person not able to care for himself or herself, who lived with you for more than half the year, and whom you could have claimed as a dependent except that:
  - a. The person filed a joint return,
  - b. The person had \$3,500 or more of gross income, or
  - c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's 2008 return.
5. Your child whom you could not claim as a dependent because of the rules for *Children of divorced or separated parents* that begin on page 18.

For details, use TeleTax topic 602 (see page 84) or see Form 2441.

## Line 49 Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2008 (a) you were age 65 or older, or (b) you retired on permanent and total disability and you had taxable disability income. But you cannot take the credit if:

1. The amount on Form 1040, line 38, is \$17,500 or more (\$20,000 or more if mar-

ried filing jointly and only one spouse is eligible for the credit; \$25,000 or more if married filing jointly and both spouses are eligible; \$12,500 or more if married filing separately), or

2. You received one or more of the following benefits totaling \$5,000 or more (\$7,500 or more if married filing jointly and both spouses are eligible for the credit; \$3,750 or more if married filing separately and you lived apart from your spouse all year).

a. Nontaxable part of social security benefits.

b. Nontaxable part of tier 1 railroad retirement benefits treated as social security.

c. Nontaxable veterans' pensions (excluding military disability pensions).

d. Any other nontaxable pensions, annuities, or disability income excluded from income under any provision of law other than the Internal Revenue Code.

For this purpose, do not include amounts treated as a return of your cost of a pension or annuity. Also, do not include a disability annuity payable under section 808 of the Foreign Service Act of 1980 or any pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country, the National Oceanic and Atmospheric Administration, or the Public Health Service. See Schedule R and its instructions for details.

**Credit figured by the IRS.** If you can take this credit and you want us to figure it for you, see the Instructions for Schedule R.

## Line 50 Education Credits

If you (or your dependent) paid qualified expenses in 2008 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See Form 8863 for details. However, you cannot take an education credit if any of the following applies.

- You, or your spouse if filing jointly, are claimed as a dependent on someone's (such as your parent's) 2008 tax return.
- Your filing status is married filing separately.
- The amount on Form 1040, line 38, is \$58,000 or more (\$116,000 or more if married filing jointly).
- You are taking a deduction for tuition and fees on Form 1040, line 34, for the same student.
- You, or your spouse, were a nonresident alien for any part of 2008 unless your filing status is married filing jointly.

---

**Line 51****Retirement Savings  
Contributions Credit  
(Saver's Credit)**

You may be able to take this credit if you, or your spouse if filing jointly, made (a) contributions to a traditional or Roth IRA; (b) elective deferrals to a 401(k) or 403(b) plan (including designated Roth contributions) or to a governmental 457, SEP, or SIMPLE plan; (c) voluntary employee contributions to a qualified retirement plan (including the federal Thrift Savings Plan); or (d) contributions to a 501(c)(18)(D) plan.

However, you cannot take the credit if either of the following applies.

1. The amount on Form 1040, line 38, is more than \$26,500 (\$39,750 if head of household; \$53,000 if married filing jointly).

2. The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 1991, (b) is claimed as a dependent on someone else's 2008 tax return, or (c) was a student (defined below).

You were a student if during any part of 5 calendar months of 2008 you:

- Were enrolled as a full-time student at a school, or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

For more details, use TeleTax topic 610 (see page 84) or see Form 8880.

## Line 52—Child Tax Credit

### Three Steps To Take the Child Tax Credit!

- Step 1.** Make sure you have a qualifying child for the child tax credit (see the instructions for line 6c).
- Step 2.** Make sure that for each qualifying child you either checked the box on Form 1040, line 6c, column (4), or completed Form 8901 (if the child is not your dependent).
- Step 3.** Answer the questions on this page to see if you can use the worksheet on page 43 to figure your credit or if you must use Pub. 972.

#### Questions

#### Who Must Use Pub. 972



1. Is the amount on Form 1040, line 38, more than the amount shown below for your filing status?
- Married filing jointly – \$110,000
  - Single, head of household, or qualifying widow(er) – \$75,000
  - Married filing separately – \$55,000
- Yes.**  **No.** Go to question 2.
- You must use Pub. 972 to figure your credit.

2. Are you claiming any of the following credits?
- Mortgage interest credit, Form 8396.
  - Adoption credit, Form 8839.
  - District of Columbia first-time homebuyer credit, Form 8859.
  - Residential energy efficient property credit, Form 5695.

- Yes.**  **No.** Continue
- You must use Pub. 972 to figure your child tax credit. You will also need the form(s) listed above for any credit(s) you are claiming.

3. Are you excluding income from Puerto Rico or are you filing any of the following forms?
- Form 2555 or 2555-EZ (relating to foreign earned income).
  - Form 4563 (exclusion of income for residents of American Samoa).
- Yes.**  **No.** Use the worksheet on page 43 to figure your credit.
- You must use Pub. 972 to figure your credit.

**Child Tax Credit Worksheet—Line 52**

Keep for Your Records



- To be a qualifying child for the child tax credit, the child must be **under age 17** at the end of 2008 and meet the other requirements listed on page 17.
- **Do not** use this worksheet if you answered “Yes” to question 1, 2, or 3 on page 42. Instead, use Pub. 972.

1. Number of qualifying children: \_\_\_\_\_ × \$1,000. 1  
Enter the result.

2. Enter the amount from Form 1040, line 46. 2

3. Add the amounts from Form 1040:

Line 47 \_\_\_\_\_

Line 48 + \_\_\_\_\_

Line 49 + \_\_\_\_\_

Line 50 + \_\_\_\_\_

Line 51 + \_\_\_\_\_ Enter the total. 3

4. Are the amounts on lines 2 and 3 the same?

**Yes.**

You cannot take this credit because there is no tax to reduce. However, you may be able to take the **additional child tax credit**. See the **TIP** below.

**No.** Subtract line 3 from line 2. 4

5. Is the amount on line 1 more than the amount on line 4?

**Yes.** Enter the amount from line 4. Also, you may be able to take the **additional child tax credit**. See the **TIP** below.

**This is your child tax credit.**

**No.** Enter the amount from line 1. 5

Enter this amount on Form 1040, line 52.



You may be able to take the **additional child tax credit** on Form 1040, line 66, if you answered “Yes” on line 4 or line 5 above.

- First, complete your Form 1040 through line 65.
- Then, use Form 8812 to figure any additional child tax credit.



## Line 53

Include the following credits on line 53 and check the appropriate box(es). To find out if you can take the credit, see the form indicated.

- Mortgage interest credit. If a state or local government gave you a mortgage credit certificate, see Form 8396.
- Adoption credit. You may be able to take this credit if you paid expenses to adopt a child or you adopted a child with special needs and the adoption became final in 2008. See the Instructions for Form 8839.
- Residential energy efficient property credit. You may be able to take this credit if you paid qualified solar electric, solar water heating, fuel cell, small wind energy, or geothermal heat pump property costs for your home located in the United States.

If you are a member of a condominium management association for a condominium you own or a tenant-stockholder in a cooperative housing corporation, you are treated as having paid your proportionate share of any costs of such association or corporation for purposes of this credit.

See Form 5695.

## Line 54 Other Credits

Include the following credits on line 54 and check the appropriate box(es). If box c is checked, also enter the applicable form number. To find out if you can take the credit, see the form or publication indicated.

- District of Columbia first-time homebuyer credit. See Form 8859.
- Qualified electric vehicle credit. You cannot claim this credit for a vehicle placed in service after 2006. You can claim this credit only if you have a passive activity electric vehicle credit carried forward from a prior year. See Form 8834.
- Alternative motor vehicle credit. If you placed an alternative motor vehicle (such as a qualified hybrid vehicle) in service during 2008, see Form 8910.
- Alternative fuel vehicle refueling property credit. See Form 8911.
- General business credit. This credit consists of a number of credits that usually apply only to individuals who are partners, shareholders in an S corporation, self-employed, or who have rental property. See Form 3800 or Pub. 334.
- Credit for prior year minimum tax. If you paid alternative minimum tax in a prior year, see Form 8801.
- Qualified zone academy bond credit. This credit applies only to S corporation shareholders. See Form 8860.
- Credit to holders of tax credit bonds. See Form 8912.

**Need more information or forms? See page 87.**

## Other Taxes

### Line 58

#### Unreported Social Security and Medicare Tax from Forms 4137 and 8919

Enter the total of any taxes from Form 4137 and Form 8919. Check the appropriate box(es).

**Form 4137.** If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you must pay the social security and Medicare or railroad retirement (RRTA) tax on the unreported tips. You must also pay this tax if your Form(s) W-2 shows allocated tips that you are including in your income on Form 1040, line 7.

To figure the social security and Medicare tax, use Form 4137. If you owe RRTA tax, contact your employer. Your employer will figure and collect the RRTA tax.



*You may be charged a penalty equal to 50% of the social security and Medicare tax due on tips you received but did not report to your employer.*

**Form 8919.** If you are an employee who received wages from an employer who did not withhold social security and Medicare tax from your wages, use Form 8919 to figure your share of the unreported tax. Include on line 58 the amount from line 13 of Form 8919. Include the amount from line 6 of Form 8919 on Form 1040, line 7.

### Line 59

#### Additional Tax on IRAs, Other Qualified Retirement Plans, etc.



*You may not owe this tax if the distribution was made or repaid because of the May 4, 2007, Kansas storms and tornadoes or the storms, tornadoes, or flooding in a Midwestern disaster area. For details, see Pub. 4492-A (Kansas) or Pub. 4492-B (Midwestern disaster areas).*

If any of the following apply, see Form 5329 and its instructions to find out if you owe this tax and if you must file Form 5329.

1. You received an early distribution from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988, and the total distribution was not rolled over in a qualified rollover contribution.

2. Excess contributions were made to your IRAs, Coverdell education savings accounts (ESAs), Archer MSAs, or health savings accounts (HSAs).

3. You received taxable distributions from Coverdell ESAs or qualified tuition programs.

4. You were born before July 1, 1937, and did not take the minimum required distribution from your IRA or other qualified retirement plan.

**Exception.** If only item (1) applies and distribution code 1 is correctly shown in box 7 of Form 1099-R, you do not have to file Form 5329. Instead, multiply the taxable amount of the distribution by 10% (.10) and enter the result on line 59. The taxable amount of the distribution is the part of the distribution you reported on Form 1040, line 15b or line 16b, or on Form 4972. Also, enter "No" under the heading "Other Taxes" to the left of line 59 to indicate that you do not have to file Form 5329. But if distribution code 1 is incorrectly shown in box 7 of Form 1099-R or you qualify for an exception for qualified medical expenses, qualified higher education expenses, qualified first-time homebuyer distributions, or a qualified reservist distribution, you must file Form 5329.

**Economic stimulus payment.** If your economic stimulus payment was directly deposited to your IRA, Coverdell ESA, Archer MSA, HSA, or qualified tuition program account and you withdraw it by the due date (including extensions) of your 2008 return, you do not have to file Form 5329 and you do not owe this tax on the contribution or distribution of the economic stimulus payment. For a Coverdell ESA, the withdrawal can be made by the later of the above date or June 1, 2009. If you did not withdraw the economic stimulus payment by that date, see Form 5329 and its instructions.

## Line 60

### Additional Taxes

Enter the total of any advance earned income credit (AEIC) payments you received and household employment taxes from Schedule H. Check the appropriate box(es).

**AEIC payments.** Enter the amount of AEIC payments you received. These payments are shown in box 9 of Form(s) W-2.

**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 page 45) cash wages of \$1,600 or more in 2008. Cash wages include wages paid by check, money order, etc.

2. You withheld federal income tax during 2008 at the request of any household employee.

3. You paid total cash wages of \$1,000 or more in any calendar quarter of 2007 or 2008 to household employees.



*For item (1), do not count amounts paid to an employee who was under age 18 at any time in 2008 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.

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## Line 61

### Total Tax

Include in the total on line 61 any of the following taxes. To find out if you owe the tax, see the form or publication indicated. On the dotted line next to line 61, enter the amount of the tax and identify it as indicated.

1. Additional tax on health savings account (HSA) distributions (see Form 8889, Part II). Identify as "HSA."

2. Additional tax on an HSA because you did not remain an eligible individual during the testing period (see Form 8889, Part III). Identify as "HDHP."

3. Additional tax on Archer MSA distributions (see Form 8853). Identify as "MSA."

4. Additional tax on Medicare Advantage MSA distributions (see Form 8853). Identify as "Med MSA."

5. Recapture of the following credits.

a. Investment credit (see Form 4255). Identify as "ICR."

b. Low-income housing credit (see Form 8611). Identify as "LIHCR."

c. Qualified electric vehicle credit (see Form 8834). Identify as "QEVCr."

d. Indian employment credit (see Form 8845). Identify as "IECR."

e. New markets credit (see Form 8874). Identify as "NMCR."

f. Credit for employer-provided child care facilities (see Form 8882). Identify as "ECCFR."

g. Alternative motor vehicle credit (see Form 8910). Identify as "AMVCR."

h. Alternative fuel vehicle refueling property credit (see Form 8911). Identify as "ARPCR."

6. Recapture of federal mortgage subsidy. If you sold your home in 2008 and it was financed (in whole or in part) from the

proceeds of any tax-exempt qualified mortgage bond or you claimed the mortgage interest credit, see Form 8828. Identify as "FMSR."

7. Section 72(m)(5) excess benefits tax (see Pub. 560). Identify as "Sec. 72(m)(5)."

8. Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. This tax should be shown in box 12 of Form W-2 with codes A and B or M and N. Identify as "UT."

9. Golden parachute payments. If you received an excess parachute payment (EPP), you must pay a 20% tax on it. This tax should be shown in box 12 of Form W-2 with code K. If you received a Form 1099-MISC, the tax is 20% of the EPP shown in box 13. Identify as "EPP."

10. Tax on accumulation distribution of trusts (see Form 4970). Identify as "ADT."

11. Excise tax on insider stock compensation from an expatriated corporation. You may owe a 15% excise tax on the value of nonstatutory stock options and certain other stock-based compensation held by you or a member of your family from an expatriated corporation or its expanded affiliated group in which you were an officer, director, or more-than-10% owner. See section 4985. Identify as "ISC."

12. Additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements. This income should be shown in box 12 of Form W-2 with code Z, or in box 15b of Form 1099-MISC. The tax is 20% of the amount required to be included in income plus an interest amount determined under section 409A(a)(1)(B)(ii). See section 409A(a)(1)(B) for details. Identify as "NQDC."

13. Interest on the tax due on installment income from the sale of certain residential lots and timeshares. Identify as "453(l)(3)."

14. Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000. Identify as "453A(c)."

15. Additional tax on recapture of a charitable contribution deduction relating to a fractional interest in tangible personal property. See Pub. 526. Identify as "FITPP."

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## Payments

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### Line 62

#### Federal Income Tax Withheld

Add the amounts shown as federal income tax withheld on your Forms W-2, W-2G,

and 1099-R. Enter the total on line 62. The amount withheld should be shown in box 2 of Form W-2 or W-2G, and in box 4 of Form 1099-R. Attach Forms W-2G and 1099-R to the front of your return if federal income tax was withheld.

If you received a 2008 Form 1099 showing federal income tax withheld on dividends, taxable or tax-exempt interest income, unemployment compensation, social security benefits, or other income you received, include the amount withheld in the total on line 62. This should be shown in box 4 of Form 1099 or box 6 of Form SSA-1099.

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## Line 63

### 2008 Estimated Tax Payments

Enter any estimated federal income tax payments you made for 2008. Include any overpayment from your 2007 return that you applied to your 2008 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2008. For an example of how to do this, see Pub. 505. Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2008 or in 2009 before filing a 2008 return.

### Divorced Taxpayers

If you got divorced in 2008 and you made joint estimated tax payments with your former spouse, enter your former spouse's SSN in the space provided on the front of Form 1040. If you were divorced and remarried in 2008, enter your present spouse's SSN in the space provided on the front of Form 1040. Also, under the heading *Payments* to the left of line 63, enter your former spouse's SSN, followed by "DIV."

### Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of Form 1040. On the statement, explain all the payments you and your spouse made in 2008 and the name(s) and SSN(s) under which you made them.

# Lines 64a and 64b— Earned Income Credit (EIC)

## What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.

**TIP** You may be able to elect to use your 2007 earned income to figure your EIC if (a) your 2007 earned income is more than your 2008 earned income, and (b) your main home was in a Midwestern disaster area. Also, special rules may apply for people who had to relocate because of the storms, tornadoes, or flooding in a Midwestern disaster area. For details, see Pub. 4492-B.

## To Take the EIC:

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

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

**CAUTION** If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. See Form 8862, who must file, on page 49. You may also have to pay penalties.

## Step 1 All Filers

- If, in 2008:
  - 2 children lived with you, is the amount on Form 1040, line 38, less than \$38,646 (\$41,646 if married filing jointly)?
  - 1 child lived with you, is the amount on Form 1040, line 38, less than \$33,995 (\$36,995 if married filing jointly)?
  - No children lived with you, is the amount on Form 1040, line 38, less than \$12,880 (\$15,880 if married filing jointly)?

**Yes.** Continue   **No.**  You cannot take the credit.
- Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 49)?
 

**Yes.** Continue   **No.**  You cannot take the credit. Enter “No” on the dotted line next to line 64a.
- Is your filing status married filing separately?
 

**Yes.**  You cannot take the credit.  **No.** Go to question 4.

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

**Yes.**  You cannot take the credit.  **No.** Continue 
- Were you or your spouse a nonresident alien for any part of 2008?
 

**Yes.** See *Nonresident aliens* on page 49.  **No.** Go to Step 2.

## Step 2 Investment Income

- Add the amounts from Form 1040:
 

Line 8a			
Line 8b	+		
Line 9a	+		
Line 13*	+		
<b>Investment Income</b> =			

\*If line 13 is a loss, enter -0-.

- Is your investment income more than \$2,950?
 

**Yes.** Continue   **No.** Skip question 3; go to question 4.
- Are you filing Form 4797 (relating to sales of business property)?
 

**Yes.** See *Form 4797 filers* on page 49.  **No.**  You cannot take the credit.
- Do any of the following apply for 2008?
  - You are filing Schedule E.
  - You are reporting income from the rental of personal property not used in a trade or business.
  - You are reporting income on Form 1040, line 21, from Form 8814 (relating to election to report child’s interest and dividends).

**Yes.** You must use Worksheet 1 in Pub. 596 to see if you can take the credit.  **No.** Go to Step 3.

Continued from page 46

**Step 3 Qualifying Child**

**A qualifying child for the EIC is a child who is your...**

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

**AND**

was ...

Under age 19 at the end of 2008

or

Under age 24 at the end of 2008 and a student (see page 49)

or

Any age and permanently and totally disabled (see page 49)

**AND**

who...

Lived with you in the United States for more than half of 2008.

If the child did not live with you for the required time, see *Exception to time lived with you* on page 49.



*If the child meets the conditions to be a qualifying child of any other person (other than your spouse if filing a joint return) for 2008, or the child was married, see page 49.*

1. Do you have at least one child who meets the conditions to be your qualifying child?
  - Yes.** The child must have a valid social security number as defined on page 49 unless the child was born and died in 2008. Go to question 2.
  - No.** Skip question 2; go to Step 4.

2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2008?
  - Yes.** You cannot take the credit. Enter "No" on the dotted line next to line 64a.
  - No.** Skip Step 4; go to Step 5 on page 48.

**Step 4 Filers Without a Qualifying Child**

1. Is the amount on Form 1040, line 38, less than \$12,880 (\$15,880 if married filing jointly)?
  - Yes.** Continue →
  - No.** You cannot take the credit.
2. Could you, or your spouse if filing a joint return, be a qualifying child of another person in 2008?
  - Yes.** You cannot take the credit. Enter "No" on the dotted line next to line 64a. →
  - No.** Continue →
3. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2008 tax return?
  - Yes.** You cannot take the credit. →
  - No.** Continue →
4. Were you, or your spouse if filing a joint return, at least age 25 but under age 65 at the end of 2008?
  - Yes.** Continue →
  - No.** You cannot take the credit.
5. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2008? Members of the military stationed outside the United States, see page 49 before you answer.
  - Yes.** Go to Step 5 on page 48.
  - No.** You cannot take the credit. Enter "No" on the dotted line next to line 64a.

Continued from page 47

### Step 5 Earned Income

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

- Yes.** See *Clergy or Church employees*, whichever applies, on this page.  **No.** Continue

2. Figure earned income\*:

Form 1040, line 7 \_\_\_\_\_

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a Form W-2.
- Amount received for work performed while an inmate in a penal institution (enter "PRI" and the amount subtracted on the dotted line next to Form 1040, line 7).
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan (enter "DFC" and the amount subtracted on the dotted line next to Form 1040, line 7). This amount may be shown in box 11 of Form W-2. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.

Add all of your nontaxable combat pay if you elect to include it in earned income. Also enter this amount on Form 1040, line 64b. See *Combat pay, nontaxable* on this page.

+ \_\_\_\_\_



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

**Earned Income** =

\*You may be able to elect to use your 2007 earned income instead of your 2008 earned income to figure your 2008 EIC if (a) your 2007 earned income is more than your 2008 earned income, and (b) your main home was in a Midwestern disaster area. For details, see Pub. 4492-B. If you make this election, skip questions 2 and 3 and go to question 4.



*Electing to use your 2007 earned income may increase or decrease your EIC. Figure the credit using your 2008 earned income. Then figure the credit using your 2007 earned income. Compare the total of your EIC and additional child tax credit, if any, using the earned income for both 2007 and 2008 before making the election. If you elect to use your 2007 earned income, enter "PYEI" and the amount of your 2007 earned income on the dotted line next to line 64a.*

3. Were you self-employed at any time in 2008, or are you filing Schedule SE because you were a member of the clergy or you had church employee income, or are you filing Schedule C or C-EZ as a statutory employee?

- Yes.** Skip question 4 and Step 6; go to Worksheet B on page 51.  **No.** Continue

4. If you have:

- 2 or more qualifying children, is your earned income less than \$38,646 (\$41,646 if married filing jointly)?
- 1 qualifying child, is your earned income less than \$33,995 (\$36,995 if married filing jointly)?
- No qualifying children, is your earned income less than \$12,880 (\$15,880 if married filing jointly)?

- Yes.** Go to Step 6.  **No.** You cannot take the credit.

### Step 6 How To Figure the Credit

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

- Yes.** See *Credit figured by the IRS* on page 49.  **No.** Go to Worksheet A on page 50.

### Definitions and Special Rules

(listed in alphabetical order)

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

**Church employees.** Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 5a. Subtract that amount from the amount on Form 1040, line 7, and enter the result in the first space of Step 5, line 2. Be sure to answer "Yes" to question 3 in Step 5.

**Clergy.** The following instructions apply to ministers, members of religious orders who have not taken a vow of poverty, and Christian Science practitioners. If you are filing Schedule SE and the amount on line 2 of that schedule includes an amount that was also reported on Form 1040, line 7:

1. Enter "Clergy" on the dotted line next to Form 1040, line 64a.
2. Determine how much of the amount on Form 1040, line 7, was also reported on Schedule SE, line 2.
3. Subtract that amount from the amount on Form 1040, line 7. Enter the result in the first space of Step 5, line 2.
4. Be sure to answer "Yes" to question 3 in Step 5.

**Combat pay, nontaxable.** If you were a member of the U.S. Armed Forces who served in a combat zone, certain pay is excluded from your income. See *Combat Zone Exclusion* in Pub. 3. You can elect

to include this pay in your earned income when figuring the EIC. The amount of your nontaxable combat pay should be shown in box 12 of Form(s) W-2 with code Q. If you are filing a joint return and both you and your spouse received nontaxable combat pay, you can each make your own election.

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

1. Enter "EIC" on the dotted line next to Form 1040, line 64a.
2. Be sure you enter the nontaxable combat pay you elect to include in earned income on Form 1040, line 64b. See *Combat pay, nontaxable* on page 48.
3. If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see *Form 8862, who must file* below.

**Exception to time lived with you.** Temporary absences by you or the child for special circumstances, such as school, vacation, business, medical care, military service, or detention in a juvenile facility, count as time the child lived with you. Also see *Kidnapped child* on page 19 or *Members of the military* below. A child is considered to have lived with you for all of 2008 if the child was born or died in 2008 and your home was this child's home for the entire time he or she was alive in 2008.

**Form 4797 filers.** If the amount on Form 1040, line 13, includes an amount from Form 4797, you must use Worksheet 1 in Pub. 596 to see if you can take the EIC. Otherwise, stop; you cannot take the EIC.

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

- You filed Form 8862 for another year, the EIC was allowed for that year, and your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.
  - You are taking the EIC without a qualifying child and the only reason your EIC was reduced or disallowed in the other year was because it was determined that a child listed on Schedule EIC was not your qualifying child.
- Also, do not file Form 8862 or take the credit for the:
- 2 years after the most recent tax year for which there was a final determination that your EIC claim was due to reckless or intentional disregard of the EIC rules, or
  - 10 years after the most recent tax year for which there was a final determination that your EIC claim was due to fraud.

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

**Married child.** A child who was married at the end of 2008 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040, line 6c, or (b) you could have claimed him or her as your dependent except for the special rule for *Children of divorced or separated parents* that begins on page 18.

**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. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you do not serve more than 90 days.

**Nonresident aliens.** If your filing status is married filing jointly, go to Step 2 on page 46. Otherwise, stop; you cannot take the EIC. Enter "No" on the dotted line next to line 64a.

**Permanently and totally disabled.** A person is permanently and totally disabled if, at any time in 2008, the person cannot engage in any substantial gainful activity because of a physical or mental

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

**Qualifying child of more than one person.** If the child is the qualifying child of more than one person, only one person can claim the child as a qualifying child for all of the following tax benefits, unless the special rule for *Children of divorced or separated parents* beginning on page 18 applies.

1. Dependency exemption (line 6c).
2. Child tax credits (lines 52 and 66).
3. Head of household filing status (line 4).
4. Credit for child and dependent care expenses (line 48).
5. Exclusion for dependent care benefits (Form 2441, Part III).
6. Earned income credit (lines 64a and 64b).

No other person can take any of the six tax benefits listed above unless he or she has a different qualifying child. If you and any other person claim the child as a qualifying child, the IRS will apply the following rules.

- If only one of the persons is the child's parent, the child will be treated as the qualifying child of the parent.
- If two of the persons are the child's parents, the child will be treated as the qualifying child of the parent with whom the child lived for the longer period of time in 2008. If the child lived with each parent for the same amount of time, the child will be treated as the qualifying child of the parent who had the higher adjusted gross income (AGI) for 2008.
- If none of the persons is the child's parent, the child will be treated as the qualifying child of the person who had the highest AGI for 2008.

**Example.** Your daughter meets the conditions to be a qualifying child for both you and your mother. If you and your mother both claim tax benefits based on the child, the rules above apply. Under these rules, you are entitled to treat your daughter as a qualifying child for all of the six tax benefits listed on this page for which you otherwise qualify. Your mother would not be entitled to take any of the six tax benefits listed on this page unless she has a different qualifying child.

If you will not be taking the EIC with a qualifying child, enter "No" on the dotted line next to line 64a. Otherwise, go to Step 3, question 1, on page 47.

**Social security number (SSN).** For the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a federally funded benefit.

To find out how to get an SSN, see page 14. If you will not have an SSN by the date your return is due, see *What if You Cannot File on Time?* on page 7.

**Student.** A student is a child who during any part of 5 calendar months of 2008 was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

**Welfare benefits, effect of credit on.** Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs or how much you can receive from them. But if the refund you receive because of the EIC is not spent within a certain period of time, it can count as an asset (or resource) and affect your eligibility.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.



**Before you begin:** ✓ Be sure you are using the correct worksheet. Use this worksheet only if you answered “No” to Step 5, question 3, on page 48 or you elect to use your 2007 earned income to figure your EIC (see page 48). Otherwise, use Worksheet B that begins on page 51.

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

1. Enter your earned income from Step 5 on page 48. 1

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2. Look up the amount on line 1 above in the EIC Table on pages 53–60 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 2

If line 2 is zero, You cannot take the credit. Enter “No” on the dotted line next to line 64a.

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3. Enter the amount from Form 1040, line 38. 3

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

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

**No.** Go to line 5.

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

5. If you have:

- No qualifying children, is the amount on line 3 less than \$7,200 (\$10,200 if married filing jointly)?
- 1 or more qualifying children, is the amount on line 3 less than \$15,750 (\$18,750 if married filing jointly)?

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

**No.** Look up the amount on line 3 in the EIC Table on pages 53–60 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 5

Look at the amounts on lines 5 and 2. Then, enter the **smaller** amount on line 6.

**Part 3**  
**Your Earned Income Credit**

6. **This is your earned income credit.** 6

Enter this amount on Form 1040, line 64a. ⋮

**Reminder—**

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

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*If your EIC for a year after 1996 was reduced or disallowed, see page 49 to find out if you must file Form 8862 to take the credit for 2008.*



Use this worksheet if you answered “Yes” to Step 5, question 3, on page 48, and you do not elect to use your 2007 earned income to figure your EIC (see page 48).

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

<p><b>Part 1</b></p> <p><b>Self-Employed, Members of the Clergy, and People With Church Employee Income Filing Schedule SE</b></p>	1a. Enter the amount from Schedule SE, Section A, line 3, or Section B, line 3, whichever applies.	1a		
	b. Enter any amount from Schedule SE, Section B, line 4b, and line 5a.	+	1b	
	c. Combine lines 1a and 1b.	=	1c	
	d. Enter the amount from Schedule SE, Section A, line 6, or Section B, line 13, whichever applies.	-	1d	
	e. Subtract line 1d from 1c.	=	1e	

<p><b>Part 2</b></p> <p><b>Self-Employed NOT Required To File Schedule SE</b></p> <p><small>For example, your net earnings from self-employment were less than \$400.</small></p>	2. Do not include on these lines any statutory employee income, any net profit from services performed as a notary public, or any amount exempt from self-employment tax as the result of the filing and approval of Form 4029 or Form 4361.		
	a. Enter any net farm profit or (loss) from Schedule F, line 36, and from farm partnerships, Schedule K-1 (Form 1065), box 14, code A*.	2a	
	b. Enter any net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming); and Schedule K-1 (Form 1065-B), box 9, code J1*.	+	2b
c. Combine lines 2a and 2b.	=	2c	
<p>*Reduce any Schedule K-1 amounts by any partnership section 179 expense deduction claimed, unreimbursed partnership expenses claimed, and depletion claimed on oil and gas properties. If you have any Schedule K-1 amounts, complete the appropriate line(s) of Schedule SE, Section A. Enter your name and social security number on Schedule SE and attach it to your return.</p>			

<p><b>Part 3</b></p> <p><b>Statutory Employees Filing Schedule C or C-EZ</b></p>	3. Enter the amount from Schedule C, line 1, or Schedule C-EZ, line 1, that you are filing as a statutory employee.	3	
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<p><b>Part 4</b></p> <p><b>All Filers Using Worksheet B</b></p> <p><small>Note. If line 4b includes income on which you should have paid self-employment tax but did not, we may reduce your credit by the amount of self-employment tax not paid.</small></p>	4a. Enter your earned income from Step 5 on page 48.	4a	
	b. Combine lines 1e, 2c, 3, and 4a. <b>This is your total earned income.</b>	4b	
<p>If line 4b is zero or less,  You cannot take the credit. Enter “No” on the dotted line next to line 64a.</p>			
<p>5. If you have:</p> <ul style="list-style-type: none"> <li>● 2 or more qualifying children, is line 4b less than \$38,646 (\$41,646 if married filing jointly)?</li> <li>● 1 qualifying child, is line 4b less than \$33,995 (\$36,995 if married filing jointly)?</li> <li>● No qualifying children, is line 4b less than \$12,880 (\$15,880 if married filing jointly)?</li> </ul> <p><input type="checkbox"/> <b>Yes.</b> If you want the IRS to figure your credit, see page 48. If you want to figure the credit yourself, enter the amount from line 4b on line 6 (page 52).</p> <p><input type="checkbox"/> <b>No.</b>  You cannot take the credit. Enter “No” on the dotted line next to line 64a.</p>			



**Part 5**

**All Filers Using Worksheet B**

6. Enter your total earned income from Part 4, line 4b, on page 51. 6

7. Look up the amount on line 6 above in the EIC Table on pages 53–60 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. 7

If line 7 is zero, You cannot take the credit. Enter “No” on the dotted line next to line 64a.

8. Enter the amount from Form 1040, line 38. 8

9. Are the amounts on lines 8 and 6 the same?
- Yes.** Skip line 10; enter the amount from line 7 on line 11.
- No.** Go to line 10.

**Part 6**

**Filers Who Answered “No” on Line 9**

10. If you have:
- No qualifying children, is the amount on line 8 less than \$7,200 (\$10,200 if married filing jointly)?
  - 1 or more qualifying children, is the amount on line 8 less than \$15,750 (\$18,750 if married filing jointly)?
- Yes.** Leave line 10 blank; enter the amount from line 7 on line 11.
- No.** Look up the amount on line 8 in the EIC Table on pages 53–60 to find the credit. Be sure you use the correct column for your filing status and the number of children you have. Enter the credit here. Look at the amounts on lines 10 and 7. Then, enter the **smaller** amount on line 11.

10

**Part 7**

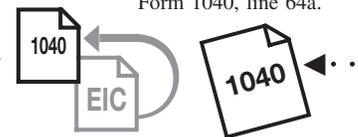
**Your Earned Income Credit**

**This is your earned income credit.**

11

**Reminder—**

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



Enter this amount on Form 1040, line 64a.



*If your EIC for a year after 1996 was reduced or disallowed, see page 49 to find out if you must file Form 8862 to take the credit for 2008.*

# 2008 Earned Income Credit (EIC) Table

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

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

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

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

If the amount you are looking up from the worksheet is—		And your filing status is—		
		Single, head of household, or qualifying widow(er) and you have—	One child	Two children
At least	But less than	Your credit is—		
2,400	2,450	186	825	970
2,450	2,500	189	842	990

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
At least	But less than	No children	One child	Two children	No children	One child	Two children
Your credit is—		Your credit is—					
\$1	\$50	\$2	\$9	\$10	\$2	\$9	\$10
50	100	6	26	30	6	26	30
100	150	10	43	50	10	43	50
150	200	13	60	70	13	60	70
200	250	17	77	90	17	77	90
250	300	21	94	110	21	94	110
300	350	25	111	130	25	111	130
350	400	29	128	150	29	128	150
400	450	33	145	170	33	145	170
450	500	36	162	190	36	162	190
500	550	40	179	210	40	179	210
550	600	44	196	230	44	196	230
600	650	48	213	250	48	213	250
650	700	52	230	270	52	230	270
700	750	55	247	290	55	247	290
750	800	59	264	310	59	264	310
800	850	63	281	330	63	281	330
850	900	67	298	350	67	298	350
900	950	71	315	370	71	315	370
950	1,000	75	332	390	75	332	390
1,000	1,050	78	349	410	78	349	410
1,050	1,100	82	366	430	82	366	430
1,100	1,150	86	383	450	86	383	450
1,150	1,200	90	400	470	90	400	470
1,200	1,250	94	417	490	94	417	490
1,250	1,300	98	434	510	98	434	510
1,300	1,350	101	451	530	101	451	530
1,350	1,400	105	468	550	105	468	550
1,400	1,450	109	485	570	109	485	570
1,450	1,500	113	502	590	113	502	590
1,500	1,550	117	519	610	117	519	610
1,550	1,600	120	536	630	120	536	630
1,600	1,650	124	553	650	124	553	650
1,650	1,700	128	570	670	128	570	670
1,700	1,750	132	587	690	132	587	690
1,750	1,800	136	604	710	136	604	710
1,800	1,850	140	621	730	140	621	730
1,850	1,900	143	638	750	143	638	750
1,900	1,950	147	655	770	147	655	770
1,950	2,000	151	672	790	151	672	790
2,000	2,050	155	689	810	155	689	810
2,050	2,100	159	706	830	159	706	830
2,100	2,150	163	723	850	163	723	850
2,150	2,200	166	740	870	166	740	870
2,200	2,250	170	757	890	170	757	890
2,250	2,300	174	774	910	174	774	910
2,300	2,350	178	791	930	178	791	930
2,350	2,400	182	808	950	182	808	950
2,400	2,450	186	825	970	186	825	970
2,450	2,500	189	842	990	189	842	990

(Continued on page 54)

**2008 Earned Income Credit (EIC) Table—Continued**

(Caution. This is not a tax table.)

If the amount you are looking up from the worksheet is—		And your filing status is—						If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—					Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children			No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—			At least	But less than	Your credit is—			Your credit is—		
<b>5,000</b>	<b>5,050</b>	384	1,709	2,010	384	1,709	2,010	<b>8,000</b>	<b>8,050</b>	371	2,729	3,210	438	2,729	3,210
<b>5,050</b>	<b>5,100</b>	388	1,726	2,030	388	1,726	2,030	<b>8,050</b>	<b>8,100</b>	368	2,746	3,230	438	2,746	3,230
<b>5,100</b>	<b>5,150</b>	392	1,743	2,050	392	1,743	2,050	<b>8,100</b>	<b>8,150</b>	364	2,763	3,250	438	2,763	3,250
<b>5,150</b>	<b>5,200</b>	396	1,760	2,070	396	1,760	2,070	<b>8,150</b>	<b>8,200</b>	360	2,780	3,270	438	2,780	3,270
<b>5,200</b>	<b>5,250</b>	400	1,777	2,090	400	1,777	2,090	<b>8,200</b>	<b>8,250</b>	356	2,797	3,290	438	2,797	3,290
<b>5,250</b>	<b>5,300</b>	404	1,794	2,110	404	1,794	2,110	<b>8,250</b>	<b>8,300</b>	352	2,814	3,310	438	2,814	3,310
<b>5,300</b>	<b>5,350</b>	407	1,811	2,130	407	1,811	2,130	<b>8,300</b>	<b>8,350</b>	348	2,831	3,330	438	2,831	3,330
<b>5,350</b>	<b>5,400</b>	411	1,828	2,150	411	1,828	2,150	<b>8,350</b>	<b>8,400</b>	345	2,848	3,350	438	2,848	3,350
<b>5,400</b>	<b>5,450</b>	415	1,845	2,170	415	1,845	2,170	<b>8,400</b>	<b>8,450</b>	341	2,865	3,370	438	2,865	3,370
<b>5,450</b>	<b>5,500</b>	419	1,862	2,190	419	1,862	2,190	<b>8,450</b>	<b>8,500</b>	337	2,882	3,390	438	2,882	3,390
<b>5,500</b>	<b>5,550</b>	423	1,879	2,210	423	1,879	2,210	<b>8,500</b>	<b>8,550</b>	333	2,899	3,410	438	2,899	3,410
<b>5,550</b>	<b>5,600</b>	426	1,896	2,230	426	1,896	2,230	<b>8,550</b>	<b>8,600</b>	329	2,917	3,430	438	2,917	3,430
<b>5,600</b>	<b>5,650</b>	430	1,913	2,250	430	1,913	2,250	<b>8,600</b>	<b>8,650</b>	326	2,917	3,450	438	2,917	3,450
<b>5,650</b>	<b>5,700</b>	434	1,930	2,270	434	1,930	2,270	<b>8,650</b>	<b>8,700</b>	322	2,917	3,470	438	2,917	3,470
<b>5,700</b>	<b>5,750</b>	438	1,947	2,290	438	1,947	2,290	<b>8,700</b>	<b>8,750</b>	318	2,917	3,490	438	2,917	3,490
<b>5,750</b>	<b>5,800</b>	438	1,964	2,310	438	1,964	2,310	<b>8,750</b>	<b>8,800</b>	314	2,917	3,510	438	2,917	3,510
<b>5,800</b>	<b>5,850</b>	438	1,981	2,330	438	1,981	2,330	<b>8,800</b>	<b>8,850</b>	310	2,917	3,530	438	2,917	3,530
<b>5,850</b>	<b>5,900</b>	438	1,998	2,350	438	1,998	2,350	<b>8,850</b>	<b>8,900</b>	306	2,917	3,550	438	2,917	3,550
<b>5,900</b>	<b>5,950</b>	438	2,015	2,370	438	2,015	2,370	<b>8,900</b>	<b>8,950</b>	303	2,917	3,570	438	2,917	3,570
<b>5,950</b>	<b>6,000</b>	438	2,032	2,390	438	2,032	2,390	<b>8,950</b>	<b>9,000</b>	299	2,917	3,590	438	2,917	3,590
<b>6,000</b>	<b>6,050</b>	438	2,049	2,410	438	2,049	2,410	<b>9,000</b>	<b>9,050</b>	295	2,917	3,610	438	2,917	3,610
<b>6,050</b>	<b>6,100</b>	438	2,066	2,430	438	2,066	2,430	<b>9,050</b>	<b>9,100</b>	291	2,917	3,630	438	2,917	3,630
<b>6,100</b>	<b>6,150</b>	438	2,083	2,450	438	2,083	2,450	<b>9,100</b>	<b>9,150</b>	287	2,917	3,650	438	2,917	3,650
<b>6,150</b>	<b>6,200</b>	438	2,100	2,470	438	2,100	2,470	<b>9,150</b>	<b>9,200</b>	283	2,917	3,670	438	2,917	3,670
<b>6,200</b>	<b>6,250</b>	438	2,117	2,490	438	2,117	2,490	<b>9,200</b>	<b>9,250</b>	280	2,917	3,690	438	2,917	3,690
<b>6,250</b>	<b>6,300</b>	438	2,134	2,510	438	2,134	2,510	<b>9,250</b>	<b>9,300</b>	276	2,917	3,710	438	2,917	3,710
<b>6,300</b>	<b>6,350</b>	438	2,151	2,530	438	2,151	2,530	<b>9,300</b>	<b>9,350</b>	272	2,917	3,730	438	2,917	3,730
<b>6,350</b>	<b>6,400</b>	438	2,168	2,550	438	2,168	2,550	<b>9,350</b>	<b>9,400</b>	268	2,917	3,750	438	2,917	3,750
<b>6,400</b>	<b>6,450</b>	438	2,185	2,570	438	2,185	2,570	<b>9,400</b>	<b>9,450</b>	264	2,917	3,770	438	2,917	3,770
<b>6,450</b>	<b>6,500</b>	438	2,202	2,590	438	2,202	2,590	<b>9,450</b>	<b>9,500</b>	260	2,917	3,790	438	2,917	3,790
<b>6,500</b>	<b>6,550</b>	438	2,219	2,610	438	2,219	2,610	<b>9,500</b>	<b>9,550</b>	257	2,917	3,810	438	2,917	3,810
<b>6,550</b>	<b>6,600</b>	438	2,236	2,630	438	2,236	2,630	<b>9,550</b>	<b>9,600</b>	253	2,917	3,830	438	2,917	3,830
<b>6,600</b>	<b>6,650</b>	438	2,253	2,650	438	2,253	2,650	<b>9,600</b>	<b>9,650</b>	249	2,917	3,850	438	2,917	3,850
<b>6,650</b>	<b>6,700</b>	438	2,270	2,670	438	2,270	2,670	<b>9,650</b>	<b>9,700</b>	245	2,917	3,870	438	2,917	3,870
<b>6,700</b>	<b>6,750</b>	438	2,287	2,690	438	2,287	2,690	<b>9,700</b>	<b>9,750</b>	241	2,917	3,890	438	2,917	3,890
<b>6,750</b>	<b>6,800</b>	438	2,304	2,710	438	2,304	2,710	<b>9,750</b>	<b>9,800</b>	238	2,917	3,910	438	2,917	3,910
<b>6,800</b>	<b>6,850</b>	438	2,321	2,730	438	2,321	2,730	<b>9,800</b>	<b>9,850</b>	234	2,917	3,930	438	2,917	3,930
<b>6,850</b>	<b>6,900</b>	438	2,338	2,750	438	2,338	2,750	<b>9,850</b>	<b>9,900</b>	230	2,917	3,950	438	2,917	3,950
<b>6,900</b>	<b>6,950</b>	438	2,355	2,770	438	2,355	2,770	<b>9,900</b>	<b>9,950</b>	226	2,917	3,970	438	2,917	3,970
<b>6,950</b>	<b>7,000</b>	438	2,372	2,790	438	2,372	2,790	<b>9,950</b>	<b>10,000</b>	222	2,917	3,990	438	2,917	3,990
<b>7,000</b>	<b>7,050</b>	438	2,389	2,810	438	2,389	2,810	<b>10,000</b>	<b>10,050</b>	218	2,917	4,010	438	2,917	4,010
<b>7,050</b>	<b>7,100</b>	438	2,406	2,830	438	2,406	2,830	<b>10,050</b>	<b>10,100</b>	215	2,917	4,030	438	2,917	4,030
<b>7,100</b>	<b>7,150</b>	438	2,423	2,850	438	2,423	2,850	<b>10,100</b>	<b>10,150</b>	211	2,917	4,050	438	2,917	4,050
<b>7,150</b>	<b>7,200</b>	438	2,440	2,870	438	2,440	2,870	<b>10,150</b>	<b>10,200</b>	207	2,917	4,070	438	2,917	4,070
<b>7,200</b>	<b>7,250</b>	433	2,457	2,890	438	2,457	2,890	<b>10,200</b>	<b>10,250</b>	203	2,917	4,090	433	2,917	4,090
<b>7,250</b>	<b>7,300</b>	429	2,474	2,910	438	2,474	2,910	<b>10,250</b>	<b>10,300</b>	199	2,917	4,110	429	2,917	4,110
<b>7,300</b>	<b>7,350</b>	425	2,491	2,930	438	2,491	2,930	<b>10,300</b>	<b>10,350</b>	195	2,917	4,130	425	2,917	4,130
<b>7,350</b>	<b>7,400</b>	421	2,508	2,950	438	2,508	2,950	<b>10,350</b>	<b>10,400</b>	192	2,917	4,150	421	2,917	4,150
<b>7,400</b>	<b>7,450</b>	417	2,525	2,970	438	2,525	2,970	<b>10,400</b>	<b>10,450</b>	188	2,917	4,170	417	2,917	4,170
<b>7,450</b>	<b>7,500</b>	413	2,542	2,990	438	2,542	2,990	<b>10,450</b>	<b>10,500</b>	184	2,917	4,190	413	2,917	4,190
<b>7,500</b>	<b>7,550</b>	410	2,559	3,010	438	2,559	3,010	<b>10,500</b>	<b>10,550</b>	180	2,917	4,210	410	2,917	4,210
<b>7,550</b>	<b>7,600</b>	406	2,576	3,030	438	2,576	3,030	<b>10,550</b>	<b>10,600</b>	176	2,917	4,230	406	2,917	4,230
<b>7,600</b>	<b>7,650</b>	402	2,593	3,050	438	2,593	3,050	<b>10,600</b>	<b>10,650</b>	173	2,917	4,250	402	2,917	4,250
<b>7,650</b>	<b>7,700</b>	398	2,610	3,070	438	2,610	3,070	<b>10,650</b>	<b>10,700</b>	169	2,917	4,270	398	2,917	4,270
<b>7,700</b>	<b>7,750</b>	394	2,627	3,090	438	2,627	3,090	<b>10,700</b>	<b>10,750</b>	165	2,917	4,290	394	2,917	4,290
<b>7,750</b>	<b>7,800</b>	391	2,644	3,110	438	2,644	3,110	<b>10,750</b>	<b>10,800</b>	161	2,917	4,310	391	2,917	4,310
<b>7,800</b>	<b>7,850</b>	387	2,661	3,130	438	2,661	3,130	<b>10,800</b>	<b>10,850</b>	157	2,917	4,330	387	2,917	4,330
<b>7,850</b>	<b>7,900</b>	383	2,678	3,150	438	2,678	3,150	<b>10,850</b>	<b>10,900</b>	153	2,917	4,350	383	2,917	4,350
<b>7,900</b>	<b>7,950</b>	379	2,695	3,170	438	2,695	3,170	<b>10,900</b>	<b>10,950</b>	150	2,917	4,370	379	2,917	4,370
<b>7,950</b>	<b>8,000</b>	375	2,712	3,190	438	2,712	3,190	<b>10,950</b>	<b>11,000</b>	146	2,917	4,390	375	2,917	4,390

(Continued on page 55)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
11,000	11,050	142	2,917	4,410	371	2,917	4,410
11,050	11,100	138	2,917	4,430	368	2,917	4,430
11,100	11,150	134	2,917	4,450	364	2,917	4,450
11,150	11,200	130	2,917	4,470	360	2,917	4,470
11,200	11,250	127	2,917	4,490	356	2,917	4,490
11,250	11,300	123	2,917	4,510	352	2,917	4,510
11,300	11,350	119	2,917	4,530	348	2,917	4,530
11,350	11,400	115	2,917	4,550	345	2,917	4,550
11,400	11,450	111	2,917	4,570	341	2,917	4,570
11,450	11,500	107	2,917	4,590	337	2,917	4,590
11,500	11,550	104	2,917	4,610	333	2,917	4,610
11,550	11,600	100	2,917	4,630	329	2,917	4,630
11,600	11,650	96	2,917	4,650	326	2,917	4,650
11,650	11,700	92	2,917	4,670	322	2,917	4,670
11,700	11,750	88	2,917	4,690	318	2,917	4,690
11,750	11,800	85	2,917	4,710	314	2,917	4,710
11,800	11,850	81	2,917	4,730	310	2,917	4,730
11,850	11,900	77	2,917	4,750	306	2,917	4,750
11,900	11,950	73	2,917	4,770	303	2,917	4,770
11,950	12,000	69	2,917	4,790	299	2,917	4,790
12,000	12,050	65	2,917	4,810	295	2,917	4,810
12,050	12,100	62	2,917	4,824	291	2,917	4,824
12,100	12,150	58	2,917	4,824	287	2,917	4,824
12,150	12,200	54	2,917	4,824	283	2,917	4,824
12,200	12,250	50	2,917	4,824	280	2,917	4,824
12,250	12,300	46	2,917	4,824	276	2,917	4,824
12,300	12,350	42	2,917	4,824	272	2,917	4,824
12,350	12,400	39	2,917	4,824	268	2,917	4,824
12,400	12,450	35	2,917	4,824	264	2,917	4,824
12,450	12,500	31	2,917	4,824	260	2,917	4,824
12,500	12,550	27	2,917	4,824	257	2,917	4,824
12,550	12,600	23	2,917	4,824	253	2,917	4,824
12,600	12,650	20	2,917	4,824	249	2,917	4,824
12,650	12,700	16	2,917	4,824	245	2,917	4,824
12,700	12,750	12	2,917	4,824	241	2,917	4,824
12,750	12,800	8	2,917	4,824	238	2,917	4,824
12,800	12,850	4	2,917	4,824	234	2,917	4,824
12,850	12,900	*	2,917	4,824	230	2,917	4,824
12,900	12,950	0	2,917	4,824	226	2,917	4,824
12,950	13,000	0	2,917	4,824	222	2,917	4,824
13,000	13,050	0	2,917	4,824	218	2,917	4,824
13,050	13,100	0	2,917	4,824	215	2,917	4,824
13,100	13,150	0	2,917	4,824	211	2,917	4,824
13,150	13,200	0	2,917	4,824	207	2,917	4,824
13,200	13,250	0	2,917	4,824	203	2,917	4,824
13,250	13,300	0	2,917	4,824	199	2,917	4,824
13,300	13,350	0	2,917	4,824	195	2,917	4,824
13,350	13,400	0	2,917	4,824	192	2,917	4,824
13,400	13,450	0	2,917	4,824	188	2,917	4,824
13,450	13,500	0	2,917	4,824	184	2,917	4,824
13,500	13,550	0	2,917	4,824	180	2,917	4,824
13,550	13,600	0	2,917	4,824	176	2,917	4,824
13,600	13,650	0	2,917	4,824	173	2,917	4,824
13,650	13,700	0	2,917	4,824	169	2,917	4,824
13,700	13,750	0	2,917	4,824	165	2,917	4,824
13,750	13,800	0	2,917	4,824	161	2,917	4,824
13,800	13,850	0	2,917	4,824	157	2,917	4,824
13,850	13,900	0	2,917	4,824	153	2,917	4,824
13,900	13,950	0	2,917	4,824	150	2,917	4,824
13,950	14,000	0	2,917	4,824	146	2,917	4,824
14,000	14,050	0	2,917	4,824	142	2,917	4,824
14,050	14,100	0	2,917	4,824	138	2,917	4,824
14,100	14,150	0	2,917	4,824	134	2,917	4,824
14,150	14,200	0	2,917	4,824	130	2,917	4,824
14,200	14,250	0	2,917	4,824	127	2,917	4,824
14,250	14,300	0	2,917	4,824	123	2,917	4,824
14,300	14,350	0	2,917	4,824	119	2,917	4,824
14,350	14,400	0	2,917	4,824	115	2,917	4,824
14,400	14,450	0	2,917	4,824	111	2,917	4,824
14,450	14,500	0	2,917	4,824	107	2,917	4,824
14,500	14,550	0	2,917	4,824	104	2,917	4,824
14,550	14,600	0	2,917	4,824	100	2,917	4,824
14,600	14,650	0	2,917	4,824	96	2,917	4,824
14,650	14,700	0	2,917	4,824	92	2,917	4,824
14,700	14,750	0	2,917	4,824	88	2,917	4,824
14,750	14,800	0	2,917	4,824	85	2,917	4,824
14,800	14,850	0	2,917	4,824	81	2,917	4,824
14,850	14,900	0	2,917	4,824	77	2,917	4,824
14,900	14,950	0	2,917	4,824	73	2,917	4,824
14,950	15,000	0	2,917	4,824	69	2,917	4,824
15,000	15,050	0	2,917	4,824	65	2,917	4,824
15,050	15,100	0	2,917	4,824	62	2,917	4,824
15,100	15,150	0	2,917	4,824	58	2,917	4,824
15,150	15,200	0	2,917	4,824	54	2,917	4,824
15,200	15,250	0	2,917	4,824	50	2,917	4,824
15,250	15,300	0	2,917	4,824	46	2,917	4,824
15,300	15,350	0	2,917	4,824	42	2,917	4,824
15,350	15,400	0	2,917	4,824	39	2,917	4,824
15,400	15,450	0	2,917	4,824	35	2,917	4,824
15,450	15,500	0	2,917	4,824	31	2,917	4,824
15,500	15,550	0	2,917	4,824	27	2,917	4,824
15,550	15,600	0	2,917	4,824	23	2,917	4,824
15,600	15,650	0	2,917	4,824	20	2,917	4,824
15,650	15,700	0	2,917	4,824	16	2,917	4,824
15,700	15,750	0	2,917	4,824	12	2,917	4,824
15,750	15,800	0	2,912	4,817	8	2,917	4,824
15,800	15,850	0	2,904	4,806	4	2,917	4,824
15,850	15,900	0	2,896	4,796	*	2,917	4,824
15,900	15,950	0	2,888	4,785	0	2,917	4,824
15,950	16,000	0	2,880	4,775	0	2,917	4,824

\*If the amount you are looking up from the worksheet is at least \$12,850 (\$15,850 if married filing jointly) but less than \$12,880 (\$15,880 if married filing jointly), your credit is \$1. Otherwise, you cannot take the credit.

(Continued on page 56)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
16,000	16,050	0	2,872	4,764	0	2,917	4,824
16,050	16,100	0	2,864	4,753	0	2,917	4,824
16,100	16,150	0	2,856	4,743	0	2,917	4,824
16,150	16,200	0	2,848	4,732	0	2,917	4,824
16,200	16,250	0	2,840	4,722	0	2,917	4,824
16,250	16,300	0	2,832	4,711	0	2,917	4,824
16,300	16,350	0	2,824	4,701	0	2,917	4,824
16,350	16,400	0	2,816	4,690	0	2,917	4,824
16,400	16,450	0	2,808	4,680	0	2,917	4,824
16,450	16,500	0	2,800	4,669	0	2,917	4,824
16,500	16,550	0	2,792	4,659	0	2,917	4,824
16,550	16,600	0	2,784	4,648	0	2,917	4,824
16,600	16,650	0	2,776	4,638	0	2,917	4,824
16,650	16,700	0	2,768	4,627	0	2,917	4,824
16,700	16,750	0	2,760	4,617	0	2,917	4,824
16,750	16,800	0	2,752	4,606	0	2,917	4,824
16,800	16,850	0	2,744	4,595	0	2,917	4,824
16,850	16,900	0	2,736	4,585	0	2,917	4,824
16,900	16,950	0	2,728	4,574	0	2,917	4,824
16,950	17,000	0	2,720	4,564	0	2,917	4,824
17,000	17,050	0	2,712	4,553	0	2,917	4,824
17,050	17,100	0	2,704	4,543	0	2,917	4,824
17,100	17,150	0	2,696	4,532	0	2,917	4,824
17,150	17,200	0	2,688	4,522	0	2,917	4,824
17,200	17,250	0	2,680	4,511	0	2,917	4,824
17,250	17,300	0	2,672	4,501	0	2,917	4,824
17,300	17,350	0	2,664	4,490	0	2,917	4,824
17,350	17,400	0	2,656	4,480	0	2,917	4,824
17,400	17,450	0	2,648	4,469	0	2,917	4,824
17,450	17,500	0	2,640	4,459	0	2,917	4,824
17,500	17,550	0	2,632	4,448	0	2,917	4,824
17,550	17,600	0	2,624	4,438	0	2,917	4,824
17,600	17,650	0	2,616	4,427	0	2,917	4,824
17,650	17,700	0	2,608	4,416	0	2,917	4,824
17,700	17,750	0	2,600	4,406	0	2,917	4,824
17,750	17,800	0	2,592	4,395	0	2,917	4,824
17,800	17,850	0	2,584	4,385	0	2,917	4,824
17,850	17,900	0	2,576	4,374	0	2,917	4,824
17,900	17,950	0	2,568	4,364	0	2,917	4,824
17,950	18,000	0	2,560	4,353	0	2,917	4,824
18,000	18,050	0	2,552	4,343	0	2,917	4,824
18,050	18,100	0	2,544	4,332	0	2,917	4,824
18,100	18,150	0	2,536	4,322	0	2,917	4,824
18,150	18,200	0	2,528	4,311	0	2,917	4,824
18,200	18,250	0	2,520	4,301	0	2,917	4,824
18,250	18,300	0	2,512	4,290	0	2,917	4,824
18,300	18,350	0	2,504	4,280	0	2,917	4,824
18,350	18,400	0	2,496	4,269	0	2,917	4,824
18,400	18,450	0	2,488	4,259	0	2,917	4,824
18,450	18,500	0	2,480	4,248	0	2,917	4,824
18,500	18,550	0	2,472	4,237	0	2,917	4,824
18,550	18,600	0	2,464	4,227	0	2,917	4,824
18,600	18,650	0	2,456	4,216	0	2,917	4,824
18,650	18,700	0	2,448	4,206	0	2,917	4,824
18,700	18,750	0	2,440	4,195	0	2,917	4,824
18,750	18,800	0	2,432	4,185	0	2,912	4,817
18,800	18,850	0	2,424	4,174	0	2,904	4,806
18,850	18,900	0	2,416	4,164	0	2,896	4,796
18,900	18,950	0	2,408	4,153	0	2,888	4,785
18,950	19,000	0	2,400	4,143	0	2,880	4,775
19,000	19,050	0	2,392	4,132	0	2,872	4,764
19,050	19,100	0	2,384	4,122	0	2,864	4,753
19,100	19,150	0	2,376	4,111	0	2,856	4,743
19,150	19,200	0	2,368	4,101	0	2,848	4,732
19,200	19,250	0	2,360	4,090	0	2,840	4,722
19,250	19,300	0	2,352	4,080	0	2,832	4,711
19,300	19,350	0	2,344	4,069	0	2,824	4,701
19,350	19,400	0	2,336	4,058	0	2,816	4,690
19,400	19,450	0	2,328	4,048	0	2,808	4,680
19,450	19,500	0	2,320	4,037	0	2,800	4,669
19,500	19,550	0	2,312	4,027	0	2,792	4,659
19,550	19,600	0	2,304	4,016	0	2,784	4,648
19,600	19,650	0	2,296	4,006	0	2,776	4,638
19,650	19,700	0	2,288	3,995	0	2,768	4,627
19,700	19,750	0	2,280	3,985	0	2,760	4,617
19,750	19,800	0	2,272	3,974	0	2,752	4,606
19,800	19,850	0	2,264	3,964	0	2,744	4,595
19,850	19,900	0	2,256	3,953	0	2,736	4,585
19,900	19,950	0	2,248	3,943	0	2,728	4,574
19,950	20,000	0	2,240	3,932	0	2,720	4,564
20,000	20,050	0	2,232	3,922	0	2,712	4,553
20,050	20,100	0	2,224	3,911	0	2,704	4,543
20,100	20,150	0	2,216	3,901	0	2,696	4,532
20,150	20,200	0	2,208	3,890	0	2,688	4,522
20,200	20,250	0	2,200	3,879	0	2,680	4,511
20,250	20,300	0	2,193	3,869	0	2,672	4,501
20,300	20,350	0	2,185	3,858	0	2,664	4,490
20,350	20,400	0	2,177	3,848	0	2,656	4,480
20,400	20,450	0	2,169	3,837	0	2,648	4,469
20,450	20,500	0	2,161	3,827	0	2,640	4,459
20,500	20,550	0	2,153	3,816	0	2,632	4,448
20,550	20,600	0	2,145	3,806	0	2,624	4,438
20,600	20,650	0	2,137	3,795	0	2,616	4,427
20,650	20,700	0	2,129	3,785	0	2,608	4,416
20,700	20,750	0	2,121	3,774	0	2,600	4,406
20,750	20,800	0	2,113	3,764	0	2,592	4,395
20,800	20,850	0	2,105	3,753	0	2,584	4,385
20,850	20,900	0	2,097	3,743	0	2,576	4,374
20,900	20,950	0	2,089	3,732	0	2,568	4,364
20,950	21,000	0	2,081	3,722	0	2,560	4,353
21,000	21,050	0	2,073	3,711	0	2,552	4,343
21,050	21,100	0	2,065	3,700	0	2,544	4,332
21,100	21,150	0	2,057	3,690	0	2,536	4,322
21,150	21,200	0	2,049	3,679	0	2,528	4,311
21,200	21,250	0	2,041	3,669	0	2,520	4,301
21,250	21,300	0	2,033	3,658	0	2,512	4,290
21,300	21,350	0	2,025	3,648	0	2,504	4,280
21,350	21,400	0	2,017	3,637	0	2,496	4,269
21,400	21,450	0	2,009	3,627	0	2,488	4,259
21,450	21,500	0	2,001	3,616	0	2,480	4,248
21,500	21,550	0	1,993	3,606	0	2,472	4,237
21,550	21,600	0	1,985	3,595	0	2,464	4,227
21,600	21,650	0	1,977	3,585	0	2,456	4,216
21,650	21,700	0	1,969	3,574	0	2,448	4,206
21,700	21,750	0	1,961	3,564	0	2,440	4,195
21,750	21,800	0	1,953	3,553	0	2,432	4,185
21,800	21,850	0	1,945	3,542	0	2,424	4,174
21,850	21,900	0	1,937	3,532	0	2,416	4,164
21,900	21,950	0	1,929	3,521	0	2,408	4,153
21,950	22,000	0	1,921	3,511	0	2,400	4,143

(Continued on page 57)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
22,000	22,050	0	1,913	3,500	0	2,392	4,132
22,050	22,100	0	1,905	3,490	0	2,384	4,122
22,100	22,150	0	1,897	3,479	0	2,376	4,111
22,150	22,200	0	1,889	3,469	0	2,368	4,101
22,200	22,250	0	1,881	3,458	0	2,360	4,090
22,250	22,300	0	1,873	3,448	0	2,352	4,080
22,300	22,350	0	1,865	3,437	0	2,344	4,069
22,350	22,400	0	1,857	3,427	0	2,336	4,058
22,400	22,450	0	1,849	3,416	0	2,328	4,048
22,450	22,500	0	1,841	3,406	0	2,320	4,037
22,500	22,550	0	1,833	3,395	0	2,312	4,027
22,550	22,600	0	1,825	3,385	0	2,304	4,016
22,600	22,650	0	1,817	3,374	0	2,296	4,006
22,650	22,700	0	1,809	3,363	0	2,288	3,995
22,700	22,750	0	1,801	3,353	0	2,280	3,985
22,750	22,800	0	1,793	3,342	0	2,272	3,974
22,800	22,850	0	1,785	3,332	0	2,264	3,964
22,850	22,900	0	1,777	3,321	0	2,256	3,953
22,900	22,950	0	1,769	3,311	0	2,248	3,943
22,950	23,000	0	1,761	3,300	0	2,240	3,932
23,000	23,050	0	1,753	3,290	0	2,232	3,922
23,050	23,100	0	1,745	3,279	0	2,224	3,911
23,100	23,150	0	1,737	3,269	0	2,216	3,901
23,150	23,200	0	1,729	3,258	0	2,208	3,890
23,200	23,250	0	1,721	3,248	0	2,200	3,879
23,250	23,300	0	1,713	3,237	0	2,193	3,869
23,300	23,350	0	1,705	3,227	0	2,185	3,858
23,350	23,400	0	1,697	3,216	0	2,177	3,848
23,400	23,450	0	1,689	3,206	0	2,169	3,837
23,450	23,500	0	1,681	3,195	0	2,161	3,827
23,500	23,550	0	1,673	3,184	0	2,153	3,816
23,550	23,600	0	1,665	3,174	0	2,145	3,806
23,600	23,650	0	1,657	3,163	0	2,137	3,795
23,650	23,700	0	1,649	3,153	0	2,129	3,785
23,700	23,750	0	1,641	3,142	0	2,121	3,774
23,750	23,800	0	1,633	3,132	0	2,113	3,764
23,800	23,850	0	1,625	3,121	0	2,105	3,753
23,850	23,900	0	1,617	3,111	0	2,097	3,743
23,900	23,950	0	1,609	3,100	0	2,089	3,732
23,950	24,000	0	1,601	3,090	0	2,081	3,722
24,000	24,050	0	1,593	3,079	0	2,073	3,711
24,050	24,100	0	1,585	3,069	0	2,065	3,700
24,100	24,150	0	1,577	3,058	0	2,057	3,690
24,150	24,200	0	1,569	3,048	0	2,049	3,679
24,200	24,250	0	1,561	3,037	0	2,041	3,669
24,250	24,300	0	1,553	3,027	0	2,033	3,658
24,300	24,350	0	1,545	3,016	0	2,025	3,648
24,350	24,400	0	1,537	3,005	0	2,017	3,637
24,400	24,450	0	1,529	2,995	0	2,009	3,627
24,450	24,500	0	1,521	2,984	0	2,001	3,616
24,500	24,550	0	1,513	2,974	0	1,993	3,606
24,550	24,600	0	1,505	2,963	0	1,985	3,595
24,600	24,650	0	1,497	2,953	0	1,977	3,585
24,650	24,700	0	1,489	2,942	0	1,969	3,574
24,700	24,750	0	1,481	2,932	0	1,961	3,564
24,750	24,800	0	1,473	2,921	0	1,953	3,553
24,800	24,850	0	1,465	2,911	0	1,945	3,542
24,850	24,900	0	1,457	2,900	0	1,937	3,532
24,900	24,950	0	1,449	2,890	0	1,929	3,521
24,950	25,000	0	1,441	2,879	0	1,921	3,511
25,000	25,050	0	1,433	2,869	0	1,913	3,500
25,050	25,100	0	1,425	2,858	0	1,905	3,490
25,100	25,150	0	1,417	2,848	0	1,897	3,479
25,150	25,200	0	1,409	2,837	0	1,889	3,469
25,200	25,250	0	1,401	2,826	0	1,881	3,458
25,250	25,300	0	1,394	2,816	0	1,873	3,448
25,300	25,350	0	1,386	2,805	0	1,865	3,437
25,350	25,400	0	1,378	2,795	0	1,857	3,427
25,400	25,450	0	1,370	2,784	0	1,849	3,416
25,450	25,500	0	1,362	2,774	0	1,841	3,406
25,500	25,550	0	1,354	2,763	0	1,833	3,395
25,550	25,600	0	1,346	2,753	0	1,825	3,385
25,600	25,650	0	1,338	2,742	0	1,817	3,374
25,650	25,700	0	1,330	2,732	0	1,809	3,363
25,700	25,750	0	1,322	2,721	0	1,801	3,353
25,750	25,800	0	1,314	2,711	0	1,793	3,342
25,800	25,850	0	1,306	2,700	0	1,785	3,332
25,850	25,900	0	1,298	2,690	0	1,777	3,321
25,900	25,950	0	1,290	2,679	0	1,769	3,311
25,950	26,000	0	1,282	2,669	0	1,761	3,300
26,000	26,050	0	1,274	2,658	0	1,753	3,290
26,050	26,100	0	1,266	2,647	0	1,745	3,279
26,100	26,150	0	1,258	2,637	0	1,737	3,269
26,150	26,200	0	1,250	2,626	0	1,729	3,258
26,200	26,250	0	1,242	2,616	0	1,721	3,248
26,250	26,300	0	1,234	2,605	0	1,713	3,237
26,300	26,350	0	1,226	2,595	0	1,705	3,227
26,350	26,400	0	1,218	2,584	0	1,697	3,216
26,400	26,450	0	1,210	2,574	0	1,689	3,206
26,450	26,500	0	1,202	2,563	0	1,681	3,195
26,500	26,550	0	1,194	2,553	0	1,673	3,184
26,550	26,600	0	1,186	2,542	0	1,665	3,174
26,600	26,650	0	1,178	2,532	0	1,657	3,163
26,650	26,700	0	1,170	2,521	0	1,649	3,153
26,700	26,750	0	1,162	2,511	0	1,641	3,142
26,750	26,800	0	1,154	2,500	0	1,633	3,132
26,800	26,850	0	1,146	2,489	0	1,625	3,121
26,850	26,900	0	1,138	2,479	0	1,617	3,111
26,900	26,950	0	1,130	2,468	0	1,609	3,100
26,950	27,000	0	1,122	2,458	0	1,601	3,090
27,000	27,050	0	1,114	2,447	0	1,593	3,079
27,050	27,100	0	1,106	2,437	0	1,585	3,069
27,100	27,150	0	1,098	2,426	0	1,577	3,058
27,150	27,200	0	1,090	2,416	0	1,569	3,048
27,200	27,250	0	1,082	2,405	0	1,561	3,037
27,250	27,300	0	1,074	2,395	0	1,553	3,027
27,300	27,350	0	1,066	2,384	0	1,545	3,016
27,350	27,400	0	1,058	2,374	0	1,537	3,005
27,400	27,450	0	1,050	2,363	0	1,529	2,995
27,450	27,500	0	1,042	2,353	0	1,521	2,984
27,500	27,550	0	1,034	2,342	0	1,513	2,974
27,550	27,600	0	1,026	2,332	0	1,505	2,963
27,600	27,650	0	1,018	2,321	0	1,497	2,953
27,650	27,700	0	1,010	2,310	0	1,489	2,942
27,700	27,750	0	1,002	2,300	0	1,481	2,932
27,750	27,800	0	994	2,289	0	1,473	2,921
27,800	27,850	0	986	2,279	0	1,465	2,911
27,850	27,900	0	978	2,268	0	1,457	2,900
27,900	27,950	0	970	2,258	0	1,449	2,890
27,950	28,000	0	962	2,247	0	1,441	2,879

(Continued on page 58)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
28,000	28,050	0	954	2,237	0	1,433	2,869
28,050	28,100	0	946	2,226	0	1,425	2,858
28,100	28,150	0	938	2,216	0	1,417	2,848
28,150	28,200	0	930	2,205	0	1,409	2,837
28,200	28,250	0	922	2,195	0	1,401	2,826
28,250	28,300	0	914	2,184	0	1,394	2,816
28,300	28,350	0	906	2,174	0	1,386	2,805
28,350	28,400	0	898	2,163	0	1,378	2,795
28,400	28,450	0	890	2,153	0	1,370	2,784
28,450	28,500	0	882	2,142	0	1,362	2,774
28,500	28,550	0	874	2,131	0	1,354	2,763
28,550	28,600	0	866	2,121	0	1,346	2,753
28,600	28,650	0	858	2,110	0	1,338	2,742
28,650	28,700	0	850	2,100	0	1,330	2,732
28,700	28,750	0	842	2,089	0	1,322	2,721
28,750	28,800	0	834	2,079	0	1,314	2,711
28,800	28,850	0	826	2,068	0	1,306	2,700
28,850	28,900	0	818	2,058	0	1,298	2,690
28,900	28,950	0	810	2,047	0	1,290	2,679
28,950	29,000	0	802	2,037	0	1,282	2,669
29,000	29,050	0	794	2,026	0	1,274	2,658
29,050	29,100	0	786	2,016	0	1,266	2,647
29,100	29,150	0	778	2,005	0	1,258	2,637
29,150	29,200	0	770	1,995	0	1,250	2,626
29,200	29,250	0	762	1,984	0	1,242	2,616
29,250	29,300	0	754	1,974	0	1,234	2,605
29,300	29,350	0	746	1,963	0	1,226	2,595
29,350	29,400	0	738	1,952	0	1,218	2,584
29,400	29,450	0	730	1,942	0	1,210	2,574
29,450	29,500	0	722	1,931	0	1,202	2,563
29,500	29,550	0	714	1,921	0	1,194	2,553
29,550	29,600	0	706	1,910	0	1,186	2,542
29,600	29,650	0	698	1,900	0	1,178	2,532
29,650	29,700	0	690	1,889	0	1,170	2,521
29,700	29,750	0	682	1,879	0	1,162	2,511
29,750	29,800	0	674	1,868	0	1,154	2,500
29,800	29,850	0	666	1,858	0	1,146	2,489
29,850	29,900	0	658	1,847	0	1,138	2,479
29,900	29,950	0	650	1,837	0	1,130	2,468
29,950	30,000	0	642	1,826	0	1,122	2,458
30,000	30,050	0	634	1,816	0	1,114	2,447
30,050	30,100	0	626	1,805	0	1,106	2,437
30,100	30,150	0	618	1,795	0	1,098	2,426
30,150	30,200	0	610	1,784	0	1,090	2,416
30,200	30,250	0	602	1,773	0	1,082	2,405
30,250	30,300	0	595	1,763	0	1,074	2,395
30,300	30,350	0	587	1,752	0	1,066	2,384
30,350	30,400	0	579	1,742	0	1,058	2,374
30,400	30,450	0	571	1,731	0	1,050	2,363
30,450	30,500	0	563	1,721	0	1,042	2,353
30,500	30,550	0	555	1,710	0	1,034	2,342
30,550	30,600	0	547	1,700	0	1,026	2,332
30,600	30,650	0	539	1,689	0	1,018	2,321
30,650	30,700	0	531	1,679	0	1,010	2,310
30,700	30,750	0	523	1,668	0	1,002	2,300
30,750	30,800	0	515	1,658	0	994	2,289
30,800	30,850	0	507	1,647	0	986	2,279
30,850	30,900	0	499	1,637	0	978	2,268
30,900	30,950	0	491	1,626	0	970	2,258
30,950	31,000	0	483	1,616	0	962	2,247
31,000	31,050	0	475	1,605	0	954	2,237
31,050	31,100	0	467	1,594	0	946	2,226
31,100	31,150	0	459	1,584	0	938	2,216
31,150	31,200	0	451	1,573	0	930	2,205
31,200	31,250	0	443	1,563	0	922	2,195
31,250	31,300	0	435	1,552	0	914	2,184
31,300	31,350	0	427	1,542	0	906	2,174
31,350	31,400	0	419	1,531	0	898	2,163
31,400	31,450	0	411	1,521	0	890	2,153
31,450	31,500	0	403	1,510	0	882	2,142
31,500	31,550	0	395	1,500	0	874	2,131
31,550	31,600	0	387	1,489	0	866	2,121
31,600	31,650	0	379	1,479	0	858	2,110
31,650	31,700	0	371	1,468	0	850	2,100
31,700	31,750	0	363	1,458	0	842	2,089
31,750	31,800	0	355	1,447	0	834	2,079
31,800	31,850	0	347	1,436	0	826	2,068
31,850	31,900	0	339	1,426	0	818	2,058
31,900	31,950	0	331	1,415	0	810	2,047
31,950	32,000	0	323	1,405	0	802	2,037
32,000	32,050	0	315	1,394	0	794	2,026
32,050	32,100	0	307	1,384	0	786	2,016
32,100	32,150	0	299	1,373	0	778	2,005
32,150	32,200	0	291	1,363	0	770	1,995
32,200	32,250	0	283	1,352	0	762	1,984
32,250	32,300	0	275	1,342	0	754	1,974
32,300	32,350	0	267	1,331	0	746	1,963
32,350	32,400	0	259	1,321	0	738	1,952
32,400	32,450	0	251	1,310	0	730	1,942
32,450	32,500	0	243	1,300	0	722	1,931
32,500	32,550	0	235	1,289	0	714	1,921
32,550	32,600	0	227	1,279	0	706	1,910
32,600	32,650	0	219	1,268	0	698	1,900
32,650	32,700	0	211	1,257	0	690	1,889
32,700	32,750	0	203	1,247	0	682	1,879
32,750	32,800	0	195	1,236	0	674	1,868
32,800	32,850	0	187	1,226	0	666	1,858
32,850	32,900	0	179	1,215	0	658	1,847
32,900	32,950	0	171	1,205	0	650	1,837
32,950	33,000	0	163	1,194	0	642	1,826

(Continued on page 59)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
33,000	33,050	0	155	1,184	0	634	1,816
33,050	33,100	0	147	1,173	0	626	1,805
33,100	33,150	0	139	1,163	0	618	1,795
33,150	33,200	0	131	1,152	0	610	1,784
33,200	33,250	0	123	1,142	0	602	1,773
33,250	33,300	0	115	1,131	0	595	1,763
33,300	33,350	0	107	1,121	0	587	1,752
33,350	33,400	0	99	1,110	0	579	1,742
33,400	33,450	0	91	1,100	0	571	1,731
33,450	33,500	0	83	1,089	0	563	1,721
33,500	33,550	0	75	1,078	0	555	1,710
33,550	33,600	0	67	1,068	0	547	1,700
33,600	33,650	0	59	1,057	0	539	1,689
33,650	33,700	0	51	1,047	0	531	1,679
33,700	33,750	0	43	1,036	0	523	1,668
33,750	33,800	0	35	1,026	0	515	1,658
33,800	33,850	0	27	1,015	0	507	1,647
33,850	33,900	0	19	1,005	0	499	1,637
33,900	33,950	0	11	994	0	491	1,626
33,950	34,000	0	*	984	0	483	1,616
34,000	34,050	0	0	973	0	475	1,605
34,050	34,100	0	0	963	0	467	1,594
34,100	34,150	0	0	952	0	459	1,584
34,150	34,200	0	0	942	0	451	1,573
34,200	34,250	0	0	931	0	443	1,563
34,250	34,300	0	0	921	0	435	1,552
34,300	34,350	0	0	910	0	427	1,542
34,350	34,400	0	0	899	0	419	1,531
34,400	34,450	0	0	889	0	411	1,521
34,450	34,500	0	0	878	0	403	1,510
34,500	34,550	0	0	868	0	395	1,500
34,550	34,600	0	0	857	0	387	1,489
34,600	34,650	0	0	847	0	379	1,479
34,650	34,700	0	0	836	0	371	1,468
34,700	34,750	0	0	826	0	363	1,458
34,750	34,800	0	0	815	0	355	1,447
34,800	34,850	0	0	805	0	347	1,436
34,850	34,900	0	0	794	0	339	1,426
34,900	34,950	0	0	784	0	331	1,415
34,950	35,000	0	0	773	0	323	1,405
35,000	35,050	0	0	763	0	315	1,394
35,050	35,100	0	0	752	0	307	1,384
35,100	35,150	0	0	742	0	299	1,373
35,150	35,200	0	0	731	0	291	1,363
35,200	35,250	0	0	720	0	283	1,352
35,250	35,300	0	0	710	0	275	1,342
35,300	35,350	0	0	699	0	267	1,331
35,350	35,400	0	0	689	0	259	1,321
35,400	35,450	0	0	678	0	251	1,310
35,450	35,500	0	0	668	0	243	1,300

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
35,500	35,550	0	0	657	0	235	1,289
35,550	35,600	0	0	647	0	227	1,279
35,600	35,650	0	0	636	0	219	1,268
35,650	35,700	0	0	626	0	211	1,257
35,700	35,750	0	0	615	0	203	1,247
35,750	35,800	0	0	605	0	195	1,236
35,800	35,850	0	0	594	0	187	1,226
35,850	35,900	0	0	584	0	179	1,215
35,900	35,950	0	0	573	0	171	1,205
35,950	36,000	0	0	563	0	163	1,194
36,000	36,050	0	0	552	0	155	1,184
36,050	36,100	0	0	541	0	147	1,173
36,100	36,150	0	0	531	0	139	1,163
36,150	36,200	0	0	520	0	131	1,152
36,200	36,250	0	0	510	0	123	1,142
36,250	36,300	0	0	499	0	115	1,131
36,300	36,350	0	0	489	0	107	1,121
36,350	36,400	0	0	478	0	99	1,110
36,400	36,450	0	0	468	0	91	1,100
36,450	36,500	0	0	457	0	83	1,089
36,500	36,550	0	0	447	0	75	1,078
36,550	36,600	0	0	436	0	67	1,068
36,600	36,650	0	0	426	0	59	1,057
36,650	36,700	0	0	415	0	51	1,047
36,700	36,750	0	0	405	0	43	1,036
36,750	36,800	0	0	394	0	35	1,026
36,800	36,850	0	0	383	0	27	1,015
36,850	36,900	0	0	373	0	19	1,005
36,900	36,950	0	0	362	0	11	994
36,950	37,000	0	0	352	0	*	984
37,000	37,050	0	0	341	0	0	973
37,050	37,100	0	0	331	0	0	963
37,100	37,150	0	0	320	0	0	952
37,150	37,200	0	0	310	0	0	942
37,200	37,250	0	0	299	0	0	931
37,250	37,300	0	0	289	0	0	921
37,300	37,350	0	0	278	0	0	910
37,350	37,400	0	0	268	0	0	899
37,400	37,450	0	0	257	0	0	889
37,450	37,500	0	0	247	0	0	878
37,500	37,550	0	0	236	0	0	868
37,550	37,600	0	0	226	0	0	857
37,600	37,650	0	0	215	0	0	847
37,650	37,700	0	0	204	0	0	836
37,700	37,750	0	0	194	0	0	826
37,750	37,800	0	0	183	0	0	815
37,800	37,850	0	0	173	0	0	805
37,850	37,900	0	0	162	0	0	794
37,900	37,950	0	0	152	0	0	784
37,950	38,000	0	0	141	0	0	773

\*If the amount you are looking up from the worksheet is at least \$33,950 (\$36,950 if married filing jointly) but less than \$33,995 (\$36,995 if married filing jointly), your credit is \$4. Otherwise, you cannot take the credit.

(Continued on page 60)

**2008 Earned Income Credit (EIC) Table—Continued**

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

If the amount you are looking up from the worksheet is—		And your filing status is—					
		Single, head of household, or qualifying widow(er) and you have—			Married filing jointly and you have—		
		No children	One child	Two children	No children	One child	Two children
At least	But less than	Your credit is—			Your credit is—		
38,000	38,050	0	0	131	0	0	763
38,050	38,100	0	0	120	0	0	752
38,100	38,150	0	0	110	0	0	742
38,150	38,200	0	0	99	0	0	731
38,200	38,250	0	0	89	0	0	720
38,250	38,300	0	0	78	0	0	710
38,300	38,350	0	0	68	0	0	699
38,350	38,400	0	0	57	0	0	689
38,400	38,450	0	0	47	0	0	678
38,450	38,500	0	0	36	0	0	668
38,500	38,550	0	0	25	0	0	657
38,550	38,600	0	0	15	0	0	647
38,600	38,650	0	0	*	0	0	636
38,650	38,700	0	0	0	0	0	626
38,700	38,750	0	0	0	0	0	615
38,750	38,800	0	0	0	0	0	605
38,800	38,850	0	0	0	0	0	594
38,850	38,900	0	0	0	0	0	584
38,900	38,950	0	0	0	0	0	573
38,950	39,000	0	0	0	0	0	563
39,000	39,050	0	0	0	0	0	552
39,050	39,100	0	0	0	0	0	541
39,100	39,150	0	0	0	0	0	531
39,150	39,200	0	0	0	0	0	520
39,200	39,250	0	0	0	0	0	510
39,250	39,300	0	0	0	0	0	499
39,300	39,350	0	0	0	0	0	489
39,350	39,400	0	0	0	0	0	478
39,400	39,450	0	0	0	0	0	468
39,450	39,500	0	0	0	0	0	457
39,500	39,550	0	0	0	0	0	447
39,550	39,600	0	0	0	0	0	436
39,600	39,650	0	0	0	0	0	426
39,650	39,700	0	0	0	0	0	415
39,700	39,750	0	0	0	0	0	405
39,750	39,800	0	0	0	0	0	394
39,800	39,850	0	0	0	0	0	383
39,850	39,900	0	0	0	0	0	373
39,900	39,950	0	0	0	0	0	362
39,950	40,000	0	0	0	0	0	352
40,000	40,050	0	0	0	0	0	341
40,050	40,100	0	0	0	0	0	331
40,100	40,150	0	0	0	0	0	320
40,150	40,200	0	0	0	0	0	310
40,200	40,250	0	0	0	0	0	299
40,250	40,300	0	0	0	0	0	289
40,300	40,350	0	0	0	0	0	278
40,350	40,400	0	0	0	0	0	268
40,400	40,450	0	0	0	0	0	257
40,450	40,500	0	0	0	0	0	247
40,500	40,550	0	0	0	0	0	236
40,550	40,600	0	0	0	0	0	226
40,600	40,650	0	0	0	0	0	215
40,650	40,700	0	0	0	0	0	204
40,700	40,750	0	0	0	0	0	194
40,750	40,800	0	0	0	0	0	183
40,800	40,850	0	0	0	0	0	173
40,850	40,900	0	0	0	0	0	162
40,900	40,950	0	0	0	0	0	152
40,950	41,000	0	0	0	0	0	141
41,000	41,050	0	0	0	0	0	131
41,050	41,100	0	0	0	0	0	120
41,100	41,150	0	0	0	0	0	110
41,150	41,200	0	0	0	0	0	99
41,200	41,250	0	0	0	0	0	89
41,250	41,300	0	0	0	0	0	78
41,300	41,350	0	0	0	0	0	68
41,350	41,400	0	0	0	0	0	57
41,400	41,450	0	0	0	0	0	47
41,450	41,500	0	0	0	0	0	36
41,500	41,550	0	0	0	0	0	25
41,550	41,600	0	0	0	0	0	15
41,600	41,646	0	0	0	0	0	5

\*If the amount you are looking up from the worksheet is at least \$38,600 but less than \$38,646, your credit is \$5. Otherwise, you cannot take the credit.

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**Line 65****Excess Social Security and Tier 1 RRTA Tax Withheld**

If you, or your spouse if filing a joint return, had more than one employer for 2008 and total wages of more than \$102,000, too much social security or tier 1 railroad retirement (RRTA) tax may have been withheld. You can take a credit on this line for the amount withheld in excess of \$6,324. But if any one employer withheld more than \$6,324, you cannot claim the excess on your return. The employer should adjust the tax for you. If the employer does not adjust the overcollection, you can file a claim for refund using Form 843. Figure this amount separately for you and your spouse.

You cannot claim a refund for excess tier 2 RRTA tax on Form 1040. Instead, use Form 843.

For more details, see Pub. 505.

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**Line 66****Additional Child Tax Credit****What Is the Additional Child Tax Credit?**

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c on page 17. The additional child tax credit may give you a refund even if you do not owe any tax.

**Two Steps To Take the Additional Child Tax Credit!**

**Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for line 52 that begin on page 42.

**Step 2.** Read the TIP at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit, but only if you meet the condition given in that TIP.

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**Line 67****Amount Paid With Request for Extension To File**

If you filed Form 4868 to get an automatic extension of time to file Form 1040, enter any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 67 the convenience fee you were charged. Also, include any amounts paid with Form 2350.

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**Line 68**

Check the box(es) on line 68 to report any credit from Form 2439, 4136, 8801 (line 30), or 8885.

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**Line 69****First-Time Homebuyer Credit**

You may be able to take this credit if you bought a main home in the United States after April 8, 2008, and did not own any other main home during the 3-year period ending on the date you bought the home. If you constructed your main home, you are treated as having bought it on the date you first occupied it. However, you cannot take the credit if your modified adjusted gross income is \$95,000 or more (\$170,000 or more if married filing jointly). If you bought the home in 2009 before July 1, you can take the credit on either your 2008 or 2009 return. The credit operates much like an interest-free loan. You generally must repay it over a 15-year period. See Form 5405 for more details.

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**Line 70****Recovery Rebate Credit**

This credit is figured in the same manner as the economic stimulus payment you may have received in 2008 except that your 2008 tax information is used to figure this credit. Your 2007 tax information was used to figure your economic stimulus payment.

You may be able to take this credit only if:

- You did not get an economic stimulus payment, or
- Your economic stimulus payment was less than \$600 (\$1,200 if married filing jointly for 2007) plus \$300 for each qualifying child you had for 2008.

However, you do not qualify for this credit if all of the following apply.

- You received an economic stimulus payment of \$300 (\$600 if married filing jointly for 2007) before any offset (see *Re-fund Offset* on page 63),
- Your 2008 tax on Form 1040, line 46, is \$300 or less (\$600 or less if married filing jointly for 2008),
- Your 2008 filing status is the same as your 2007 filing status, and
- You do not have any qualifying children.

Use the worksheet that begins on page 62 to figure the credit you can take, if any. Or you can use the recovery rebate credit calculator on [www.irs.gov](http://www.irs.gov).

If you are not required to file a return but are filing only to get this credit, be sure to fill in lines 7, 20a, and 70 of your Form 1040.

**Credit figured by the IRS.** If you want us to figure the credit for you, enter "RRC" next to line 70. If you (or your spouse, if filing jointly) received any nontaxable veterans' disability or death benefits, also enter "VA" next to line 70. If you (or your spouse, if filing jointly) had nontaxable combat pay, did not file Form 8812, and did not enter an amount on line 64b, also enter "NCP" next to line 70.

## Recovery Rebate Credit Worksheet—Line 70

Keep for Your Records



**Before you begin:**  See the instructions for line 70 on page 61 to find out if you can take this credit.

**TIP** If you received Notice 1378, have it available. The notice shows the amount of your economic stimulus payment, which you will need to fill in line 28 on page 63. If you do not have Notice 1378, you can find the amount of your economic stimulus payment on [www.irs.gov](http://www.irs.gov).

<p>1. Can you, or your spouse if filing a joint return, be claimed as a dependent on another person's return?</p> <p><input type="checkbox"/> <b>No.</b> Go to line 2.</p> <p><input type="checkbox"/> <b>Yes.</b> You cannot take the credit. <b>Stop</b> here.</p> <p>2. Does your tax return include a valid social security number for you and, if filing a joint return, your spouse?</p> <p><input type="checkbox"/> <b>Yes.</b> Skip lines 3 and 4 and go to line 5.</p> <p><input type="checkbox"/> <b>No.</b> Go to line 3.</p> <p>3. Are you filing a joint return for 2008?</p> <p><input type="checkbox"/> <b>Yes.</b> Go to line 4.</p> <p><input type="checkbox"/> <b>No.</b> You cannot take the credit. <b>Stop</b> here.</p> <p>4. Were either you or your spouse a member of the U.S. Armed Forces at any time during 2008?</p> <p><input type="checkbox"/> <b>Yes.</b> Go to line 5.</p> <p><input type="checkbox"/> <b>No.</b> You cannot take the credit. <b>Stop</b> here.</p> <p>5. Enter the amount from Form 1040, line 56 . . . . .</p> <p>6. Enter the amount from Form 1040, line 52 . . . . .</p> <p>7. Add lines 5 and 6 . . . . .</p> <p>8. Enter \$600 (\$1,200 if married filing jointly) . . . . .</p> <p>9. Enter the smaller of line 7 or line 8 . . . . .</p> <p>10. Is the amount on line 9 at least \$300 (\$600 if married filing jointly)?</p> <p><input type="checkbox"/> <b>Yes.</b> If you have at least one qualifying child for whom you entered a valid social security number* on Form 1040, line 6c, column (2), and checked the box in column (4), or have at least one qualifying child with a valid social security number* for whom you completed Form 8901, go to line 11. Otherwise, skip lines 11 through 21 and enter the amount from line 9 on line 22.</p> <p><input type="checkbox"/> <b>No.</b> If line 7 is more than zero, go to line 11. Otherwise, skip line 11 and go to line 12.</p> <p>11. Is your gross income** more than the amount shown below for your filing status?</p> <ul style="list-style-type: none"> <li>• Single or married filing separately – \$8,950</li> <li>• Married filing jointly – \$17,900</li> <li>• Head of household – \$11,500</li> <li>• Qualifying widow(er) – \$14,400</li> </ul> <p><input type="checkbox"/> <b>No.</b> Go to line 12.</p> <p><input type="checkbox"/> <b>Yes.</b> Skip lines 12 through 18 and go to line 19.</p> <p>12. Enter the amount from Form 1040, line 20a . . . . .</p> <p>13. Enter the amount of any nontaxable veterans' disability or death benefits you received in 2008 . . . . .</p> <p>14. Are you filing Form 8812?</p> <p><input type="checkbox"/> <b>Yes.</b> Skip line 15. Enter on line 16 the amount from Form 8812, line 4a.</p> <p><input type="checkbox"/> <b>No.</b> Go to line 15.</p> <p>15. Are you filing Form 2555 or 2555-EZ to exclude foreign earned income, <b>or</b> using one of the optional methods to figure your net earnings from self-employment on Schedule SE, <b>or</b> are you a church employee or member of the clergy?</p> <p><input type="checkbox"/> <b>Yes.</b> Fill out the Earned Income Worksheet on page 8 of Pub. 972 and enter on line 16 the amount from line 8 of that worksheet.</p> <p><input type="checkbox"/> <b>No.</b> Go to line 16.</p> <p>16. <b>Earned income.</b> If you did not already enter an amount on this line as instructed on line 14 or 15, complete Worksheet B on page 51 through line 4b. Enter the amount from Worksheet B, line 4b. (If you (or your spouse, if filing jointly) had nontaxable combat pay, did not file Form 8812, and did not enter an amount on line 64b, add your (and your spouse's) nontaxable combat pay to the amount on this line . . . . .)</p> <p>17. <b>Qualifying income.</b> Add lines 12, 13, and 16 . . . . .</p> <p>18. Is line 17 at least \$3,000?</p> <p><input type="checkbox"/> <b>No.</b> Skip lines 19 through 21 and enter the amount from line 9 on line 22.</p> <p><input type="checkbox"/> <b>Yes.</b> Go to line 19.</p>	<p>5. _____</p> <p>6. _____</p> <p>7. _____</p> <p>8. _____</p> <p>9. _____</p> <p>12. _____</p> <p>13. _____</p> <p>16. _____</p> <p>17. _____</p>
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**Recovery Rebate Credit — Line 70 (continued)**

19.	Enter \$300 (\$600 if married filing jointly) . . . . .	19.	
20.	Enter the larger of line 9 or line 19 . . . . .	20.	
21.	Multiply \$300 by the number of qualifying children for whom you entered a valid social security number* on: <ul style="list-style-type: none"> <li>• Form 1040, line 6c, column (2), and checked the box in column (4), or</li> <li>• Form 8901, column (b) . . . . .</li> </ul>	21.	
22.	Add lines 20 and 21 . . . . .	22.	
23.	Enter the amount from Form 1040, line 38 . . . . .	23.	
24.	Enter \$75,000 (\$150,000 if married filing jointly) . . . . .	24.	
25.	Is the amount on line 23 more than the amount on line 24? <input type="checkbox"/> <b>No.</b> Skip line 26. Enter the amount from line 22 on line 27 below. <input type="checkbox"/> <b>Yes.</b> Subtract line 24 from line 23 . . . . .	25.	
26.	Multiply line 25 by 5% (.05) . . . . .	26.	
27.	Subtract line 26 from line 22. If zero or less, enter -0- . . . . .	27.	
28.	Enter the amount, if any, of the economic stimulus payment you received (before offset) as shown on Notice 1378 or <i>www.irs.gov</i> . If you received more than one payment, enter the total of all payments you received as shown on all Notices 1378 or on <i>www.irs.gov</i> . If filing a joint return, include your spouse's payment as shown on your spouse's Notice 1378 or on <i>www.irs.gov</i> . If you filed a joint return for 2007 and received an economic stimulus payment, you and your spouse are each treated as having received half of the payment . . . . .	28.	
29.	<b>Recovery rebate credit.</b> Subtract line 28 from line 27. If zero or less, enter -0-. Enter the result here and, if more than zero, on Form 1040, line 70. If you entered an amount on line 13 on page 62, enter "VA" on the dotted line to the left of Form 1040, line 70. If you (or your spouse, if filing jointly) had nontaxable combat pay, did not file Form 8812, and did not enter an amount on line 64b, enter "NCP" to the left of Form 1040, line 70. If line 28 is more than line 27, you do not have to pay back the difference . . . . .	29.	

\*A valid social security number is not required for a qualifying child if you file a joint return AND either you or your spouse was a member of the U.S. Armed Forces at any time during 2008.

\*\*Your gross income includes the total of the following amounts: Form 1040, lines 7, 8a, 9a, 10, 11, 13 (if you were not required to file Schedule D), 15b, 16b, 19, 20b, and 21 (excluding any negative amounts); Schedule C, line 7; Schedule C-EZ, line 1; Schedule E, lines 3 and 4; Schedule F, line 11; Form 4835, line 7; Schedule K-1 (Form 1065), box 14, codes B and C; Schedule K-1 (Form 1065-B), box 9, code K-2; Schedule K-1 (Form 1120S), box 14, code B. But **do not** include on this line any amount for which you claimed the foreign earned income exclusion or the housing exclusion on Form 2555 or 2555-EZ.

Your gross income also includes the total of all gains from Schedule D, lines 1, 8, and 13; Schedule D-1, lines 1 and 8; Form 4684, line 14, and column (c) of lines 35 and 40; Form 4797, lines 2, 10, and 30; Form 6252, lines 24 and 35; Form 6781, lines 1 and 12; Form 8824, lines 14, 23, 35, and 36; and Form 2439, line 1a. But subtract from this total any section 1202 exclusion, any section 1045 or section 1397B rollover, any exclusion of gain from DC Zone assets or qualified community assets, and any section 121 exclusion shown on Schedule D or Form 4797.

**Refund**

**Line 72**

**Amount Overpaid**

If line 72 is under \$1, we will send a refund only on written request.

If you want to check the status of your refund, please wait at least 72 hours after IRS acknowledges receipt of your e-filed return (3 to 4 weeks after you mail a paper return) to do so. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically). See page 84 for details.



*If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income Tax Withhold-*

ing and Estimated Tax Payments for 2009 on page 81.

**Refund Offset**

If you owe past-due federal tax, state income tax, child support, spousal support, or certain federal nontax debts, such as student loans, all or part of the overpayment on line 72 may be used (offset) to pay the past-due amount. Offsets for federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). For federal tax offsets, you will receive a notice from the IRS. For all other offsets, you will receive a notice from FMS. To find out if you may have an offset or if you have any questions about it, contact the agency to which you owe the debt.

**Injured Spouse**

If you file a joint return and your spouse has not paid past-due federal tax, state income tax, child support, spousal support, or a federal nontax debt, such as a student loan, part or all of the overpayment on line

72 may be used (offset) to pay the past-due amount. But your part of the overpayment may be refunded to you if certain conditions apply and you complete Form 8379. For details, use TeleTax topic 203 (see page 84) or see Form 8379.

**Lines 73a Through 73d**



*Simple. Safe. Secure.*

**Fast Refunds!** Choose direct deposit—a fast, simple, safe, secure way to have your refund deposited automatically to your checking or savings account, including an individual retirement arrangement (IRA). See the information about IRAs on page 64.

### Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.

If you want us to directly deposit the amount shown on line 73a to your checking or savings account, including an IRA, at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States:

- Check the box on line 73a and attach Form 8888 if you want to split the direct deposit of your refund among two or three accounts, or
- Complete lines 73b through 73d if you want your refund deposited to only one account. Otherwise, we will send you a check.

**Note.** If you do not want your refund directly deposited to your account, do not check the box on line 73a. Draw a line through the boxes on lines 73b and 73d.



*The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the correct routing and account numbers and to make sure your direct deposit will be accepted. Do not use the routing number on a deposit slip if it is different from the routing number on your checks.*

If you file a joint return and check the box on line 73a and attach Form 8888 or fill in lines 73b through 73d, your spouse may get at least part of the refund.

If the direct deposit to your account(s) is different from the amount you expected, you will receive an explanation in the mail

about 2 weeks after your refund is deposited.

**TreasuryDirect.** You can request a deposit of your refund to a TreasuryDirect online account to buy U.S. Treasury marketable securities and savings bonds. For more information, go to [www.treasurydirect.gov](http://www.treasurydirect.gov).

### Line 73a

You cannot file Form 8888 and split your refund among two or three accounts if Form 8379 is filed with your return.

### Line 73b

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check below, the routing number is 250250025. Jeffrey and Suzanne Maple would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter on line 73b if:

- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your checking account.

### Line 73c

Check the appropriate box for the type of account. Do not check more than one box. If the deposit is to an account such as an IRA, health savings account, brokerage account, or other similar account, ask your financial institution whether you should check the “Checking” or “Savings” box. You must check the correct box to ensure your deposit is accepted. For a TreasuryDirect online account, check the “Savings” box.

### Line 73d

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. Do not include the check number.

You cannot request a deposit of your refund to an account that is not in your name (such as your tax preparer’s own account).



*Some financial institutions will not allow a joint refund to be deposited to an individual account. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.*

### Individual Retirement Arrangement (IRA)

You can have your refund directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee of your account of the year to which the deposit is to be applied unless the trustee will not accept a deposit for 2008. If you do not, the trustee can assume the deposit is for the year during which you are filing the return. For example, if you file your 2008 return during 2009 and do not notify the trustee in advance, the trustee can assume the deposit to your IRA is for 2009. If you designate your deposit to be for 2008, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2008. In that case, you must file an amended 2008 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



*You and your spouse, if filing jointly, each may be able to contribute up to \$5,000 (\$6,000 if age 50 or older at the end of the year) to a traditional IRA or Roth IRA for 2008 or 2009. A higher limit may apply for 2008 and 2009 if you were a participant in a 401(k) plan and your employer was in bankruptcy in an earlier year. You may owe a penalty if your contributions exceed these limits.*



*For more information on IRAs, see Pub. 590.*

### Sample Check—Lines 73b Through 73d

JEFFREY MAPLE  
SUZANNE MAPLE  
123 Pear Lane  
Anyplace, VA 20000

PAY TO THE ORDER OF \_\_\_\_\_ \$ 1234.00

ANYPLACE BANK  
Anyplace, VA 20000

For \_\_\_\_\_

Routing number (line 73b): 250250025  
Account number (line 73d): 20202086

Do not include the check number.



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

**Line 74****Applied to Your 2009 Estimated Tax**

Enter on line 74 the amount, if any, of the overpayment on line 72 you want applied to your 2009 estimated tax. 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 in the attached statement.



*This election to apply part or all of the amount overpaid to your 2009 estimated tax cannot be changed later.*

**Amount You Owe**

 IRS e-file offers you the electronic payment option of electronic funds withdrawal (EFW). EFW can be used to pay your current year balance due and can be used to make up to four estimated tax payments. If you are filing early, you can schedule your payment for withdrawal from your account on a future date, up to and including April 15, 2009. If you file your return after April 15, 2009, you can include interest and penalty in your payment. Visit [www.irs.gov](http://www.irs.gov) and enter "e-pay" in the search box for details.

You can also pay using EFTPS, a free tax payment system that allows you to make payments online or by phone. For more information or details on enrolling, visit [www.eftps.gov](http://www.eftps.gov) or call Customer Service at 1-800-316-6541. TTY/TDD help is available by calling 1-800-733-4829.

**Line 75****Amount You Owe**

*To save interest and penalties, pay your taxes in full by April 15, 2009. You do not have to pay if line 75 is under \$1.*

Include any estimated tax penalty from line 76 in the amount you enter on line 75.

You can pay by check, money order, or credit card. Do not include any estimated tax payment for 2009 in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

**To pay by check or money order.** Make your check or money order payable to the "United States Treasury" for the full amount due. Do not send cash. Do not attach the payment to your return. Write "2008 Form 1040" 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.

To help process your payment, enter the amount on the right side of the check like

this: \$ XXX.XX. Do not use dashes or lines (for example, do not enter "\$ XXX-" or "\$ XXX<sup>XX</sup>").

Then, complete Form 1040-V following the instructions on that form and enclose it in the envelope with your tax return and payment. Although you do not have to use Form 1040-V, doing so allows us to process your payment more accurately and efficiently.

**To pay by credit card.** You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card. To pay by credit card, call toll-free or visit the website of either service provider listed below and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website shown below.

Official Payments Corporation  
1-800-2PAY-TAX<sup>SM</sup> (1-800-272-9829)  
1-877-754-4413 (Customer Service)  
[www.officialpayments.com](http://www.officialpayments.com)

Link2Gov Corporation  
1-888-PAY-1040<sup>SM</sup> (1-888-729-1040)  
1-888-658-5465 (Customer Service)  
[www.PAY1040.com](http://www.PAY1040.com)



*You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4, (b) increase the tax withheld from other income by filing Form W-4P or W-4V, or (c) make estimated tax payments for 2009. See Income Tax Withholding and Estimated Tax Payments for 2009 on page 81.*

**What If You Cannot Pay?**

If you cannot pay the full amount shown on line 75 when you file, you can ask to make monthly installment payments for the full or a partial amount. You may have up to 60 months to pay. However, even if your request to pay in installments is granted, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2009. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan or credit card payment.

To ask for an installment agreement, you can apply online or use Form 9465. To apply online, go to [www.irs.gov](http://www.irs.gov), use the pull-down menu under "I need to..." and select "Set Up a Payment Plan." If you use Form 9465, you should receive a response to your request to make installment payments within 30 days. But if you file your return after March 31, it may take us longer to reply.

**Line 76****Estimated Tax Penalty**

You may owe this penalty if:

- Line 75 is at least \$1,000 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.

For most people, the "tax shown on your return" is the amount on your 2008 Form 1040, line 61, minus the total of any amounts shown on lines 64a, 66, 69, and 70 and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), 8801 (line 30 only), 8885, and 8919. Also subtract from line 61 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation, and any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. When figuring the amount on line 61, include household employment taxes only if line 62 is more than zero or you would owe the penalty even if you did not include those taxes. But if you entered an amount on Schedule H, line 7, include the total of that amount plus the household employment taxes on Form 1040, line 60.

**Exception.** You will not owe the penalty if your 2007 tax return was for a tax year of 12 full months and either of the following applies.

1. You had no tax shown on your 2007 return and you were a U.S. citizen or resident for all of 2007, or
2. The total of lines 62, 63, and 65 on your 2008 return is at least 100% of the tax shown on your 2007 return (110% of that amount if you are not a farmer or fisherman and your adjusted gross income shown on that return is more than \$150,000, or if married filing separately for 2008, more than \$75,000). Your estimated tax payments for 2008 must have been made on time and for the required amount.

For most people, the "tax shown on your 2007 return" is the amount on your 2007 Form 1040, line 63, minus the total of any amounts shown on lines 66a, 68, and 71, and Forms 8828, 4137, 4136, 5329 (Parts III through VIII only), 8885, and 8919. Also subtract from line 63 any tax on an excess parachute payment, any excise tax on insider stock compensation of an expatriated corporation, and any uncollected social security and Medicare or RRTA tax on tips or group-term life insurance. When figuring the amount on line 63, include the amount on line 62 only if line 64 is more than zero or you would have owed the estimated tax penalty for 2007 even if you did not include those taxes. But if you entered an amount on your 2007 Schedule H, line 7, include the total of that amount plus the amount on your 2007 Form 1040, line 62.

## Figuring the Penalty

If the *Exception* on page 65 does not apply and you choose to figure the penalty yourself, see Form 2210 (or 2210-F for farmers and fishermen) to find out if you owe the penalty. If you do, you can use the form to figure the amount.

Enter the penalty on line 76. Add the penalty to any tax due and enter the total on line 75. If you are due a refund, subtract the penalty from the overpayment you show on line 72. 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, you can leave line 76 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. If your income varied during the year, the annualized income installment method may reduce the amount of your penalty. But you must file Form 2210 because the IRS cannot figure your penalty under this method. See the Instructions for Form 2210 for other situations in which you may be able to lower your penalty by filing Form 2210.*

## Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2008 tax return with the IRS, check the “Yes” box in the “Third Party Designee” area of your return. Also, enter the designee’s name, phone number, and any five digits the designee chooses as his or her personal identification number (PIN). But if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter “Preparer” in the space for the designee’s name. You do not have to provide the other information requested.

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

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

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability),

or otherwise represent you before the IRS. If you want to expand the designee’s authorization, see Pub. 947.

The authorization will automatically end no later than the due date (without regard to extensions) for filing your 2009 tax return. This is April 15, 2010, for most people. If you wish to revoke the authorization before it ends, see Pub. 947.

## Sign Your Return

Form 1040 is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see Pub. 501. Be sure to date your return and enter your occupation(s). If you have someone prepare your return, you are still responsible for the correctness of the return. If your return is signed by a representative for you, you must have a power of attorney attached that specifically authorizes the representative to sign your return. To do this, you can use Form 2848. If you are filing a joint return as a surviving spouse, see *Death of a Taxpayer* on page 82.

## Child’s Return

If your child cannot sign the return, either parent can sign the child’s name in the space provided. Then, enter “By (your signature), parent for minor child.”

## Daytime Phone Number

Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. If you answer our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you can enter either your or your spouse’s daytime phone number.

## Paid Preparer Must Sign Your Return

Generally, anyone you pay to prepare your return must sign it in the space provided. 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.



## Electronic Return Signatures!

To file your return electronically, you must sign the return electronically using a personal identification number (PIN). If you are filing online using software, you must

use a Self-Select PIN. If you are filing electronically using a tax practitioner, you can use a Self-Select PIN or a Practitioner PIN.

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

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

To verify your identity, you will be prompted to enter your adjusted gross income (AGI) from your originally filed 2007 federal income tax return, if applicable. Do not use your AGI from an amended return (Form 1040X) or a math error correction made by IRS. AGI is the amount shown on your 2007 Form 1040, line 38; Form 1040A, line 22; or Form 1040EZ, line 4. If you do not have your 2007 income tax return, call the IRS at 1-800-829-1040 to get a free transcript of your return. (If you filed electronically last year, you may use your prior year PIN to verify your identity instead of your prior year AGI. The prior year PIN is the five digit PIN you used to electronically sign your 2007 return.) You will also be prompted to enter your date of birth (DOB). Make sure your DOB is accurate and matches the information on record with the Social Security Administration by checking your annual social security statement.



*You cannot use the Self-Select PIN method if you are a first-time filer under age 16 at the end of 2008.*

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

**Form 8453.** You must send in a paper Form 8453 if you are attaching or filing Form 1098-C, 2848 (for an electronic return signed by an agent), 3115, 3468 (if attachments are required), 4136 (if certificate or statement required), 5713, 8283 (if a statement is required for Section A or if Section B is completed), 8332 (or certain pages from a post-1984 decree or agreement), 8858, 8864 (if certification or statement required), 8885, Schedule D-1 (Form 1040) (if you elect not to include your transactions on the electronic STCGL or LTCGL records), or Worksheets 1 through 4 from Pub. 517 (or other statement showing the required information and computations).

For more details, visit [www.irs.gov/efile](http://www.irs.gov/efile) and click on “Individual Taxpayers.”

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## **Assemble Your Return**

Assemble any schedules and forms behind Form 1040 in order of the "Attachment Sequence No." shown in the upper right corner of the schedule or form. If you have

supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of Forms W-2 and 2439 to the front of Form 1040. If

you received a Form W-2c (a corrected Form W-2), attach a copy of your original Forms W-2 and any Forms W-2c. Also attach Forms W-2G and 1099-R to the front of Form 1040 if tax was withheld.

# 2008 Tax Table



See the instructions for line 44 that begin on page 36 to see if you must use the Tax Table below to figure your tax.

**Example.** Mr. and Mrs. Brown are filing a joint return. Their taxable income on Form 1040, line 43, is \$25,300. First, they find the \$25,300–25,350 taxable income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the taxable income line and filing status column meet is \$2,996. This is the tax amount they should enter on Form 1040, line 44.

Sample Table

At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
<b>25,200</b>	<b>25,250</b>	3,383	2,981	3,383	3,211
<b>25,250</b>	<b>25,300</b>	3,390	2,989	3,390	3,219
<b>25,300</b>	<b>25,350</b>	3,398	<b>2,996</b>	3,398	3,226
<b>25,350</b>	<b>25,400</b>	3,405	3,004	3,405	3,234

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
0	5	0	0	0	0
5	15	1	1	1	1
15	25	2	2	2	2
25	50	4	4	4	4
50	75	6	6	6	6
75	100	9	9	9	9
100	125	11	11	11	11
125	150	14	14	14	14
150	175	16	16	16	16
175	200	19	19	19	19
200	225	21	21	21	21
225	250	24	24	24	24
250	275	26	26	26	26
275	300	29	29	29	29
300	325	31	31	31	31
325	350	34	34	34	34
350	375	36	36	36	36
375	400	39	39	39	39
400	425	41	41	41	41
425	450	44	44	44	44
450	475	46	46	46	46
475	500	49	49	49	49
500	525	51	51	51	51
525	550	54	54	54	54
550	575	56	56	56	56
575	600	59	59	59	59
600	625	61	61	61	61
625	650	64	64	64	64
650	675	66	66	66	66
675	700	69	69	69	69
700	725	71	71	71	71
725	750	74	74	74	74
750	775	76	76	76	76
775	800	79	79	79	79
800	825	81	81	81	81
825	850	84	84	84	84
850	875	86	86	86	86
875	900	89	89	89	89
900	925	91	91	91	91
925	950	94	94	94	94
950	975	96	96	96	96
975	1,000	99	99	99	99
<b>1,000</b>					
1,000	1,025	101	101	101	101
1,025	1,050	104	104	104	104
1,050	1,075	106	106	106	106
1,075	1,100	109	109	109	109
1,100	1,125	111	111	111	111
1,125	1,150	114	114	114	114
1,150	1,175	116	116	116	116
1,175	1,200	119	119	119	119
1,200	1,225	121	121	121	121
1,225	1,250	124	124	124	124
1,250	1,275	126	126	126	126
1,275	1,300	129	129	129	129

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
1,300	1,325	131	131	131	131
1,325	1,350	134	134	134	134
1,350	1,375	136	136	136	136
1,375	1,400	139	139	139	139
1,400	1,425	141	141	141	141
1,425	1,450	144	144	144	144
1,450	1,475	146	146	146	146
1,475	1,500	149	149	149	149
1,500	1,525	151	151	151	151
1,525	1,550	154	154	154	154
1,550	1,575	156	156	156	156
1,575	1,600	159	159	159	159
1,600	1,625	161	161	161	161
1,625	1,650	164	164	164	164
1,650	1,675	166	166	166	166
1,675	1,700	169	169	169	169
1,700	1,725	171	171	171	171
1,725	1,750	174	174	174	174
1,750	1,775	176	176	176	176
1,775	1,800	179	179	179	179
1,800	1,825	181	181	181	181
1,825	1,850	184	184	184	184
1,850	1,875	186	186	186	186
1,875	1,900	189	189	189	189
1,900	1,925	191	191	191	191
1,925	1,950	194	194	194	194
1,950	1,975	196	196	196	196
1,975	2,000	199	199	199	199
<b>2,000</b>					
2,000	2,025	201	201	201	201
2,025	2,050	204	204	204	204
2,050	2,075	206	206	206	206
2,075	2,100	209	209	209	209
2,100	2,125	211	211	211	211
2,125	2,150	214	214	214	214
2,150	2,175	216	216	216	216
2,175	2,200	219	219	219	219
2,200	2,225	221	221	221	221
2,225	2,250	224	224	224	224
2,250	2,275	226	226	226	226
2,275	2,300	229	229	229	229
2,300	2,325	231	231	231	231
2,325	2,350	234	234	234	234
2,350	2,375	236	236	236	236
2,375	2,400	239	239	239	239
2,400	2,425	241	241	241	241
2,425	2,450	244	244	244	244
2,450	2,475	246	246	246	246
2,475	2,500	249	249	249	249
2,500	2,525	251	251	251	251
2,525	2,550	254	254	254	254
2,550	2,575	256	256	256	256
2,575	2,600	259	259	259	259
2,600	2,625	261	261	261	261
2,625	2,650	264	264	264	264
2,650	2,675	266	266	266	266
2,675	2,700	269	269	269	269

If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
<b>Your tax is—</b>					
2,700	2,725	271	271	271	271
2,725	2,750	274	274	274	274
2,750	2,775	276	276	276	276
2,775	2,800	279	279	279	279
2,800	2,825	281	281	281	281
2,825	2,850	284	284	284	284
2,850	2,875	286	286	286	286
2,875	2,900	289	289	289	289
2,900	2,925	291	291	291	291
2,925	2,950	294	294	294	294
2,950	2,975	296	296	296	296
2,975	3,000	299	299	299	299
<b>3,000</b>					
3,000	3,050	303	303	303	303
3,050	3,100	308	308	308	308
3,100	3,150	313	313	313	313
3,150	3,200	318	318	318	318
3,200	3,250	323	323	323	323
3,250	3,300	328	328	328	328
3,300	3,350	333	333	333	333
3,350	3,400	338	338	338	338
3,400	3,450	343	343	343	343
3,450	3,500	348	348	348	348
3,500	3,550	353	353	353	353
3,550	3,600	358	358	358	358
3,600	3,650	363	363	363	363
3,650	3,700	368	368	368	368
3,700	3,750	373	373	373	373
3,750	3,800	378	378	378	378
3,800	3,850	383	383	383	383
3,850	3,900	388	388	388	388
3,900	3,950	393	393	393	393
3,950	4,000	398	398	398	398
<b>4,000</b>					
4,000	4,050	403	403	403	403
4,050	4,100	408	408	408	408
4,100	4,150	413	413	413	413
4,150	4,200	418	418	418	418
4,200	4,250	423	423	423	423
4,250	4,300	428	428	428	428
4,300	4,350	433	433	433	433
4,350	4,400	438	438	438	438
4,400	4,450	443	443	443	443
4,450	4,500	448	448	448	448
4,500	4,550	453	453	453	453
4,550	4,600	458	458	458	458
4,600	4,650	463	463	463	463
4,650	4,700	468	468	468	468
4,700	4,750	473	473	473	473
4,750	4,800	478	478	478	478
4,800	4,850	483	483	483	483
4,850	4,900	488	488	488	488
4,900	4,950	493	493	493	493
4,950	5,000	498	498	498	498

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

(Continued on page 69)

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>5,000</b>					
5,000	5,050	503	503	503	503
5,050	5,100	508	508	508	508
5,100	5,150	513	513	513	513
5,150	5,200	518	518	518	518
5,200	5,250	523	523	523	523
5,250	5,300	528	528	528	528
5,300	5,350	533	533	533	533
5,350	5,400	538	538	538	538
5,400	5,450	543	543	543	543
5,450	5,500	548	548	548	548
5,500	5,550	553	553	553	553
5,550	5,600	558	558	558	558
5,600	5,650	563	563	563	563
5,650	5,700	568	568	568	568
5,700	5,750	573	573	573	573
5,750	5,800	578	578	578	578
5,800	5,850	583	583	583	583
5,850	5,900	588	588	588	588
5,900	5,950	593	593	593	593
5,950	6,000	598	598	598	598
<b>6,000</b>					
6,000	6,050	603	603	603	603
6,050	6,100	608	608	608	608
6,100	6,150	613	613	613	613
6,150	6,200	618	618	618	618
6,200	6,250	623	623	623	623
6,250	6,300	628	628	628	628
6,300	6,350	633	633	633	633
6,350	6,400	638	638	638	638
6,400	6,450	643	643	643	643
6,450	6,500	648	648	648	648
6,500	6,550	653	653	653	653
6,550	6,600	658	658	658	658
6,600	6,650	663	663	663	663
6,650	6,700	668	668	668	668
6,700	6,750	673	673	673	673
6,750	6,800	678	678	678	678
6,800	6,850	683	683	683	683
6,850	6,900	688	688	688	688
6,900	6,950	693	693	693	693
6,950	7,000	698	698	698	698
<b>7,000</b>					
7,000	7,050	703	703	703	703
7,050	7,100	708	708	708	708
7,100	7,150	713	713	713	713
7,150	7,200	718	718	718	718
7,200	7,250	723	723	723	723
7,250	7,300	728	728	728	728
7,300	7,350	733	733	733	733
7,350	7,400	738	738	738	738
7,400	7,450	743	743	743	743
7,450	7,500	748	748	748	748
7,500	7,550	753	753	753	753
7,550	7,600	758	758	758	758
7,600	7,650	763	763	763	763
7,650	7,700	768	768	768	768
7,700	7,750	773	773	773	773
7,750	7,800	778	778	778	778
7,800	7,850	783	783	783	783
7,850	7,900	788	788	788	788
7,900	7,950	793	793	793	793
7,950	8,000	798	798	798	798

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>8,000</b>					
8,000	8,050	803	803	803	803
8,050	8,100	810	808	810	808
8,100	8,150	818	813	818	813
8,150	8,200	825	818	825	818
8,200	8,250	833	823	833	823
8,250	8,300	840	828	840	828
8,300	8,350	848	833	848	833
8,350	8,400	855	838	855	838
8,400	8,450	863	843	863	843
8,450	8,500	870	848	870	848
8,500	8,550	878	853	878	853
8,550	8,600	885	858	885	858
8,600	8,650	893	863	893	863
8,650	8,700	900	868	900	868
8,700	8,750	908	873	908	873
8,750	8,800	915	878	915	878
8,800	8,850	923	883	923	883
8,850	8,900	930	888	930	888
8,900	8,950	938	893	938	893
8,950	9,000	945	898	945	898
<b>9,000</b>					
9,000	9,050	953	903	953	903
9,050	9,100	960	908	960	908
9,100	9,150	968	913	968	913
9,150	9,200	975	918	975	918
9,200	9,250	983	923	983	923
9,250	9,300	990	928	990	928
9,300	9,350	998	933	998	933
9,350	9,400	1,005	938	1,005	938
9,400	9,450	1,013	943	1,013	943
9,450	9,500	1,020	948	1,020	948
9,500	9,550	1,028	953	1,028	953
9,550	9,600	1,035	958	1,035	958
9,600	9,650	1,043	963	1,043	963
9,650	9,700	1,050	968	1,050	968
9,700	9,750	1,058	973	1,058	973
9,750	9,800	1,065	978	1,065	978
9,800	9,850	1,073	983	1,073	983
9,850	9,900	1,080	988	1,080	988
9,900	9,950	1,088	993	1,088	993
9,950	10,000	1,095	998	1,095	998
<b>10,000</b>					
10,000	10,050	1,103	1,003	1,103	1,003
10,050	10,100	1,110	1,008	1,110	1,008
10,100	10,150	1,118	1,013	1,118	1,013
10,150	10,200	1,125	1,018	1,125	1,018
10,200	10,250	1,133	1,023	1,133	1,023
10,250	10,300	1,140	1,028	1,140	1,028
10,300	10,350	1,148	1,033	1,148	1,033
10,350	10,400	1,155	1,038	1,155	1,038
10,400	10,450	1,163	1,043	1,163	1,043
10,450	10,500	1,170	1,048	1,170	1,048
10,500	10,550	1,178	1,053	1,178	1,053
10,550	10,600	1,185	1,058	1,185	1,058
10,600	10,650	1,193	1,063	1,193	1,063
10,650	10,700	1,200	1,068	1,200	1,068
10,700	10,750	1,208	1,073	1,208	1,073
10,750	10,800	1,215	1,078	1,215	1,078
10,800	10,850	1,223	1,083	1,223	1,083
10,850	10,900	1,230	1,088	1,230	1,088
10,900	10,950	1,238	1,093	1,238	1,093
10,950	11,000	1,245	1,098	1,245	1,098

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>11,000</b>					
11,000	11,050	1,253	1,103	1,253	1,103
11,050	11,100	1,260	1,108	1,260	1,108
11,100	11,150	1,268	1,113	1,268	1,113
11,150	11,200	1,275	1,118	1,275	1,118
11,200	11,250	1,283	1,123	1,283	1,123
11,250	11,300	1,290	1,128	1,290	1,128
11,300	11,350	1,298	1,133	1,298	1,133
11,350	11,400	1,305	1,138	1,305	1,138
11,400	11,450	1,313	1,143	1,313	1,143
11,450	11,500	1,320	1,148	1,320	1,149
11,500	11,550	1,328	1,153	1,328	1,156
11,550	11,600	1,335	1,158	1,335	1,164
11,600	11,650	1,343	1,163	1,343	1,171
11,650	11,700	1,350	1,168	1,350	1,179
11,700	11,750	1,358	1,173	1,358	1,186
11,750	11,800	1,365	1,178	1,365	1,194
11,800	11,850	1,373	1,183	1,373	1,201
11,850	11,900	1,380	1,188	1,380	1,209
11,900	11,950	1,388	1,193	1,388	1,216
11,950	12,000	1,395	1,198	1,395	1,224
<b>12,000</b>					
12,000	12,050	1,403	1,203	1,403	1,231
12,050	12,100	1,410	1,208	1,410	1,239
12,100	12,150	1,418	1,213	1,418	1,246
12,150	12,200	1,425	1,218	1,425	1,254
12,200	12,250	1,433	1,223	1,433	1,261
12,250	12,300	1,440	1,228	1,440	1,269
12,300	12,350	1,448	1,233	1,448	1,276
12,350	12,400	1,455	1,238	1,455	1,284
12,400	12,450	1,463	1,243	1,463	1,291
12,450	12,500	1,470	1,248	1,470	1,299
12,500	12,550	1,478	1,253	1,478	1,306
12,550	12,600	1,485	1,258	1,485	1,314
12,600	12,650	1,493	1,263	1,493	1,321
12,650	12,700	1,500	1,268	1,500	1,329
12,700	12,750	1,508	1,273	1,508	1,336
12,750	12,800	1,515	1,278	1,515	1,344
12,800	12,850	1,523	1,283	1,523	1,351
12,850	12,900	1,530	1,288	1,530	1,359
12,900	12,950	1,538	1,293	1,538	1,366
12,950	13,000	1,545	1,298	1,545	1,374
<b>13,000</b>					
13,000	13,050	1,553	1,303	1,553	1,381
13,050	13,100	1,560	1,308	1,560	1,389
13,100	13,150	1,568	1,313	1,568	1,396
13,150	13,200	1,575	1,318	1,575	1,404
13,200	13,250	1,583	1,323	1,583	1,411
13,250	13,300	1,590	1,328	1,590	1,419
13,300	13,350	1,598	1,333	1,598	1,426
13,350	13,400	1,605	1,338	1,605	1,434
13,400	13,450	1,613	1,343	1,613	1,441
13,450	13,500	1,620	1,348	1,620	1,449
13,500	13,550	1,628	1,353	1,628	1,456
13,550	13,600	1,635	1,358	1,635	1,464
13,600	13,650	1,643	1,363	1,643	1,471
13,650	13,700	1,650	1,368	1,650	1,479
13,700	13,750	1,658	1,373	1,658	1,486
13,750	13,800	1,665	1,378	1,665	1,494
13,800	13,850	1,673	1,383	1,673	1,501
13,850	13,900	1,680	1,388	1,680	1,509
13,900	13,950	1,688	1,393	1,688	1,516
13,950	14,000	1,695	1,398	1,695	1,524

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

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>14,000</b>					
14,000	14,050	1,703	1,403	1,703	1,531
14,050	14,100	1,710	1,408	1,710	1,539
14,100	14,150	1,718	1,413	1,718	1,546
14,150	14,200	1,725	1,418	1,725	1,554
14,200	14,250	1,733	1,423	1,733	1,561
14,250	14,300	1,740	1,428	1,740	1,569
14,300	14,350	1,748	1,433	1,748	1,576
14,350	14,400	1,755	1,438	1,755	1,584
14,400	14,450	1,763	1,443	1,763	1,591
14,450	14,500	1,770	1,448	1,770	1,599
14,500	14,550	1,778	1,453	1,778	1,606
14,550	14,600	1,785	1,458	1,785	1,614
14,600	14,650	1,793	1,463	1,793	1,621
14,650	14,700	1,800	1,468	1,800	1,629
14,700	14,750	1,808	1,473	1,808	1,636
14,750	14,800	1,815	1,478	1,815	1,644
14,800	14,850	1,823	1,483	1,823	1,651
14,850	14,900	1,830	1,488	1,830	1,659
14,900	14,950	1,838	1,493	1,838	1,666
14,950	15,000	1,845	1,498	1,845	1,674
<b>15,000</b>					
15,000	15,050	1,853	1,503	1,853	1,681
15,050	15,100	1,860	1,508	1,860	1,689
15,100	15,150	1,868	1,513	1,868	1,696
15,150	15,200	1,875	1,518	1,875	1,704
15,200	15,250	1,883	1,523	1,883	1,711
15,250	15,300	1,890	1,528	1,890	1,719
15,300	15,350	1,898	1,533	1,898	1,726
15,350	15,400	1,905	1,538	1,905	1,734
15,400	15,450	1,913	1,543	1,913	1,741
15,450	15,500	1,920	1,548	1,920	1,749
15,500	15,550	1,928	1,553	1,928	1,756
15,550	15,600	1,935	1,558	1,935	1,764
15,600	15,650	1,943	1,563	1,943	1,771
15,650	15,700	1,950	1,568	1,950	1,779
15,700	15,750	1,958	1,573	1,958	1,786
15,750	15,800	1,965	1,578	1,965	1,794
15,800	15,850	1,973	1,583	1,973	1,801
15,850	15,900	1,980	1,588	1,980	1,809
15,900	15,950	1,988	1,593	1,988	1,816
15,950	16,000	1,995	1,598	1,995	1,824
<b>16,000</b>					
16,000	16,050	2,003	1,603	2,003	1,831
16,050	16,100	2,010	1,609	2,010	1,839
16,100	16,150	2,018	1,616	2,018	1,846
16,150	16,200	2,025	1,624	2,025	1,854
16,200	16,250	2,033	1,631	2,033	1,861
16,250	16,300	2,040	1,639	2,040	1,869
16,300	16,350	2,048	1,646	2,048	1,876
16,350	16,400	2,055	1,654	2,055	1,884
16,400	16,450	2,063	1,661	2,063	1,891
16,450	16,500	2,070	1,669	2,070	1,899
16,500	16,550	2,078	1,676	2,078	1,906
16,550	16,600	2,085	1,684	2,085	1,914
16,600	16,650	2,093	1,691	2,093	1,921
16,650	16,700	2,100	1,699	2,100	1,929
16,700	16,750	2,108	1,706	2,108	1,936
16,750	16,800	2,115	1,714	2,115	1,944
16,800	16,850	2,123	1,721	2,123	1,951
16,850	16,900	2,130	1,729	2,130	1,959
16,900	16,950	2,138	1,736	2,138	1,966
16,950	17,000	2,145	1,744	2,145	1,974

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>17,000</b>					
17,000	17,050	2,153	1,751	2,153	1,981
17,050	17,100	2,160	1,759	2,160	1,989
17,100	17,150	2,168	1,766	2,168	1,996
17,150	17,200	2,175	1,774	2,175	2,004
17,200	17,250	2,183	1,781	2,183	2,011
17,250	17,300	2,190	1,789	2,190	2,019
17,300	17,350	2,198	1,796	2,198	2,026
17,350	17,400	2,205	1,804	2,205	2,034
17,400	17,450	2,213	1,811	2,213	2,041
17,450	17,500	2,220	1,819	2,220	2,049
17,500	17,550	2,228	1,826	2,228	2,056
17,550	17,600	2,235	1,834	2,235	2,064
17,600	17,650	2,243	1,841	2,243	2,071
17,650	17,700	2,250	1,849	2,250	2,079
17,700	17,750	2,258	1,856	2,258	2,086
17,750	17,800	2,265	1,864	2,265	2,094
17,800	17,850	2,273	1,871	2,273	2,101
17,850	17,900	2,280	1,879	2,280	2,109
17,900	17,950	2,288	1,886	2,288	2,116
17,950	18,000	2,295	1,894	2,295	2,124
<b>18,000</b>					
18,000	18,050	2,303	1,901	2,303	2,131
18,050	18,100	2,310	1,909	2,310	2,139
18,100	18,150	2,318	1,916	2,318	2,146
18,150	18,200	2,325	1,924	2,325	2,154
18,200	18,250	2,333	1,931	2,333	2,161
18,250	18,300	2,340	1,939	2,340	2,169
18,300	18,350	2,348	1,946	2,348	2,176
18,350	18,400	2,355	1,954	2,355	2,184
18,400	18,450	2,363	1,961	2,363	2,191
18,450	18,500	2,370	1,969	2,370	2,199
18,500	18,550	2,378	1,976	2,378	2,206
18,550	18,600	2,385	1,984	2,385	2,214
18,600	18,650	2,393	1,991	2,393	2,221
18,650	18,700	2,400	1,999	2,400	2,229
18,700	18,750	2,408	2,006	2,408	2,236
18,750	18,800	2,415	2,014	2,415	2,244
18,800	18,850	2,423	2,021	2,423	2,251
18,850	18,900	2,430	2,029	2,430	2,259
18,900	18,950	2,438	2,036	2,438	2,266
18,950	19,000	2,445	2,044	2,445	2,274
<b>19,000</b>					
19,000	19,050	2,453	2,051	2,453	2,281
19,050	19,100	2,460	2,059	2,460	2,289
19,100	19,150	2,468	2,066	2,468	2,296
19,150	19,200	2,475	2,074	2,475	2,304
19,200	19,250	2,483	2,081	2,483	2,311
19,250	19,300	2,490	2,089	2,490	2,319
19,300	19,350	2,498	2,096	2,498	2,326
19,350	19,400	2,505	2,104	2,505	2,334
19,400	19,450	2,513	2,111	2,513	2,341
19,450	19,500	2,520	2,119	2,520	2,349
19,500	19,550	2,528	2,126	2,528	2,356
19,550	19,600	2,535	2,134	2,535	2,364
19,600	19,650	2,543	2,141	2,543	2,371
19,650	19,700	2,550	2,149	2,550	2,379
19,700	19,750	2,558	2,156	2,558	2,386
19,750	19,800	2,565	2,164	2,565	2,394
19,800	19,850	2,573	2,171	2,573	2,401
19,850	19,900	2,580	2,179	2,580	2,409
19,900	19,950	2,588	2,186	2,588	2,416
19,950	20,000	2,595	2,194	2,595	2,424

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>20,000</b>					
20,000	20,050	2,603	2,201	2,603	2,431
20,050	20,100	2,610	2,209	2,610	2,439
20,100	20,150	2,618	2,216	2,618	2,446
20,150	20,200	2,625	2,224	2,625	2,454
20,200	20,250	2,633	2,231	2,633	2,461
20,250	20,300	2,640	2,239	2,640	2,469
20,300	20,350	2,648	2,246	2,648	2,476
20,350	20,400	2,655	2,254	2,655	2,484
20,400	20,450	2,663	2,261	2,663	2,491
20,450	20,500	2,670	2,269	2,670	2,499
20,500	20,550	2,678	2,276	2,678	2,506
20,550	20,600	2,685	2,284	2,685	2,514
20,600	20,650	2,693	2,291	2,693	2,521
20,650	20,700	2,700	2,299	2,700	2,529
20,700	20,750	2,708	2,306	2,708	2,536
20,750	20,800	2,715	2,314	2,715	2,544
20,800	20,850	2,723	2,321	2,723	2,551
20,850	20,900	2,730	2,329	2,730	2,559
20,900	20,950	2,738	2,336	2,738	2,566
20,950	21,000	2,745	2,344	2,745	2,574
<b>21,000</b>					
21,000	21,050	2,753	2,351	2,753	2,581
21,050	21,100	2,760	2,359	2,760	2,589
21,100	21,150	2,768	2,366	2,768	2,596
21,150	21,200	2,775	2,374	2,775	2,604
21,200	21,250	2,783	2,381	2,783	2,611
21,250	21,300	2,790	2,389	2,790	2,619
21,300	21,350	2,798	2,396	2,798	2,626
21,350	21,400	2,805	2,404	2,805	2,634
21,400	21,450	2,813	2,411	2,813	2,641
21,450	21,500	2,820	2,419	2,820	2,649
21,500	21,550	2,828	2,426	2,828	2,656
21,550	21,600	2,835	2,434	2,835	2,664
21,600	21,650	2,843	2,441	2,843	2,671
21,650	21,700	2,850	2,449	2,850	2,679
21,700	21,750	2,858	2,456	2,858	2,686
21,750	21,800	2,865	2,464	2,865	2,694
21,800	21,850	2,873	2,471	2,873	2,701
21,850	21,900	2,880	2,479	2,880	2,709
21,900	21,950	2,888	2,486	2,888	2,716
21,950	22,000	2,895	2,494	2,895	2,724
<b>22,000</b>					
22,000	22,050	2,903	2,501	2,903	2,731
22,050	22,100	2,910	2,509	2,910	2,739
22,100	22,150	2,918	2,516	2,918	2,746
22,150	22,200	2,925	2,524	2,925	2,754
22,200	22,250	2,933	2,531	2,933	2,761
22,250	22,300	2,940	2,539	2,940	2,769
22,300	22,350	2,948	2,546	2,948	2,776
22,350	22,400	2,955	2,554	2,955	2,784
22,400	22,450	2,963	2,561	2,963	2,791
22,450	22,500	2,970	2,569	2,970	2,799
22,500	22,550	2,978	2,576	2,978	2,806
22,550	22,600	2,985	2,584	2,985	2,814
22,600	22,650	2,993	2,591	2,99	

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>23,000</b>					
23,000	23,050	3,053	2,651	3,053	2,881
23,050	23,100	3,060	2,659	3,060	2,889
23,100	23,150	3,068	2,666	3,068	2,896
23,150	23,200	3,075	2,674	3,075	2,904
23,200	23,250	3,083	2,681	3,083	2,911
23,250	23,300	3,090	2,689	3,090	2,919
23,300	23,350	3,098	2,696	3,098	2,926
23,350	23,400	3,105	2,704	3,105	2,934
23,400	23,450	3,113	2,711	3,113	2,941
23,450	23,500	3,120	2,719	3,120	2,949
23,500	23,550	3,128	2,726	3,128	2,956
23,550	23,600	3,135	2,734	3,135	2,964
23,600	23,650	3,143	2,741	3,143	2,971
23,650	23,700	3,150	2,749	3,150	2,979
23,700	23,750	3,158	2,756	3,158	2,986
23,750	23,800	3,165	2,764	3,165	2,994
23,800	23,850	3,173	2,771	3,173	3,001
23,850	23,900	3,180	2,779	3,180	3,009
23,900	23,950	3,188	2,786	3,188	3,016
23,950	24,000	3,195	2,794	3,195	3,024
<b>24,000</b>					
24,000	24,050	3,203	2,801	3,203	3,031
24,050	24,100	3,210	2,809	3,210	3,039
24,100	24,150	3,218	2,816	3,218	3,046
24,150	24,200	3,225	2,824	3,225	3,054
24,200	24,250	3,233	2,831	3,233	3,061
24,250	24,300	3,240	2,839	3,240	3,069
24,300	24,350	3,248	2,846	3,248	3,076
24,350	24,400	3,255	2,854	3,255	3,084
24,400	24,450	3,263	2,861	3,263	3,091
24,450	24,500	3,270	2,869	3,270	3,099
24,500	24,550	3,278	2,876	3,278	3,106
24,550	24,600	3,285	2,884	3,285	3,114
24,600	24,650	3,293	2,891	3,293	3,121
24,650	24,700	3,300	2,899	3,300	3,129
24,700	24,750	3,308	2,906	3,308	3,136
24,750	24,800	3,315	2,914	3,315	3,144
24,800	24,850	3,323	2,921	3,323	3,151
24,850	24,900	3,330	2,929	3,330	3,159
24,900	24,950	3,338	2,936	3,338	3,166
24,950	25,000	3,345	2,944	3,345	3,174
<b>25,000</b>					
25,000	25,050	3,353	2,951	3,353	3,181
25,050	25,100	3,360	2,959	3,360	3,189
25,100	25,150	3,368	2,966	3,368	3,196
25,150	25,200	3,375	2,974	3,375	3,204
25,200	25,250	3,383	2,981	3,383	3,211
25,250	25,300	3,390	2,989	3,390	3,219
25,300	25,350	3,398	2,996	3,398	3,226
25,350	25,400	3,405	3,004	3,405	3,234
25,400	25,450	3,413	3,011	3,413	3,241
25,450	25,500	3,420	3,019	3,420	3,249
25,500	25,550	3,428	3,026	3,428	3,256
25,550	25,600	3,435	3,034	3,435	3,264
25,600	25,650	3,443	3,041	3,443	3,271
25,650	25,700	3,450	3,049	3,450	3,279
25,700	25,750	3,458	3,056	3,458	3,286
25,750	25,800	3,465	3,064	3,465	3,294
25,800	25,850	3,473	3,071	3,473	3,301
25,850	25,900	3,480	3,079	3,480	3,309
25,900	25,950	3,488	3,086	3,488	3,316
25,950	26,000	3,495	3,094	3,495	3,324

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>26,000</b>					
26,000	26,050	3,503	3,101	3,503	3,331
26,050	26,100	3,510	3,109	3,510	3,339
26,100	26,150	3,518	3,116	3,518	3,346
26,150	26,200	3,525	3,124	3,525	3,354
26,200	26,250	3,533	3,131	3,533	3,361
26,250	26,300	3,540	3,139	3,540	3,369
26,300	26,350	3,548	3,146	3,548	3,376
26,350	26,400	3,555	3,154	3,555	3,384
26,400	26,450	3,563	3,161	3,563	3,391
26,450	26,500	3,570	3,169	3,570	3,399
26,500	26,550	3,578	3,176	3,578	3,406
26,550	26,600	3,585	3,184	3,585	3,414
26,600	26,650	3,593	3,191	3,593	3,421
26,650	26,700	3,600	3,199	3,600	3,429
26,700	26,750	3,608	3,206	3,608	3,436
26,750	26,800	3,615	3,214	3,615	3,444
26,800	26,850	3,623	3,221	3,623	3,451
26,850	26,900	3,630	3,229	3,630	3,459
26,900	26,950	3,638	3,236	3,638	3,466
26,950	27,000	3,645	3,244	3,645	3,474
<b>27,000</b>					
27,000	27,050	3,653	3,251	3,653	3,481
27,050	27,100	3,660	3,259	3,660	3,489
27,100	27,150	3,668	3,266	3,668	3,496
27,150	27,200	3,675	3,274	3,675	3,504
27,200	27,250	3,683	3,281	3,683	3,511
27,250	27,300	3,690	3,289	3,690	3,519
27,300	27,350	3,698	3,296	3,698	3,526
27,350	27,400	3,705	3,304	3,705	3,534
27,400	27,450	3,713	3,311	3,713	3,541
27,450	27,500	3,720	3,319	3,720	3,549
27,500	27,550	3,728	3,326	3,728	3,556
27,550	27,600	3,735	3,334	3,735	3,564
27,600	27,650	3,743	3,341	3,743	3,571
27,650	27,700	3,750	3,349	3,750	3,579
27,700	27,750	3,758	3,356	3,758	3,586
27,750	27,800	3,765	3,364	3,765	3,594
27,800	27,850	3,773	3,371	3,773	3,601
27,850	27,900	3,780	3,379	3,780	3,609
27,900	27,950	3,788	3,386	3,788	3,616
27,950	28,000	3,795	3,394	3,795	3,624
<b>28,000</b>					
28,000	28,050	3,803	3,401	3,803	3,631
28,050	28,100	3,810	3,409	3,810	3,639
28,100	28,150	3,818	3,416	3,818	3,646
28,150	28,200	3,825	3,424	3,825	3,654
28,200	28,250	3,833	3,431	3,833	3,661
28,250	28,300	3,840	3,439	3,840	3,669
28,300	28,350	3,848	3,446	3,848	3,676
28,350	28,400	3,855	3,454	3,855	3,684
28,400	28,450	3,863	3,461	3,863	3,691
28,450	28,500	3,870	3,469	3,870	3,699
28,500	28,550	3,878	3,476	3,878	3,706
28,550	28,600	3,885	3,484	3,885	3,714
28,600	28,650	3,893	3,491	3,893	3,721
28,650	28,700	3,900	3,499	3,900	3,729
28,700	28,750	3,908	3,506	3,908	3,736
28,750	28,800	3,915	3,514	3,915	3,744
28,800	28,850	3,923	3,521	3,923	3,751
28,850	28,900	3,930	3,529	3,930	3,759
28,900	28,950	3,938	3,536	3,938	3,766
28,950	29,000	3,945	3,544	3,945	3,774

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>29,000</b>					
29,000	29,050	3,953	3,551	3,953	3,781
29,050	29,100	3,960	3,559	3,960	3,789
29,100	29,150	3,968	3,566	3,968	3,796
29,150	29,200	3,975	3,574	3,975	3,804
29,200	29,250	3,983	3,581	3,983	3,811
29,250	29,300	3,990	3,589	3,990	3,819
29,300	29,350	3,998	3,596	3,998	3,826
29,350	29,400	4,005	3,604	4,005	3,834
29,400	29,450	4,013	3,611	4,013	3,841
29,450	29,500	4,020	3,619	4,020	3,849
29,500	29,550	4,028	3,626	4,028	3,856
29,550	29,600	4,035	3,634	4,035	3,864
29,600	29,650	4,043	3,641	4,043	3,871
29,650	29,700	4,050	3,649	4,050	3,879
29,700	29,750	4,058	3,656	4,058	3,886
29,750	29,800	4,065	3,664	4,065	3,894
29,800	29,850	4,073	3,671	4,073	3,901
29,850	29,900	4,080	3,679	4,080	3,909
29,900	29,950	4,088	3,686	4,088	3,916
29,950	30,000	4,095	3,694	4,095	3,924
<b>30,000</b>					
30,000	30,050	4,103	3,701	4,103	3,931
30,050	30,100	4,110	3,709	4,110	3,939
30,100	30,150	4,118	3,716	4,118	3,946
30,150	30,200	4,125	3,724	4,125	3,954
30,200	30,250	4,133	3,731	4,133	3,961
30,250	30,300	4,140	3,739	4,140	3,969
30,300	30,350	4,148	3,746	4,148	3,976
30,350	30,400	4,155	3,754	4,155	3,984
30,400	30,450	4,163	3,761	4,163	3,991
30,450	30,500	4,170	3,769	4,170	3,999
30,500	30,550	4,178	3,776	4,178	4,006
30,550	30,600	4,185	3,784	4,185	4,014
30,600	30,650	4,193	3,791	4,193	4,021
30,650	30,700	4,200	3,799	4,200	4,029
30,700	30,750	4,208	3,806	4,208	4,036
30,750	30,800	4,215	3,814	4,215	4,044
30,800	30,850	4,223	3,821	4,223	4,051
30,850	30,900	4,230	3,829	4,230	4,059
30,900	30,950	4,238	3,836	4,238	4,066
30,950	31,000	4,245	3,844	4,245	4,074
<b>31,000</b>					
31,000	31,050	4,253	3,851	4,253	4,081
31,050	31,100	4,260	3,859	4,260	4,089
31,100	31,150	4,268	3,866	4,268	4,096
31,150	31,200	4,275	3,874	4,275	4,104
31,200	31,250	4,283	3,881	4,283	4,111
31,250	31,300	4,290	3,889	4,290	4,119
31,300	31,350	4,298	3,896	4,298	4,126
31,350	31,400	4,305	3,904	4,305	4,134
31,400	31,450	4,313	3,911	4,313	4,141
31,450	31,500	4,320	3,919	4,320	4,149
31,500	31,550	4,328	3,926	4,328	4,156
31,550	31,600	4,335	3,934	4,335	4,164
31,600	31,650	4,343	3,941	4,3	

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>32,000</b>					
32,000	32,050	4,403	4,001	4,403	4,231
32,050	32,100	4,410	4,009	4,410	4,239
32,100	32,150	4,418	4,016	4,418	4,246
32,150	32,200	4,425	4,024	4,425	4,254
32,200	32,250	4,433	4,031	4,433	4,261
32,250	32,300	4,440	4,039	4,440	4,269
32,300	32,350	4,448	4,046	4,448	4,276
32,350	32,400	4,455	4,054	4,455	4,284
32,400	32,450	4,463	4,061	4,463	4,291
32,450	32,500	4,470	4,069	4,470	4,299
32,500	32,550	4,478	4,076	4,478	4,306
32,550	32,600	4,488	4,084	4,488	4,314
32,600	32,650	4,500	4,091	4,500	4,321
32,650	32,700	4,513	4,099	4,513	4,329
32,700	32,750	4,525	4,106	4,525	4,336
32,750	32,800	4,538	4,114	4,538	4,344
32,800	32,850	4,550	4,121	4,550	4,351
32,850	32,900	4,563	4,129	4,563	4,359
32,900	32,950	4,575	4,136	4,575	4,366
32,950	33,000	4,588	4,144	4,588	4,374
<b>33,000</b>					
33,000	33,050	4,600	4,151	4,600	4,381
33,050	33,100	4,613	4,159	4,613	4,389
33,100	33,150	4,625	4,166	4,625	4,396
33,150	33,200	4,638	4,174	4,638	4,404
33,200	33,250	4,650	4,181	4,650	4,411
33,250	33,300	4,663	4,189	4,663	4,419
33,300	33,350	4,675	4,196	4,675	4,426
33,350	33,400	4,688	4,204	4,688	4,434
33,400	33,450	4,700	4,211	4,700	4,441
33,450	33,500	4,713	4,219	4,713	4,449
33,500	33,550	4,725	4,226	4,725	4,456
33,550	33,600	4,738	4,234	4,738	4,464
33,600	33,650	4,750	4,241	4,750	4,471
33,650	33,700	4,763	4,249	4,763	4,479
33,700	33,750	4,775	4,256	4,775	4,486
33,750	33,800	4,788	4,264	4,788	4,494
33,800	33,850	4,800	4,271	4,800	4,501
33,850	33,900	4,813	4,279	4,813	4,509
33,900	33,950	4,825	4,286	4,825	4,516
33,950	34,000	4,838	4,294	4,838	4,524
<b>34,000</b>					
34,000	34,050	4,850	4,301	4,850	4,531
34,050	34,100	4,863	4,309	4,863	4,539
34,100	34,150	4,875	4,316	4,875	4,546
34,150	34,200	4,888	4,324	4,888	4,554
34,200	34,250	4,900	4,331	4,900	4,561
34,250	34,300	4,913	4,339	4,913	4,569
34,300	34,350	4,925	4,346	4,925	4,576
34,350	34,400	4,938	4,354	4,938	4,584
34,400	34,450	4,950	4,361	4,950	4,591
34,450	34,500	4,963	4,369	4,963	4,599
34,500	34,550	4,975	4,376	4,975	4,606
34,550	34,600	4,988	4,384	4,988	4,614
34,600	34,650	5,000	4,391	5,000	4,621
34,650	34,700	5,013	4,399	5,013	4,629
34,700	34,750	5,025	4,406	5,025	4,636
34,750	34,800	5,038	4,414	5,038	4,644
34,800	34,850	5,050	4,421	5,050	4,651
34,850	34,900	5,063	4,429	5,063	4,659
34,900	34,950	5,075	4,436	5,075	4,666
34,950	35,000	5,088	4,444	5,088	4,674

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>35,000</b>					
35,000	35,050	5,100	4,451	5,100	4,681
35,050	35,100	5,113	4,459	5,113	4,689
35,100	35,150	5,125	4,466	5,125	4,696
35,150	35,200	5,138	4,474	5,138	4,704
35,200	35,250	5,150	4,481	5,150	4,711
35,250	35,300	5,163	4,489	5,163	4,719
35,300	35,350	5,175	4,496	5,175	4,726
35,350	35,400	5,188	4,504	5,188	4,734
35,400	35,450	5,200	4,511	5,200	4,741
35,450	35,500	5,213	4,519	5,213	4,749
35,500	35,550	5,225	4,526	5,225	4,756
35,550	35,600	5,238	4,534	5,238	4,764
35,600	35,650	5,250	4,541	5,250	4,771
35,650	35,700	5,263	4,549	5,263	4,779
35,700	35,750	5,275	4,556	5,275	4,786
35,750	35,800	5,288	4,564	5,288	4,794
35,800	35,850	5,300	4,571	5,300	4,801
35,850	35,900	5,313	4,579	5,313	4,809
35,900	35,950	5,325	4,586	5,325	4,816
35,950	36,000	5,338	4,594	5,338	4,824
<b>36,000</b>					
36,000	36,050	5,350	4,601	5,350	4,831
36,050	36,100	5,363	4,609	5,363	4,839
36,100	36,150	5,375	4,616	5,375	4,846
36,150	36,200	5,388	4,624	5,388	4,854
36,200	36,250	5,400	4,631	5,400	4,861
36,250	36,300	5,413	4,639	5,413	4,869
36,300	36,350	5,425	4,646	5,425	4,876
36,350	36,400	5,438	4,654	5,438	4,884
36,400	36,450	5,450	4,661	5,450	4,891
36,450	36,500	5,463	4,669	5,463	4,899
36,500	36,550	5,475	4,676	5,475	4,906
36,550	36,600	5,488	4,684	5,488	4,914
36,600	36,650	5,500	4,691	5,500	4,921
36,650	36,700	5,513	4,699	5,513	4,929
36,700	36,750	5,525	4,706	5,525	4,936
36,750	36,800	5,538	4,714	5,538	4,944
36,800	36,850	5,550	4,721	5,550	4,951
36,850	36,900	5,563	4,729	5,563	4,959
36,900	36,950	5,575	4,736	5,575	4,966
36,950	37,000	5,588	4,744	5,588	4,974
<b>37,000</b>					
37,000	37,050	5,600	4,751	5,600	4,981
37,050	37,100	5,613	4,759	5,613	4,989
37,100	37,150	5,625	4,766	5,625	4,996
37,150	37,200	5,638	4,774	5,638	5,004
37,200	37,250	5,650	4,781	5,650	5,011
37,250	37,300	5,663	4,789	5,663	5,019
37,300	37,350	5,675	4,796	5,675	5,026
37,350	37,400	5,688	4,804	5,688	5,034
37,400	37,450	5,700	4,811	5,700	5,041
37,450	37,500	5,713	4,819	5,713	5,049
37,500	37,550	5,725	4,826	5,725	5,056
37,550	37,600	5,738	4,834	5,738	5,064
37,600	37,650	5,750	4,841	5,750	5,071
37,650	37,700	5,763	4,849	5,763	5,079
37,700	37,750	5,775	4,856	5,775	5,086
37,750	37,800	5,788	4,864	5,788	5,094
37,800	37,850	5,800	4,871	5,800	5,101
37,850	37,900	5,813	4,879	5,813	5,109
37,900	37,950	5,825	4,886	5,825	5,116
37,950	38,000	5,838	4,894	5,838	5,124

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>38,000</b>					
38,000	38,050	5,850	4,901	5,850	5,131
38,050	38,100	5,863	4,909	5,863	5,139
38,100	38,150	5,875	4,916	5,875	5,146
38,150	38,200	5,888	4,924	5,888	5,154
38,200	38,250	5,900	4,931	5,900	5,161
38,250	38,300	5,913	4,939	5,913	5,169
38,300	38,350	5,925	4,946	5,925	5,176
38,350	38,400	5,938	4,954	5,938	5,184
38,400	38,450	5,950	4,961	5,950	5,191
38,450	38,500	5,963	4,969	5,963	5,199
38,500	38,550	5,975	4,976	5,975	5,206
38,550	38,600	5,988	4,984	5,988	5,214
38,600	38,650	6,000	4,991	6,000	5,221
38,650	38,700	6,013	4,999	6,013	5,229
38,700	38,750	6,025	5,006	6,025	5,236
38,750	38,800	6,038	5,014	6,038	5,244
38,800	38,850	6,050	5,021	6,050	5,251
38,850	38,900	6,063	5,029	6,063	5,259
38,900	38,950	6,075	5,036	6,075	5,266
38,950	39,000	6,088	5,044	6,088	5,274
<b>39,000</b>					
39,000	39,050	6,100	5,051	6,100	5,281
39,050	39,100	6,113	5,059	6,113	5,289
39,100	39,150	6,125	5,066	6,125	5,296
39,150	39,200	6,138	5,074	6,138	5,304
39,200	39,250	6,150	5,081	6,150	5,311
39,250	39,300	6,163	5,089	6,163	5,319
39,300	39,350	6,175	5,096	6,175	5,326
39,350	39,400	6,188	5,104	6,188	5,334
39,400	39,450	6,200	5,111	6,200	5,341
39,450	39,500	6,213	5,119	6,213	5,349
39,500	39,550	6,225	5,126	6,225	5,356
39,550	39,600	6,238	5,134	6,238	5,364
39,600	39,650	6,250	5,141	6,250	5,371
39,650	39,700	6,263	5,149	6,263	5,379
39,700	39,750	6,275	5,156	6,275	5,386
39,750	39,800	6,288	5,164	6,288	5,394
39,800	39,850	6,300	5,171	6,300	5,401
39,850	39,900	6,313	5,179	6,313	5,409
39,900	39,950	6,325	5,186	6,325	5,416
39,950	40,000	6,338	5,194	6,338	5,424
<b>40,000</b>					
40,000	40,050	6,350	5,201	6,350	5,431
40,050	40,100	6,363	5,209	6,363	5,439
40,100	40,150	6,375	5,216	6,375	5,446
40,150	40,200	6,388	5,224	6,388	5,454
40,200	40,250	6,400	5,231	6,400	5,461
40,250	40,300	6,413	5,239	6,413	5,469
40,300	40,350	6,425	5,246	6,425	5,476
40,350	40,400	6,438	5,254	6,438	5,484
40,400	40,450	6,450	5,261	6,450	5,491
40,450	40,500	6,463	5,269	6,463	5,499
40,500	40,550	6,475	5,276	6,475	5,506
40,550	40,600	6,488	5,284	6,488	5,514
40,600	40,650	6,500	5,291	6,50	

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>41,000</b>					
41,000	41,050	6,600	5,351	6,600	5,581
41,050	41,100	6,613	5,359	6,613	5,589
41,100	41,150	6,625	5,366	6,625	5,596
41,150	41,200	6,638	5,374	6,638	5,604
41,200	41,250	6,650	5,381	6,650	5,611
41,250	41,300	6,663	5,389	6,663	5,619
41,300	41,350	6,675	5,396	6,675	5,626
41,350	41,400	6,688	5,404	6,688	5,634
41,400	41,450	6,700	5,411	6,700	5,641
41,450	41,500	6,713	5,419	6,713	5,649
41,500	41,550	6,725	5,426	6,725	5,656
41,550	41,600	6,738	5,434	6,738	5,664
41,600	41,650	6,750	5,441	6,750	5,671
41,650	41,700	6,763	5,449	6,763	5,679
41,700	41,750	6,775	5,456	6,775	5,686
41,750	41,800	6,788	5,464	6,788	5,694
41,800	41,850	6,800	5,471	6,800	5,701
41,850	41,900	6,813	5,479	6,813	5,709
41,900	41,950	6,825	5,486	6,825	5,716
41,950	42,000	6,838	5,494	6,838	5,724
<b>42,000</b>					
42,000	42,050	6,850	5,501	6,850	5,731
42,050	42,100	6,863	5,509	6,863	5,739
42,100	42,150	6,875	5,516	6,875	5,746
42,150	42,200	6,888	5,524	6,888	5,754
42,200	42,250	6,900	5,531	6,900	5,761
42,250	42,300	6,913	5,539	6,913	5,769
42,300	42,350	6,925	5,546	6,925	5,776
42,350	42,400	6,938	5,554	6,938	5,784
42,400	42,450	6,950	5,561	6,950	5,791
42,450	42,500	6,963	5,569	6,963	5,799
42,500	42,550	6,975	5,576	6,975	5,806
42,550	42,600	6,988	5,584	6,988	5,814
42,600	42,650	7,000	5,591	7,000	5,821
42,650	42,700	7,013	5,599	7,013	5,829
42,700	42,750	7,025	5,606	7,025	5,836
42,750	42,800	7,038	5,614	7,038	5,844
42,800	42,850	7,050	5,621	7,050	5,851
42,850	42,900	7,063	5,629	7,063	5,859
42,900	42,950	7,075	5,636	7,075	5,866
42,950	43,000	7,088	5,644	7,088	5,874
<b>43,000</b>					
43,000	43,050	7,100	5,651	7,100	5,881
43,050	43,100	7,113	5,659	7,113	5,889
43,100	43,150	7,125	5,666	7,125	5,896
43,150	43,200	7,138	5,674	7,138	5,904
43,200	43,250	7,150	5,681	7,150	5,911
43,250	43,300	7,163	5,689	7,163	5,919
43,300	43,350	7,175	5,696	7,175	5,926
43,350	43,400	7,188	5,704	7,188	5,934
43,400	43,450	7,200	5,711	7,200	5,941
43,450	43,500	7,213	5,719	7,213	5,949
43,500	43,550	7,225	5,726	7,225	5,956
43,550	43,600	7,238	5,734	7,238	5,964
43,600	43,650	7,250	5,741	7,250	5,971
43,650	43,700	7,263	5,749	7,263	5,981
43,700	43,750	7,275	5,756	7,275	5,994
43,750	43,800	7,288	5,764	7,288	6,006
43,800	43,850	7,300	5,771	7,300	6,019
43,850	43,900	7,313	5,779	7,313	6,031
43,900	43,950	7,325	5,786	7,325	6,044
43,950	44,000	7,338	5,794	7,338	6,056

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>44,000</b>					
44,000	44,050	7,350	5,801	7,350	6,069
44,050	44,100	7,363	5,809	7,363	6,081
44,100	44,150	7,375	5,816	7,375	6,094
44,150	44,200	7,388	5,824	7,388	6,106
44,200	44,250	7,400	5,831	7,400	6,119
44,250	44,300	7,413	5,839	7,413	6,131
44,300	44,350	7,425	5,846	7,425	6,144
44,350	44,400	7,438	5,854	7,438	6,156
44,400	44,450	7,450	5,861	7,450	6,169
44,450	44,500	7,463	5,869	7,463	6,181
44,500	44,550	7,475	5,876	7,475	6,194
44,550	44,600	7,488	5,884	7,488	6,206
44,600	44,650	7,500	5,891	7,500	6,219
44,650	44,700	7,513	5,899	7,513	6,231
44,700	44,750	7,525	5,906	7,525	6,244
44,750	44,800	7,538	5,914	7,538	6,256
44,800	44,850	7,550	5,921	7,550	6,269
44,850	44,900	7,563	5,929	7,563	6,281
44,900	44,950	7,575	5,936	7,575	6,294
44,950	45,000	7,588	5,944	7,588	6,306
<b>45,000</b>					
45,000	45,050	7,600	5,951	7,600	6,319
45,050	45,100	7,613	5,959	7,613	6,331
45,100	45,150	7,625	5,966	7,625	6,344
45,150	45,200	7,638	5,974	7,638	6,356
45,200	45,250	7,650	5,981	7,650	6,369
45,250	45,300	7,663	5,989	7,663	6,381
45,300	45,350	7,675	5,996	7,675	6,394
45,350	45,400	7,688	6,004	7,688	6,406
45,400	45,450	7,700	6,011	7,700	6,419
45,450	45,500	7,713	6,019	7,713	6,431
45,500	45,550	7,725	6,026	7,725	6,444
45,550	45,600	7,738	6,034	7,738	6,456
45,600	45,650	7,750	6,041	7,750	6,469
45,650	45,700	7,763	6,049	7,763	6,481
45,700	45,750	7,775	6,056	7,775	6,494
45,750	45,800	7,788	6,064	7,788	6,506
45,800	45,850	7,800	6,071	7,800	6,519
45,850	45,900	7,813	6,079	7,813	6,531
45,900	45,950	7,825	6,086	7,825	6,544
45,950	46,000	7,838	6,094	7,838	6,556
<b>46,000</b>					
46,000	46,050	7,850	6,101	7,850	6,569
46,050	46,100	7,863	6,109	7,863	6,581
46,100	46,150	7,875	6,116	7,875	6,594
46,150	46,200	7,888	6,124	7,888	6,606
46,200	46,250	7,900	6,131	7,900	6,619
46,250	46,300	7,913	6,139	7,913	6,631
46,300	46,350	7,925	6,146	7,925	6,644
46,350	46,400	7,938	6,154	7,938	6,656
46,400	46,450	7,950	6,161	7,950	6,669
46,450	46,500	7,963	6,169	7,963	6,681
46,500	46,550	7,975	6,176	7,975	6,694
46,550	46,600	7,988	6,184	7,988	6,706
46,600	46,650	8,000	6,191	8,000	6,719
46,650	46,700	8,013	6,199	8,013	6,731
46,700	46,750	8,025	6,206	8,025	6,744
46,750	46,800	8,038	6,214	8,038	6,756
46,800	46,850	8,050	6,221	8,050	6,769
46,850	46,900	8,063	6,229	8,063	6,781
46,900	46,950	8,075	6,236	8,075	6,794
46,950	47,000	8,088	6,244	8,088	6,806

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>47,000</b>					
47,000	47,050	8,100	6,251	8,100	6,819
47,050	47,100	8,113	6,259	8,113	6,831
47,100	47,150	8,125	6,266	8,125	6,844
47,150	47,200	8,138	6,274	8,138	6,856
47,200	47,250	8,150	6,281	8,150	6,869
47,250	47,300	8,163	6,289	8,163	6,881
47,300	47,350	8,175	6,296	8,175	6,894
47,350	47,400	8,188	6,304	8,188	6,906
47,400	47,450	8,200	6,311	8,200	6,919
47,450	47,500	8,213	6,319	8,213	6,931
47,500	47,550	8,225	6,326	8,225	6,944
47,550	47,600	8,238	6,334	8,238	6,956
47,600	47,650	8,250	6,341	8,250	6,969
47,650	47,700	8,263	6,349	8,263	6,981
47,700	47,750	8,275	6,356	8,275	6,994
47,750	47,800	8,288	6,364	8,288	7,006
47,800	47,850	8,300	6,371	8,300	7,019
47,850	47,900	8,313	6,379	8,313	7,031
47,900	47,950	8,325	6,386	8,325	7,044
47,950	48,000	8,338	6,394	8,338	7,056
<b>48,000</b>					
48,000	48,050	8,350	6,401	8,350	7,069
48,050	48,100	8,363	6,409	8,363	7,081
48,100	48,150	8,375	6,416	8,375	7,094
48,150	48,200	8,388	6,424	8,388	7,106
48,200	48,250	8,400	6,431	8,400	7,119
48,250	48,300	8,413	6,439	8,413	7,131
48,300	48,350	8,425	6,446	8,425	7,144
48,350	48,400	8,438	6,454	8,438	7,156
48,400	48,450	8,450	6,461	8,450	7,169
48,450	48,500	8,463	6,469	8,463	7,181
48,500	48,550	8,475	6,476	8,475	7,194
48,550	48,600	8,488	6,484	8,488	7,206
48,600	48,650	8,500	6,491	8,500	7,219
48,650	48,700	8,513	6,499	8,513	7,231
48,700	48,750	8,525	6,506	8,525	7,244
48,750	48,800	8,538	6,514	8,538	7,256
48,800	48,850	8,550	6,521	8,550	7,269
48,850	48,900	8,563	6,529	8,563	7,281
48,900	48,950	8,575	6,536	8,575	7,294
48,950	49,000	8,588	6,544	8,588	7,306
<b>49,000</b>					
49,000	49,050	8,600	6,551	8,600	7,319
49,050	49,100	8,613	6,559	8,613	7,331
49,100	49,150	8,625	6,566	8,625	7,344
49,150	49,200	8,638	6,574	8,638	7,356
49,200	49,250	8,650	6,581	8,650	7,369
49,250	49,300	8,663	6,589	8,663	7,381
49,300	49,350	8,675	6,596	8,675	7,394
49,350	49,400	8,688	6,604	8,688	7,406
49,400	49,450	8,700	6,611	8,700	7,419
49,450	49,500	8,713	6,619	8,713	7,431
49,500	49,550	8,725	6,626	8,725	7,444
49,550	49,600	8,738	6,634	8,738	7,456
49,600	49,650	8,750	6,641	8,750	7,469
49,65					

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>50,000</b>					
50,000	50,050	8,850	6,701	8,850	7,569
50,050	50,100	8,863	6,709	8,863	7,581
50,100	50,150	8,875	6,716	8,875	7,594
50,150	50,200	8,888	6,724	8,888	7,606
50,200	50,250	8,900	6,731	8,900	7,619
50,250	50,300	8,913	6,739	8,913	7,631
50,300	50,350	8,925	6,746	8,925	7,644
50,350	50,400	8,938	6,754	8,938	7,656
50,400	50,450	8,950	6,761	8,950	7,669
50,450	50,500	8,963	6,769	8,963	7,681
50,500	50,550	8,975	6,776	8,975	7,694
50,550	50,600	8,988	6,784	8,988	7,706
50,600	50,650	9,000	6,791	9,000	7,719
50,650	50,700	9,013	6,799	9,013	7,731
50,700	50,750	9,025	6,806	9,025	7,744
50,750	50,800	9,038	6,814	9,038	7,756
50,800	50,850	9,050	6,821	9,050	7,769
50,850	50,900	9,063	6,829	9,063	7,781
50,900	50,950	9,075	6,836	9,075	7,794
50,950	51,000	9,088	6,844	9,088	7,806
<b>51,000</b>					
51,000	51,050	9,100	6,851	9,100	7,819
51,050	51,100	9,113	6,859	9,113	7,831
51,100	51,150	9,125	6,866	9,125	7,844
51,150	51,200	9,138	6,874	9,138	7,856
51,200	51,250	9,150	6,881	9,150	7,869
51,250	51,300	9,163	6,889	9,163	7,881
51,300	51,350	9,175	6,896	9,175	7,894
51,350	51,400	9,188	6,904	9,188	7,906
51,400	51,450	9,200	6,911	9,200	7,919
51,450	51,500	9,213	6,919	9,213	7,931
51,500	51,550	9,225	6,926	9,225	7,944
51,550	51,600	9,238	6,934	9,238	7,956
51,600	51,650	9,250	6,941	9,250	7,969
51,650	51,700	9,263	6,949	9,263	7,981
51,700	51,750	9,275	6,956	9,275	7,994
51,750	51,800	9,288	6,964	9,288	8,006
51,800	51,850	9,300	6,971	9,300	8,019
51,850	51,900	9,313	6,979	9,313	8,031
51,900	51,950	9,325	6,986	9,325	8,044
51,950	52,000	9,338	6,994	9,338	8,056
<b>52,000</b>					
52,000	52,050	9,350	7,001	9,350	8,069
52,050	52,100	9,363	7,009	9,363	8,081
52,100	52,150	9,375	7,016	9,375	8,094
52,150	52,200	9,388	7,024	9,388	8,106
52,200	52,250	9,400	7,031	9,400	8,119
52,250	52,300	9,413	7,039	9,413	8,131
52,300	52,350	9,425	7,046	9,425	8,144
52,350	52,400	9,438	7,054	9,438	8,156
52,400	52,450	9,450	7,061	9,450	8,169
52,450	52,500	9,463	7,069	9,463	8,181
52,500	52,550	9,475	7,076	9,475	8,194
52,550	52,600	9,488	7,084	9,488	8,206
52,600	52,650	9,500	7,091	9,500	8,219
52,650	52,700	9,513	7,099	9,513	8,231
52,700	52,750	9,525	7,106	9,525	8,244
52,750	52,800	9,538	7,114	9,538	8,256
52,800	52,850	9,550	7,121	9,550	8,269
52,850	52,900	9,563	7,129	9,563	8,281
52,900	52,950	9,575	7,136	9,575	8,294
52,950	53,000	9,588	7,144	9,588	8,306

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>53,000</b>					
53,000	53,050	9,600	7,151	9,600	8,319
53,050	53,100	9,613	7,159	9,613	8,331
53,100	53,150	9,625	7,166	9,625	8,344
53,150	53,200	9,638	7,174	9,638	8,356
53,200	53,250	9,650	7,181	9,650	8,369
53,250	53,300	9,663	7,189	9,663	8,381
53,300	53,350	9,675	7,196	9,675	8,394
53,350	53,400	9,688	7,204	9,688	8,406
53,400	53,450	9,700	7,211	9,700	8,419
53,450	53,500	9,713	7,219	9,713	8,431
53,500	53,550	9,725	7,226	9,725	8,444
53,550	53,600	9,738	7,234	9,738	8,456
53,600	53,650	9,750	7,241	9,750	8,469
53,650	53,700	9,763	7,249	9,763	8,481
53,700	53,750	9,775	7,256	9,775	8,494
53,750	53,800	9,788	7,264	9,788	8,506
53,800	53,850	9,800	7,271	9,800	8,519
53,850	53,900	9,813	7,279	9,813	8,531
53,900	53,950	9,825	7,286	9,825	8,544
53,950	54,000	9,838	7,294	9,838	8,556
<b>54,000</b>					
54,000	54,050	9,850	7,301	9,850	8,569
54,050	54,100	9,863	7,309	9,863	8,581
54,100	54,150	9,875	7,316	9,875	8,594
54,150	54,200	9,888	7,324	9,888	8,606
54,200	54,250	9,900	7,331	9,900	8,619
54,250	54,300	9,913	7,339	9,913	8,631
54,300	54,350	9,925	7,346	9,925	8,644
54,350	54,400	9,938	7,354	9,938	8,656
54,400	54,450	9,950	7,361	9,950	8,669
54,450	54,500	9,963	7,369	9,963	8,681
54,500	54,550	9,975	7,376	9,975	8,694
54,550	54,600	9,988	7,384	9,988	8,706
54,600	54,650	10,000	7,391	10,000	8,719
54,650	54,700	10,013	7,399	10,013	8,731
54,700	54,750	10,025	7,406	10,025	8,744
54,750	54,800	10,038	7,414	10,038	8,756
54,800	54,850	10,050	7,421	10,050	8,769
54,850	54,900	10,063	7,429	10,063	8,781
54,900	54,950	10,075	7,436	10,075	8,794
54,950	55,000	10,088	7,444	10,088	8,806
<b>55,000</b>					
55,000	55,050	10,100	7,451	10,100	8,819
55,050	55,100	10,113	7,459	10,113	8,831
55,100	55,150	10,125	7,466	10,125	8,844
55,150	55,200	10,138	7,474	10,138	8,856
55,200	55,250	10,150	7,481	10,150	8,869
55,250	55,300	10,163	7,489	10,163	8,881
55,300	55,350	10,175	7,496	10,175	8,894
55,350	55,400	10,188	7,504	10,188	8,906
55,400	55,450	10,200	7,511	10,200	8,919
55,450	55,500	10,213	7,519	10,213	8,931
55,500	55,550	10,225	7,526	10,225	8,944
55,550	55,600	10,238	7,534	10,238	8,956
55,600	55,650	10,250	7,541	10,250	8,969
55,650	55,700	10,263	7,549	10,263	8,981
55,700	55,750	10,275	7,556	10,275	8,994
55,750	55,800	10,288	7,564	10,288	9,006
55,800	55,850	10,300	7,571	10,300	9,019
55,850	55,900	10,313	7,579	10,313	9,031
55,900	55,950	10,325	7,586	10,325	9,044
55,950	56,000	10,338	7,594	10,338	9,056

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>56,000</b>					
56,000	56,050	10,350	7,601	10,350	9,069
56,050	56,100	10,363	7,609	10,363	9,081
56,100	56,150	10,375	7,616	10,375	9,094
56,150	56,200	10,388	7,624	10,388	9,106
56,200	56,250	10,400	7,631	10,400	9,119
56,250	56,300	10,413	7,639	10,413	9,131
56,300	56,350	10,425	7,646	10,425	9,144
56,350	56,400	10,438	7,654	10,438	9,156
56,400	56,450	10,450	7,661	10,450	9,169
56,450	56,500	10,463	7,669	10,463	9,181
56,500	56,550	10,475	7,676	10,475	9,194
56,550	56,600	10,488	7,684	10,488	9,206
56,600	56,650	10,500	7,691	10,500	9,219
56,650	56,700	10,513	7,699	10,513	9,231
56,700	56,750	10,525	7,706	10,525	9,244
56,750	56,800	10,538	7,714	10,538	9,256
56,800	56,850	10,550	7,721	10,550	9,269
56,850	56,900	10,563	7,729	10,563	9,281
56,900	56,950	10,575	7,736	10,575	9,294
56,950	57,000	10,588	7,744	10,588	9,306
<b>57,000</b>					
57,000	57,050	10,600	7,751	10,600	9,319
57,050	57,100	10,613	7,759	10,613	9,331
57,100	57,150	10,625	7,766	10,625	9,344
57,150	57,200	10,638	7,774	10,638	9,356
57,200	57,250	10,650	7,781	10,650	9,369
57,250	57,300	10,663	7,789	10,663	9,381
57,300	57,350	10,675	7,796	10,675	9,394
57,350	57,400	10,688	7,804	10,688	9,406
57,400	57,450	10,700	7,811	10,700	9,419
57,450	57,500	10,713	7,819	10,713	9,431
57,500	57,550	10,725	7,826	10,725	9,444
57,550	57,600	10,738	7,834	10,738	9,456
57,600	57,650	10,750	7,841	10,750	9,469

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>59,000</b>					
59,000	59,050	11,100	8,051	11,100	9,819
59,050	59,100	11,113	8,059	11,113	9,831
59,100	59,150	11,125	8,066	11,125	9,844
59,150	59,200	11,138	8,074	11,138	9,856
59,200	59,250	11,150	8,081	11,150	9,869
59,250	59,300	11,163	8,089	11,163	9,881
59,300	59,350	11,175	8,096	11,175	9,894
59,350	59,400	11,188	8,104	11,188	9,906
59,400	59,450	11,200	8,111	11,200	9,919
59,450	59,500	11,213	8,119	11,213	9,931
59,500	59,550	11,225	8,126	11,225	9,944
59,550	59,600	11,238	8,134	11,238	9,956
59,600	59,650	11,250	8,141	11,250	9,969
59,650	59,700	11,263	8,149	11,263	9,981
59,700	59,750	11,275	8,156	11,275	9,994
59,750	59,800	11,288	8,164	11,288	10,006
59,800	59,850	11,300	8,171	11,300	10,019
59,850	59,900	11,313	8,179	11,313	10,031
59,900	59,950	11,325	8,186	11,325	10,044
59,950	60,000	11,338	8,194	11,338	10,056
<b>60,000</b>					
60,000	60,050	11,350	8,201	11,350	10,069
60,050	60,100	11,363	8,209	11,363	10,081
60,100	60,150	11,375	8,216	11,375	10,094
60,150	60,200	11,388	8,224	11,388	10,106
60,200	60,250	11,400	8,231	11,400	10,119
60,250	60,300	11,413	8,239	11,413	10,131
60,300	60,350	11,425	8,246	11,425	10,144
60,350	60,400	11,438	8,254	11,438	10,156
60,400	60,450	11,450	8,261	11,450	10,169
60,450	60,500	11,463	8,269	11,463	10,181
60,500	60,550	11,475	8,276	11,475	10,194
60,550	60,600	11,488	8,284	11,488	10,206
60,600	60,650	11,500	8,291	11,500	10,219
60,650	60,700	11,513	8,299	11,513	10,231
60,700	60,750	11,525	8,306	11,525	10,244
60,750	60,800	11,538	8,314	11,538	10,256
60,800	60,850	11,550	8,321	11,550	10,269
60,850	60,900	11,563	8,329	11,563	10,281
60,900	60,950	11,575	8,336	11,575	10,294
60,950	61,000	11,588	8,344	11,588	10,306
<b>61,000</b>					
61,000	61,050	11,600	8,351	11,600	10,319
61,050	61,100	11,613	8,359	11,613	10,331
61,100	61,150	11,625	8,366	11,625	10,344
61,150	61,200	11,638	8,374	11,638	10,356
61,200	61,250	11,650	8,381	11,650	10,369
61,250	61,300	11,663	8,389	11,663	10,381
61,300	61,350	11,675	8,396	11,675	10,394
61,350	61,400	11,688	8,404	11,688	10,406
61,400	61,450	11,700	8,411	11,700	10,419
61,450	61,500	11,713	8,419	11,713	10,431
61,500	61,550	11,725	8,426	11,725	10,444
61,550	61,600	11,738	8,434	11,738	10,456
61,600	61,650	11,750	8,441	11,750	10,469
61,650	61,700	11,763	8,449	11,763	10,481
61,700	61,750	11,775	8,456	11,775	10,494
61,750	61,800	11,788	8,464	11,788	10,506
61,800	61,850	11,800	8,471	11,800	10,519
61,850	61,900	11,813	8,479	11,813	10,531
61,900	61,950	11,825	8,486	11,825	10,544
61,950	62,000	11,838	8,494	11,838	10,556

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>62,000</b>					
62,000	62,050	11,850	8,501	11,850	10,569
62,050	62,100	11,863	8,509	11,863	10,581
62,100	62,150	11,875	8,516	11,875	10,594
62,150	62,200	11,888	8,524	11,888	10,606
62,200	62,250	11,900	8,531	11,900	10,619
62,250	62,300	11,913	8,539	11,913	10,631
62,300	62,350	11,925	8,546	11,925	10,644
62,350	62,400	11,938	8,554	11,938	10,656
62,400	62,450	11,950	8,561	11,950	10,669
62,450	62,500	11,963	8,569	11,963	10,681
62,500	62,550	11,975	8,576	11,975	10,694
62,550	62,600	11,988	8,584	11,988	10,706
62,600	62,650	12,000	8,591	12,000	10,719
62,650	62,700	12,013	8,599	12,013	10,731
62,700	62,750	12,025	8,606	12,025	10,744
62,750	62,800	12,038	8,614	12,038	10,756
62,800	62,850	12,050	8,621	12,050	10,769
62,850	62,900	12,063	8,629	12,063	10,781
62,900	62,950	12,075	8,636	12,075	10,794
62,950	63,000	12,088	8,644	12,088	10,806
<b>63,000</b>					
63,000	63,050	12,100	8,651	12,100	10,819
63,050	63,100	12,113	8,659	12,113	10,831
63,100	63,150	12,125	8,666	12,125	10,844
63,150	63,200	12,138	8,674	12,138	10,856
63,200	63,250	12,150	8,681	12,150	10,869
63,250	63,300	12,163	8,689	12,163	10,881
63,300	63,350	12,175	8,696	12,175	10,894
63,350	63,400	12,188	8,704	12,188	10,906
63,400	63,450	12,200	8,711	12,200	10,919
63,450	63,500	12,213	8,719	12,213	10,931
63,500	63,550	12,225	8,726	12,225	10,944
63,550	63,600	12,238	8,734	12,238	10,956
63,600	63,650	12,250	8,741	12,250	10,969
63,650	63,700	12,263	8,749	12,263	10,981
63,700	63,750	12,275	8,756	12,275	10,994
63,750	63,800	12,288	8,764	12,288	11,006
63,800	63,850	12,300	8,771	12,300	11,019
63,850	63,900	12,313	8,779	12,313	11,031
63,900	63,950	12,325	8,786	12,325	11,044
63,950	64,000	12,338	8,794	12,338	11,056
<b>64,000</b>					
64,000	64,050	12,350	8,801	12,350	11,069
64,050	64,100	12,363	8,809	12,363	11,081
64,100	64,150	12,375	8,816	12,375	11,094
64,150	64,200	12,388	8,824	12,388	11,106
64,200	64,250	12,400	8,831	12,400	11,119
64,250	64,300	12,413	8,839	12,413	11,131
64,300	64,350	12,425	8,846	12,425	11,144
64,350	64,400	12,438	8,854	12,438	11,156
64,400	64,450	12,450	8,861	12,450	11,169
64,450	64,500	12,463	8,869	12,463	11,181
64,500	64,550	12,475	8,876	12,475	11,194
64,550	64,600	12,488	8,884	12,488	11,206
64,600	64,650	12,500	8,891	12,500	11,219
64,650	64,700	12,513	8,899	12,513	11,231
64,700	64,750	12,525	8,906	12,525	11,244
64,750	64,800	12,538	8,914	12,538	11,256
64,800	64,850	12,550	8,921	12,550	11,269
64,850	64,900	12,563	8,929	12,563	11,281
64,900	64,950	12,575	8,936	12,575	11,294
64,950	65,000	12,588	8,944	12,588	11,306

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>65,000</b>					
65,000	65,050	12,600	8,951	12,600	11,319
65,050	65,100	12,613	8,959	12,613	11,331
65,100	65,150	12,625	8,966	12,625	11,344
65,150	65,200	12,638	8,981	12,638	11,356
65,200	65,250	12,650	8,994	12,650	11,369
65,250	65,300	12,663	9,006	12,663	11,381
65,300	65,350	12,675	9,019	12,675	11,394
65,350	65,400	12,688	9,031	12,688	11,406
65,400	65,450	12,700	9,044	12,700	11,419
65,450	65,500	12,713	9,056	12,713	11,431
65,500	65,550	12,725	9,069	12,725	11,444
65,550	65,600	12,738	9,081	12,738	11,456
65,600	65,650	12,750	9,094	12,750	11,469
65,650	65,700	12,763	9,106	12,763	11,481
65,700	65,750	12,775	9,119	12,775	11,494
65,750	65,800	12,788	9,131	12,788	11,506
65,800	65,850	12,800	9,144	12,803	11,519
65,850	65,900	12,813	9,156	12,817	11,531
65,900	65,950	12,825	9,169	12,831	11,544
65,950	66,000	12,838	9,181	12,845	11,556
<b>66,000</b>					
66,000	66,050	12,850	9,194	12,859	11,569
66,050	66,100	12,863	9,206	12,873	11,581
66,100	66,150	12,875	9,219	12,887	11,594
66,150	66,200	12,888	9,231	12,901	11,606
66,200	66,250	12,900	9,244	12,915	11,619
66,250	66,300	12,913	9,256	12,929	11,631
66,300	66,350	12,925	9,269	12,943	11,644
66,350	66,400	12,938	9,281	12,957	11,656
66,400	66,450	12,950	9,294	12,971	11,669
66,450	66,500	12,963	9,306	12,985	11,681
66,500	66,550	12,975	9,319	12,999	11,694
66,550	66,600	12,988	9,331	13,013	11,706
66,600	66,650	13,000	9,344	13,027	11,719
66,650	66,700	13,013	9,356	13,041	11,731
66,700	66,750	13,025	9,369	13,055	11,744
66,750	66,800	13,038	9,381	13,069	11,756
66,800	66,850	13,050	9,394	13,083	11,769
66,850	66,900	13,063	9,406	13,097	11,781
66,900	66,950	13,075	9,419	13,111	11,794
66,950	67,000	13,088	9,431	13,125	11,806
<b>67,000</b>					
67,000	67,050	13,100	9,444	13,139	11,819
67,050	67,100	13,113	9,456	13,153	11,831
67,100	67,150	13,125	9,469	13,167	11,844
67,150	67,200	13,138	9,481	13,181	11,856
67,200	67,250	13,150	9,494	13,195	11,869
67,250	67,300	13,163	9		

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>68,000</b>					
68,000	68,050	13,350	9,694	13,419	12,069
68,050	68,100	13,363	9,706	13,433	12,081
68,100	68,150	13,375	9,719	13,447	12,094
68,150	68,200	13,388	9,731	13,461	12,106
68,200	68,250	13,400	9,744	13,475	12,119
68,250	68,300	13,413	9,756	13,489	12,131
68,300	68,350	13,425	9,769	13,503	12,144
68,350	68,400	13,438	9,781	13,517	12,156
68,400	68,450	13,450	9,794	13,531	12,169
68,450	68,500	13,463	9,806	13,545	12,181
68,500	68,550	13,475	9,819	13,559	12,194
68,550	68,600	13,488	9,831	13,573	12,206
68,600	68,650	13,500	9,844	13,587	12,219
68,650	68,700	13,513	9,856	13,601	12,231
68,700	68,750	13,525	9,869	13,615	12,244
68,750	68,800	13,538	9,881	13,629	12,256
68,800	68,850	13,550	9,894	13,643	12,269
68,850	68,900	13,563	9,906	13,657	12,281
68,900	68,950	13,575	9,919	13,671	12,294
68,950	69,000	13,588	9,931	13,685	12,306
<b>69,000</b>					
69,000	69,050	13,600	9,944	13,699	12,319
69,050	69,100	13,613	9,956	13,713	12,331
69,100	69,150	13,625	9,969	13,727	12,344
69,150	69,200	13,638	9,981	13,741	12,356
69,200	69,250	13,650	9,994	13,755	12,369
69,250	69,300	13,663	10,006	13,769	12,381
69,300	69,350	13,675	10,019	13,783	12,394
69,350	69,400	13,688	10,031	13,797	12,406
69,400	69,450	13,700	10,044	13,811	12,419
69,450	69,500	13,713	10,056	13,825	12,431
69,500	69,550	13,725	10,069	13,839	12,444
69,550	69,600	13,738	10,081	13,853	12,456
69,600	69,650	13,750	10,094	13,867	12,469
69,650	69,700	13,763	10,106	13,881	12,481
69,700	69,750	13,775	10,119	13,895	12,494
69,750	69,800	13,788	10,131	13,909	12,506
69,800	69,850	13,800	10,144	13,923	12,519
69,850	69,900	13,813	10,156	13,937	12,531
69,900	69,950	13,825	10,169	13,951	12,544
69,950	70,000	13,838	10,181	13,965	12,556
<b>70,000</b>					
70,000	70,050	13,850	10,194	13,979	12,569
70,050	70,100	13,863	10,206	13,993	12,581
70,100	70,150	13,875	10,219	14,007	12,594
70,150	70,200	13,888	10,231	14,021	12,606
70,200	70,250	13,900	10,244	14,035	12,619
70,250	70,300	13,913	10,256	14,049	12,631
70,300	70,350	13,925	10,269	14,063	12,644
70,350	70,400	13,938	10,281	14,077	12,656
70,400	70,450	13,950	10,294	14,091	12,669
70,450	70,500	13,963	10,306	14,105	12,681
70,500	70,550	13,975	10,319	14,119	12,694
70,550	70,600	13,988	10,331	14,133	12,706
70,600	70,650	14,000	10,344	14,147	12,719
70,650	70,700	14,013	10,356	14,161	12,731
70,700	70,750	14,025	10,369	14,175	12,744
70,750	70,800	14,038	10,381	14,189	12,756
70,800	70,850	14,050	10,394	14,203	12,769
70,850	70,900	14,063	10,406	14,217	12,781
70,900	70,950	14,075	10,419	14,231	12,794
70,950	71,000	14,088	10,431	14,245	12,806

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>71,000</b>					
71,000	71,050	14,100	10,444	14,259	12,819
71,050	71,100	14,113	10,456	14,273	12,831
71,100	71,150	14,125	10,469	14,287	12,844
71,150	71,200	14,138	10,481	14,301	12,856
71,200	71,250	14,150	10,494	14,315	12,869
71,250	71,300	14,163	10,506	14,329	12,881
71,300	71,350	14,175	10,519	14,343	12,894
71,350	71,400	14,188	10,531	14,357	12,906
71,400	71,450	14,200	10,544	14,371	12,919
71,450	71,500	14,213	10,556	14,385	12,931
71,500	71,550	14,225	10,569	14,399	12,944
71,550	71,600	14,238	10,581	14,413	12,956
71,600	71,650	14,250	10,594	14,427	12,969
71,650	71,700	14,263	10,606	14,441	12,981
71,700	71,750	14,275	10,619	14,455	12,994
71,750	71,800	14,288	10,631	14,469	13,006
71,800	71,850	14,300	10,644	14,483	13,019
71,850	71,900	14,313	10,656	14,497	13,031
71,900	71,950	14,325	10,669	14,511	13,044
71,950	72,000	14,338	10,681	14,525	13,056
<b>72,000</b>					
72,000	72,050	14,350	10,694	14,539	13,069
72,050	72,100	14,363	10,706	14,553	13,081
72,100	72,150	14,375	10,719	14,567	13,094
72,150	72,200	14,388	10,731	14,581	13,106
72,200	72,250	14,400	10,744	14,595	13,119
72,250	72,300	14,413	10,756	14,609	13,131
72,300	72,350	14,425	10,769	14,623	13,144
72,350	72,400	14,438	10,781	14,637	13,156
72,400	72,450	14,450	10,794	14,651	13,169
72,450	72,500	14,463	10,806	14,665	13,181
72,500	72,550	14,475	10,819	14,679	13,194
72,550	72,600	14,488	10,831	14,693	13,206
72,600	72,650	14,500	10,844	14,707	13,219
72,650	72,700	14,513	10,856	14,721	13,231
72,700	72,750	14,525	10,869	14,735	13,244
72,750	72,800	14,538	10,881	14,749	13,256
72,800	72,850	14,550	10,894	14,763	13,269
72,850	72,900	14,563	10,906	14,777	13,281
72,900	72,950	14,575	10,919	14,791	13,294
72,950	73,000	14,588	10,931	14,805	13,306
<b>73,000</b>					
73,000	73,050	14,600	10,944	14,819	13,319
73,050	73,100	14,613	10,956	14,833	13,331
73,100	73,150	14,625	10,969	14,847	13,344
73,150	73,200	14,638	10,981	14,861	13,356
73,200	73,250	14,650	10,994	14,875	13,369
73,250	73,300	14,663	11,006	14,889	13,381
73,300	73,350	14,675	11,019	14,903	13,394
73,350	73,400	14,688	11,031	14,917	13,406
73,400	73,450	14,700	11,044	14,931	13,419
73,450	73,500	14,713	11,056	14,945	13,431
73,500	73,550	14,725	11,069	14,959	13,444
73,550	73,600	14,738	11,081	14,973	13,456
73,600	73,650	14,750	11,094	14,987	13,469
73,650	73,700	14,763	11,106	15,001	13,481
73,700	73,750	14,775	11,119	15,015	13,494
73,750	73,800	14,788	11,131	15,029	13,506
73,800	73,850	14,800	11,144	15,043	13,519
73,850	73,900	14,813	11,156	15,057	13,531
73,900	73,950	14,825	11,169	15,071	13,544
73,950	74,000	14,838	11,181	15,085	13,556

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>74,000</b>					
74,000	74,050	14,850	11,194	15,099	13,569
74,050	74,100	14,863	11,206	15,113	13,581
74,100	74,150	14,875	11,219	15,127	13,594
74,150	74,200	14,888	11,231	15,141	13,606
74,200	74,250	14,900	11,244	15,155	13,619
74,250	74,300	14,913	11,256	15,169	13,631
74,300	74,350	14,925	11,269	15,183	13,644
74,350	74,400	14,938	11,281	15,197	13,656
74,400	74,450	14,950	11,294	15,211	13,669
74,450	74,500	14,963	11,306	15,225	13,681
74,500	74,550	14,975	11,319	15,239	13,694
74,550	74,600	14,988	11,331	15,253	13,706
74,600	74,650	15,000	11,344	15,267	13,719
74,650	74,700	15,013	11,356	15,281	13,731
74,700	74,750	15,025	11,369	15,295	13,744
74,750	74,800	15,038	11,381	15,309	13,756
74,800	74,850	15,050	11,394	15,323	13,769
74,850	74,900	15,063	11,406	15,337	13,781
74,900	74,950	15,075	11,419	15,351	13,794
74,950	75,000	15,088	11,431	15,365	13,806
<b>75,000</b>					
75,000	75,050	15,100	11,444	15,379	13,819
75,050	75,100	15,113	11,456	15,393	13,831
75,100	75,150	15,125	11,469	15,407	13,844
75,150	75,200	15,138	11,481	15,421	13,856
75,200	75,250	15,150	11,494	15,435	13,869
75,250	75,300	15,163	11,506	15,449	13,881
75,300	75,350	15,175	11,519	15,463	13,894
75,350</					

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>77,000</b>					
77,000	77,050	15,600	11,944	15,939	14,319
77,050	77,100	15,613	11,956	15,953	14,331
77,100	77,150	15,625	11,969	15,967	14,344
77,150	77,200	15,638	11,981	15,981	14,356
77,200	77,250	15,650	11,994	15,995	14,369
77,250	77,300	15,663	12,006	16,009	14,381
77,300	77,350	15,675	12,019	16,023	14,394
77,350	77,400	15,688	12,031	16,037	14,406
77,400	77,450	15,700	12,044	16,051	14,419
77,450	77,500	15,713	12,056	16,065	14,431
77,500	77,550	15,725	12,069	16,079	14,444
77,550	77,600	15,738	12,081	16,093	14,456
77,600	77,650	15,750	12,094	16,107	14,469
77,650	77,700	15,763	12,106	16,121	14,481
77,700	77,750	15,775	12,119	16,135	14,494
77,750	77,800	15,788	12,131	16,149	14,506
77,800	77,850	15,800	12,144	16,163	14,519
77,850	77,900	15,813	12,156	16,177	14,531
77,900	77,950	15,825	12,169	16,191	14,544
77,950	78,000	15,838	12,181	16,205	14,556
<b>78,000</b>					
78,000	78,050	15,850	12,194	16,219	14,569
78,050	78,100	15,863	12,206	16,233	14,581
78,100	78,150	15,875	12,219	16,247	14,594
78,150	78,200	15,888	12,231	16,261	14,606
78,200	78,250	15,900	12,244	16,275	14,619
78,250	78,300	15,913	12,256	16,289	14,631
78,300	78,350	15,925	12,269	16,303	14,644
78,350	78,400	15,938	12,281	16,317	14,656
78,400	78,450	15,950	12,294	16,331	14,669
78,450	78,500	15,963	12,306	16,345	14,681
78,500	78,550	15,975	12,319	16,359	14,694
78,550	78,600	15,988	12,331	16,373	14,706
78,600	78,650	16,000	12,344	16,387	14,719
78,650	78,700	16,013	12,356	16,401	14,731
78,700	78,750	16,025	12,369	16,415	14,744
78,750	78,800	16,038	12,381	16,429	14,756
78,800	78,850	16,050	12,394	16,443	14,769
78,850	78,900	16,063	12,406	16,457	14,781
78,900	78,950	16,077	12,419	16,471	14,794
78,950	79,000	16,091	12,431	16,485	14,806
<b>79,000</b>					
79,000	79,050	16,105	12,444	16,499	14,819
79,050	79,100	16,119	12,456	16,513	14,831
79,100	79,150	16,133	12,469	16,527	14,844
79,150	79,200	16,147	12,481	16,541	14,856
79,200	79,250	16,161	12,494	16,555	14,869
79,250	79,300	16,175	12,506	16,569	14,881
79,300	79,350	16,189	12,519	16,583	14,894
79,350	79,400	16,203	12,531	16,597	14,906
79,400	79,450	16,217	12,544	16,611	14,919
79,450	79,500	16,231	12,556	16,625	14,931
79,500	79,550	16,245	12,569	16,639	14,944
79,550	79,600	16,259	12,581	16,653	14,956
79,600	79,650	16,273	12,594	16,667	14,969
79,650	79,700	16,287	12,606	16,681	14,981
79,700	79,750	16,301	12,619	16,695	14,994
79,750	79,800	16,315	12,631	16,709	15,006
79,800	79,850	16,329	12,644	16,723	15,019
79,850	79,900	16,343	12,656	16,737	15,031
79,900	79,950	16,357	12,669	16,751	15,044
79,950	80,000	16,371	12,681	16,765	15,056

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>80,000</b>					
80,000	80,050	16,385	12,694	16,779	15,069
80,050	80,100	16,399	12,706	16,793	15,081
80,100	80,150	16,413	12,719	16,807	15,094
80,150	80,200	16,427	12,731	16,821	15,106
80,200	80,250	16,441	12,744	16,835	15,119
80,250	80,300	16,455	12,756	16,849	15,131
80,300	80,350	16,469	12,769	16,863	15,144
80,350	80,400	16,483	12,781	16,877	15,156
80,400	80,450	16,497	12,794	16,891	15,169
80,450	80,500	16,511	12,806	16,905	15,181
80,500	80,550	16,525	12,819	16,919	15,194
80,550	80,600	16,539	12,831	16,933	15,206
80,600	80,650	16,553	12,844	16,947	15,219
80,650	80,700	16,567	12,856	16,961	15,231
80,700	80,750	16,581	12,869	16,975	15,244
80,750	80,800	16,595	12,881	16,989	15,256
80,800	80,850	16,609	12,894	17,003	15,269
80,850	80,900	16,623	12,906	17,017	15,281
80,900	80,950	16,637	12,919	17,031	15,294
80,950	81,000	16,651	12,931	17,045	15,306
<b>81,000</b>					
81,000	81,050	16,665	12,944	17,059	15,319
81,050	81,100	16,679	12,956	17,073	15,331
81,100	81,150	16,693	12,969	17,087	15,344
81,150	81,200	16,707	12,981	17,101	15,356
81,200	81,250	16,721	12,994	17,115	15,369
81,250	81,300	16,735	13,006	17,129	15,381
81,300	81,350	16,749	13,019	17,143	15,394
81,350	81,400	16,763	13,031	17,157	15,406
81,400	81,450	16,777	13,044	17,171	15,419
81,450	81,500	16,791	13,056	17,185	15,431
81,500	81,550	16,805	13,069	17,199	15,444
81,550	81,600	16,819	13,081	17,213	15,456
81,600	81,650	16,833	13,094	17,227	15,469
81,650	81,700	16,847	13,106	17,241	15,481
81,700	81,750	16,861	13,119	17,255	15,494
81,750	81,800	16,875	13,131	17,269	15,506
81,800	81,850	16,889	13,144	17,283	15,519
81,850	81,900	16,903	13,156	17,297	15,531
81,900	81,950	16,917	13,169	17,311	15,544
81,950	82,000	16,931	13,181	17,325	15,556
<b>82,000</b>					
82,000	82,050	16,945	13,194	17,339	15,569
82,050	82,100	16,959	13,206	17,353	15,581
82,100	82,150	16,973	13,219	17,367	15,594
82,150	82,200	16,987	13,231	17,381	15,606
82,200	82,250	17,001	13,244	17,395	15,619
82,250	82,300	17,015	13,256	17,409	15,631
82,300	82,350	17,029	13,269	17,423	15,644
82,350	82,400	17,043	13,281	17,437	15,656
82,400	82,450	17,057	13,294	17,451	15,669
82,450	82,500	17,071	13,306	17,465	15,681
82,500	82,550	17,085	13,319	17,479	15,694
82,550	82,600	17,099	13,331	17,493	15,706
82,600	82,650	17,113	13,344	17,507	15,719
82,650	82,700	17,127	13,356	17,521	15,731
82,700	82,750	17,141	13,369	17,535	15,744
82,750	82,800	17,155	13,381	17,549	15,756
82,800	82,850	17,169	13,394	17,563	15,769
82,850	82,900	17,183	13,406	17,577	15,781
82,900	82,950	17,197	13,419	17,591	15,794
82,950	83,000	17,211	13,431	17,605	15,806

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>83,000</b>					
83,000	83,050	17,225	13,444	17,619	15,819
83,050	83,100	17,239	13,456	17,633	15,831
83,100	83,150	17,253	13,469	17,647	15,844
83,150	83,200	17,267	13,481	17,661	15,856
83,200	83,250	17,281	13,494	17,675	15,869
83,250	83,300	17,295	13,506	17,689	15,881
83,300	83,350	17,309	13,519	17,703	15,894
83,350	83,400	17,323	13,531	17,717	15,906
83,400	83,450	17,337	13,544	17,731	15,919
83,450	83,500	17,351	13,556	17,745	15,931
83,500	83,550	17,365	13,569	17,759	15,944
83,550	83,600	17,379	13,581	17,773	15,956
83,600	83,650	17,393	13,594	17,787	15,969
83,650	83,700	17,407	13,606	17,801	15,981
83,700	83,750	17,421	13,619	17,815	15,994
83,750	83,800	17,435	13,631	17,829	16,006
83,800	83,850	17,449	13,644	17,843	16,019
83,850	83,900	17,463	13,656	17,857	16,031
83,900	83,950	17,477	13,669	17,871	16,044
83,950	84,000	17,491	13,681	17,885	16,056
<b>84,000</b>					
84,000	84,050	17,505	13,694	17,899	16,069
84,050	84,100	17,519	13,706	17,913	16,081
84,100	84,150	17,533	13,719	17,927	16,094
84,150	84,200	17,547	13,731	17,941	16,106
84,200	84,250	17,561	13,744	17,955	16,119
84,250	84,300	17,575	13,756	17,969	16,131
84,300	84,350	17,589	13,769	17,983	

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>86,000</b>					
86,000	86,050	18,065	14,194	18,459	16,569
86,050	86,100	18,079	14,206	18,473	16,581
86,100	86,150	18,093	14,219	18,487	16,594
86,150	86,200	18,107	14,231	18,501	16,606
86,200	86,250	18,121	14,244	18,515	16,619
86,250	86,300	18,135	14,256	18,529	16,631
86,300	86,350	18,149	14,269	18,543	16,644
86,350	86,400	18,163	14,281	18,557	16,656
86,400	86,450	18,177	14,294	18,571	16,669
86,450	86,500	18,191	14,306	18,585	16,681
86,500	86,550	18,205	14,319	18,599	16,694
86,550	86,600	18,219	14,331	18,613	16,706
86,600	86,650	18,233	14,344	18,627	16,719
86,650	86,700	18,247	14,356	18,641	16,731
86,700	86,750	18,261	14,369	18,655	16,744
86,750	86,800	18,275	14,381	18,669	16,756
86,800	86,850	18,289	14,394	18,683	16,769
86,850	86,900	18,303	14,406	18,697	16,781
86,900	86,950	18,317	14,419	18,711	16,794
86,950	87,000	18,331	14,431	18,725	16,806
<b>87,000</b>					
87,000	87,050	18,345	14,444	18,739	16,819
87,050	87,100	18,359	14,456	18,753	16,831
87,100	87,150	18,373	14,469	18,767	16,844
87,150	87,200	18,387	14,481	18,781	16,856
87,200	87,250	18,401	14,494	18,795	16,869
87,250	87,300	18,415	14,506	18,809	16,881
87,300	87,350	18,429	14,519	18,823	16,894
87,350	87,400	18,443	14,531	18,837	16,906
87,400	87,450	18,457	14,544	18,851	16,919
87,450	87,500	18,471	14,556	18,865	16,931
87,500	87,550	18,485	14,569	18,879	16,944
87,550	87,600	18,499	14,581	18,893	16,956
87,600	87,650	18,513	14,594	18,907	16,969
87,650	87,700	18,527	14,606	18,921	16,981
87,700	87,750	18,541	14,619	18,935	16,994
87,750	87,800	18,555	14,631	18,949	17,006
87,800	87,850	18,569	14,644	18,963	17,019
87,850	87,900	18,583	14,656	18,977	17,031
87,900	87,950	18,597	14,669	18,991	17,044
87,950	88,000	18,611	14,681	19,005	17,056
<b>88,000</b>					
88,000	88,050	18,625	14,694	19,019	17,069
88,050	88,100	18,639	14,706	19,033	17,081
88,100	88,150	18,653	14,719	19,047	17,094
88,150	88,200	18,667	14,731	19,061	17,106
88,200	88,250	18,681	14,744	19,075	17,119
88,250	88,300	18,695	14,756	19,089	17,131
88,300	88,350	18,709	14,769	19,103	17,144
88,350	88,400	18,723	14,781	19,117	17,156
88,400	88,450	18,737	14,794	19,131	17,169
88,450	88,500	18,751	14,806	19,145	17,181
88,500	88,550	18,765	14,819	19,159	17,194
88,550	88,600	18,779	14,831	19,173	17,206
88,600	88,650	18,793	14,844	19,187	17,219
88,650	88,700	18,807	14,856	19,201	17,231
88,700	88,750	18,821	14,869	19,215	17,244
88,750	88,800	18,835	14,881	19,229	17,256
88,800	88,850	18,849	14,894	19,243	17,269
88,850	88,900	18,863	14,906	19,257	17,281
88,900	88,950	18,877	14,919	19,271	17,294
88,950	89,000	18,891	14,931	19,285	17,306

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>89,000</b>					
89,000	89,050	18,905	14,944	19,299	17,319
89,050	89,100	18,919	14,956	19,313	17,331
89,100	89,150	18,933	14,969	19,327	17,344
89,150	89,200	18,947	14,981	19,341	17,356
89,200	89,250	18,961	14,994	19,355	17,369
89,250	89,300	18,975	15,006	19,369	17,381
89,300	89,350	18,989	15,019	19,383	17,394
89,350	89,400	19,003	15,031	19,397	17,406
89,400	89,450	19,017	15,044	19,411	17,419
89,450	89,500	19,031	15,056	19,425	17,431
89,500	89,550	19,045	15,069	19,439	17,444
89,550	89,600	19,059	15,081	19,453	17,456
89,600	89,650	19,073	15,094	19,467	17,469
89,650	89,700	19,087	15,106	19,481	17,481
89,700	89,750	19,101	15,119	19,495	17,494
89,750	89,800	19,115	15,131	19,509	17,506
89,800	89,850	19,129	15,144	19,523	17,519
89,850	89,900	19,143	15,156	19,537	17,531
89,900	89,950	19,157	15,169	19,551	17,544
89,950	90,000	19,171	15,181	19,565	17,556
<b>90,000</b>					
90,000	90,050	19,185	15,194	19,579	17,569
90,050	90,100	19,199	15,206	19,593	17,581
90,100	90,150	19,213	15,219	19,607	17,594
90,150	90,200	19,227	15,231	19,621	17,606
90,200	90,250	19,241	15,244	19,635	17,619
90,250	90,300	19,255	15,256	19,649	17,631
90,300	90,350	19,269	15,269	19,663	17,644
90,350	90,400	19,283	15,281	19,677	17,656
90,400	90,450	19,297	15,294	19,691	17,669
90,450	90,500	19,311	15,306	19,705	17,681
90,500	90,550	19,325	15,319	19,719	17,694
90,550	90,600	19,339	15,331	19,733	17,706
90,600	90,650	19,353	15,344	19,747	17,719
90,650	90,700	19,367	15,356	19,761	17,731
90,700	90,750	19,381	15,369	19,775	17,744
90,750	90,800	19,395	15,381	19,789	17,756
90,800	90,850	19,409	15,394	19,803	17,769
90,850	90,900	19,423	15,406	19,817	17,781
90,900	90,950	19,437	15,419	19,831	17,794
90,950	91,000	19,451	15,431	19,845	17,806
<b>91,000</b>					
91,000	91,050	19,465	15,444	19,859	17,819
91,050	91,100	19,479	15,456	19,873	17,831
91,100	91,150	19,493	15,469	19,887	17,844
91,150	91,200	19,507	15,481	19,901	17,856
91,200	91,250	19,521	15,494	19,915	17,869
91,250	91,300	19,535	15,506	19,929	17,881
91,300	91,350	19,549	15,519	19,943	17,894
91,350	91,400	19,563	15,531	19,957	17,906
91,400	91,450	19,577	15,544	19,971	17,919
91,450	91,500	19,591	15,556	19,985	17,931
91,500	91,550	19,605	15,569	19,999	17,944
91,550	91,600	19,619	15,581	20,013	17,956
91,600	91,650	19,633	15,594	20,027	17,969
91,650	91,700	19,647	15,606	20,041	17,981
91,700	91,750	19,661	15,619	20,055	17,994
91,750	91,800	19,675	15,631	20,069	18,006
91,800	91,850	19,689	15,644	20,083	18,019
91,850	91,900	19,703	15,656	20,097	18,031
91,900	91,950	19,717	15,669	20,111	18,044
91,950	92,000	19,731	15,681	20,125	18,056

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
At least	But less than	Your tax is—			
<b>92,000</b>					
92,000	92,050	19,745	15,694	20,139	18,069
92,050	92,100	19,759	15,706	20,153	18,081
92,100	92,150	19,773	15,719	20,167	18,094
92,150	92,200	19,787	15,731	20,181	18,106
92,200	92,250	19,801	15,744	20,195	18,119
92,250	92,300	19,815	15,756	20,209	18,131
92,300	92,350	19,829	15,769	20,223	18,144
92,350	92,400	19,843	15,781	20,237	18,156
92,400	92,450	19,857	15,794	20,251	18,169
92,450	92,500	19,871	15,806	20,265	18,181
92,500	92,550	19,885	15,819	20,279	18,194
92,550	92,600	19,899	15,831	20,293	18,206
92,600	92,650	19,913	15,844	20,307	18,219
92,650	92,700	19,927	15,856	20,321	18,231
92,700	92,750	19,941	15,869	20,335	18,244
92,750	92,800	19,955	15,881	20,349	18,256
92,800	92,850	19,969	15,894	20,363	18,269
92,850	92,900	19,983	15,906	20,377	18,281
92,900	92,950	19,997	15,919	20,391	18,294
92,950	93,000	20,011	15,931	20,405	18,306
<b>93,000</b>					
93,000	93,050	20,025	15,944	20,419	18,319
93,050	93,100	20,039	15,956	20,433	18,331
93,100	93,150	20,053	15,969	20,447	18,344
93,150	93,200	20,067	15,981	20,461	18,356
93,200	93,250	20,081	15,994	20,475	18,369
93,250	93,300	20,095	16,006	20,489	18,381
93,300	93,350	20,109	16,019	20,503	1

2008 Tax Table—Continued

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>95,000</b>					
95,000	95,050	20,585	16,444	20,979	18,819
95,050	95,100	20,599	16,456	20,993	18,831
95,100	95,150	20,613	16,469	21,007	18,844
95,150	95,200	20,627	16,481	21,021	18,856
95,200	95,250	20,641	16,494	21,035	18,869
95,250	95,300	20,655	16,506	21,049	18,881
95,300	95,350	20,669	16,519	21,063	18,894
95,350	95,400	20,683	16,531	21,077	18,906
95,400	95,450	20,697	16,544	21,091	18,919
95,450	95,500	20,711	16,556	21,105	18,931
95,500	95,550	20,725	16,569	21,119	18,944
95,550	95,600	20,739	16,581	21,133	18,956
95,600	95,650	20,753	16,594	21,147	18,969
95,650	95,700	20,767	16,606	21,161	18,981
95,700	95,750	20,781	16,619	21,175	18,994
95,750	95,800	20,795	16,631	21,189	19,006
95,800	95,850	20,809	16,644	21,203	19,019
95,850	95,900	20,823	16,656	21,217	19,031
95,900	95,950	20,837	16,669	21,231	19,044
95,950	96,000	20,851	16,681	21,245	19,056
<b>96,000</b>					
96,000	96,050	20,865	16,694	21,259	19,069
96,050	96,100	20,879	16,706	21,273	19,081
96,100	96,150	20,893	16,719	21,287	19,094
96,150	96,200	20,907	16,731	21,301	19,106
96,200	96,250	20,921	16,744	21,315	19,119
96,250	96,300	20,935	16,756	21,329	19,131
96,300	96,350	20,949	16,769	21,343	19,144
96,350	96,400	20,963	16,781	21,357	19,156
96,400	96,450	20,977	16,794	21,371	19,169
96,450	96,500	20,991	16,806	21,385	19,181
96,500	96,550	21,005	16,819	21,399	19,194
96,550	96,600	21,019	16,831	21,413	19,206
96,600	96,650	21,033	16,844	21,427	19,219
96,650	96,700	21,047	16,856	21,441	19,231
96,700	96,750	21,061	16,869	21,455	19,244
96,750	96,800	21,075	16,881	21,469	19,256
96,800	96,850	21,089	16,894	21,483	19,269
96,850	96,900	21,103	16,906	21,497	19,281
96,900	96,950	21,117	16,919	21,511	19,294
96,950	97,000	21,131	16,931	21,525	19,306

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>97,000</b>					
97,000	97,050	21,145	16,944	21,539	19,319
97,050	97,100	21,159	16,956	21,553	19,331
97,100	97,150	21,173	16,969	21,567	19,344
97,150	97,200	21,187	16,981	21,581	19,356
97,200	97,250	21,201	16,994	21,595	19,369
97,250	97,300	21,215	17,006	21,609	19,381
97,300	97,350	21,229	17,019	21,623	19,394
97,350	97,400	21,243	17,031	21,637	19,406
97,400	97,450	21,257	17,044	21,651	19,419
97,450	97,500	21,271	17,056	21,665	19,431
97,500	97,550	21,285	17,069	21,679	19,444
97,550	97,600	21,299	17,081	21,693	19,456
97,600	97,650	21,313	17,094	21,707	19,469
97,650	97,700	21,327	17,106	21,721	19,481
97,700	97,750	21,341	17,119	21,735	19,494
97,750	97,800	21,355	17,131	21,749	19,506
97,800	97,850	21,369	17,144	21,763	19,519
97,850	97,900	21,383	17,156	21,777	19,531
97,900	97,950	21,397	17,169	21,791	19,544
97,950	98,000	21,411	17,181	21,805	19,556
<b>98,000</b>					
98,000	98,050	21,425	17,194	21,819	19,569
98,050	98,100	21,439	17,206	21,833	19,581
98,100	98,150	21,453	17,219	21,847	19,594
98,150	98,200	21,467	17,231	21,861	19,606
98,200	98,250	21,481	17,244	21,875	19,619
98,250	98,300	21,495	17,256	21,889	19,631
98,300	98,350	21,509	17,269	21,903	19,644
98,350	98,400	21,523	17,281	21,917	19,656
98,400	98,450	21,537	17,294	21,931	19,669
98,450	98,500	21,551	17,306	21,945	19,681
98,500	98,550	21,565	17,319	21,959	19,694
98,550	98,600	21,579	17,331	21,973	19,706
98,600	98,650	21,593	17,344	21,987	19,719
98,650	98,700	21,607	17,356	22,001	19,731
98,700	98,750	21,621	17,369	22,015	19,744
98,750	98,800	21,635	17,381	22,029	19,756
98,800	98,850	21,649	17,394	22,043	19,769
98,850	98,900	21,663	17,406	22,057	19,781
98,900	98,950	21,677	17,419	22,071	19,794
98,950	99,000	21,691	17,431	22,085	19,806

If line 43 (taxable income) is—		And you are—			
		Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—			
<b>99,000</b>					
99,000	99,050	21,705	17,444	22,099	19,819
99,050	99,100	21,719	17,456	22,113	19,831
99,100	99,150	21,733	17,469	22,127	19,844
99,150	99,200	21,747	17,481	22,141	19,856
99,200	99,250	21,761	17,494	22,155	19,869
99,250	99,300	21,775	17,506	22,169	19,881
99,300	99,350	21,789	17,519	22,183	19,894
99,350	99,400	21,803	17,531	22,197	19,906
99,400	99,450	21,817	17,544	22,211	19,919
99,450	99,500	21,831	17,556	22,225	19,931
99,500	99,550	21,845	17,569	22,239	19,944
99,550	99,600	21,859	17,581	22,253	19,956
99,600	99,650	21,873	17,594	22,267	19,969
99,650	99,700	21,887	17,606	22,281	19,981
99,700	99,750	21,901	17,619	22,295	19,994
99,750	99,800	21,915	17,631	22,309	20,006
99,800	99,850	21,929	17,644	22,323	20,019
99,850	99,900	21,943	17,656	22,337	20,031
99,900	99,950	21,957	17,669	22,351	20,044
99,950	100,000	21,971	17,681	22,365	20,056
<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> <p><b>\$100,000 or over —</b> use the Tax Computation Worksheet on page 80</p> </div>					

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

## 2008 Tax Computation Worksheet—Line 44



See the instructions for line 44 that begin on page 36 to see if you must use the worksheet below to figure your tax.

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

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$164,550	\$	× 28% (.28)	\$	\$ 6,021.75	\$
Over \$164,550 but not over \$357,700	\$	× 33% (.33)	\$	\$ 14,249.25	\$
Over \$357,700	\$	× 35% (.35)	\$	\$ 21,403.25	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$131,450	\$	× 25% (.25)	\$	\$ 7,312.50	\$
Over \$131,450 but not over \$200,300	\$	× 28% (.28)	\$	\$ 11,256.00	\$
Over \$200,300 but not over \$357,700	\$	× 33% (.33)	\$	\$ 21,271.00	\$
Over \$357,700	\$	× 35% (.35)	\$	\$ 28,425.00	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$100,150	\$	× 28% (.28)	\$	\$ 5,628.00	\$
Over \$100,150 but not over \$178,850	\$	× 33% (.33)	\$	\$ 10,635.50	\$
Over \$178,850	\$	× 35% (.35)	\$	\$ 14,212.50	\$

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

Taxable income. If line 43 is—	(a) Enter the amount from line 43	(b) Multiplication amount	(c) Multiply (a) by (b)	(d) Subtraction amount	Tax. Subtract (d) from (c). Enter the result here and on Form 1040, line 44
At least \$100,000 but not over \$112,650	\$	× 25% (.25)	\$	\$ 4,937.50	\$
Over \$112,650 but not over \$182,400	\$	× 28% (.28)	\$	\$ 8,317.00	\$
Over \$182,400 but not over \$357,700	\$	× 33% (.33)	\$	\$ 17,437.00	\$
Over \$357,700	\$	× 35% (.35)	\$	\$ 24,591.00	\$

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# General Information

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## How To Avoid Common Mistakes

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

- Make sure you entered the correct name and social security number (SSN) for each dependent you claim on line 6c. Check that each dependent's name and SSN agrees with his or her social security card. For each child under age 17 who is a qualifying child for the child tax credit, make sure you either checked the box in line 6c, column (4), or completed Form 8901.

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

- Be sure you used the correct method to figure your tax. See the instructions for line 44 that begin on page 36.

- Be sure to enter your SSN in the space provided on page 1 of Form 1040. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name. Check that your name and SSN agree with your social security card.

- Make sure your name and address are correct on the peel-off label. If not, enter the correct information. If you did not get a peel-off label, enter your (and your spouse's) name in the same order as shown on your last return.

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

- If you are taking the standard deduction and you checked any box on line 39a, 39b, or 39c or you (or your spouse if filing jointly) can be claimed as a dependent on someone else's 2008 return, see page 34 to be sure you entered the correct amount on line 40.

- If you received capital gain distributions but were not required to file Schedule D, make sure you checked the box on line 13.

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

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

- Attach your Form(s) W-2 and other required forms and schedules. Put all forms and schedules in the proper order. See *Assemble Your Return* on page 67.

- If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 75 on page 65 for details.

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

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## What Are Your 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.

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## Innocent Spouse Relief

Generally, both you and your spouse are each responsible for paying the full amount of tax, interest, and penalties on your joint return. However, you may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced, separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. You may also qualify for relief if you were a married resident of a community property state but did not file a joint return and are now liable for an underpaid or understated tax. To request relief, you generally must file Form 8857 no later than 2 years after the date on which the IRS first attempted to collect the tax from you. For more information, see Pub. 971 and Form 8857 or you can call the Innocent Spouse office toll-free at 1-866-897-4270.

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## Income Tax Withholding and Estimated Tax Payments for 2009

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 2009 pay. For details on how to complete Form W-4, see Pub. 919. If you have pension or annuity income, use Form W-4P. If you receive certain government payments (such as unemployment compensation or social security benefits), you can have tax withheld from those payments by giving the payer Form W-4V.

In general, you do not have to make estimated tax payments if you expect that your 2009 Form 1040 will show a tax refund or a tax balance due of less than \$1,000. If your total estimated tax for 2009 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. For more details, see Pub. 505.

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

If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2 shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

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## Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and

phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, etc., contact the IRS Identity Theft Hotline at 1-800-908-4490.

For more information, see Pub. 4535.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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

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

If you receive an unsolicited email claiming to be from the IRS, forward the message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, forms, or other IRS property to the Treasury Inspector General for Tax Administration toll-free at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit the IRS website at [www.irs.gov](http://www.irs.gov) to learn more about identity theft and how to reduce your risk.

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

If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 65 for details on how to pay any tax you owe.



*You may be able to deduct this gift on your 2009 tax return.*

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## How Long Should Records Be Kept?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as Forms W-2 and 1099) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

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## Amended 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. But you may have more time to file Form 1040X if you live in a federally declared disaster area or you are physically or mentally unable to manage your financial affairs. See Pub. 556 for details.

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## Need a Copy of Your Tax Return?

If you need a copy of your tax return, use Form 4506. There is a \$57 fee (subject to change) for each return requested. If your main home, principal place of business, or tax records are located in a federally declared disaster area, this fee will be waived. If you want a free transcript of your tax return or account, use Form 4506-T or call us. See page 86 for the number.

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## Death of a Taxpayer

If a taxpayer died before filing a return for 2008, 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 must enter "Deceased," the deceased taxpayer's name, and the date of death across the top of the return. If this informa-

tion is not provided, it may delay the processing of the return.

If your spouse died in 2008 and you did not remarry in 2008, or if your spouse died in 2009 before filing a return for 2008, you can file a joint return. A joint return should show your spouse's 2008 income before death and your income for all of 2008. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

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

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## 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 TeleTax topic 356 (see page 84) or see Pub. 559.

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## Past Due Returns

The integrity of our tax system and well-being of our country depend, to a large degree, on the timely filing and payment of taxes by each individual, family, and business in this country. Those choosing not to file and pay their fair share increase the burden on the rest of us to support our schools, maintain and repair roadways, and the many other ways our tax dollars help to make life easier for all citizens.

Some people don't know they should file a tax return; some don't file because they expect a refund; and some don't file because they owe taxes. Encourage your family, neighbors, friends, and coworkers to do their fair share by filing their federal tax returns and paying any tax due on time.

If you or someone you know needs to file past due tax returns, use TeleTax topic 153 (see page 84) or visit [www.irs.gov](http://www.irs.gov) and click on "Individuals" for help in filing those returns. Send the return to the address that applies to you in the latest Form 1040 instruction booklet. For example, if you are filing a 2005 return in 2009, use the address in this booklet. However, if you got an IRS notice, mail the return to the address in the notice.

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## Other Ways To Get Help

### Send Your Written Tax Questions to the IRS

You should get an answer in about 30 days. For the mailing address, call us at 1-800-829-1040 (hearing impaired customers with access to TTY/TDD equipment may call 1-800-829-4059). Do not send questions with your return.

### Research Your Tax Questions Online

You can find answers to many of your tax questions online in several ways by accessing the IRS website at [www.irs.gov/help](http://www.irs.gov/help) and then clicking on "Help With Tax Questions." Here are some of the methods you may want to try.

- Frequently asked questions. This section contains an extensive list of questions and answers. You can select your question by category or keyword.
- Tax trails. This is an interactive section which asks questions you can answer by selecting "Yes" or "No."
- Tax topics. This is an online version of the TeleTax topics listed on pages 84 and 85.

### Free Help With Your Return

Free help in preparing your return is available nationwide from IRS-sponsored volunteers. These volunteers are trained and certified to prepare federal income tax returns by passing an IRS test. The Volunteer Income Tax Assistance (VITA) program is designed to help low-income taxpayers. The Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return preparation. VITA/TCE tax preparation sites must adhere to strict quality standards necessary to prepare accurate returns. Free electronic filing is offered by IRS authorized *e-file* providers at many of the VITA/TCE locations nationwide. Volunteers will help you with claiming the credits and deductions you may be entitled to. If you are a member of the military, you can also get assistance on military tax benefits, such as combat zone tax benefits, at an office within your installation. For more information on these programs, go to [www.irs.gov](http://www.irs.gov) and enter keyword "VITA" in the upper right corner. Or, call us at 1-800-829-1040. To find the nearest AARP Tax-Aide site, visit AARP's

website at [www.aarp.org/money/taxaide](http://www.aarp.org/money/taxaide) or call 1-888-227-7669.

When you go for help, take proof of identity and social security numbers (or individual taxpayer identification numbers) for your spouse, your dependents, and yourself. Take a copy of your 2007 tax return (if available), all your Forms W-2, 1099, and 1098 for 2008, and any other information about your 2008 income and expenses. Also bring Notice 1378 if you received an economic stimulus payment during 2008.

### Everyday Tax Solutions

You can get face-to-face help solving tax problems every business day in IRS Taxpayer Assistance Centers. An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to [www.irs.gov/localcontacts](http://www.irs.gov/localcontacts) or look in the phone book under "United States Government, Internal Revenue Service."

### Online Services

If you subscribe to an online service, ask about online filing or tax information.

### Help for People With Disabilities

Telephone help is available using TTY/TDD equipment by calling 1-800-829-4059. Braille materials are available at libraries that have special services for people with disabilities.

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## Interest and Penalties

You do not have to figure the amount of any interest or penalties you may owe. Because figuring these amounts can be complicated, we will do it for you if you want. We will send you a bill for any amount due.

If you include interest or penalties (other than the estimated tax penalty) with your payment, identify and enter the amount in the bottom margin of Form 1040, page 2. Do not include interest or penalties (other than the estimated tax penalty) in the amount you owe on line 75.

### Interest

We will charge you interest on taxes not paid by their due date, even if an extension

of time to file is granted. We will also charge you interest on penalties imposed for failure to file, negligence, fraud, substantial valuation misstatements, substantial understatements of tax, and reportable transaction understatements. Interest is charged on the penalty from the due date of the return (including extensions).

### Penalties

**Late filing.** If you do not file your return by the due date (including extensions), the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% of the tax due. The penalty is 15% per month, up to a maximum of 75%, if the failure to file is fraudulent. If your return is more than 60 days late, the minimum penalty will be \$135 or the amount of any tax you owe, whichever is smaller.

**Late payment of tax.** If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. This penalty is in addition to interest charges on late payments.

**Frivolous return.** In addition to any other penalties, the law imposes a penalty of \$5,000 for filing a frivolous return. A frivolous return is one that 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. For a list of positions identified as frivolous, see Notice 2008-14, 2008-4 I.R.B. 310, available at [www.irs.gov/irb/2008-04\\_IRB/ar12.html](http://www.irs.gov/irb/2008-04_IRB/ar12.html).

**Other.** Other penalties can be imposed for negligence, substantial understatement of tax, reportable transaction understatements, filing an erroneous refund claim, and fraud. Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details on some of these penalties.

# Refund Information

## where's my refund?

You can go online to check the status of your refund 72 hours after IRS acknowledges receipt of your e-filed return, or 3 to 4 weeks after you mail a paper return. But if you filed Form 8379 with your return, allow 14 weeks (11 weeks if you filed electronically) before checking your refund status.



Go to [www.irs.gov](http://www.irs.gov) and click on *Where's My Refund*. Have a copy of your tax return handy. You will need to provide the following information from your return:

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



*Refunds are sent out weekly on Fridays. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.*

If you do not have Internet access, call:

- 1-800-829-1954 during the hours shown on page 86, or
- 1-800-829-4477 24 hours a day, 7 days a week, for automated refund information.

Do not send in a copy of your return unless asked to do so.

To get a refund, you generally must file your return within 3 years from the date the return was due (including extensions).

Refund information also is available in Spanish at [www.irs.gov/espanol](http://www.irs.gov/espanol) and the phone numbers listed above.

# What Is TeleTax?

## Recorded Tax Information

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

## Topics by Internet

TeleTax topics are also available through the IRS website at [www.irs.gov](http://www.irs.gov).

## TeleTax Topics

All topics are available in Spanish.

Topic No.	Subject
<b>IRS Help Available</b>	
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Tax help for small businesses and the self-employed
104	Taxpayer Advocate Service—Help for problem situations
105	Armed Forces tax information
107	Tax relief in disaster situations
<b>IRS Procedures</b>	
151	Your appeal rights
152	Refund information
153	What to do if you haven't filed your tax return

Topic No.	Subject
154	Forms W-2 and Form 1099-R—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
158	Ensuring proper credit of payments
159	Prior year(s) Form W-2—How to get a copy of
160	Form 1099-A (Acquisition or Abandonment of Secured Property) and Form 1099-C (Cancellation of Debt)
<b>Collection</b>	
201	The collection process
202	Tax payment options
203	Failure to pay child support and federal nontax and state income tax obligations
204	Offers in compromise

Topic No.	Subject
205	Innocent spouse relief (and separation of liability and equitable relief)
206	Dishonored payments
<b>Alternative Filing Methods</b>	
253	Substitute tax forms
254	How to choose a paid tax preparer
<b>General Information</b>	
301	When, where, and how to file
303	Checklist of common errors when preparing your tax return
304	Extension of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Roth IRA contributions
310	Coverdell education savings accounts
311	Power of attorney information
312	Disclosure authorizations
313	Qualified tuition programs (QTPs)

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## TeleTax Topics

(Continued)

Topic No.	Subject
	<b>Filing Requirements, Filing Status, and Exemptions</b>
352	Which form—1040, 1040A, or 1040EZ?
356	Decedents
	<b>Types of Income</b>
401	Wages and salaries
403	Interest received
404	Dividends
407	Business income
409	Capital gains and losses
410	Pensions and annuities
411	Pensions—The general rule and the simplified method
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting residential and vacation property
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
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and credits
427	Stock options
429	Traders in securities (information for Form 1040 filers)
430	Exchange of policyholder interest for stock
431	Canceled debt - is it taxable or not?
	<b>Adjustments to Income</b>
451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
455	Moving expenses
456	Student loan interest deduction
457	Tuition and fees deduction
458	Educator expense deduction
	<b>Itemized Deductions</b>
501	Should I itemize?
502	Medical and dental expenses

Topic No.	Subject
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft 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	Casualty, disaster, and theft losses
	<b>Tax Computation</b>
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
556	Alternative minimum tax
557	Tax on early distributions from traditional and Roth IRAs
558	Tax on early distributions from retirement plans
	<b>Tax Credits</b>
601	Earned income credit (EIC)
602	Child and dependent care credit
607	Adoption credit
608	Excess social security and RRTA tax withheld
610	Retirement savings contributions credit
611	First-time homebuyer credit
	<b>IRS Notices</b>
651	Notices—What to do
652	Notice of underreported income—CP 2000
653	IRS notices and bills, penalties, and interest charges
	<b>Basis of Assets, Depreciation, and Sale of Assets</b>
701	Sale of your home
703	Basis of assets
704	Depreciation
705	Installment sales
	<b>Employer Tax Information</b>
751	Social security and Medicare withholding rates
752	Form W-2—Where, when, and how to file

Topic No.	Subject
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	Forms 941 and 944—Deposit requirements
758	Form 941—Employer's Quarterly Federal Tax Return and Form 944—Employer's Annual Federal Tax Return
761	Tips—Withholding and reporting
762	Independent contractor vs. employee
	<b>Magnetic Media Filers—1099 Series and Related Information Returns</b>
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
	<b>Tax Information for Aliens and U.S. Citizens Living Abroad</b>
851	Resident and nonresident aliens
856	Foreign tax credit
857	Individual taxpayer identification number (ITIN)—Form W-7
858	Alien tax clearance
	<b>Tax Information for Residents of Puerto Rico (in Spanish only)</b>
901	Is a person with income from Puerto Rican sources required to file a U.S. federal income tax return?
902	Credits and deductions for taxpayers with Puerto Rican source income that is exempt from U.S. tax
903	Federal employment tax in Puerto Rico
904	Tax assistance for residents of Puerto Rico

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**Topic numbers are effective January 1, 2009.**

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# Calling the IRS

If you cannot find the answer to your question in these instructions or online, please call us for assistance. See *Making the Call* below. You will not be charged for the call unless your phone company charges you for toll-free calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific time zone.



*If you want to check the status of your 2008 refund, see Refund Information on page 84.*

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## Before You Call

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

- The tax form, schedule, or notice to which your question relates.
- 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.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available.

- Your social security number.
- The amount of refund and filing status shown on your tax return.
- The “Caller ID Number” shown at the top of any notice you received.

- Your personal identification number (PIN) if you have one.
- Your date of birth.
- The numbers in your street address.
- Your ZIP code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

**Evaluation of services provided.** The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls for quality purposes only. A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and random selection of customers for participation in a customer satisfaction survey.

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## Making the Call

Call 1-800-829-1040 (hearing impaired customers with access to TTY/TDD equip-

ment may call 1-800-829-4059). Our menu allows you to speak your responses or use your keypad to select a menu option. After receiving your menu selection, the system will direct your call to the appropriate assistance.

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## 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. He or she will be happy to take additional time to be sure your question is answered fully.

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.

# Quick and Easy Access to Tax Help and Tax Products



If you live outside the United States, see Pub. 54 to find out how to get help and tax products.



## Internet

You can access the IRS website 24 hours a day, 7 days a week, at [www.irs.gov](http://www.irs.gov).

**Online services and help.** Go to [www.irs.gov](http://www.irs.gov) to:

-  Access Free File, a free commercial income tax preparation and electronic filing service available to taxpayers with adjusted gross income of \$56,000 or less.
- Check the status of your 2008 refund. Click on “Where’s My Refund.”
- See answers to many questions. Click on “Frequently Asked Questions.”
- Figure your withholding allowances using our Withholding Calculator at [www.irs.gov/individuals](http://www.irs.gov/individuals).
- Sign up for e-News Subscriptions to get the latest tax news on a variety of topics by email.
- Get disaster relief information. Enter keyword “Disaster.”
- Safeguard your privacy. Enter keyword “Privacy Policy.”
- Find an Authorized *e-file* Provider.
- View information on accessible IRS tax products. Click on “Accessibility.”

**View and download products.** Click on “More Forms and Publications” or go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

- For forms and instructions, click on “Form and Instruction number.”
- For publications, click on “Publication number.”
- For a subject index to forms, instructions, and publications, click on “Topical index.”
- For prior year forms, instructions, and publications, click on “Previous years.”

**Online ordering of products.** To order tax products delivered by mail, go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

- For current year products, click on “Forms and publications by U.S. mail.”
- For a tax booklet of forms and instructions, click on “Tax packages.”
- For tax products on a DVD, click on “Tax products on DVD (Pub. 1796).” See *DVD* on this page.



## Phone

**Tax forms and publications.** Call 1-800-TAX-FORM (1-800-829-3676) to order current and prior year forms, instructions, and publications. You should receive your order within 10 working days.

**Tax help and questions.** Call 1-800-829-1040.

**Hearing Impaired TTY/TDD.** Call 1-800-829-4059.

**TeleTax information - 24 hour tax information.** Call 1-800-829-4477. See pages 84 and 85 for topic numbers and details.

**Refund hotline.** Call 1-800-829-1954.

**National Taxpayer Advocate helpline.** Call 1-877-777-4778.



## Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Also, some grocery stores, copy centers, city and county government offices, and credit unions

have reproducible tax products available to photocopy or print from a DVD.



## Mail

You can order forms, instructions, and publications by completing the order blank on page 90. You should receive your order within 10 days after we receive your request.



## DVD

Buy IRS Publication 1796 (IRS Tax Products DVD) for \$30. Price is subject to change. There may be a handling fee. The DVD includes current-year and prior-year forms, instructions, and publications; Internal Revenue Bulletins;

and toll-free and email technical support. The DVD is released twice during the year. The first release will ship early January 2009 and the final release will ship early March 2009.

**Internet.** Buy the DVD from:

- National Technical Information Service (NTIS) at [www.irs.gov/cdorders](http://www.irs.gov/cdorders)
- Government Printing Office (GPO) at <http://bookstore.gpo.gov> (search for Pub. 1796)

**Telephone.** Buy the DVD from:

- NTIS at 1-877-233-6767
- GPO at 1-866-512-1800

**Other ways to get help.** See page 83 for information.

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## Disclosure, Privacy Act, and Paperwork Reduction Act Notice

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The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all 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 tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), and their regulations. They say that you must file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires you to provide your social security number or other identifying number. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. But you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become

material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not provide the information we ask for, or provide fraudulent information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on the tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may disclose your tax information to committees of Congress; federal, state, and local child support agencies; and

to other federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

### We Welcome Comments on Forms

We try to create forms and instructions that can be easily understood. Often this is difficult to do because our tax laws are very complex. For some people with income mostly from wages, filling in the forms is easy. For others who have businesses, pensions, stocks, rental income, or other investments, it is more difficult.

If you have suggestions for making these forms simpler, we would be happy to hear from you. You can email us at [\\*taxforms@irs.gov](mailto:*taxforms@irs.gov). (The asterisk must be included in the address.) Enter "Forms Comment" on the subject line. Or you can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send your return to this address. Instead, see the back cover.

## Estimates of Taxpayer Burden

The table below shows burden estimates by form type and type of taxpayer. Time burden is further broken out by taxpayer activity. The largest component of time burden for all taxpayers is recordkeeping, as opposed to form completion and submission. In addition, the time burden associated with form completion and submission activities is closely tied to preparation method (self-prepared without software, self-prepared with software, and prepared by paid preparer).

Time spent and out-of-pocket costs are estimated separately. Out-of-pocket costs include any expenses incurred by taxpayers to prepare and submit their tax returns. Examples of out-of-pocket costs include tax return preparation and submission fees, postage, tax prepara-

tion software costs, photocopying costs, and phone calls (if not toll-free).

Both time and cost burdens are national averages and do not necessarily reflect a "typical" case. For instance, the average time burden for all taxpayers filing a 1040, 1040A, or 1040EZ was 26.4 hours, with an average cost of \$209 per return. This average includes all associated forms and schedules, across all preparation methods and all taxpayer activities. Taxpayers filing Form 1040 had an average burden of about 33 hours, and taxpayers filing Form 1040A and Form 1040EZ averaged about 11 hours. However, within each of these estimates, there is significant variation in taxpayer activity. Similarly, tax preparation fees vary extensively depending on the taxpayer's tax situation and issues, the type of professional preparer, and the geographic area.

The data shown are the best forward-looking estimates available as of November 4, 2008, for income tax returns filed for 2008. The method used to estimate taxpayer burden incorporates results from a taxpayer burden survey conducted in 2000 and 2001. The estimates are subject to change as new data becomes available. The estimates do not include burden associated with post-filing activities. However, operational IRS data indicates that electronically prepared and e-filed returns have fewer errors, implying a lower overall post-filing burden.

If you have comments concerning the time and cost estimates below, you can contact us at either one of the addresses shown under *Welcome Comments on Forms* on page 88.

## Estimated Average Taxpayer Burden for Individuals by Activity

The average time and costs required to complete and file Form 1040, Form 1040A, Form 1040EZ, their schedules, and accompanying forms will vary depending on individual circumstances. The estimated averages are:

Major Form Filed or Type of Taxpayer	Percentage of Returns	Average Time Burden (Hours)						Average Cost (Dollars)
		Total Time	Record Keeping	Tax Planning	Form Completion	Form Submission	All Other	
All taxpayers . . . . .	100	26.4	15.1	4.6	3.4	0.6	2.8	\$209
Major forms filed								
1040 . . . . .	71	32.7	19.3	5.7	3.7	0.6	3.4	264
1040A & 1040EZ . . . . .	29	10.6	4.5	1.8	2.6	0.5	1.4	73
Type of taxpayer								
Nonbusiness* . . . . .	72	14.2	5.8	3.3	3.0	0.5	1.7	114
Business* . . . . .	28	57.1	38.5	8.0	4.2	0.7	5.7	447

\* You are a "business" filer if you file one or more of the following with Form 1040: Schedule C, C-EZ, E, or F or Form 2106 or 2106-EZ. You are a "nonbusiness" filer if you did not file any of those schedules or forms with Form 1040.

# Order Form for Forms and Publications

The most frequently ordered forms and publications are listed on the order form below. You will receive two copies of each form, one copy of the instructions, and one copy of each publication you order. To help reduce waste, please order only the items you need to prepare your return.



For faster ways of getting the items you need, go to [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

## How To Use the Order Form

Circle the items you need on the order form below. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper.

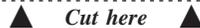
Print or type your name and address accurately in the space provided below to en-

sure delivery of your order. Enclose the order form in an envelope and mail it to the IRS address shown on this page. You should receive your order within 10 days after receipt of your request.

**Do not send your tax return to the address shown on this page.** Instead, see the back cover.

## Mail Your Order Form To:

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613



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## Order Form

Please Print

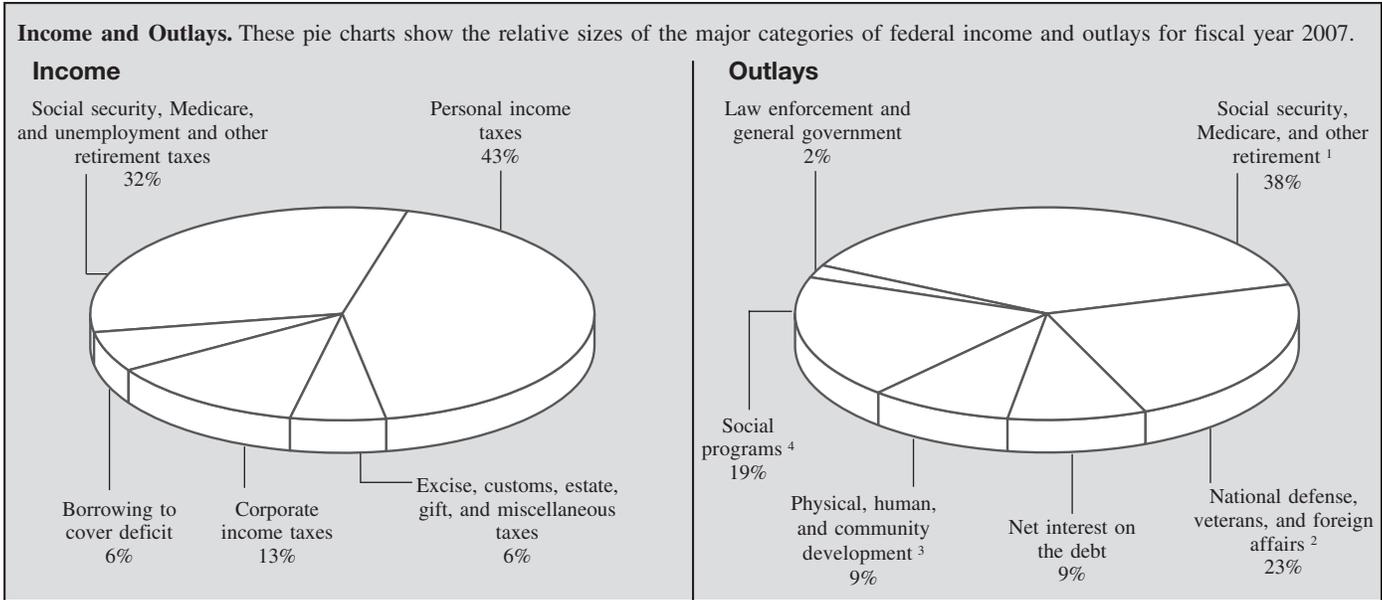
Name		
Postal mailing address	Apt./Suite/Room	
City	State	ZIP code
Foreign country	International postal code	
Daytime phone number (       )		

Circle the forms and publications you need. The instructions for any form you order will be included.

Use the blank spaces to order items not listed.

1040	Schedule H (1040)	1040-ES (2009)	4868	8917	Pub. 523	Pub. 554	Pub. 946
Schedules A&B (1040)	Schedule J (1040)	1040-V	5405	9465	Pub. 525	Pub. 575	Pub. 970
Schedule C (1040)	Schedule R (1040)	1040X	6251	Pub. 1	Pub. 526	Pub. 583	Pub. 972
Schedule C-EZ (1040)	Schedule SE (1040)	2106	8283	Pub. 17	Pub. 527	Pub. 587	Pub. 4681
Schedule D (1040)	1040A	2441	8606	Pub. 334	Pub. 529	Pub. 590	
Schedule D-1 (1040)	Schedule 1 (1040A)	4506	8812	Pub. 463	Pub. 535	Pub. 596	
Schedule E (1040)	Schedule 2 (1040A)	4506-T	8822	Pub. 501	Pub. 547	Pub. 910	
Schedule EIC (1040A or 1040)	Schedule 3 (1040A)	4562	8829	Pub. 502	Pub. 550	Pub. 915	
Schedule F (1040)	1040EZ	4684	8863	Pub. 505	Pub. 551	Pub. 919	

# Major Categories of Federal Income and Outlays for Fiscal Year 2007



On or before the first Monday in February of each year, the President is required by law to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget plan sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After 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 the surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2007 (which began on October 1, 2006, and ended on September 30, 2007), federal income was \$2.568 trillion

and outlays were \$2.730 trillion, leaving a deficit of \$0.162 trillion.

## Footnotes for Certain Federal Outlays

**1. Social security, Medicare, and other retirement:** These programs provide income support for the retired and disabled and medical care for the elderly.

**2. National defense, veterans, and foreign affairs:** About 20% of outlays were to equip, modernize, and pay our armed forces and to fund the Global War on Terrorism and other national defense activities; about 3% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

**3. Physical, human, and community development:** These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.

**4. Social programs:** About 13% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and the remaining outlays were for health research and public health programs, unemployment compensation, assisted housing, and social services.

**Note.** The percentages on this page exclude undistributed offsetting receipts, which were \$68 billion in fiscal year 2007. In the budget, these receipts are offset against spending in figuring the outlay totals shown above. These receipts are for the U.S. Government's share of its employee retirement programs, rents and royalties on the Outer Continental Shelf, and proceeds from the sale of assets.

# 2008 Tax Rate Schedules



The Tax Rate Schedules are shown so you can see the tax rate that applies to all levels of taxable income. Do not use them to figure your tax. Instead, see the instructions for line 44 that begin on page 36.

## Schedule X—If your filing status is **Single**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$8,025	----- 10%	<b>\$0</b>
8,025	32,550	<b>\$802.50 + 15%</b>	<b>8,025</b>
32,550	78,850	<b>4,481.25 + 25%</b>	<b>32,550</b>
78,850	164,550	<b>16,056.25 + 28%</b>	<b>78,850</b>
164,550	357,700	<b>40,052.25 + 33%</b>	<b>164,550</b>
357,700	-----	<b>103,791.75 + 35%</b>	<b>357,700</b>

## Schedule Y-1—If your filing status is **Married filing jointly** or **Qualifying widow(er)**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$16,050	----- 10%	<b>\$0</b>
16,050	65,100	<b>\$1,605.00 + 15%</b>	<b>16,050</b>
65,100	131,450	<b>8,962.50 + 25%</b>	<b>65,100</b>
131,450	200,300	<b>25,550.00 + 28%</b>	<b>131,450</b>
200,300	357,700	<b>44,828.00 + 33%</b>	<b>200,300</b>
357,700	-----	<b>96,770.00 + 35%</b>	<b>357,700</b>

## Schedule Y-2—If your filing status is **Married filing separately**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$8,025	----- 10%	<b>\$0</b>
8,025	32,550	<b>\$802.50 + 15%</b>	<b>8,025</b>
32,550	65,725	<b>4,481.25 + 25%</b>	<b>32,550</b>
65,725	100,150	<b>12,775.00 + 28%</b>	<b>65,725</b>
100,150	178,850	<b>22,414.00 + 33%</b>	<b>100,150</b>
178,850	-----	<b>48,385.00 + 35%</b>	<b>178,850</b>

## Schedule Z—If your filing status is **Head of household**

If your taxable income is:		The tax is:	
Over—	But not over—		of the amount over—
\$0	\$11,450	----- 10%	<b>\$0</b>
11,450	43,650	<b>\$1,145.00 + 15%</b>	<b>11,450</b>
43,650	112,650	<b>5,975.00 + 25%</b>	<b>43,650</b>
112,650	182,400	<b>23,225.00 + 28%</b>	<b>112,650</b>
182,400	357,700	<b>42,755.00 + 33%</b>	<b>182,400</b>
357,700	-----	<b>100,604.00 + 35%</b>	<b>357,700</b>

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\* These items may not be included in this package. To reduce printing costs, we have sent you only the forms you may need based on what you filed last year.





## Where Do You File?

If an envelope came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the address shown below that applies to you. If you want to use a private delivery service, see page 8.



*Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.*

IF you live in...	THEN use this address if you:	
	Are not enclosing a check or money order...	Are enclosing a check or money order...
Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0002	Department of the Treasury Internal Revenue Service Center Atlanta, GA 39901-0102
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, Vermont	Department of the Treasury Internal Revenue Service Center Andover, MA 05501-0002	Department of the Treasury Internal Revenue Service Center Andover, MA 05501-0102
Arkansas, Connecticut, Delaware, Indiana, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, West Virginia	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0002	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0102
Kentucky, Louisiana, Mississippi, Tennessee, Texas	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0002	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0102
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0002	Department of the Treasury Internal Revenue Service Center Fresno, CA 93888-0102
A foreign country, American Samoa, or Puerto Rico (or are excluding income under Internal Revenue Code section 933), or use an APO or FPO address, or file Form 2555, 2555-EZ, or 4563, or are a dual-status alien or nonpermanent resident of Guam or the Virgin Islands*	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA	Department of the Treasury Internal Revenue Service Center Austin, TX 73301-0215 USA

\* Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

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**What's new**  
**How to comment on forms**

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**Help with unresolved tax issues**  
**Free tax help**  
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