

Department of the Treasury
Internal Revenue Service

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A note from the Commissioner

## Dear Taxpayer:

As the Commissioner of Internal Revenue, I want to thank you on behalf of the government of the United States and every American citizen. Without your taxes, we could not provide essential social services; we could not defend ourselves; we could not fund scientific and health care research. Thank you for paying your taxes.

You are among the millions of Americans who comply with the tax law voluntarily. As a taxpayer and as a customer of the Internal Revenue Service, you deserve excellence in the services we provide; you deserve to be treated fairly, courteously and with respect; and you deserve to know that the IRS will ensure that others pay their fair share.

To fulfill our responsibilities to you, we are making major changes in the way we conduct our business. Under our new philosophy of tax administration, known as Compliance 2000, we are reaching out to provide education and assistance to taxpayers who need our help. One program is dedicated to bringing non-filers back into the system. We will work with every American who wants to "get right" with the government. At the same time, we will direct our enforcement efforts toward those who willfully fail to report and pay the proper amount of tax. All must pay their fair share, just as you are doing.

We realize that the tax law is complex and sometimes frustrating. We want to do what we can to make tax time easier for you. To that end, we are simplifying our forms and procedures to reduce the burden on taxpayers. And don't forget the option to file your tax return electronically. Electronic returns are more accurate and you can get a faster refund.

Our goal is to transform the tax system by the end of this decade. To achieve the excellence in service that you deserve, we are literally "reinventing" the Internal Revenue Service, making our internal organization more efficient and less bureaucratic. As we improve our organizational structure, we also will do a better job of serving our customers, the taxpayers. We believe in accountability. Please let us know if you have any suggestions for ways to improve our service to you.

Thank you again for your dedication to our country.


## Fast filing

Last year, over 10 million people filed their tax returns electronically by computer. Electronic filing is a fast and accurate way to file your return with the IRS. If you are expecting a refund, it will be issued within 3 weeks from the time the IRS accepts your return. If you have your refund directly deposited into your savings or checking account, you could receive your money even faster. Even if you are not expecting a refund, electronic filing is still a fast and accurate way to file your return.
Electronic filing is available whether you prepare your own return or use a preparer. In addition to many tax preparers, other firms are approved by the IRS to offer electronic filing services. An approved transmitter must sign your Form 8453, U.S. Individual Income Tax Declaration for Electronic Filing. For more details on electronic filing, see Tele-Tax (topic no. 112) on page 46.
Another way to file your return with the IRS is to file an "answer sheet" return. This return, called Form 1040PC, can be created only by using a personal computer. It can be processed faster and more accurately than the regular tax return. A paid tax preparer may give you Form 1040PC to sign and file instead of the tax return you are used to seeing. If you prepare your own return on a computer, you can produce Form 1040PC using many of the tax preparation software programs sold in computer stores. The form is not available from the IRS. For more details, see Tele-Tax (topic no. 106) on page 46.

What should I
know about the Privacy Act and Paperwork
Reduction Act Notice?

The law says that when we ask you for information we must tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive the information and whether your response is voluntary, needed for a benefit, or mandatory under the law.

This notice applies to all papers you file with us as well as any questions we ask you so we can complete, correct, or process your return; figure your tax; and collect the tax, interest, or penalties. Internal Revenue Code sections 6001, 6011, and 6012(a) say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 says that you must show your social security number on what you file, so we know who you are and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund.

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

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and you may be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.
Please keep this notice with your records. It may help you if we ask you for other information. If you have questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The time it takes to prepare your return. We try to create forms and instructions that are accurate and can be easily understood. Often this is difficult to do because some of the tax laws enacted by Congress 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.

The time needed to complete and file the following forms will vary depending on individual circumstances. The estimated average times are:

|  | Form 1040A | Sch. 1 <br> (1040A) | $\begin{gathered} \text { Sch. } 2 \\ (1040 A) \end{gathered}$ | $\begin{gathered} \text { Sch. } 3 \\ (1040 A) \end{gathered}$ | Sch. EIC (1040A) |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Recordkeeping | $1 \mathrm{hr} ., 3 \mathrm{~min}$. | 20 min . | 33 min . | 13 min . | 39 min . |
| Learning about the law or the form | $2 \mathrm{hr} ., 8 \mathrm{~m}$ | 4 min . | 11 min . | 14 min . | 16 min . |
| Preparing the form | $2 \mathrm{hr} ., 47 \mathrm{~min}$. | 10 min . | 38 min . | 28 min . | 33 min . |
| Copying, assembling, and sending the form to the IRS | . 35 min . | 20 min . | 28 min. | 35 min . | 47 min . |

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

We welcome comments on forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms more simple, we would be happy to hear from you. You can write to both the Internal Revenue Service, Washington, DC 20224, Attention: IRS Reports Clearance Officer, T:FP; and the Office of Management and Budget, Paperwork Reduction Project (1545-0085), Washington, DC 20503. DO NOT send your return to either of these offices. Instead, see Where do I file? on page 69.

What are my
rights as a
taxpayer?

You have the right to be treated fairly, professionally, promptly, and courteously by Internal Revenue Service 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, get Pub. 1 by calling 1-800-TAX-FORM (1-800-829-3676) or use the order blank on page 43.

Answers to frequently asked questions

How long will it take to get my refund? About 4 to 8 weeks after you mail your return. If you file electronically, it should take about 3 weeks. The earlier you file, the faster you'll get your refund. To check on the status of your refund, call Tele-Tax. See page 46 for the number.
Can I get the earned income credit? If you earned less than $\$ 22,370$ and a child lived with you, you may be able to take the credit. But other rules apply. For details, call Tele-Tax (see page 46 for the number) and listen to topic no. 402.

Although we supported our unmarried, 19-year-old daughter, she spent most of 1992 away from home at school. Can we claim her as a dependent? Yes. The time your child spends at school or on vacation counts as time lived with you.

I'm single, live alone, and have no dependents. Can I file as head of household? No. To use this filing status, you must have paid over half the cost of keeping up a home for a child or other qualifying person.
How can I get forms and publications? Call 1-800-829-3676 (see page 42 for the times to call); or visit your local IRS office, participating library, bank, or post office; or use the order blank on page 43.
I asked my employer several times for my W-2 form, but I still don't have
it. What should I do? If you don't get it by February 16, call the toll-free number listed on page 45 for your area. We will ask you for certain information. For details, see the instructions for line 7 on page 22.
I recei ved an IRS notice. I've contacted the IRS at least three times about it, but the problem still hasn't been fixed. What can I do? Call your local IRS office and ask for Problem Resolution assistance. The number is listed in your phone book.

Can I take an IRA deduction for the amount I contributed to a 401(k) plan in 1992? No. A 401(k) plan is not an IRA. The amount you contributed is not included in box 10 of your W-2 form so you don't pay tax on it this year.
In addition to my regular job, I had a part-time business fixing cars. Do I have to report the money I made in 1992 fixing cars? Yes. This is self-employment income. You cannot file Form 1040A. Instead, you must file Form 1040 and Schedule C or C-EZ. You may also have to file Schedule SE to pay self-employment tax.

Section 1-Before you fill in Form 1040A

What's new for 1992?

Increased earned income credit. If you earned less than $\$ 22,370$ and a qualifying child lived with you, you may be able to take the earned income credit for 1992. Read the instructions for Schedule EIC that begin on page 59 to see if you can take the credit. Also, read Part I of Schedule EIC to see if you have a qualifying child.
Increased deduction for exemptions. The deduction for each exemption-for you, your spouse, and dependents-has increased to $\$ 2,300$.

What's new for 1992?
(continued)

Increased standard deduction. The standard deduction has increased. Read the instructions for line 19 on page 35.
Tax law changes. For more information about tax law changes for 1992, get Pub. 553.

If you were a participant in Operation Desert Storm, the deadline for taking care of tax matters such as filing returns, making contributions to an IRA, or paying taxes may be extended. For details, see Tele-Tax (topic no. 468) on page 46 or get Pub. 945.

What free tax help is available?

Tax forms and publications. Most of your tax questions can be answered by reading the tax form instructions or one of our many free tax publications. See page 42.
Recorded tax information by telephone. Our Tele-Tax service has recorded tax information covering about 140 topics. See page 46 for the number to call.
Refund information. Tele-Tax can tell you the status of your refund. For details, see page 46.
Telephone help. IRS representatives are available to help you with your tax questions. If, after reading the tax form instructions and publications, you are not sure how to fill in your return, or have a question about a notice you received from us, please call us. Use the number for your area on page 45.

Send the IRS written questions. You may send your written tax questions to your IRS District Director. If you don't have the address, you can get it by calling the number for your area on page 45.
Walk-in help. Assistors are available in most IRS offices throughout the country to help you prepare your return. An assistor will explain or "walk through" a Form 1040EZ, Form 1040A, or Form 1040 and Schedules A and B with you and a number of other taxpayers in a group setting. To find the location of the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service."

Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These programs help older, disabled, Iow-income, and non-English-speaking people fill in their returns. For details, call the toll-free number for your area on page 45. If you received a Federal income tax package in the mail, take it with you when you go for help.
Videotaped instructions for completing your return are available in English and Spanish at many libraries.
Large-print forms and instructions. Pub. 1615 has large-print copies of the 1992 Form 1040A, Schedules 1, 3, and EIC, and their instructions. You can use the large-print copies of the form and schedules as worksheets to figure your tax. You can order Pub. 1615 by calling the IRS toll free at 1-800-TAX-FORM (1-800-829-3676) or you can use the order blank on page 43.

Telephone help for hearing-impaired people is available. See page 45 for the number to call. Braille materials for the blind are available at regional libraries for the blind and the disabled.

Unresolved tax problems. The Problem Resolution Program is for people who have been unable to resolve their problems with the IRS. If you have a tax problem you cannot clear up through normal channels, write to your local IRS District Director or call your local IRS office and ask for Problem Resolution assistance. Hearing-impaired people who have access to TDD equipment may
call 1-800-829-4059 to ask for help from Problem Resolution. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts.

Free Social
Security Personal
Earnings and
Benefit Estimate Statement

The Social Security Administration (SSA) can mail you a statement of your social security earnings and your estimated future benefits. To get this statement, complete a request form and return it to the SSA. You may get a form by writing to Consumer Information Center, Department 72, Pueblo, CO 81009.

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

If your Form W-2, Form 1099, or other tax document shows an incorrect social security number 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 number on your social security card is incorrect, call the Social Security Administration toll free at 1-800-772-1213.

What if a taxpayer died?

If a taxpayer died before filing a return for 1992, 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 taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return should write "DECEASED," the deceased taxpayer's name, and the date of death across the top of the return.

If your spouse died in 1992 and you did not remarry in 1992, or if your spouse died in 1993 before filing a return for 1992, you can file a joint return. A joint return should show your spouse's 1992 income before death and your income for all of 1992. Write "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 taxpayer's spouse or personal representative should promptly notify all payers of income to the deceased taxpayer, including financial institutions, of his or her death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs.
Claiming a refund for a deceased taxpayer. If you are a surviving spouse filing a joint return with the deceased, file only 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, see Tele-Tax (topic no. 158) on page 46 or get Pub. 559.

What are the filing dates, penalties, and extensions?

When is my tax return due? Your tax return must be postmarked by April 15, 1993.
What if I need more time to file? If you need more time to complete your return, file F orm 4868 with the IRS by April 15, 1993. This form will get you an automatic 4-month extension. If you later find that you still need more time, Form 2688 may get you an additional extension. However, even if you get an extension, the tax you owe is still due April 15, 1993. If you make a payment with Form 4868 or Form 2688, see the instructions for line 28d on page 39.

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

What are the filing dates, penalties, and extensions? (continued)

If you file late, the penalty is usually $5 \%$ of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty cannot usually be more than $25 \%$ of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be $\$ 100$ or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually $1 / 2$ of $1 \%$ of the unpaid amount for each month or part of a month the tax is not paid. The penalty cannot be more than $25 \%$ of the unpaid amount. It applies to any unpaid tax on the return. It also applies to any additional tax shown on a bill not paid within 10 days of the date of the bill.

Are there other penalties? Yes. Other penalties can be imposed for negligence, substantial understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. Get Pub. 17 for details.
In addition to any other penalties, the law imposes a penalty of $\$ 500$ for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

Gift to reduce the public debt

You may make a gift to reduce the public debt. If you wish to do so, enclose a separate check with your income tax return. Make it payable to "Bureau of the Public Debt". If you file Form 1040 for 1993 and itemize your deductions, you may be able to deduct this gift.

Can I use
substitute tax forms?

How do I get copies of my tax returns?

Yes, but only if they meet the requirements in Pub. 1167. You can get Pub. 1167 by writing to the Distribution Center for your state. See page 44 for the address.

If you need a copy of your tax return, use Form 4506. There is a charge of \$4.25. If you have questions about your account, call or write your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

## Section 2-Filing requirements

Do I have to file?

These rules apply to all U.S. citizens and resident aliens. They also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 1992 and who have elected to be treated as resident aliens. Specific rules apply to determine if you are a resident or nonresident alien. Get Pub. 519 for details.

Use Chart A on page 9 to see if you must file a return. But you must use Chart B on page 10 if your parent (or someone else) can claim you as a dependent on his or her return. Also, see Chart C on page 11 for other situations when you must file.
Even if you do not have to file a return, you should file one to get a refund of any Federal income tax withheld. Y ou should also file to get a refund of the earned income credit if you can take the credit.

Exception for children under age 14. If your child was under age 14 on J anuary 1, 1993, and all three of the following apply, you may elect to report your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return.

1. Your child had income only from interest and dividends (including Alaska Permanent Fund dividends), and
2. Your child's gross income was more than $\$ 500$ but less than $\$ 5,000$, and
3. Your child had no Federal income tax withheld from his or her income (backup withholding) and did not make estimated tax payments for 1992.

If you and the child's other parent are not filing a joint return, special rules apply to determine which parent may make the election. See F orm 8814 for details.

## Chart A-For most people

To use this chart, first find your marital status at the end of 1992. Then, read across to find your filing status and age at the end of 1992. You must file a return if your gross income was at least the amount shown in the last column. Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any gain on the sale of your main home (even if you may exclude or postpone part or all of the gain).

| Marital status | Filing status | Age* | Gross income |
| :---: | :---: | :---: | :---: |
| Single (including divorced and legally separated) | Single | under 65 65 or older | $\begin{aligned} & \$ 5,900 \\ & \$ 6,800 \end{aligned}$ |
|  | Head of household | under 65 65 or older | $\begin{aligned} & \$ 7,550 \\ & \$ 8,450 \end{aligned}$ |
| Married with a child and living apart from your spouse during the last 6 months of 1992 | Head of household (see page 16) | under 65 65 or older | $\begin{aligned} & \$ 7,550 \\ & \$ 8,450 \end{aligned}$ |
| Married and living with your spouse at end of 1992 (or on the date your spouse died) | Married, joint return | under 65 (both spouses) <br> 65 or older (one spouse) <br> 65 or older (both spouses) | $\begin{aligned} & \$ 10,600 \\ & \$ 11,300 \\ & \$ 12,000 \end{aligned}$ |
|  | Married, separate return | any age | \$2,300 |
| Married but not living with spouse at end of 1992 (or on the date your spouse died) | Married, joint or separate return | any age | \$2,300 |
| Widowed before 1992 and not remarried in 1992 | Single | under 65 <br> 65 or older | $\begin{aligned} & \$ 5,900 \\ & \$ 6,800 \end{aligned}$ |
|  | Head of household | under 65 65 or older | $\begin{aligned} & \$ 7,550 \\ & \$ 8,450 \end{aligned}$ |
|  | Qualifying widow(er) with dependent child (see page 17) | under 65 65 or older | $\begin{aligned} & \$ 8,300 \\ & \$ 9,000 \end{aligned}$ |

[^0]Do I have to file? (continued)

## Chart B—For children and other dependents

(See the instructions for line 6c that begin on page 18 to find out if someone can claim you as a dependent.)

If your parent (or someone else) can claim you as a dependent on his or her return and any of the four conditions below applies to you, you must file a return.

In this chart, unearned income includes taxable interest and dividends. Earned income includes wages, tips, and taxable scholarship and fellowship grants.
Caution: If your gross income was $\$ 2,300$ or more, you usually cannot be claimed as a dependent unless you were under 19 or under 24 and a student. For details, se Test 4-Income on page 19.

1. Single dependents under 65. You must file a return if-

The total of that income plus
Your unearned income was: and your earned income was:

| $\$ 1$ or more | more than $\$ 600$ |
| :--- | :--- |
| $\$ 0$ | more than $\$ 3,600$ |

2. Single dependents $\mathbf{6 5}$ or older or blind. You must file a return if-

- Your earned income was more than $\$ 4,500$ ( $\$ 5,400$ if 65 or older and blind), or
- Your unearned income was more than $\$ 1,500$ ( $\$ 2,400$ if 65 or older and blind), or
- Your gross income was more than the total of your earned income (up to $\$ 3,600$ ) or $\$ 600$, whichever is larger, plus $\$ 900$ ( $\$ 1,800$ if 65 or older and blind).

3. Married dependents under 65. You must file a return if-

- Your earned income was more than $\$ 3,000$, or
- You had any unearned income and your gross income was more than $\$ 600$, or
- Your gross income was at least $\$ 5$ and your spouse files a separate return on Form 1040 and itemizes deductions.

4. Married dependents $\mathbf{6 5}$ or older or blind. You must file a return if-

- Your earned income was more than $\$ 3,700$ ( $\$ 4,400$ if 65 or older and blind), or
- Your unearned income was more than $\$ 1,300$ ( $\$ 2,000$ if 65 or older and blind), or
- Your gross income was more than the total of your earned income (up to $\$ 3,000$ ) or $\$ 600$, whichever is larger, plus $\$ 700$ ( $\$ 1,400$ if 65 or older and blind), or
- Your gross income was at least $\$ 5$ and your spouse files a separate return on Form 1040 and itemizes deductions.


## Chart C-Other situations when you must file

You must also file a return if you received any advance earned income credit (AEIC) payments from your employer. These payments should be shown in box 8 of your W-2 form.
You must file a return using Form 1040 if any of the following applies for 1992:

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

Would it help me to use Form 1040?

You may itemize deductions on Form 1040. Itemizing may help you if you have large deductions for items such as state and local income taxes, real estate taxes, mortgage interest, gifts to charity, or medical expenses. It would usually benefit you to itemize deductions if-
Your filing status is: And itemized deductions are more than:

## Single

- Under 65 - $\$ 3,600$
- 65 or older or blind - $\$ 4,500$
- 65 or older and blind • $\$ 5,400$

Married filing joint

- Under 65 (both spouses) • $\$ 6,000$
- 65 or older or blind (one spouse) - $\$ 6,700$
- 65 or older or blind (both spouses) • $\$ 7,400$
- 65 or older and blind (one spouse) • $\$ 7,400$
- 65 or older or blind (one spouse) and

65 or older and blind (other spouse) • $\$ 8,100$

- 65 or older and blind (both spouses) - $\$ 8,800$

Married filing separate *

- Your spouse itemizes deductions - \$0
- Under 65
- \$3,000
- 65 or older or blind - $\$ 3,700$
- 65 or older and blind • $\$ 4,400$

Head of household

- Under 65 • $\$ 5,250$
- 65 or older or blind $\quad \$ 6,150$
- 65 or older and blind - $\$ 7,050$

Qualifying widow(er) with dependent child

- Under 65
- \$6,000
- 65 or older or blind $\quad$ - $\$ 6,700$
- 65 or older and blind - $\$ 7,400$
* If you can take an exemption for your spouse, see Standard deduction chart for people age 65 or older or blind on page 36 for the amount that applies to you.
But if someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the Standard deduction worksheet for dependents on page 36.

Which form should I use?

There are three tax returns for individuals: Form 1040EZ, Form 1040A, and Form 1040. You may use Form 1040 if you want to, but you will probably save time if you

|  | Filing status | Number of <br> exemptions | Taxable income |
| :--- | :--- | :--- | :--- |

When must I use
Form 1040?

You must use Form 1040 if:

1. You received any of the following types of income:

- Self-employment income.
- Certain tips you did not report to your employer. See Tip income on page 23.
- Capital gain distributions or nontaxable distributions.
- Alaska Permanent Fund dividends.
- Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.

2. You received or paid interest on securities transferred between interest payment dates.
3. You were a nonresident alien at any time in 1992 and do not file a joint return.
are able to use Form 1040EZ or Form 1040A instead. But some people must use Form 1040, as explained below. The chart on these pages will help you decide which form to use.

| Adjustments to income | Itemized deductions | Other taxes | Tax credits |
| :--- | :--- | :--- | :--- |
| No adjustments to <br> income | No itemized deductions | No other taxes | No tax credits |


| Only the deduction for | No itemized deductions | Only advance earned <br> income credit (AEIC) |
| :--- | :--- | :--- |
| certain contributions to an Only: <br> IRA (including  <br> nondeductible  <br> contributions to an IRA)  <br>   <br>   <br>   <br>  (Schedule EIC) <br> Credit for child and  <br> dependent care expenses  |  |  |
| (Schedule 2) |  |  |

All adjustments to income:

- Alimony paid
- Penalty for early withdrawal of savings
- Deduction for certain contributions to an IRA or Keogh plan (including nondeductible contributions to an IRA)
- Deduction for selfemployed health insurance
- Deduction for one-half of self-employment tax
- All other adjustments

All itemized deductions (use Schedule A):

- State and local income taxes
- Real estate taxes
- Home mortgage interest paid
- Gifts to charity
- Medical and dental expenses
- Casualty and theft losses
- Moving expenses
- Miscellaneous deductions

All other taxes:

- Advance earned income credit (AEIC) payments
- Self-employment tax
- Tax on qualified retirement plans (including IRAs)
- Alternative minimum tax
- Social security and Medicare tax on tips not reported to your employer
- Uncollected social security and Medicare tax on tips shown on your Form W-2
- Uncollected social security and Medicare tax on your group-term life insurance
- All other income taxes

All tax credits:

- Earned income credit
- Credit for child and dependent care expenses
- Credit for the elderly or the disabled
- General business credit
- Foreign tax credit
- Credit for prior year minimum tax
- Credit for Federal tax paid on fuels
- Mortgage interest credit
- All other credits

When must I use
Form 1040? (continued)
4. You can exclude either of the following types of income:

- Foreign earned income you received as a U.S. citizen or resident alien.
- Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 1992.

5. You had a financial account in a foreign country, such as a bank account or securities account. Exception. If the combined value of the accounts was $\$ 10,000$ or less during all of 1992 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
6. You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.

Name, address, and social security number

Why use the label? The mailing label on the front of the instruction booklet is designed to speed processing at Internal Revenue Service Centers and prevent common errors that delay refund checks. But don't attach it until you have finished your return. Cross out any errors and print the correct information. Add any missing items, such as your apartment number. In addition to your name, address, and social security number, the label contains various code numbers and letters. The diagram below explains what these numbers and letters mean.

## Your mailing label- what does it mean?

Computer shorthand for your name. By entering the two letters and the first social security number, the IRS can identify the correct account.


Postal service local delivery route within your ZIP code

Internal Revenue Service Center where you filed last year
 type of tax mailed to
 you


Mail bag number used to presort ZIP code designation

Address change. If the address on your mailing label is not your current address, cross out your old address and print your new address. If you move after you file your 1992 return, see page 69.

Name change. If you changed your name because of marriage, divorce, etc., be sure to report this to your local Social Security Administration office before you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. If you received a mailing label, cross out your former name and print your new name.

If you did not receive a label, print or type the information in the spaces provided. But if you are married filing a separate return, do not enter your husband's or wife's name here. Instead, show his or her name on line 3.

Social security number. Enter your social security number in the area marked "Y our social security number." If you are married, enter your husband's or wife's social security number in the area marked "Spouse's social security number." If you don't have a social security number, get Form SS-5 from your local Social Security Administration (SSA) office. Fill it in and return it to the SSA office. If you do not have a number by the time your return is due, enter "applied for" in the space for the number.

Nonresident alien spouse. If your spouse is a nonresident alien and you file a joint return, your spouse must get a social security number. If you file a separate return and your spouse has no social security number and no income, enter "NRA" in the space for your spouse's number.
P.O. box. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

Foreign address. If your address is outside of the United States or its possessions or territories, enter the information on the line for "City, town or post office, state, and ZIP code" in the following order: city, province or state, postal code, and the name of the country. Do not abbreviate the country name.

Presidential Election Campaign Fund

Congress set up this fund to help pay for Presidential election campaign costs. If you want $\$ 1$ of your tax to go to this fund, check the " Y es" box. If you are filing a joint return, your spouse may also have $\$ 1$ go to the fund. If you check "Yes," your tax or refund will not change.

Check the box
for your filing statusLines 1-5

Check only the filing status that applies to you. In general, your filing status depends on whether you are considered single or married. The filing statuses are listed below. The one that will usually give you the highest tax is listed first and the ones that will usually give you the lowest tax are listed last.

- Married filing a separate return
- Single
- Head of household
- Married filing a joint return or qualifying widow(er) with dependent child

If more than one filing status applies to you, choose the one that will give you the lowest tax.

Line 1 Single. You may check the box on line 1 if any of the following was true on December 31, 1992:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before J anuary 1, 1992, and did not remarry in 1992.

If you had a child living with you, you may be able to take the earned income credit on line 28c. Read the Schedule EIC instructions that begin on page 59 to see if you can take the credit.

Line 2 Married filing joint return. You may check the box on line 2 if any of the following is true:

- You were married as of December 31, 1992, even if you did not live with your spouse at the end of 1992, or
- Your spouse died in 1992 and you did not remarry in 1992, or
- Your spouse died in 1993 before filing a 1992 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1992, you may not, after the due date for filing that return, amend that return to file as married filing a separate return.

Nonresident aliens and dual-status aliens. You may be able to file a joint return. Get Pub. 519 for details.

Line 3 Married filing separate return. If you file a separate return, you will generally pay more tax than if you file a joint return. Also, if you file a separate return, the following apply:

- You cannot take the standard deduction if your spouse itemizes deductions on Schedule A of Form 1040.
- You cannot take the credit for child and dependent care expenses in most cases.
- You cannot take the earned income credit.
- You cannot take the credit for the elderly or the disabled if you lived with your spouse at any time in 1992.
- You may have to include in income up to one-half of any social security or equivalent railroad retirement benefits you received in 1992.
- You cannot exclude the interest from series EE U.S. savings bonds issued after 1989, even if you paid higher education expenses in 1992.
- Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 22.

But 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 1992. See Married persons who live apart on page 17.

Line 4 Head of household. This filing status is for unmarried individuals who provide a home for certain other persons. Also, if you were married in 1992, had a child living with you, and lived apart from your spouse during the last 6 months of 1992, you may be able to file as head of household. See Married persons who live apart on page 17. You may check the box on line 4 if you were unmarried as of December 31, 1992, and:

- You paid over half the cost of keeping up a home that was the main home for all of 1992 of your parent whom you can claim as a dependent. Your parent did not have to live with you in your home; or
- 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 6 months (temporary absences, such as for school or vacations, count as time lived in the home):

1. Your unmarried child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child does not have to be your dependent. But your foster child must be your dependent.
2. Your married child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for Children of divorced or separated parents on page 20, this child does not have to be your dependent.
3. Any other relative you can claim as a dependent. For the definition of a relative, see Test 1 on page 18. But for this purpose, the Exception at the end of that test doesn't apply.

To find out what is included in the cost of keeping up a home, get Pub. 501. To find out if someone is your dependent, see the instructions for line 6 c .

If the person for whom you kept up a home was born, or died, in 1992, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

You do not qualify as head of household if your child, parent, or relative described on page 16 is your dependent under the rules on page 20 for Person supported by two or more taxpayers.

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

Married persons who live apart. Even if you were not divorced or legally separated in 1992, you may be considered unmarried and file as head of household. You may also be able to take the credit for child and dependent care expenses and the earned income credit. You can take the standard deduction even if your spouse itemizes deductions. You may check the box on line 4 if all five of the following apply:

1. You file a separate return from your spouse, and
2. You lived apart from your spouse during the last 6 months of 1992, and
3. You paid over half the cost of keeping up your home for 1992, and
4. Your home was the main home of your child, stepchild, adopted child, or foster child for more than 6 months of 1992, and
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for Children of divorced or separated parents on page 20.

Line 5 Qualifying widow(er) with dependent child. You may check the box on line 5 and use joint return tax rates for 1992 if all five of the following apply:

1. Your spouse died in 1990 or 1991 and you did not remarry in 1992, and
2. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent, and
3. This child lived in your home for all of 1992 (temporary absences count as time lived in the home), and
4. You paid over half the cost of keeping up your home for this child, and
5. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

Do not claim an exemption for your spouse.
If your spouse died in 1992, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.
If you cannot file as qualifying widow(er) with dependent child, read the instructions for line 4 to see if you can file as head of household. You must file
as single if you cannot file as qualifying widow(er) with dependent child, married filing joint return, or head of household.

Figure your exemptionsLines 6a-6e

For each exemption you can take, you can deduct $\$ 2,300$ on line 21.
Line 6a Check the box on line 6a unless your parent (or someone else) can claim you as a dependent on his or her tax return. For example, if your parents (or someone else) could claim you as a dependent on their return but they chose not to claim you, do not check the box on line 6a.

Line 6b If you file a joint return and your spouse cannot be claimed as a dependent on another person's return, check the box on line 6b. If you are filing a separate return, you can take an exemption for your spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return. If you were divorced or legally separated by December 31, 1992, you cannot take an exemption for your former spouse. If, at the end of 1992, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

Death of your spouse. If your spouse died in 1992 and you did not remarry by December 31, 1992, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see What if a taxpayer died? on page 7.
Nonresident alien spouse. If you do not file a joint return, you can take an exemption for your nonresident alien spouse only if your spouse had no income from U.S. sources and is not the dependent of another person. If you can take an exemption for your spouse, check the box on line 6 b and enter "NRA" to the right of the word "Spouse."

Line 6c Dependents. Y ou can take an exemption for each of your dependents who was alive during some part of 1992. This includes a baby born in 1992 or a person who died in 1992. For more details, get Pub. 501. Any person who meets all five of the following tests qualifies as your dependent.

## Test 1-Relationship

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

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

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

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

## Test 2-Married person

If the person is married and files a joint return, you cannot take an exemption for the person. However, if neither the person nor the person's spouse is required to file, but they file a joint return only to get a refund of all tax withheld, you may claim him or her if the other four tests are met.

## Test 3-Citizen or resident

The person must be one of the following:

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


## Test 4-Income

Generally, the person's gross income must be less than $\$ 2,300$. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

Exception for your child. Your child can have gross income of $\$ 2,300$ or more if:

1. Your child was under age 19 at the end of 1992, or
2. Your child was under age $\mathbf{2 4}$ at the end of 1992 and was a student.

Your child was a student if he or she-

- Was enrolled as a full-time student at a school during any 5 months of 1992, or
- Took a full-time, on-farm training course during any 5 months of 1992. The course had to be given by a school or a state, county, or local government agency.

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

## Test 5-Support

The general rule is that you had to provide over half the person's total support in 1992. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see Children of divorced or separated parents and Person supported by two or more taxpayers on page 20.

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

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

Support does not include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.
If you care for a foster child, see Pub. 501 for special rules that apply.
Children of divorced or separated parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who did not live together at any time during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a custodial parent is the parent who had custody of the child for most of the year. A noncustodial parent is the parent who had custody for the shorter period or who did not have custody at all.
The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

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

1. The custodial parent agrees not to claim the child's exemption for 1992 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) must attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see Children who didn't live with you due to divorce or separation on page 21), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least $\$ 600$ for the child's support in 1992. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person supported by two or more taxpayers. Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if all five of the following apply:

1. You and one or more other eligible person(s) together paid over half of another person's support, and
2. You paid over $10 \%$ of that person's support, and
3. No one alone paid over half of that person's support, and
4. Tests 1 through 4 on pages 18 and 19 are met, and
5. Each eligible person who paid over $10 \%$ of support completes Form 2120, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1992.
An eligible person is someone who could have claimed another person as a dependent except that he or she did not pay over half of that person's support.

After figuring out who you can claim as a dependent, fill in the columns on line 6 c . If you have more than seven dependents, attach a statement to your return. Give the same information as in columns (1) through (5) for each dependent.

Column (1). Enter the name of each dependent.
Column (2). If your dependent was under age 1 on December 31, 1992, put a checkmark in column (2).

Column (3). Any dependent age 1 or older must have a social security number. Y ou must enter that number in column (3). If you do not enter it or if the number is wrong, you may have to pay a $\$ 50$ penalty. If your dependent does not have a number, he or she should apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your dependent won't have a number by the time you are ready to file your return, ask the SSA to give you a receipt. When you file your return, enter "applied for" in column (3). If the SSA gave you a receipt, attach a copy of it to your return. If your dependent lives in Canada or M exico, see Pub. 501 for details on how to get a social security number.

Column (4). Enter your dependent's relationship to you. For example, if the dependent is your child, enter "son" or "daughter".
Column (5). Enter the number of months your dependent lived with you in 1992. Do not enter more than 12. Count temporary absences, such as school or vacation, as time lived in your home. If your dependent was born, or died, in 1992, enter "12" in this column. If your dependent lived in Canada or Mexico during 1992, don't enter a number. Instead, enter "CN" or "MX", whichever applies.

Children who didn't live with you due to divorce or separation. If you are claiming a child who didn't live with you under the rules for Children of divorced or separated parents on page 20, enter the total number of such children on the line to the right of line 6c labeled "No. of your children on 6c who: didn't live with you due to divorce or separation." If you put a number on this line, you must do one of the following:

- Check the box on line 6d if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.
- Attach Form 8332 or similar statement to your return. If your divorce decree or separation agreement went into effect after 1984 and it unconditionally states that you can claim the child as your dependent, you may attach a copy of the following pages from the decree or agreement instead of Form 8332:

1. Cover page (write the other parent's social security number on this page), and
2. The page that unconditionally states you can claim the child as your dependent, and
3. Signature page showing the date of the agreement.

Other dependent children. Enter the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "No. of other dependents on 6c." Include dependent children who lived in Canada or Mexico during 1992.

Figure your total
income-
Lines 7-14

## Rounding off to whole dollars

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

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

## Refunds of state or local income taxes

If you received a refund, credit, or offset of state or local income taxes in 1992, the state or other taxing authority may send you a Form 1099-G. This form will show the amount of this refund, credit, or offset. You do not have to include this amount in your income for 1992 if, in the year the tax was paid to the state or other taxing authority, you filed:

- Form 1040EZ, or
- Form 1040A, or
- Form 1040 and you did not itemize deductions on Schedule A (Form 1040).

If the amount shown on Form 1099-G was for a tax you deducted as an itemized deduction on Form 1040, you may have to report part or all of the amount shown on Form 1099-G as income on Form 1040 for 1992. See Tele-Tax (topic no. 205) on page 46 or get Pub. 525 for details.

## Special rules for people in community property states

Married couples living in community property states must follow state law to determine what is community income and what is separate income. Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Pub. 555 explains the rules for couples living in community property states. In general, the special rules for reporting only your own income apply if all three of the following are true:

1. You and your spouse lived apart all year, and
2. You do not file a joint return, and
3. None of the community income you earned was transferred to your spouse.

Line 7 Show the total of your income from wages, salaries, and tips. This should be shown in box 10 of your W-2 form from your employer. For a joint return, be sure to include your spouse's income on line 7.
Also, include on line 7 disability pensions if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach your employer's minimum retirement age and other pensions shown on Form 1099-R (other than payments from an IRA) are reported on lines 11a and 11b of Form 1040A. Payments from an IRA are reported on lines 10a and 10b.

If you don't have a W-2 form by February 1, 1993, ask your employer for one. If you don't get it by February 16, call the toll-free telephone number for your area listed on page 45. You will be asked for your employer's name, address,
telephone number, and, if known, identification number. You will also be asked for your address, social security number, daytime telephone number, dates of employment, and your best estimate of your total wages and Federal income tax withheld. Even if you don't get a W-2 form from your employer, you must still report your earnings. If you lose your W-2 form or it is incorrect, ask your employer for a new one.
Tip income. Be sure to report all tip income you actually received, even if it is not included in box 10 of your W-2 form(s). But you must use Form 1040 and Form 4137 instead of Form 1040A if (1) you received tips of $\$ 20$ or more in any month and did not report the full amount to your employer OR (2) your W-2 form(s) shows allocated tips that you must report as income. You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove a smaller amount with adequate records. Allocated tips should be shown in box 7 of your W-2 form(s). They are not included in box 10 of your W-2 form(s). Form 4137 is used to figure the social security and Medicare tax on unreported tips. If you reported the full amount to your employer but the social security and Medicare tax was not withheld, you are still required to pay the taxes. For more details on tips, get Pub. 531.

Employer-provided vehicle. If you used an employer-provided vehicle for both personal and business purposes and $100 \%$ of the annual lease value of the vehicle was included in the wages box (box 10) of your W-2 form, you may be able to deduct the business use of the vehicle. But you must use Form 1040 and Form 2106 to do so. The total annual lease value of the vehicle should be shown in either box 23 or 18 of your W-2 form or on a separate statement. For more details, get Pub. 917.

Excess salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 6 of your W-2 form should be checked. The amount deferred should be shown in box 17. The total amount that may be deferred for 1992 under all plans is generally limited to $\$ 8,728$. But a different limit may apply if amounts were deferred under a tax-sheltered annuity plan or an eligible plan of a state or local government or tax-exempt organization. Get Pub. 575 for details. If the total amount deferred exceeds these limits, you must use F orm 1040.

Scholarship and fellowship grants. If you received a scholarship or fellowship that was granted after August 16, 1986, part or all of it may be taxable even if you didn't receive a W-2 form. If you were a degree candidate, the amounts you used for expenses other than tuition and course-related expenses are taxable. For example, amounts used for room, board, and travel are taxable. If you were not a degree candidate, the full amount of the scholarship or fellowship is taxable. Add the taxable amount not reported on a W-2 form to any other amounts on line 7. Then, write "SCH" and the taxable amount not reported on a W-2 form in the space to the left of line 7.
Employer-provided dependent care benefits (DCB). If you received benefits for 1992 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. But you must use Schedule 2 to do so. The benefits should be shown in box 22 of your W-2 form(s). First, go to Schedule 2 and fill in Parts I and III. Include any taxable benefits from line 24 of that schedule on Form 1040A, line 7. In the space to the left of line 7, write "DCB."

Caution: If you have a child who was born in 1992 and you earned less than $\$ 22,370$, you may be able to take the extra credit for a child born in 1992 on Schedule EIC. But you cannot take the extra credit and the exclusion of employer-provided dependent care benefits for the same child. To see which would benefit you more, read A change to note in the instructions for Schedule 2 on page 56.

Line 8a Taxable interest. Report all of your taxable interest income on line 8a even if it is $\$ 400$ or less. If the total is over $\$ 400$ or you are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989, first fill in Schedule 1, Part I (see page 54). Also, fill in Schedule 1 if you received interest as a nominee (that is, in your name but the interest actually bel ongs to someone else) or you received a Form 1099-INT for tax-exempt interest.

Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to the IRS. Even if you did not receive a Form 1099-INT or Form 1099-OID, you must report all taxable interest.

If you received a 1992 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 1992, see Pub. 550.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Also, include any interest you received or that was credited to your account so you could withdraw it, even if it wasn't entered in your passbook. Interest credited in 1992 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 1992 income. For details, get Pub. 550.
But you must use Form 1040 if any of the following applies:

- You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID, or
- You received or paid accrued interest on securities transferred between interest payment dates, or
- You acquired taxable bonds after 1987 and are electing to reduce the interest income on the bonds by any amortizable bond premium.

Be sure each payer of interest income has your correct social security number. Otherwise, the payer may withhold $20 \%$ of the interest income (backup withholding). You may also be subject to penalties.
For more information, see Tele-Tax (topic no. 203) on page 46 or Pub. 550.
Line 8b Tax-exempt interest. If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. Do not report interest earned on your IRA on line 8b.

You should not have received a Form 1099-INT for tax-exempt interest. But if you did, fill in Schedule 1 and see the instructions on page 54.

Line 9 Dividends. Report your total dividends on line 9 even if they total $\$ 400$ or less. If the total is over $\$ 400$ or you received dividends as a nominee (that is, in your name but the dividends actually belong to someone else), first fill in Schedule 1, Part II (see page 55).

Dividends are distributions of money, stock, or other property that corporations pay to stockholders. Each payer should send you a Form 1099-DIV. A copy of the form is also sent to the IRS. Even if you did not receive a Form 1099-DIV, you must report all taxable dividends.
But you must use Form 1040 if you had capital gain or nontaxable distributions.

Be sure each payer of dividends has your correct social security number. Otherwise, the payer may withhold $20 \%$ of the dividend income (backup withholding). You may also be subject to penalties.

For more information, get Pub. 550.

Lines 10a and 10b
IRA distributions. Use lines 10a and 10b to report payments (distributions) you received from your individual retirement arrangement (IRA). These include regular distributions, early distributions, rollovers, and any other money or property you received from your IRA account or annuity. You should receive a Form 1099-R showing the amount of your distribution. Attach Form 1099-R to Form 1040A if any Federal income tax was withheld from your distribution.

But you must use Form 1040 if you owe an additional tax on an early distribution from your IRA. For details, get Pub. 590. If the total amount of the early distribution was rolled over, you do not owe this tax.

If you made any nondeductible contributions to your IRA for 1992 or an earlier year or you rolled your IRA distribution over into another IRA, see below. Do not use line 10a or 10b to report a rollover from a qualified employer's plan to an IRA. Instead, see the instructions for lines 11a and 11b.
If your IRA distribution is fully taxable, enter it on line 10b; do not make an entry on line 10a. If only part is taxable, enter the total distribution on line 10a and the taxable part on line 10b.

Nondeductible contributions. If you made nondeductible contributions for any year, part of your IRA distribution may be nontaxable.

If you made any nondeductible contributions for 1992, use Pub. 590 and Form 8606 to figure the taxable part of your IRA distribution. Enter the total distribution on line 10a and the taxable part on line 10b.

If all of your nondeductible contributions were made for years before 1992, use Form 8606 to figure the taxable part of your distribution by following the instructions for line 11 of that form. Enter the total distribution on line 10a and the taxable part on line 10b.
Rollovers. A rollover is a tax-free transfer of cash or other assets from one retirement program to another. Use lines 10a and 10b to report a rollover from one IRA to another IRA. Enter the total distribution on line 10a. If the total on line 10a was rolled over, enter zero on line 10b. If the total was not rolled over, enter the part not rolled over on line 10b. But if you ever made nondeductible contributions to any of your IRAs, use Form 8606 to figure the taxable part to enter on line 10b. For more details, see Pub. 590.

Lines 11a and 11b Pensions and annuities. Use lines 11a and 11b to report pension and annuity payments you received, including disability pensions received after you reach the minimum retirement age set by your employer. Also, use these lines to report payments (distributions) from profit-sharing plans, retirement plans, and employee-savings plans. See page 27 for information on rollovers and lump-sum distributions. You should receive a Form 1099-R showing the amount of your pension or annuity. Attach Form 1099-R to F orm 1040A if any Federal income tax was withheld from your pension or annuity.

Do not use lines 11a and 11b to report any social security or railroad retirement benefits shown on Forms SSA-1099 and RRB-1099. Instead, see the instructions for lines 13a and 13b.

Caution: Certain transactions, such as loans against your interest in a qualified plan, may be treated as taxable distributions and may also be subject to additional taxes. For details, get Pub. 575. If you owe an additional tax, you must use Form 1040.

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

- You did not contribute to the cost of your pension or annuity, or
- You used the 3-Year Rule and you got your entire cost back tax free before 1992.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For information on military disability pensions, get Pub. 525. If you received a Form RRB-1099-R, the amount shown in box 7 is usually fully taxable. For more details, get Pub. 575. If an amount is shown in box 8 of your Form RRB-1099-R, see Pub. 575 to find out how to report your benefits.

Partially taxable pensions and annuities. If your pension or annuity is partially taxable and your Form 1099-R does not show the taxable part, you must use the General Rule to figure the taxable part. The General Rule is explained in Pub. 939. But if your annuity starting date (defined below) was after J uly 1, 1986, you may be able to use the Simplified General Rule explained later to figure the taxable part of your pension or annuity.
If you choose to, you may submit a ruling request to the IRS before the due date of your return (including extensions) and the IRS will figure the taxable part for you for a $\$ 50$ fee. For details on how to do this, see Pub. 939.

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

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

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

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

Simplified General Rule. Using this method will usually result in at least as much of the pension or annuity being tax free each year as under the General Rule or as figured by the IRS. You qualify to use this simpler method if all four of the following apply:

1. Your annuity starting date was after J uly 1,1986 , and
2. The pension or annuity payments are for (a) your life or (b) your life and that of your beneficiary, and
3. The pension or annuity payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity, and
4. At the time the pension or annuity payments began, either you were under age 75 or, if you were 75 or older, the number of years of guaranteed payments was fewer than 5.

If you qualify, use the worksheet on page 28 to figure the taxable part of your pension or annuity. But if you received U.S. Civil Service retirement benefits and you chose the lump-sum credit option, use the worksheet in Pub. 721 instead of the one on page 28. If you are a beneficiary entitled to a death benefit exclusion (see below), add the exclusion to the amount you enter on line 2 of the worksheet even if you received a Form 1099-R showing a taxable amount. The payer of the annuity cannot add the death benefit exclusion to your cost when figuring the taxable amount. Attach a signed statement to your return stating that you are entitled to a death benefit exclusion. For more details on the Simplified General Rule, see Pub. 575 or Pub. 721.

Age at annuity starting date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.
Changing methods. If your annuity starting date was after J uly 1, 1986, you may be able to change from the General Rule to the Simplified General Rule (or the other way around). For details, see Pub. 575 or Pub. 721.

Death benefit exclusion. If you are the beneficiary of a deceased employee or deceased former employee, amounts paid to you by, or on behalf of, an employer because of the death of the employee may qualify for a death benefit exclusion of up to $\$ 5,000$. If you are entitled to this exclusion, add it to the cost of the pension or annuity. Special rules apply if you are the survivor under a joint and survivor's annuity. For details, see Pub. 575.

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

Distributions that may be rolled over are generally reported to you on Form 1099-R. Enter the total distribution on line 11a. If the total on line 11a (minus any contributions that were taxable to you when made) was rolled over, enter zero on line 11b. Otherwise, enter the taxable part of the distribution that was not rolled over on line 11b. Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

Lump-sum distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2 b checked. Enter the total distribution on line 11a and the taxable part on line 11b.

You may pay less tax on the distribution if you were born before 1936, you meet certain other conditions, and you choose to use Form 4972 to figure the tax on any part of the distribution. Y ou may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before 1936 and was age 50 or older on the date of death. But you must use Form 1040 to do so. For details, get Form 4972.

You must also use Form 1040 if you owe an additional tax on an early distribution from a qualified retirement plan. See Pub. 575 for details. If the total amount of the early distribution was rolled over, you do not owe this tax.

Simplified
General Rule worksheet

## Simplified General Rule worksheet-Lines 11a and 11b <br> (keep for your records)

1. Enter the total pension or annuity payments received this year. Also, enter this amount on Form 1040A, line 11a.
2. 


2. Enter your cost in the plan at the annuity starting date plus any death benefit exclusion.
2. $\square$
3. Age at annuity starting date
$\frac{\text { (see instructions on page 27): }}{55 \text { and under . . . . . . . } 300}$
56-60 . . . . . . . . . . 260
61-65 . . . . . . . . . . 240
$66-70$. . . . . . . . . . 170
71 and older . . . . . . . . 120
3.

4.

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

6. Enter the amount, if any, recovered tax free in years after 1986.
7. Subtract line 6 from line 2.
7.

8. Look at lines 5 and 7 above. Enter the smaller of the two amounts here.
8.

9. Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040A, line 11b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R.
9. $\square$

Note: If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 11b. Enter the total pension or annuity payments recei ved in 1992 on F orm 1040A, line 11a.

Line 12 Unemployment compensation. Enter on line 12 the unemployment compensation (insurance) you received. By February 1, 1993, you should receive a Form 1099-G showing the total amount paid to you during 1992. This amount should be shown in box 1.

If you received an overpayment of unemployment compensation in 1992 and you repaid any of it in 1992, subtract the amount you repaid from the total amount you received. Enter the result on line 12. Write "Repaid" and the amount you repaid in the space to the left of line 12.

Do not include on line 12 any supplemental unemployment benefits you received from a company-financed supplemental unemployment benefit fund. Instead, report these benefits as wages on line 7. If you pay back these supplemental unemployment benefits in a later year because you receive payments under the Trade Act of 1974, you can deduct the repayment. But you must use Form 1040 to do so. For more details, get Pub. 525.

Caution: If you expect to receive unemployment compensation in 1993, which may cause you to owe tax when you file your return next year, you may need to make estimated tax payments during 1993. Se Income tax withholding and estimated tax payments for 1993 on page 70.

Lines 13a and 13b Social security benefits. Social security and equivalent railroad retirement benefits you received may be taxable in some instances. Social security benefits include any monthly benefit under title II of the Social Security Act or the part of a tier 1 railroad retirement benefit treated as a social security benefit. Social security benefits do not include any Supplemental Security Income (SSI) payments.
By February 1, 1993, you should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you in 1992 and in box 4 the amount of any benefits you repaid in 1992. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099. F or more details, get Pub. 915.

Do not use lines 13a and 13b to report any railroad retirement benefits shown on Form RRB-1099-R. Instead, see the instructions for lines 11a and 11b.
Use the worksheet on page 30 to see if any of your benefits are taxable, but please note the following before you begin.

- You will first need to complete Form 1040A, lines 7 through 12, and 15c if they apply to you, to figure the taxable part, if any, of your benefits.
- If you made IRA contributions for 1992 and you were covered by a retirement plan at work, do not use the worksheet on page 30 . Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- If you file Form 8815, use the worksheet in Pub. 915 instead of the one on page 30.
- If you repaid any benefits in 1992 and your total repayments (box 4) were more than your total benefits for 1992 (box 3), do not use the worksheet on page 30. None of your benefits are taxable for 1992. You may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.

Social security benefits worksheet

## Social security benefits worksheet-Lines 13a and 13b (keep for your records)

If you are married filing separately and you did not live with your spouse at any time in 1992, enter "D" in the space to the left of line 13a.

1. Enter the amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099.
2. $\qquad$

Note: If line 1 is zero or less, stop here; none of your benefits are taxable. Otherwise, go to line 2.
2. Divide line 1 above by 2 .
3. Add the amounts on Form 1040A, lines 7, 8a, 9, 10b, 11b, and 12. Do not include here any amounts from box 5 of Forms SSA-1099 or RRB-1099.
4. Enter the amount, if any, from Form 1040A, line 8b.
5. Add lines 2,3 , and 4 .
6. Enter the amount, if any, from Form 1040A, line 15c.
7. Subtract line 6 from line 5 .
8. Enter on line 8 the amount shown below for your filing status.

- Single, Head of household, or Qualifying widow(er) with dependent child, enter $\$ 25,000$
- Married filing jointly, enter \$32,000
- Married filing separately, enter $\$-0$ - $(\$ 25,000$ if you did not live with your spouse at any time in 1992)

9. Subtract line 8 from line 7 . If zero or less, enter $-0-$.

## Next:

- If line 9 is zero, stop here. None of your benefits are taxable. Do not enter any amount on line 13a or 13b. But if you are married filing separately and you did not live with your spouse at any time in 1992, enter -0- on line 13b. Be sure you entered "D" to the left of line 13a.
- If line 9 is more than zero, go to line 10.

10. Divide line 9 above by 2 .

## 11. Taxable social security benefits.

- First, enter on Form 1040A, line 13a, the amount from line 1 above.
- Then, look at lines 2 and 10 above. Enter the smaller of the two amounts here and on Form 1040A, line 13b.

2. 


3.

4.

5.
6.

7.


Figure your adjusted gross incomeLines 15a-16

Lines 15a and 15b

IRA deduction. If you made contributions to an Individual Retirement
Arrangement (IRA) for 1992, you may be able to take an IRA deduction. Read the instructions below and on page 32 to see if you can take this deduction and, if you can, which worksheet to use to figure it. Enter your IRA deduction on line 15a. If you file a joint return, enter your spouse's deduction on line 15b. You should receive a statement by May 31, 1993, that shows all contributions to your IRA for 1992.
But you must use Form 1040 if you owe tax on any excess contributions made to an IRA, or any excess accumulations in an IRA. F or details, get Pub. 590.
Caution: You may not deduct contributions to a 401(k) plan or the Federal Thrift Savings Plan. These amounts are not included as income in box 10 of your W-2 form.
Were you covered by an employer retirement plan? If you were covered by a plan at work in 1992, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you can't deduct them. In any case, the income earned on your contributions is not taxed until it is paid to you. The "Pension plan" box in box 6 of your W-2 form should be checked if you were covered by a plan (such as a 401(k) plan). This box should be checked even if you were not vested in the plan.
If you were covered by a plan and you file Form 8815, get Pub. 590 to figure the amount, if any, of your IRA deduction.
Special rule for married individuals who file separate returns. If you were not covered by a plan but your spouse was, you are considered covered by a plan if you lived with your spouse at any time in 1992. See the chart below to find out if you can take the deduction and, if you can, which worksheet to use.
Not covered by a retirement plan. If you (and your spouse if filing a joint return) were not covered by a plan at work, use worksheet 1 on page 33 to figure your deduction.
Covered by a retirement plan. If you (or your spouse if filing a joint return) were covered by a plan at work, see the chart below. It will tell you if you can take the deduction and, if you can, which worksheet to use.

| Chart for people covered by a retirement plan* |  |  |
| :---: | :---: | :---: |
| If you (or your spouse if filing a joint return) were covered by a retirement plan and- |  |  |
| Your filing status is: | And Form 1040A, line 14, is: | You can take: |
| Single, Head of household, or Married filing separately and did not live with your spouse in 1992 | \$25,000 or less | Full IRA deduction (use worksheet 1 on page 33) |
|  | Over $\$ 25,000$ but less than \$35,000 | Partial IRA deduction (use worksheet 2 on pages 33-34) |
|  | \$35,000 or more | No IRA deduction (but see Nondeductible contributions on page 32) |
| Married filing jointly or Qualifying widow(er) with dependent child | \$40,000 or less | Full IRA deduction (use worksheet 1 on page 33) |
|  | Over \$40,000 but less than \$50,000 | Partial IRA deduction (use worksheet 2 on pages 33-34) |
|  | \$50,000 or more | No IRA deduction (but see Nondeductible contributions on page 32) |
| Married filing separately and lived with your spouse in 1992 | Over - 0 - but less than $\$ 10,000$ | Partial IRA deduction (use worksheet 2 on pages 33-34) |
|  | \$10,000 or more | No IRA deduction (but see Nondeductible contributions on page 32) |
| * If married filing separately and you were not covered by a plan but your spouse was, you are considered covered by a plan if you lived with your spouse at any time in 1992. |  |  |

Nondeductible contributions. You can make nondeductible contributions to your IRA. You can do this even if you are allowed to deduct part or all of your contributions. Your nondeductible contribution is the difference between the total allowable contributions to your IRA and the amount you deduct.

Example. Your filing status is single and you paid $\$ 2,000$ into your IRA. Y ou were covered by a retirement plan at work and the amount on Form 1040A, line 14 , is over $\$ 35,000$ (all wages). Y ou can't deduct the $\$ 2,000$. But you can treat it as a nondeductible contribution.
Use Form 8606 to report all contributions you treat as nondeductible. Also, use it to figure the basis (nontaxable part) of your IRA. If you and your spouse each make nondeductible contributions, each of you must complete a separate F orm 8606.

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

- If you were age $701 / 2$ or older at the end of 1992 , you cannot deduct any contributions made to your IRA for 1992 or treat them as nondeductible contributions.
- If you made contributions to your IRA in 1992 that you deducted for 1991, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan, see Pub. 590 to figure your IRA deduction. The distribution should be shown in box 16 of your W-2 form.
- Your IRA deduction can't be more than the total of your wages, salaries, and tips.
- If the total of your IRA deduction on Form 1040A plus any nondeductible contribution on your Form 8606 is less than your total IRA contributions for 1992, see Pub. 590 for special rules.
- You must file a joint return to deduct contributions to your nonworking spouse's IRA. A nonworking spouse is one who had no wages or other earned income in 1992, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
- Do not include rollover contributions in figuring your deduction. See the instructions for lines 10a and 10b on page 25 for more details on rollover contributions.
- Do not include trustee's fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.
- If married filing a joint return and both spouses worked and had IRAs, figure each spouse's deduction separately using columns (a) and (b) of the worksheet.


## IRA worksheet 1

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

|  | (a) <br> Your <br> IRA |
| :---: | :---: | | Your working |
| :---: |
| spouse's IRA |

1. Enter IRA contributions you made, or will make by April 15, 1993, for 1992. But do not enter more than $\$ 2,000$ in either column.
2. 


2. Enter wages, salaries, and tips for each person from Form 1040A, line 7.

3. Look at lines 1 and 2 . Enter the smaller of the two amounts on line 3. Enter on Form 1040A, line 15a, the amount from line 3 , column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 3 , column (b). If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 4.
3.


Nonworking spouse's IRA
4. Compare the amount on line 2 , column (a), to $\$ 2,250$ and enter the smaller amount.
4.

5. Enter the amount from line 3, column (a).
5.

6. Subtract line 5 from line 4.
6.

7. Enter IRA contributions made, or that will be made by April 15, 1993, for 1992 for your nonworking spouse. But do not enter more than $\$ 2,000$.
7.

8. Look at lines 6 and 7. Enter the smaller of the two amounts on line 8. Also, enter this amount on Form 1040A, line 15b.
8.


IRA worksheet 2-Lines 15a and 15b (keep for your records)

1. If your (Single or Head of household, enter $\$ 35,000$
filing status is:

Married filing jointly or Qualifying widow(er), enter \$50,000 Married filing separately, enter $\$ 10,000$ *
$\square$
1.
2. Enter the amount from Form 1040A, line 14. If this amount is equal to or more than the amount on line 1 , none of your IRA contributions are deductible. Stop here. If you want to make a nondeductible IRA contribution, see Form 8606.
2.

3. Subtract line 2 from line 1 . If the result is $\mathbf{\$ 1 0 , 0 0 0}$ or more, stop here and use worksheet 1.
3.

4. Multiply line 3 above by $20 \%$ (.20). If the result is not a multiple of $\$ 10$, round it up to the next multiple of $\$ 10$ (for example, round $\$ 490.30$ to $\$ 500$ ). If the result is $\$ 200$ or more, enter the result. But if it is less than $\$ 200$, enter $\$ 200$. Go to line 5 on page 34 .
4.


[^1]IRA worksheet 2
(continued)

6. Enter IRA contributions you made, or will make by April 15, 1993, for 1992. But do not enter more than $\$ 2,000$ in either column.
6.


7. Enter the smallest of line 4,5 , or 6 . This is the most you can deduct. Enter on Form 1040A, line 15a, the amount from line 7, column (a). Enter on Form 1040A, line 15b, the amount, if any, from line 7 , column (b). If line 6 is more than line 7 , go to line 8.
7. $\square$

## Nondeductible IRA contributions

8. Subtract line 7 from line 5 or line 6 , whichever is smaller. Enter on line 2 of your Form 8606 the amount from line 8 you choose to make nondeductible.
9. 



If filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.
Deductible IRA contributions for nonworking spouse
9. Compare the amount on line 5 , column (a), to $\$ 2,250$ and enter the smaller amount.
9. $\square$
10. Add the amount on line 7 , column (a), to the part of line 8 , column (a), that you choose to make nondeductible.
10.

11. Subtract line 10 from line 9 . If the result is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.
11.

12. Enter the smallest of (a) IRA contributions made, or that will be made by April 15, 1993, for 1992 that are for your nonworking spouse; (b) $\$ 2,000$; or (c) the amount on line 11.

## 12.

13. Multiply line 3 above by $22.5 \%$ (.225). If the result is not a multiple of $\$ 10$, round it up to the next multiple of $\$ 10$. If the result is $\$ 200$ or more, enter the result. But if it is less than $\$ 200$, enter $\$ 200$. $\square$
14. 


14. Enter the amount from line 7 , column (a).

15. Subtract line 14 from line 13.
15.

16. Look at lines 12 and 15 and enter the smaller amount.
16. $\square$
17. Look at lines 4, 5, and 16. Enter the smallest of the three amounts. This is the most you can deduct. Enter this amount on Form 1040A, line 15b. If line 12 is more than line 17 , go to line 18.
17.


Nondeductible IRA contributions for nonworking spouse
18. Subtract line 17 from line 12. Enter on line 2 of your spouse's Form 8606 the amount from line 18 that you choose to make nondeductible.
18.


Figure your
standard deduction, exemption amount, and taxable incomeLines 17-22

Line 18a If you were age 65 or older or blind, check the appropriate boxes on line 18a. If you were married and checked the box on line 6b on page 1 of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes on line 18a. Then, add the number of boxes checked. Enter the total in the box provided on line 18a. You need to know this total to use the Standard deduction chart for people age $\mathbf{6 5}$ or older or blind on page 36.
Age. If you were age 65 or older on J anuary 1,1993 , check the " 65 or older" box on your 1992 return.
Blindness. If you were completely blind as of December 31, 1992, attach a statement to your return describing this condition. If you were partially blind, you must attach a statement certified by your eye doctor or registered optometrist that:

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

If your eye condition is not likely to improve beyond the conditions listed above, attach a statement certified by your eye doctor or registered optometrist to this effect. Be sure to keep a copy of this statement for your records. If you attached this statement in a prior year, attach a note saying that you have already filed a statement.

Line 18b Dependents. If your parent (or someone else) can claim you as a dependent on his or her return (even if that person chose not to claim you), check the box on line 18b. You must use the Standard deduction worksheet for dependents on page 36 to figure your standard deduction.

Line 18c If you are married filing a separate return and your spouse itemizes deductions on a separate return, check the box on line 18c. Y ou CANNOT take the standard deduction even if you were age 65 or older or blind (that is, you completed line 18a). Enter zero on line 19 and go to line 20. If you have any itemized deductions, such as state and local income taxes, your Federal income tax will be less if you itemize your deductions, but you must use F orm 1040 to do so.

Line 19 Standard deduction. Most people can find their standard deduction by looking at line 19 of Form 1040A. But if you checked any of the boxes on line 18a or $\mathbf{1 8 b}$, use the chart or worksheet on page 36 that applies to you to figure your standard deduction. Also, if you checked the box on line 18c, you cannot take the standard deduction even if you were age 65 or older or blind.

Standard deduction chart for people age 65 or older or blind

Standard deduction chart for people age 65 or older or blind If someone can claim you as a dependent, use the worksheet below instead.

| Enter the number from the box on line 18a of Form 1040A. | $>\square$ | Caution: Do not use the number of exemptions from line 6 e. |
| :---: | :---: | :---: |
| If your filing status is: | And the number in the box above is: | Enter on Form 1040A, line 19: |
| Single | $\begin{aligned} & 1 \\ & 2 \end{aligned}$ | $\begin{aligned} & \$ 4,500 \\ & \$ 5,400 \end{aligned}$ |
| $\left.\begin{array}{l}\text { Married filing a joint return } \\ \text { or } \\ \begin{array}{l}\text { Qualifying widow(er) with } \\ \text { dependent child }\end{array}\end{array}\right\}$ | $\begin{aligned} & 1 \\ & 2 \\ & 3 \\ & 4 \end{aligned}$ | $\begin{aligned} & \$ 6,700 \\ & \$ 7,400 \\ & \$ 8,100 \\ & \$ 8,800 \end{aligned}$ |
| Married filing a separate return | $\begin{aligned} & 1 \\ & 2 \\ & 3 \\ & 4 \end{aligned}$ | $\begin{aligned} & \$ 3,700 \\ & \$ 4,400 \\ & \$ 5,100 \\ & \$ 5,800 \end{aligned}$ |
| Head of household | $\begin{aligned} & 1 \\ & 2 \\ & \hline \end{aligned}$ | $\begin{aligned} & \$ 6,150 \\ & \$ 7,050 \end{aligned}$ |

Standard deduction worksheet for dependents (keep for your records) Use this worksheet ONLY if someone can claim you as a dependent.
worksheet for dependents

To have us figure your tax for you, please do the following:

1. Fill in the parts of your return through line 22 that apply to you.
2. If you file a joint return, use the space to the left of line 22 to separately show your own and your spouse's taxable income.
3. Complete lines 24a, 24b, 26, and 28a through $28 d$ if they apply to you. Read the instructions below if you want us to figure your credit for the elderly or the disabled, or your earned income credit.
4. Attach the first copy or Copy B of all your W-2 forms and any 1099-R form that shows Federal income tax withheld.
5. Fill in and attach any schedules or forms asked for on the lines you completed.
6. Sign and date your return (both spouses must sign a joint return) and enter your occupation(s).
7. Mail your return by April 15, 1993.

## We will figure the following credits too:

Credit for the elderly or the disabled. If you can take this credit, attach Schedule 3 to your return and write "CFE" in the space to the left of line 24b. Check the box on Schedule 3 for your filing status and age, and fill in lines 11 and 13 of Part III if applicable. Also, complete Part II if applicable.

Earned income credit (EIC). Read the instructions that begin on page 59 to see if you can take this credit. If you can, enter "EIC" on the line next to line 28c. Fill in Parts II and III of Schedule EIC and attach it to your Form 1040A. If you don't have to file a return, but are filing only to take the earned income credit, follow all of the above instructions.

Figure your Line 23 Find your tax in the tax table on pages 48-53.
tax, credits, and paymentsLines 23-28d

Form 8615. If this return is for a child who was under age 14 on J anuary 1, 1993, and the child had more than $\$ 1,200$ of investment income, such as taxable interest or dividends, Form 8615 must be used to figure the tax. But if neither of the child's parents was alive at the end of 1992, do not use Form 8615. Instead, use the tax table to figure the child's tax.

Line 24a Child and dependent care credit. You may be able to take this credit if you paid someone to care for your child or other qualifying person so that you (and your spouse if you were married) could work or look for work.
The credit is allowed if you kept up a home that included a child under age 13 or your dependent or spouse who could not care for himself or herself. Use Schedule 2 to figure the credit. To take the credit, you must show on Schedule 2 the name, address, and identifying number of the person or organization who provided the care. You can use Form W-10 to get the correct information from the care provider. F or more details, including special rules for divorced or separated parents, see the instructions for Schedule 2 that begin on page 55 and Pub. 503.

Note: If someone cared for your child or disabled dependent in your home, both you and the employee may have to pay a share of the social security and Medicare tax on the employee's wages. You may also have to pay Federal unemployment tax. F or more details, get Pub. 926.

Line 24b Credit for the elderly or the disabled. You may be able to take this credit and reduce your tax if, by the end of 1992, either of the following applied:

- You were age 65 or older, or
- You were under age 65, you retired on permanent and total disability, and you had taxable disability income in 1992.

Income limits. Generally, you cannot take the credit if your income is equal to or more than the dollar amount shown below that applies to you.

| If you are: | You generally cannot take the credit if: |
| :--- | :--- |
| Single, Head of household, or <br> Qualifying widow(er) | The amount on Form 1040A, line 17, is <br> $\$ 17,500$ or more; or you received $\$ 5,000$ or <br> more of nontaxable social security or other <br> nontaxable pensions |
| Married filing a joint return <br> and only one spouse is eligible <br> for the credit | The amount on Form 1040A, line 17, is <br> $\$ 20,000$ or more; or you received $\$ 5,000$ or <br> more of nontaxable social security or other <br> nontaxable pensions |
| Married filing a joint return <br> and both spouses are eligible <br> for the credit | The amount on Form 1040A, line 17, is <br> $\$ 25,000$ or more; or you received $\$ 7,500$ or <br> more of nontaxable social security or other <br> nontaxable pensions |
| Married filing a separate return <br> and you did not live with your <br> spouse all year | The amount on Form 1040A, line 17, is <br> $\$ 12,500$ or more; or you received $\$ 3,750$ or <br> more of nontaxable social security or other <br> nontaxable pensions |

For more details, see the separate instructions for Schedule 3 and Pub. 524. If you want the IRS to figure the credit for you, see the instructions for line 22.

Line 26 Advance earned income credit (AEIC) payments. If you received AEIC payments, enter them on line 26. These payments should be shown in box 8 of your W-2 form(s).

Line 28a Federal income tax withheld. Add the amounts shown as Federal income tax withheld on your Forms W-2 and 1099-R. Enter the total on line 28a. The amount of Federal income tax withheld should be shown in box 9 of Form W-2 and box 4 of Form 1099-R. If line 28a includes amounts withheld as shown on Form 1099-R, check the box on line 28a. Be sure to attach the Form 1099-R.

Backup withholding. If you received a 1992 Form 1099 showing income tax withheld (backup withholding) on dividends or interest income, include the amount withheld in the total on line 28a. This should be shown in box 2 of Form 1099-DIV and in box 4 of the other 1099 forms. Be sure to check the box on line 28a.

## Line 28b

1992 estimated tax payments. Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 1992. Include any overpayment from your 1991 return that you applied to your 1992 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, either of you can claim all of the amount paid. Or you can each claim part of it. Get Pub. 505 for more details on how to divide your payments. Please be sure to show both social security numbers in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint income tax return, add the amounts you each paid. Follow these instructions even if your spouse died in 1992 or in 1993 before filing a 1992 return.
Divorced taxpayers. If you were divorced in 1992 and you made joint estimated tax payments with your former spouse, enter your former spouse's social security number in the space provided on the front of F orm 1040A. If you were divorced and remarried in 1992, enter your present spouse's social security number in the space provided on the front of Form 1040A. Also, in the margin to the left of line 28b, write your former spouse's social security number, 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 1040A explaining all the payments you and your spouse made in 1992, the service center where you made the payments, and the name(s) and social security number(s) under which you made the payments.

Line 28c Earned income credit (EIC). If the amount on line 16 is less than $\$ 22,370$ and a child lived with you, you may be able to take this credit. Read the instructions for Schedule EIC that begin on page 59 to see if you can take this credit. If you can, use Schedule EIC to figure the credit. If you want the IRS to figure the credit for you, see the instructions for Schedule EIC. You may be able to get advance earned income credit payments in 1993 by filing a Form W-5 with your employer.

Line 28d Add lines 28a, 28b, and 28c. Enter the total on line 28d. Also, include in the total on line 28d any of the following that applies.

Amount paid with extensions of time to file. If you filed Form 4868 to get an automatic extension of time to file Form 1040A, include in the total on line 28d the amount you paid with that form. In the space to the left of line 28d, write "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688 if you filed for an additional extension.

Excess social security taxes withheld. If you had more than one employer for 1992 and your total wages were over \$55,500, your employers may have withheld too much social security tax. If so, you can include the excess amount in the total on line 28d. Use the worksheet on page 40 to figure the excess amount.

If any employer withheld more than $\$ 3,441$ of social security tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.
Excess railroad retirement (RRTA) taxes withheld. If you had more than one railroad employer for 1992 and your total compensation was over $\$ 55,500$, your employers may have withheld too much tier 1 tax. If your total compensation was over $\$ 41,400$, your employers may have withheld too much tier 2 tax. Get Pub. 505 to figure any excess amount to include on line 28d. Do not use the worksheet on page 40.

If any employer withheld more than $\$ 3,441$ of tier 1 RRTA tax or more than $\$ 2,028.60$ of tier 2 tax, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Excess social security taxes worksheet

Excess social security taxes worksheet (keep for your records)
If you are filing a joint return, figure excess social security tax withholding separately for each spouse. DO NOT combine amounts of both husband and wife.
Caution: Do not use this worksheet if any RRTA tax was withheld from your pay. Instead, get Pub. 505 to figure the excess amount.

1. Add your social security tax withheld but not more than $\$ 3,441.00$ for each employer. This tax should be shown in box 11 of your W-2 forms. Enter the total.
2. Social security tax limit
3. Subtract line 2 from line 1 and enter the result here. Also, include this amount in the total on Form 1040A, line 28d. Write "Excess SST" and show the amount in the space to the left of line 28d.
 $=$ $\square$

Figure your refund or amount you owe-
Lines 29-33

Line 29 Amount overpaid. If too much tax was withheld, line 28d will be more than line 27. Subtract line 27 from line 28d and enter the result on line 29. If line 29 is less than $\$ 1$, we will send the refund only if you request it when you file your return. If the amount you overpaid is large, you may be able to decrease the amount of income tax to be withheld from your pay. See Income tax withholding and estimated tax payments for 1993 on page 70.
Injured spouse claim. If you file a joint return and your spouse has not paid certain obligations (for example, child and spousal support payments and certain Federal debts, such as student loans), all or part of the overpayment on line 29 may be used to pay the past due amount. But your part of the overpayment may be refunded to you if all three of the following apply:

1. You are not obligated to pay the past due amount, and
2. You received and reported income (such as wages, taxable interest, etc.) on the joint return, and
3. You made and reported payments (such as Federal income tax withheld from your wages or estimated tax payments) on the joint return.
If all three of the above apply to you and you want your part of the amount on line 29 to be refunded to you, complete Form 8379 and attach it to F orm 1040A when you file your return. Write "I njured spouse" in the upper left corner of Form 1040A.
Note: If you are filing an injured spouse claim to receive your part of a joint overpayment for a return you have already filed, use only Form 8379 to obtain your refund. Do not attach it to Form 1040A.

Line 31 Amount applied to 1993 estimated tax. Subtract line 30 from line 29. Enter the result on line 31. This is the amount that will be applied to your estimated tax for 1993. We will apply this amount to your account unless you request us to apply it to your spouse's account. The request should include your spouse's social security number.

Line 32 Amount you owe. If not enough tax was withheld or not enough estimated tax was paid, line 27 will be more than line 28d. Subtract line 28d from line 27 and enter the result on line 32. This is the amount you still owe the IRS. Attach your check or money order payable to the Internal Revenue Service for the full amount when you file. If line 32 is less than $\$ 1$, you do not have to pay it.
Do not include any estimated tax payment in your check or money order. Mail any estimated tax payment in an envelope separate from the one you use to pay
the tax due on Form 1040A. If you owe tax for 1992, you may need to increase the amount of income tax withheld from your pay or make estimated tax payments for 1993. See Income tax withholding and estimated tax payments for 1993 on page 70.

Line 33 Estimated tax penalty. If line 32 is at least $\$ 500$ and it is more than $10 \%$ of the tax shown on your return, or you underpaid your 1992 estimated tax liability for any payment period, you may owe a penalty. Get Form 2210 to see if you owe a penalty and to figure the amount. If you want, the IRS will figure the penalty for you and send you a bill. But see Lowering your penalty below.
How to avoid the penalty. You will not owe the penalty or have to complete Form 2210 if either 1 or 2 below applies:

1. You had no tax liability for 1991, you were a U.S. citizen or resident for all of 1991, AND your 1991 tax return was for a tax year of 12 full months, or
2. The total of lines 28 a and 28 b on your 1992 return is at least as much as your 1991 tax liability, AND your 1991 tax return was for a tax year of 12 full months. Your estimated tax payments for 1992 must have been made on time and for the required amount.
Caution: Item 2 above may not apply if your 1992 adjusted gross income (F orm 1040A, line 17) is more than $\$ 75,000$ (more than $\$ 37,500$ if married filing separately), AND your 1992 adjusted gross income exceeds your 1991 adjusted gross income by more than $\$ 40,000$ (more than $\$ 20,000$ if married filing separately). You may also have to file Form 2210 even if you don't owe the penalty. For details, se Form 2210 and its instructions.

Figuring the penalty. If you cannot avoid the penalty and you choose to figure it yourself on Form 2210, enter the penalty amount on Form 1040A, line 33. Do not attach Form 2210 to your return. Add the penalty amount to any tax due and enter the total on line 32 . If you are due a refund, subtract the penalty amount from the overpayment you show on line 29.
If you leave line 33 blank, the IRS will figure the penalty and send you a bill. We will not begin to charge you interest on the penalty until 10 days after the notice date.
Lowering your penalty. If any of the conditions below applies to you, you may be able to lower the amount of your penalty. But you must complete and attach Form 2210 to your return to do so.

- You claim a waiver.
- Your income varied during the year and you use the annualized income installment method to figure your required payments.
- You had Federal income tax withheld from your wages and you treat it as being paid when it was actually withheld (instead of in four equal amounts).
For more details, see Form 2210 and its instructions.
Sign your return
Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. Be sure to date your return and enter your occupation(s). If you are filing a joint return with your deceased spouse, see What if a taxpayer died? on page 7.
Child's return. If your child cannot sign the return, sign your child's name in the space provided. Then, add "By (your signature), parent for minor child."
Paid preparers must sign your return. Generally, anyone you pay to prepare your return must sign it. A preparer who must sign your return must sign it by hand in the space provided (signature stamps or labels cannot be used) and give you a copy of the return for your records. Someone who prepares your return for you but does not charge you should not sign your return.

How do I get forms and publications?

Generally, individuals receive tax packages containing the forms and schedules that seem right for them based on what they filed last year. Forms, schedules, and publications you may need are listed below. If you do not have any tax questions and you only need tax forms and publications, you can-

- Visit your local IRS office.
- Visit a participating bank or post office to get Forms 1040, 1040A, 1040EZ, Schedules A, B, and EIC, Schedules 1 and 2, and their instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the order blank on page 43. You should either receive your order or notification of the status of your order within 7-15 workdays after we receive your request.
- Call our toll-free order number 1-800-TAX-FORM (1-800-829-3676). The hours of operation during the filing season are 8:00 A.M. to 5:00 P.M. (weekdays) and 9:00 A.M. to 3:00 P.M. (Saturdays). For callers in Alaska and Hawaii, the hours are Pacific Standard Time. For callers in Puerto Rico, the hours are Eastern Standard Time. You should get your order or notification of the status of your order within 7 to 15 workdays after you call.
You can get the following forms, schedules, and instructions at participating banks, post offices, or libraries.


## Form 1040

Instructions for Form 1040 \& Schedules
Schedule A for itemized deductions
Schedule B for interest and dividend income if over $\$ 400$, and for answering the foreign accounts or foreign trusts questions
Schedule EIC for claiming the earned income credit

## Form 1040A

Instructions for Form 1040A \& Schedules
Schedule 1 for Form 1040A filers to report interest and dividend income
Schedule 2 for Form 1040A filers to report child and dependent care expenses

## Form 1040EZ

Instructions for Form 1040EZ

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

Schedule 3, Credit for the Elderly or the Disabled for Form 1040A Filers
Schedule C, Profit or Loss From Business
Schedule C-EZ, Net Profit From Business
Schedule D, Capital Gains and Losses
Schedule E, Supplemental Income and Loss
Schedule F, Profit or Loss From Farming
Schedule R, Credit for the Elderly or the Disabled
Schedule SE, Self-Employment Tax
Form 1040-E S, Estimated Tax for Individuals
Form 1040X, Amended U.S. Individual Income Tax Return
Form 2106, Employee Business Expenses
Form 2119, Sale of Your Home
Form 2210, Underpayment of Estimated Tax by Individuals and Fiduciaries
Form 2441, Child and Dependent Care Expenses
Form 3903, M oving Expenses
Form 4562, Depreciation and Amortization
Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return
Form 8283, Noncash Charitable Contributions
Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents
Form 8582, Passive Activity Loss Limitations
Form 8822, Change of Address

Form 8829, Expenses for Business Use of Your Home
Pub. 1, Your Rights as a Taxpayer
Pub. 17, Your Federal Income Tax
Pub. 334, Tax Guide for Small Business
Pub. 463, Travel, Entertainment, and Gift Expenses
Pub. 501, Exemptions, Standard Deduction, and Filing Information
Pub. 502, Medical and Dental Expenses
Pub. 504, Divorced or Separated Individuals
Pub. 505, Tax Withholding and Estimated Tax
Pub. 508, Educational Expenses
Pub. 521, Moving Expenses
Pub. 523, Selling Your Home
Pub. 524, Credit for the Elderly or the Disabled
Pub. 525, Taxable and Nontaxable Income
Pub. 527, Residential Rental Property (Including Rental of Vacation Houses)
Pub. 529, Miscellaneous Deductions
Pub. 554, Tax Information for Older Americans
Pub. 590, Individual Retirement Arrangements (IRAs)
Pub. 596, Earned Income Credit
Pub. 910, Guide to Free Tax Services (includes a list of publications)
Pub. 917, Business Use of a Car
Pub. 929, Tax Rules for Children and Dependents

How do I use the order blank?

1. Cut the order blank on the dotted line and be sure to print or type your name accurately in the space provided. This will be the label used to send material to you.
2. Circle the items you need. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, please order only the items you think you will need to prepare your return. We will send you two copies of each form and one copy of each set of instructions or publication you circle.
3. Enclose the order blank in your own envel ope and send it to the IRS address shown on page 44 for your state. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should either receive your order or notification of the status of your order within 7-15 workdays after we receive your request.

Detach at this line

## Order blank

Fill in your name and address
$\overline{\text { Name }}$

Number, street, and apt. number

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

## Circle desired forms, instructions, and publications

| 1040 | Schedule <br> EIC (1040A <br> or 1040) | $\begin{gathered} \text { Schedule } 2 \\ (1040 A) \end{gathered}$ | 2119 \& instructions | 8332 | Pub. 463 | Pub. 529 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Instructions for 1040 \& Schedules | Schedule F (1040) | $\begin{gathered} \text { Schedule } 3 \\ \text { (1040A) \& } \\ \text { instructions } \end{gathered}$ | 2210 \& instructions | $\begin{gathered} 8582 \& \\ \text { instructions } \end{gathered}$ | Pub. 505 | Pub. 590 |  |
| Schedules A\&B (1040) | Schedule R (1040) \& instructions | 1040EZ | 2441 \& instructions | 8822 | Pub. 508 | Pub. 596 |  |
| $\begin{gathered} \text { Schedule C } \\ (1040) \end{gathered}$ | Schedule <br> SE (1040) | Instructions for 1040EZ | 3903 \& instructions | 8829 | Pub. 521 | Pub. 910 |  |
| $\begin{gathered} \text { Schedule } \\ \text { C-EZ (1040) } \end{gathered}$ | 1040A | $\begin{gathered} \text { 1040-ES } \\ (1993) \end{gathered}$ | 4562 \& instructions | Pub. 1 | Pub. 523 | Pub. 917 |  |
| $\begin{aligned} & \text { Schedule D } \\ & (1040) \end{aligned}$ | Instructions for 1040A \& Schedules | 1040X \& instructions | 4868 | Pub. 17 | Pub. 525 | Pub. 929 |  |
| Schedule E (1040) | Schedule 1 (1040A) | 2106 \& instructions | 8283 \& instructions | Pub. 334 | Pub. 527 |  |  |

Where do I send my order for free forms and publications?

Caution: Do not send your tax return to any of the addresses listed below. I nstead, see Where do I file? on page 69.
If you live in:
Send your order blank to:
Alaska, Arizona, California, Colorado, Hawaii, Idaho, K ansas, M ontana, Nevada, New Mexico, Oklahoma, Oregon, Utah, Washington, Wyoming

Western Area Distribution Center Rancho Cordova, CA 95743-0001

Alabama, Arkansas, Illinois, Indiana, I owa, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Tennessee, Texas, Wisconsin
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New J ersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia
Foreign addresses-Taxpayers with mailing addresses in foreign countries should send the order blank to either: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107; or Western Area Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107.
Puerto Rico-Eastern Area Distribution Center, P.O. Box 25866, Richmond, VA 23286-8107
Virgin Islands-V.I. Bureau of Internal Revenue, Lockharts Garden No. 1A, Charlotte Amalie, St. Thomas, VI 00802

Where do I call to
get answers to my Federal tax questions?

Call the IRS with your tax question. If the instructions to the tax forms and our free tax publications have not answered your question, please call us TOLL FREE. "Toll free" is a telephone call for which you pay only local charges, if any. This service is generally available during regular business hours.
Choosing the right number- Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. Please do not dial "1-800" when using a local city number. However, when dialing from an area that does not have a local number, be sure to dial " $1-800$ " before calling the toll-free number.
Before you call- Remember that good communication is a two-way process. IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates.
2. The facts about your particular situation (the answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.).
3. The name of any IRS publication or other source of information that you used to look for the answer.
Before you hang up- If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. The representative will be happy to take the additional time required to be sure he or she has answered your question fully and in the manner that is most helpful to you.
By law, you are responsible for paying your fair share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

| Alabama $1-800-829-1040$ | $\begin{aligned} & \text { Idaho } \\ & \text { 1-800-829-1040 } \end{aligned}$ | Mississippi $1-800-829-1040$ | Ohio <br> Cincinnati, 621-6281 | Virginia <br> Richmond, 649-2361 |
| :---: | :---: | :---: | :---: | :---: |
| Alaska | Illinois | Missour | Cleveland, 522-3000 | Elsewhere, 1-800-829-1040 |
| Anchorage, 561-7484 | Chicago, 435-1040 | St. Louis, 342-1040 |  | W |
| Elsewhere, 1-800-829-1040 | In area code 708, | Elsewhere, 1-800-829-1040 | O | Seattle 442-1 |
| Arizona <br> Phoenix, 640-3900 <br> Elsewhere, 1-800-829-1040 | Elsewhere, 1-800-829-1040 | Montana$1-800-829-1040$ | 1-800-829-104 | Elsewhere, 1-800-829-1040 |
|  |  |  | Oregon <br> Portland, 221-3960 <br> Elsewhere, 1-800-829-1040 | West Virginia$1-800-829-1040$ |
|  | Indiana |  |  |  |
| Arkansas <br> 1-800-829-1040 | Indianapolis, 226-5477 <br> Elsewhere, 1-800-829-1040 | Omaha, 422-1500 <br> Elsewhere, 1-800-829-1040 | Elsewhere, 1-800-829-1040 Pennsylvania | Wisconsin <br> Milwaukee, 271-37 |
| California <br> Oakland, 839-1040 <br> Elsewhere, 1-800-829-1040 | Iowa <br> Des Moines, 283-0523 <br> Elsewhere, 1-800-829-1040 | Nevada $1-800-829-1040$ <br> New Hampshire | Philadel phia, 574-9900 <br> Pittsburgh, 281-0112 <br> Elsewhere, 1-800-829-1040 | Elsewhere, 1-800-829-1040 <br> Wyoming <br> 1-800-829-1040 |
| Colorado <br> Denver, 825-7041 <br> Elsewhere, 1-800-829-1040 | $\begin{aligned} & \text { Kansas } \\ & 1-800-829-1040 \end{aligned}$ | New Hampshire $1-800-829-1040$ | Puerto Rico <br> San J uan Metro Area, 766-5040 <br> Elsewhere, 1-800-829-1040 |  |
|  | $\begin{aligned} & \text { Kentucky } \\ & \text { 1-800-829-1040 } \end{aligned}$ | New J ersey $1-800-829-102$ |  | Phone Help for Hearing-Impaired |
| $\begin{aligned} & \text { Connecticut } \\ & 1-800-829-1040 \end{aligned}$ | Louisiana 1-800-829-1040 | New Mexico 1-800-829-1040 | Rhode Island 1-800-829-1040 | People <br> With TDD <br> Equipment |
| Delaware $1-800-829-1040$ | Maine 1-800-829-1040 | New York <br> Bronx, 488-9150 <br> Brooklyn 485-9150 | South Carolina 1-800-829-1040 | All areas in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico: 1-800-829-4059 |
| District of Columbia $1-800-829-1040$ <br> Florida | Maryland <br> Baltimore, 962-2590 <br> Elsewhere, 1-800-829-1040 | Brooklyn, 488-9150 <br> Buffalo, 685-5432 <br> Manhattan, 732-0100 | South Dakota 1-800-829-1040 |  |
| Florida <br> J acksonville, 354-1760 <br> Elsewhere, 1-800-829-1040 | Massachusetts <br> Boston, 536-1040 <br> Elsewhere, 1-800-829-1040 | Nassau, Queens, | Tennessee | Hours of Operation for |
| Georgia <br> Atlanta, 522-0050 <br> Elsewhere, 1-800-829-1040 |  | Suffolk, 724-5000 <br> Elsewhere, 1-800-829-1040 |  | 8:00 A.M. to 6:30 P.M. EST (J an. 1-April 4) |
| Hawaii <br> Oahu, 541-1040 <br> Elsewhere, 1-800-829-1040 | Michigan <br> Detroit, 237-0800 <br> Elsewhere, 1-800-829-1040 | North Carolina $1-800-829-1040$ | Dallas, 742-2440 <br> Houston, 541-0440 <br> Elsewhere, 1-800-829-1040 | 9:00 A.M. to 7:30 P.M. EDT (April 5-April 15) |
|  | Minnesota <br> Minneapolis, 644-7515 <br> St. Paul, 644-7515 <br> Elsewhere, 1-800-829-1040 | North Dakota 1-800-829-1040 | $\begin{aligned} & \text { Utah } \\ & 1-800-829-1040 \end{aligned}$ | 9:00 A.M. to 5:30 P.M. EDT (April 16-Oct. 31) |
|  |  |  | $\begin{aligned} & \text { Vermont } \\ & \text { 1-800-829-1040 } \end{aligned}$ | 8:00 A.M. to 4:30 P.M. EST (Nov. 1-Dec. 31) |

## What is Tele-Tax?

How do I use Tele-Tax?

Recorded tax information includes about 140 topics that answer many Federal tax questions. Y ou can listen to up to three topics on each call you make.
Automated refund information allows you to check the status of your refund.
Choosing the right number-Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. Please do not dial "1-800" when using a local city number. However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number.
Recorded tax information
Topic numbers are effective J anuary 1, 1993.
Touch-tone service is available 24 hours a day, 7 days a week.
Rotary or pulse dial service is usually available Monday through Friday during regular office hours.
Select, by number, the topic you want to hear. For the directory of topics, listen to topic no. 323. A complete list of these topics is on the next page.
Have paper and pencil handy to take notes.
Call the appropriate phone number listed below.

- If you have a touch-tone phone, immediately follow the recorded instructions, or
- If you have a rotary or pulse dial phone, wait for further recorded instructions.


## Automated refund information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the exact whole-dollar amount of your refund. Then, call the appropriate phone number listed below and follow the recorded instructions. The IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

- Touch-tone service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary or pulse dial service is usually available Monday through Friday during regular office hours.

| Alabama $1-800-829-4477$ | Georgia <br> Atlanta, 331-6572 | Mississippi 1-800-829-4477 | Oregon <br> Portland, 294-5363 |
| :---: | :---: | :---: | :---: |
| Alask | Elsewhere, 1-800-829-4477 | Missouri | Elsewhere, 1-800-829-4477 |
| 1-800-829-4477 | Hawaii | St. Louis, 241-4700 | Pennsylvania |
| Arizona | 1-800-829-4477 | Elsewhere, 1-800-829-4477 | Philadelphia, 627-1040 |
| Phoenix, 640-3933 <br> Elsewhere, 1-800-829-4477 | Idaho $1-800-829-4477$ | Montana | Pittsburgh, 261-1040 <br> Elsewhere, 1-800-829-4477 |
| Arkansas 1-800-829-4477 | Illinois <br> Chicago, 886-9614 | Nebraska <br> Omaha, 221-3324 | Puerto Rico $1-800-829-4477$ |
| California <br> Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, De Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San J oaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba, 1-800-829-4032 <br> Oakland, 839-4245 <br> Elsewhere, 1-800-829-4477 <br> Colorado <br> Denver, 592-1118 <br> Elsewhere, 1-800-829-4477 <br> Connecticut <br> 1-800-829-4477 <br> Delaware $1-800-829-4477$ <br> District of Columbia 628-2929 <br> Florida 1-800-829-4477 | In area code 708, 1-312-886-9614 | Elsewhere, 1-800-829-4477 | Rhode Island 1-800-829-4477 |
|  | Springfield, 789-0489 | Nevada 1-800-829-447 |  |
|  | Elsewhere, 1-800-829-4477 | New Hampshire | 1-800-829-4477 |
|  | Indiana <br> Indianapolis, 631-1010 | 1-800-829-4477 | South Dakota |
|  | Elsewhere, 1-800-829-4477 | $\begin{aligned} & \text { New J ersey } \\ & \text { 1-800-829-4477 } \end{aligned}$ |  |
|  | Iowa <br> Des Moines, 284-7454 | New Mexico | 1-800-829-4477 |
|  | Elsewhere, 1-800-829-4477 | 1-800-829-4477 | Texas $767-1792$ |
|  | Kansas 1-800-829-4477 | New York <br> Bronx, 488-8432 | Dallas, 767-1792 <br> Houston, 541-3400 |
|  | 1-800-829-4477 | Brooklyn, 488-8432 | Elsewhere, 1-800-829-447 |
|  | Kentucky | Buffalo, 685-5533 | Utah |
|  | 1-800-829-4477 | Manhattan, 406-4080 | 1-800-829-4477 |
|  | Louisiana | Queens, 488-8432 | Vermont |
|  | 800-829-4477 | Staten I sland, 488-8432 | 1-800-829-4477 |
|  | Maine | El | Virginia |
|  | Ma | $\begin{aligned} & \text { North Carolin } \\ & \text { 1-800-829-4477 } \end{aligned}$ | Richmond, 783-1569 <br> Elsewhere, 1-800-829-4477 |
|  | Baltimore, 244-7306 <br> Elsewhere, 1-800-829-4477 | North Dakota $1-800-829-4477$ | Washington <br> Seattle, 343-7221 |
|  | Massachusetts | Ohio | Elsewhere, 1-800-829-4477 |
|  | Boston, 536-0709 | Cincinnati, 421-0329 | West Virginia |
|  | Elsewhere, 1-800-829-4477 | Cleveland, 522-3037 Elsewhere, 1-800-829-4477 | 1-800-829-4477 |
|  | Michigan <br> Detroit, 961-4282 | Oklahoma | Wisconsin <br> Milwaukee 273-8100 |
|  | Elsewhere, 1-800-829-4477 | 1-800-829-4477 | Elsewhere, 1-800-829-4477 |
|  | Minnesota <br> St. Paul, 644-7748 <br> Elsewhere, 1-800-829-4477 |  | Wyoming $1-800-829-4477$ |

## Tele-Tax Topic Numbers and Subjects

| Topic |  |
| :--- | :---: |
| No. | Subject |
|  | IRS Procedures and |
| Services |  |
| 101 | IRS help available— |

101 IRS help availableVolunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program
102 Tax assistance for individuals with disabilities and the hearing impaired
103 Small Business Tax Education Program (STEP)-Tax help for small businesses
104 Problem Resolution Program-Help for problem situations
105 Public libraries-Tax information tapes and reproducible tax forms
106 1040PC tax return
107 The collection process
108 Tax fraud-How to report
109 Types of organizations that qualify for tax-exempt status
110 Organizations-How to apply for exempt status
111 Your appeal rights
112 Electronic filing
113 Power of attorney information
114 Change of address-How to notify IRS
911 Hardship assistance applications
999 Local information
Filing Requirements, Filing Status, Exemptions
151 Who must file?
152 Which form-1040, 1040A, or 1040EZ?
153 When, where, and how to file
154 What is your filing status?
155 Dependents
156 Estimated tax
157 Amended returns
158 Decedents
Types of Income
201 Wages and salaries
202 Tips
203 Interest received
204 Dividends

Topic
No.
Subject
205 Refund of state and local taxes
206 Alimony received
207 Business income
208 Sole proprietorship
209 Capital gains and losses
210 Pensions and annuities
211 Pensions-The general rule and the simplified general rule
212 Lump-sum distributions
213 Rental income and expenses
214 Renting vacation property/Renting to relatives
215 Royalties
216 Farming and fishing income
217 Earnings for clergy
218 Unemployment compensation
219 Gambling income and expenses
220 Bartering income
221 Scholarship and fellowship grants
222 Nontaxable income
223 Social security and equivalent railroad retirement benefits
224 401(k) plans
225 Passive activitiesLosses/credits
Adjustments to Income
251 Individual retirement arrangements (IRAs)
252 Alimony paid
253 Bad debt deduction
254 Tax shelters
Itemized Deductions
301 Should I itemize?
302 Medical and dental expenses
303 Deductible taxes
304 Moving expenses
305 Interest expense
306 Contributions
307 Casualty losses
308 Miscellaneous expenses
309 Business use of home
310 Business use of car
311 Business travel expenses
312 Business entertainment expenses
313 Educational expenses
314 Employee business expenses

Topic
No. Subject
Tax Computation
351 Tax and credits figured by IRS
352 Self-employment tax
353 Five-year averaging for lump-sum distributions
354 Alternative minimum tax
355 Gift tax
356 Estate tax
357 Standard deduction
358 Tax on a child's investment income

## Tax Credits

401 Child and dependent care credit
402 Earned income credit
403 Credit for the elderly or the disabled
General Information
451 Substitute tax forms
452 Highlights of 1992 tax changes
453 Refunds-How long they should take
454 Copy of your tax return-How to get one
455 Forms/PublicationsHow to order
456 Offers in compromise
457 Extensions of time to file your tax return
458 Form W-2-What to do if not received
459 Penalty for underpayment of estimated tax
460 Recordkeeping
461 How to choose a tax preparer
462 Failure to pay child/spousal support and other Federal obligations
463 Withholding on interest and dividends
464 What to do if you haven't filed your tax return (Nonfilers)
465 Checklist/Common errors when preparing your tax return
466 Withholding on pensions and annuities
467 What to do if you can't pay your tax
468 Desert Storm

## IRS Notices \& Letters

501 Notices-What to do
502 Notice of underreported income-CP 2000
503 IRS notices and bills/Penalty and interest charges

Topic
No.
Subject
Basis of Assets, Depreciation, Sale of Assets
551 Sale of your homeGeneral
552 Sale of your homeHow to report gain
553 Sale of your home-
Exclusion of gain, age 55 and over

554 Basis of assets
555 Depreciation
556 Installment sales

## Employer Tax

 Information601 Social security and Medicare withholding rates
602 Form W-2-Where, when, and how to file
603 Form W-4-Employee's Withholding Allowance Certificate
604 Employer identification number-How to apply
605 Form 942-Employer's Quarterly Tax Return for Household Employees
606 Form 941-Deposit requirements
607 Form 941-Employer's Quarterly Federal Tax Return
608 Form 940-Deposit requirements
609 Form 940/940-EZEmployer's Annual Federal Unemployment Tax Returns
610 Targeted jobs credit
611 Tips-Withholding and reporting

## 1099 Series and Related Information ReturnsFiling Magnetically/ Electronically

651 Who must file/ Originals and corrections
652 Acceptable
media/Locating a third party to prepare your files
653 Applications, forms, and information
654 Waivers, extensions, and format deviations
655 Test files and combined Federal/state filing
656 Electronic filing of information returns
657 Information Returns Program Bulletin Board System

Topic
No.

## Subject

Tax Information for Aliens and U.S. Citizens Living Abroad
701 Resident and nonresident aliens
702 Dual-status alien
703 Foreign earned income exclusionGeneral
704 Foreign earned income exclusionWho qualifies?
705 Foreign earned income exclusionWhat qualifies?
706 Foreign tax credit

The following topics are in Spanish:
751 Who must file?
752 Which form to use?
753 What is your filing status?
754 Earned income credit
755 Highlights of 1992 tax changes
756 Forms and publicationsHow to order
757 Alien tax clearance
758 Refunds-How long they should take
759 IRS help availableVolunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program
760 Social security and equivalent railroad retirement benefits

Tax Information for
Puerto Rico Residents
851 Who must file a U.S. income tax return in Puerto Rico
852 Deductions and credits for Puerto Rico filers
853 Federal employment taxes in Puerto Rico
854 Tax assistance for residents of Puerto Rico

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| Section 5-1992 Tax Table <br> For persons with taxable incomes of less than $\mathbf{\$ 5 0 , 0 0 0}$ | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly | Married filing separately | Head of a house hold |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Example. Mr. and Mrs. Green are filing a joint return. Their taxable |  |  | Your tax is- |  |  |  |
| income on line 22 of Form 1040A is \$23,250. First, they find the | $\begin{aligned} & 23,200 \\ & 23,250 \end{aligned}$ | $\begin{aligned} & 23,250 \\ & 23,300 \end{aligned}$ | 3,715 | 3,484 | 4,176 4,190 | 3,484 3,491 |
| \$23,250-23,300 income line. Next, they find the column for married | 23,300 | 23,350 | 3,743 | 3,499 | 4,204 | 3,499 3,48 |
| filing jointly and read down the column. The amount shown where the | 23,350 | 23,400 | 3,757 | 3,506 | 4,218 | 3,506 | income line and filing status column meet is $\$ 3,491$. This is the tax amount they must enter on line 23 of Form 1040A.


| If Form 1040A, line 22, is- |  | And you are- |  |  |  | If Form 1040A, line 22 , is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But <br> less than | Single | Married filing jointly <br> Your tax | Married <br> filing <br> sepa- <br> rately <br> x is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly <br> Your tax | Married <br> filing <br> sepa- <br> rately <br> $x$ is- | Head of a house hold | $\begin{array}{\|l\|l} \hline \text { At } \\ \text { least } \end{array}$ | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly $*$ | Married <br> filing <br> sepa- <br> rately <br> is- | Head of a household |
| \$0 | \$5 | \$0 | \$0 | \$0 | \$0 | 1,300 | 1,325 | 197 | 197 | 197 | 197 | 2,700 | 2,725 | 407 | 407 | 407 | 407 |
| 5 | 15 | 2 | 2 | 2 | 2 | 1,325 | 1,350 | 201 | 201 | 201 | 201 | 2,725 | 2,750 | 411 | 411 | 411 | 411 |
| 15 | 25 | 3 | 3 | 3 | 3 | 1,350 | 1,375 | 204 | 204 | 204 | 204 | 2,750 | 2,775 | 414 | 414 | 414 | 414 |
| 25 | 50 | 6 |  | 6 | 6 |  |  |  | 208 | 208 | 208 | 2,775 | 2,800 | 418 | 418 | 418 | 418 |
| 50 | 75 | 9 | 9 | 9 | 9 | 1,400 | 1,425 | 212 | 212 | 212 | 212 | 2,800 | 2,825 | 422 | 422 | 422 | 422 |
| 75 | 100 | 13 | 13 | 13 | 13 | 1,425 | 1,450 | 216 | 216 | 216 | 216 | 2,825 | 2,850 | 426 | 426 | 426 | 426 |
| 100 | 125 | 17 | 17 | 17 | 17 | 1,450 | 1,475 | 219 | 219 | 219 | 219 | 2,850 | 2,875 | 429 | 429 | 429 | 429 |
| 125 | 150 | 21 | 21 | 21 | 21 | 1,475 | 1,500 | 223 | 223 | 223 | 223 | 2,875 | 2,900 | 433 | 433 | 433 | 433 |
| 150 | 175 | 24 | 24 | 24 | 24 | 1,500 | 1,525 | 227 | 227 | 227 | 227 | 2,900 | 2,925 | 437 | 437 | 437 | 437 |
| 175 | 200 | 28 | 28 | 28 | 28 | 1,525 | 1,550 | 231 | 231 | 231 | 231 | 2,925 | 2,950 | 441 | 441 | 441 | 441 |
| 200 | 225 | 32 | 32 | 32 | 32 | 1,550 | 1,575 | 234 | 234 238 | 234 | 234 | 2,970 | $\mathbf{2 , 9 7 5}$ $\mathbf{3 , 0 0 0}$ | 444 448 | 444 448 | 444 448 | 444 448 |
| 225 | 250 | 36 | 36 | 36 | 36 |  |  |  |  |  |  |  |  |  |  |  |  |
| 250 | 275 | 39 | 39 | 39 | 39 | 1,600 | 1,625 1,650 | 242 | 242 | 242 | 242 | 3,0003,0003,050 |  |  |  |  |  |
| 275 | 300 | 43 | 43 | 43 | 43 | 1,650 | 1,675 | 249 | 249 | 249 | 249 |  |  |  |  |  |  |
| 300 | 325 | 47 | 47 | 47 | 47 | 1,675 | 1,700 | 253 | 253 | 253 | 253 | 3,000 | 3,100 | 461 | 461 | 454 | 454 |
| 325 350 | 350 375 | 51 | 51 | 51 | 51 |  | 1,725 | 257 | 257 | 257 | 257 | 3,100 | 3,150 | 469 | 469 | 469 | 469 |
| 350 375 | 375 | 54 | 54 | 54 | 54 | 1,725 | 1,750 | 261 | 261 | 261 | 261 | 3,150 | 3,200 | 476 | 476 | 476 | 476 |
| 375 | 400 | 58 | 58 | 58 | 58 | 1,750 | 1,775 | 264 | 264 | 264 | 264 | 3,200 3,250 <br> 3,250 3,300 <br> 3,300 3,350 <br> 3,350 3,400 |  | $\begin{aligned} & 484 \\ & 491 \\ & 499 \\ & 506 \end{aligned}$ | $\begin{aligned} & 484 \\ & 491 \\ & 499 \\ & 506 \end{aligned}$ | $\begin{array}{r} 484 \\ 491 \\ 499 \\ 506 \end{array}$ | $\begin{aligned} & 484 \\ & 491 \\ & 499 \\ & 596 \end{aligned}$ |
| 400 425 | 425 | 62 | $\begin{aligned} & 62 \\ & 66 \\ & 69 \\ & 73 \end{aligned}$ | $\begin{aligned} & 62 \\ & 66 \\ & 69 \\ & 73 \end{aligned}$ | $\begin{aligned} & 62 \\ & 66 \\ & 69 \\ & 73 \end{aligned}$ | $\begin{aligned} & 1,775 \\ & 1,800 \\ & 1,825 \\ & 1,850 \end{aligned}$ | $\begin{aligned} & 1,800 \\ & 1,825 \\ & 1,850 \\ & 1,875 \end{aligned}$ | $\begin{aligned} & 268 \\ & 272 \\ & 276 \\ & 279 \\ & 283 \end{aligned}$ | $\begin{aligned} & 268 \\ & 272 \\ & 276 \\ & 279 \\ & 202 \end{aligned}$ | 268 | 268 |  |  |  |  |  |  |
| 450 | 475 | 69 |  |  |  |  |  |  |  | 272 | 272 |  |  |  |  |  |  |
| 475 | 500 | 73 |  |  |  |  |  |  |  | 276 | 276 |  |  |  |  |  |  |
| 500 | 525 | 77 | 77 | 77 | 77 |  |  |  |  | 283 | 283 | $\begin{array}{ll} 3,400 & 3,450 \\ 3,450 & 3,500 \\ 3,500 & 3,550 \\ 3,550 & 3,600 \end{array}$ |  | $\begin{aligned} & 514 \\ & 521 \\ & 529 \\ & 536 \end{aligned}$ | $\begin{aligned} & 514 \\ & 521 \\ & 529 \\ & 536 \end{aligned}$ | $\begin{aligned} & 514 \\ & 521 \\ & 529 \\ & 536 \end{aligned}$ | $\begin{aligned} & 514 \\ & 521 \\ & 529 \\ & 536 \end{aligned}$ |
| 525 | 550 | 81 | 81 | 81 | 81 | 1,900 | 1,925 | 287 | 287 | 287 | 287 |  |  |  |  |  |  |
| 550 | 575 | 84 | 84 | 84 | 84 | 1,925 | 1,950 | 291 | 291 | 291 | 291 |  |  |  |  |  |  |
| 575 | 600 | 88 | 88 | 88 | 88 | 1,950 | 1,975 | 294 | 294 | 294 | 294 | $\begin{aligned} & 3,600 \\ & 3,650 \\ & 3,700 \\ & 3,750 \end{aligned}$ |  | $\begin{aligned} & 544 \\ & 551 \\ & 559 \\ & 566 \end{aligned}$ | $\begin{aligned} & 544 \\ & 551 \\ & 559 \\ & 566 \end{aligned}$ | $\begin{array}{r} 544 \\ 551 \\ 559 \\ 566 \\ \hline \end{array}$ | $\begin{aligned} & 544 \\ & 551 \\ & 559 \\ & 566 \end{aligned}$ |
| 600 | 625 | 929699 | $\begin{array}{r} 92 \\ 96 \\ 99 \\ 103 \end{array}$ | $\begin{array}{r} 92 \\ 96 \\ 99 \\ 103 \end{array}$ | $\begin{array}{r} 92 \\ 96 \\ 99 \\ 103 \end{array}$ | 1,975 | 2,000 | 298 | 298 | 298 | 298 |  | $\begin{aligned} & 3,650 \\ & 3,700 \\ & 3,750 \\ & 3,800 \end{aligned}$ |  |  |  |  |
| 625 | 650 |  |  |  |  | 2,000 |  |  |  |  |  |  |  |  |  |  |  |
| 650 | 675 700 |  |  |  |  | 2,000 | 2,025 | 302 | 302 | 302 |  |  |  |  |  |  |  |
| 700 | 725 | 107 | 107 | 107 |  | 2,025 | 2,050 | 306 | 306 | 306 | 306 | 3,800 $\mathbf{3 , 8 5 0}$ <br> $\mathbf{3 , 8 5 0}$ $\mathbf{3 , 9 0 0}$ <br> $\mathbf{3 , 9 0 0}$ $\mathbf{3}, 950$ <br> $\mathbf{3 , 9 5 0}$ $\mathbf{4 , 0 0 0}$ |  | $\begin{aligned} & 574 \\ & 581 \\ & 589 \\ & 596 \end{aligned}$ | $\begin{aligned} & 574 \\ & 581 \\ & 589 \\ & 596 \end{aligned}$ | $\begin{aligned} & 574 \\ & 581 \\ & 589 \\ & 596 \end{aligned}$ | $\begin{aligned} & 574 \\ & 581 \\ & 589 \\ & 596 \end{aligned}$ |
| 725 | 750 | 111 | 111 | 111 | 111 | 2,050 | 2,075 | 309 | 309 | 309 | 309 |  |  |  |  |  |  |  |
| 750 | 775 | 114 | 114 | 114 | 114 | 2,075 | 2,100 | 313 | 313 | 313 | 313 |  |  |  |  |  |  |  |
| 775 | 800 | 118 | 118 | 118 | 118 | $\begin{array}{ll} \mathbf{2 , 1 0 0} & \mathbf{2 , 1 2 5} \\ \mathbf{2 , 1 2 5} & \mathbf{1 2 1 5 0} \\ \mathbf{2 , 1 5 0} & \mathbf{2 , 1 7 5} \\ \mathbf{2 , 1 7 5} & \mathbf{2 , 2 0 0} \end{array}$ |  | $\begin{aligned} & 317 \\ & 321 \\ & 324 \\ & 328 \end{aligned}$ | $\begin{aligned} & 317 \\ & 321 \\ & 324 \\ & 328 \end{aligned}$ | $\begin{aligned} & 317 \\ & 321 \\ & 324 \\ & 328 \end{aligned}$ | $\begin{aligned} & 317 \\ & 321 \\ & 324 \\ & 328 \end{aligned}$ |  |  |  |  |  |  |  |
| 800 | 825 | 122 | 122 | 122 | 122 |  |  | 4,000 |  |  |  |  |  |  |  |  |  |  |
| 825 | 850 | 126 | 126 | 126 | 126 |  |  | 4,000 |  |  |  | 4,050 | 604 | 604 | 604 | 604 |  |
| 850 | 875 | 129 | 129 | 129 | 129 |  |  | 4,050 |  |  |  | 4,100 | 611 | $\begin{aligned} & 611 \\ & 619 \end{aligned}$ | 611 | 611 |  |
| 875 | 900 | 133 | 133 | 133 | 133 | $\begin{aligned} & 2,200 \\ & \mathbf{2 , 2 2 5} \end{aligned}$ | $\begin{aligned} & \mathbf{2 , 2 2 5} \\ & \mathbf{2 , 2 5 0} \\ & \mathbf{2 , 2 7 5} \\ & \mathbf{2 , 3 0 0} \end{aligned}$ |  | $\begin{aligned} & 332 \\ & 336 \\ & 339 \\ & 343 \end{aligned}$ | $\begin{aligned} & 332 \\ & 336 \\ & 339 \\ & 343 \end{aligned}$ | 332 | 332 | 4,100 |  | 4,150 | 619 | 619 | 619626 |
| 900 | 925 | 137 | 137 | 137 | 137 |  |  |  |  |  | 336 339 | 336 339 | 4,150 | 4,200 | 626 | , | 6 |  |
| 925 | 950 | 141 | 141 | 141 | 141 | 2,275 |  |  |  |  | 339 343 | 339 343 | 4,200 | 4,250 |  |  |  |  |
| 950 | 975 | 144 | 144 | 144 | 144 | 2,275 |  |  |  |  | 343 | 4,250 | 4,300 | 641 | 641 | 641 | 641 |  |
| 975 | 1,000 | 148 | 148 | 148 | 148 | 2,300 | $\begin{aligned} & \mathbf{2 , 3 2 5} \\ & \mathbf{2 , 3 5 0} \\ & \mathbf{2 , 3 7 5} \\ & \mathbf{2 , 4 0 0} \end{aligned}$ | $\begin{aligned} & 347 \\ & 351 \\ & 354 \\ & 358 \end{aligned}$ | $\begin{aligned} & 347 \\ & 351 \\ & 354 \\ & 358 \end{aligned}$ | $\begin{aligned} & 347 \\ & 351 \\ & 354 \end{aligned}$ | $\begin{aligned} & 347 \\ & 351 \\ & 354 \end{aligned}$ | $\begin{array}{ll}4,300 & 4,350 \\ 4,350 & 4,400\end{array}$ |  | $\begin{aligned} & 641 \\ & 649 \\ & 656 \end{aligned}$ | $\begin{aligned} & 641 \\ & 649 \\ & 656 \end{aligned}$ | 649656 | 649656 |  |
| 1,000 |  |  |  |  |  | $\begin{aligned} & \mathbf{2 , 3 2 5} \\ & \mathbf{2 , 3 5 0} \\ & \mathbf{2} 375 \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  | 4,400 |  |  |  |  |  | 4,450 | 664 | 664 | 664 | 664 |  |  |
| 1,000 | 1,025 | 152 | 152 | 152 | 152 |  | 2,400 2,425 |  | $\begin{aligned} & 362 \\ & 366 \\ & 369 \end{aligned}$ | $\begin{aligned} & 362 \\ & 366 \\ & 369 \end{aligned}$ | $\begin{aligned} & 362 \\ & 366 \\ & 369 \end{aligned}$ | $\begin{aligned} & 362 \\ & 366 \\ & 369 \end{aligned}$ | 4,4504,5004,550 | $\begin{aligned} & 4,500 \\ & 4,550 \end{aligned}$ | 671679686 | 671679686 | 671679686 | $\begin{aligned} & 671 \\ & 679 \\ & 686 \end{aligned}$ |
| 1,025 | 1,050 | 156 | 156 | 156 | 156 | 2,425 | 2,450 |  |  |  |  |  |  |  |  |  |  |  |
| 1,050 | 1,075 | 159 | 159 | 159 | 159 |  |  | 694 |  |  |  |  |  |  |  |  |  |  |
| 1,075 | 1,100 | 163 | 163 | 163 | 163 |  |  | $\begin{aligned} & 369 \\ & 373 \end{aligned}$ | 4,600 4,650 |  |  |  | 694 | 694 | $\begin{aligned} & 694 \\ & 701 \\ & 709 \\ & 716 \end{aligned}$ |  |  |  |
| 1,100 | 1,125 | 167 | 167 | 167 | 167 |  |  |  |  |  |  |  |  | 4,650 |  | 4,700 | 701 | 701 | 701 |
| 1,125 | 1,150 | 171 | 171 | 171 | 171 | 2,525 |  |  |  |  |  | 4,700 | 4,750 | 709 |  | 709 | 709 |  |
| 1,150 | 1,175 | 174 | 174 | 174 | 174 | 2,550 | $\begin{aligned} & \mathbf{2 , 5 5 0} 5 \\ & \mathbf{2 , 5 7 5} \end{aligned}$ | $\begin{aligned} & 381 \\ & 384 \\ & 388 \end{aligned}$ | $\begin{aligned} & 381 \\ & 384 \\ & 388 \end{aligned}$ | $\begin{aligned} & 381 \\ & 384 \end{aligned}$ | $\begin{aligned} & 381 \\ & 388 \\ & 388 \end{aligned}$ | 4,750 | 4,800 | 71 |  | 71 | 716 |  |
| 1,175 | 1,200 | 178 | 178 | 178 | 178 |  |  |  |  |  |  | 4,800 4,850 |  | 724 | 724 | 724 | 724 |  |
| 1,200 | 1,225 | 182 | 182 | 182 | 182 | $\mathbf{2 , 6 0 0}$ $\mathbf{2 , 6 2 5}$ <br> $\mathbf{2 , 6 2 5}$ $\mathbf{2 , 6 5 0}$ <br> $\mathbf{2}, 650$ $\mathbf{2 , 6 7 5}$ <br> $\mathbf{2}, 675$ $\mathbf{2 , 7 0 0}$ |  | $\begin{aligned} & 392 \\ & 396 \\ & 399 \\ & 403 \end{aligned}$ | $\begin{aligned} & 392 \\ & 396 \\ & 399 \\ & 403 \end{aligned}$ | $\begin{aligned} & 392 \\ & 396 \\ & 399 \\ & 493 \end{aligned}$ | $\begin{aligned} & 392 \\ & 396 \\ & 399 \\ & 403 \end{aligned}$ |  | 4,900 | 731 | 731 | 731 | 731 |  |
| 1,225 | 1,250 | 186 | 186 | 186 | 186 |  |  | $\begin{array}{ll}\mathbf{4 , 9 0 0} & \mathbf{4 , 9 5 0} \\ \mathbf{4 , 9 5 0} & \mathbf{5 , 0 0 0}\end{array}$ |  |  |  | $\begin{aligned} & 739 \\ & 746 \end{aligned}$ | 739746 | 739746 | $\begin{aligned} & 739 \\ & 746 \end{aligned}$ |  |  |  |
| 1,250 | 1,275 | 189 | 189 | 189 | 189 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1,275 | 1,300 | 193 | 193 | 193 | 193 |  |  | Continued on next page |  |  |  |  |  |  |  |  |  |  |

[^2]| If Form 1040A, line 22 , is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married filing jointly Your | Married filing separately tax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ | $\begin{array}{\|l\|} \text { At } \\ \text { least } \end{array}$ | But <br> less <br> than | Single | Married <br> filing <br> jointly <br> Your ta | Married filing separately tax is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { tha } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married filing separately tax is- | Head of a house hold |
| 5,000 |  |  |  |  |  | 8,000 |  |  |  |  |  | 11,000 |  |  |  |  |  |
| 5,000 | 5,050 | 754 | 754 | 754 | 754 | 8,000 | 8,050 | 1,204 | 1,204 | 1,204 | 1,204 | 11,0 | 11,050 | 1,654 | 1,654 | 1,654 | 1,654 |
| 5,050 | 5,100 | 761 | 761 | 761 | 761 | 8,050 | 8,100 | 1,211 | 1,211 | 1,211 | 1,211 | 11,050 | 11,100 | 1,661 | 1,661 | 1,661 | 1,661 |
| 5,100 | 5,150 | 769 | 769 | 769 | 769 | 8,100 | 8,150 | 1,219 | 1,219 | 1,219 | 1,219 | 11,100 | 11,150 | 1,669 | 1,669 | 1,669 | 1,669 |
| 5,150 | 5,200 | 776 | 776 | 776 | 776 | 8,150 | 8,200 | 1,226 | 1,226 | 1,226 | 1,226 | 11,150 | 11,200 | 1,676 | 1,676 | 1,676 | 1,676 |
| 5,200 | 5,250 $\mathbf{5} 300$ | 784 | 784 | 784 | 784 | 8,200 | 8,250 | 1,234 | 1,234 | 1,234 | 1,234 | 11,200 | 11,250 11,300 | 1,684 | 1,684 | 1,684 | 1,684 |
| 5,300 | 5,350 | 799 | 799 | 799 | 799 | 8,300 | 8,350 | 1,249 | 1,249 | 1,249 | 1,249 | 11,300 | 11,350 | 1,699 | 1,699 | 1,699 | 1,699 |
| 5,350 | 5,400 | 806 | 806 | 806 | 806 | 8,350 | 8,400 | 1,256 | 1,256 | 1,256 | 1,256 | 11,350 | 11,400 | 1,706 | 1,706 | 1,706 | 1,706 |
| 5,400 | 5,450 | 814 | 814 | 814 | 814 | 8,400 | 8,450 | 1,264 | 1,264 | 1,264 | 1,264 | 11,400 | 11,450 | 1,714 | 1,714 | 1,714 | 1,714 |
| 5,450 | 5,500 | 821 | 821 | 821 | 821 | 8,450 | 8,500 | 1,271 | 1,271 | 1,271 | 1,271 | 11,450 | 11,500 | 1,721 | 1,721 | 1,721 | 1,721 |
| 5,500 | 5,550 | 829 | 829 | 829 | 829 | 8,500 | 8,550 | 1,279 | 1,279 | 1,279 | 1,279 | 11,500 | 11,550 | 1,729 | 1,729 | 1,729 | 1,729 |
| 5,550 | 5,600 | 836 | 836 | 836 | 836 | 8,550 | 8,600 | 1,286 | 1,286 | 1,286 | 1,286 | 11,550 | 11,600 | 1,736 | 1,736 | 1,736 | 1,736 |
| 5,600 | 5,650 | 844 | 844 | 844 | 844 | 8,600 | 8,650 | 1,294 | 1,294 | 1,294 | 1,294 | 11,600 | 11,650 | 1,744 | 1,744 | 1,744 | 1,744 |
| 5,650 | 5,700 | 851 | 851 | 851 | 851 | 8,650 | 8,700 | 1,301 | 1,301 | 1,301 | 1,301 | 11,650 | 11,700 | 1,751 | 1,751 | 1,751 | 1,751 |
| 5,700 | 5,750 | 859 | 859 | 859 | 859 | 8,700 | 8,750 | 1,309 | 1,309 | 1,309 | 1,309 | 11,700 | 11,750 | 1,759 | 1,759 | 1,759 | 1,759 |
| 5,750 | 5,800 | 866 | 866 | 866 | 866 | 8,750 | 8,800 | 1,316 | 1,316 | 1,316 | 1,316 | 11,750 | 11,800 | 1,766 | 1,766 | 1,766 | 1,766 |
| 5,800 | 5,850 | 874 | 874 | 874 | 874 | 8,800 | 8,850 | 1,324 | 1,324 | 1,324 | 1,324 | 11,800 | 11,850 | 1,774 | 1,774 | 1,774 | 1,774 |
| 5,850 | 5,900 | 881 | 881 | 881 | 881 | 8,850 | 8,900 | 1,331 | 1,331 | 1,331 | 1,331 | 11,850 | 11,900 | 1,781 | 1,781 | 1,781 | 1,781 |
| 5,900 | 5,950 | 889 | 889 | 889 | 889 | 8,900 | 8,950 | 1,339 | 1,339 | 1,339 | 1,339 | 11,900 | 11,950 | 1,789 | 1,789 | 1,789 | 1,789 |
| 5,950 | 6,000 | 896 | 896 | 896 | 896 | 8,950 | 9,000 | 1,346 | 1,346 | 1,346 | 1,346 | 11,950 | 12,000 | 1,796 | 1,796 | 1,796 | 1,796 |
| 6,000 |  |  |  |  |  | 9,000 |  |  |  |  |  | 12,000 |  |  |  |  |  |
| 6,000 | 6,050 | 904 | 904 | 904 | 904 | 9,000 | 9,050 | 1,354 | 1,354 | 1,354 | 1,354 | 12,000 | 12,050 | 1,804 | 1,804 | 1,804 | 1,804 |
| 6,050 | 6,100 | 911 | 911 | 911 | 911 | 9,050 | 9,100 | 1,361 | 1,361 | 1,361 | 1,361 | 12,050 | 12,100 | 1,811 | 1,811 | 1,811 | 1,811 |
| 6,100 | 6,150 | 919 | 919 | 919 | 919 | 9,100 | 9,150 | 1,369 | 1,369 | 1,369 | 1,369 | 12,100 | 12,150 | 1,819 | 1,819 | 1,819 | 1,819 |
| 6,150 | 6,200 | 926 | 926 | 926 | 926 | 9,150 | 9,200 | 1,376 | 1,376 | 1,376 | 1,376 | 12,150 | 12,200 | 1,826 | 1,826 | 1,826 | 1,826 |
| 6,200 | 6,250 | 934 | 934 | 934 | 934 | 9,200 | 9,250 | 1,384 | 1,384 | 1,384 | 1,384 | 12,200 | 12,250 | 1,834 | 1,834 | 1,834 | 1,834 |
| 6,250 | 6,300 | 941 | 941 | 941 | 941 | 9,250 | 9,300 | 1,391 | 1,391 | 1,391 | 1,391 | 12,250 | 12,300 | 1,841 | 1,841 | 1,841 | 1,841 |
| 6,300 | 6,350 | 949 | 949 | 949 | 949 | 9,300 | 9,350 | 1,399 | 1,399 | 1,399 | 1,399 | 12,300 | 12,350 | 1,849 | 1,849 | 1,849 | 1,849 |
| 6,350 | 6,400 | 956 | 956 | 956 | 956 | 9,350 | 9,400 | 1,406 | 1,406 | 1,406 | 1,406 | 12,350 | 12,400 | 1,856 | 1,856 | 1,856 | 1,856 |
| 6,400 | 6,450 | 964 | 964 | 964 | 964 | 9,400 | 9,450 | 1,414 | 1,414 | 1,414 | 1,414 | 12,400 | 12,450 | 1,864 | 1,864 | 1,864 | 1,864 |
| 6,450 | 6,500 | 971 | 971 | 971 | 971 | 9,450 | 9,500 | 1,421 | 1,421 | 1,421 | 1,421 | 12,450 | 12,500 | 1,871 | 1,871 | 1,871 | 1,871 |
| 6,500 | 6,550 | 979 | 979 | 979 | 979 | 9,500 | 9,550 | 1,429 | 1,429 | 1,429 | 1,429 | 12,500 | 12,550 | 1,879 | 1,879 | 1,879 | 1,879 |
| 6,550 | 6,600 | 986 | 986 | 986 | 986 | 9,550 | 9,600 | 1,436 | 1,436 | 1,436 | 1,436 | 12,550 | 12,600 | 1,886 | 1,886 | 1,886 | 1,886 |
| 6,600 | 6,650 | 994 | 994 | 994 | 994 | 9,600 | 9,650 | 1,444 | 1,444 | 1,444 | 1,444 | 12,600 | 12,650 | 1,894 | 1,894 | 1,894 | 1,894 |
| 6,650 | 6,700 | 1,001 | 1,001 | 1,001 | 1,001 | 9,650 | 9,700 | 1,451 | 1,451 | 1,451 | 1,451 | 12,650 | 12,700 | 1,901 | 1,901 | 1,901 | 1,901 |
| 6,700 | 6,750 | 1,009 | 1,009 | 1,009 | 1,009 | 9,700 | 9,750 | 1,459 | 1,459 | 1,459 | 1,459 | 12,700 | 12,750 | 1,909 | 1,909 | 1,909 | 1,909 |
| 6,750 | 6,800 | 1,016 | 1,016 | 1,016 | 1,016 | 9,750 | 9,800 | 1,466 | 1,466 | 1,466 | 1,466 | 12,750 | 12,800 | 1,916 | 1,916 | 1,916 | 1,916 |
| 6,800 | 6,850 | 1,024 | 1,024 | 1,024 | 1,024 | 9,800 | 9,850 | 1,474 | 1,474 | 1,474 | 1,474 | 12,800 | 12,850 | 1,924 | 1,924 | 1,924 | 1,924 |
| 6,850 | 6,900 | 1,031 | 1,031 | 1,031 | 1,031 | 9,850 | 9,900 | 1,481 | 1,481 | 1,481 | 1,481 | 12,850 | 12,900 | 1,931 | 1,931 | 1,931 | 1,931 |
| 6,900 | 6,950 | 1,039 | 1,039 | 1,039 | 1,039 | 9,900 | 9,950 | 1,489 | 1,489 | 1,489 | 1,489 | 12,900 | 12,950 | 1,939 | 1,939 | 1,939 | 1,939 |
| 6,950 | 7,000 | 1,046 | 1,046 | 1,046 | 1,046 | 9,950 | 10,000 | 1,496 | 1,496 | 1,496 | 1,496 | 12,950 | 13,000 | 1,946 | 1,946 | 1,946 | 1,946 |
| 7,000 |  |  |  |  |  | 10,000 |  |  |  |  |  | 13,000 |  |  |  |  |  |
| 7,000 | 7,050 | 1,054 | 1,054 | 1,054 | 1,054 | 10,000 | 10,050 | 1,504 | 1,504 | 1,504 | 1,504 | 13,000 | 13,050 | 1,954 | 1,954 | 1,954 | 1,954 |
| 7,050 | 7,100 | 1,061 | 1,061 | 1,061 | 1,061 | 10,050 | 10,100 | 1,511 | 1,511 | 1,511 | 1,511 | 13,050 | 13,100 | 1,961 | 1,961 | 1,961 | 1,961 |
| 7,100 | 7,150 | 1,069 | 1,069 | 1,069 | 1,069 | 10,100 | 10,150 | 1,519 | 1,519 | 1,519 | 1,519 | 13,100 | 13,150 | 1,969 | 1,969 | 1,969 | 1,969 |
| 7,150 | 7,200 | 1,076 | 1,076 | 1,076 | 1,076 | 10,150 | 10,200 | 1,526 | 1,526 | 1,526 | 1,526 | 13,150 | 13,200 | 1,976 | 1,976 | 1,976 | 1,976 |
| 7,200 | 7,250 | 1,084 | 1,084 | 1,084 | 1,084 | 10,200 | 10,250 | 1,534 | 1,534 | 1,534 | 1,534 | 13,200 | 13,250 | 1,984 | 1,984 | 1,984 | 1,984 |
| 7,250 | 7,300 | 1,091 | 1,091 | 1,091 | 1,091 | 10,250 | 10,300 | 1,541 | 1,541 | 1,541 | 1,541 | 13,250 | 13,300 | 1,991 | 1,991 | 1,991 | 1,991 |
| 7,300 | 7,350 | 1,099 | 1,099 | 1,099 | 1,099 | 10,300 | 10,350 | 1,549 | 1,549 | 1,549 | 1,549 | 13,300 | 13,350 | 1,999 | 1,999 | 1,999 | 1,999 |
| 7,350 | 7,400 | 1,106 | 1,106 | 1,106 | 1,106 | 10,350 | 10,400 | 1,556 | 1,556 | 1,556 | 1,556 | 13,350 | 13,400 | 2,006 | 2,006 | 2,006 | 2,006 |
| 7,400 | 7,450 | 1,114 | 1,114 | 1,114 | 1,114 | 10,400 | 10,450 | 1,564 | 1,564 | 1,564 | 1,564 | 13,400 | 13,450 | 2,014 | 2,014 | 2,014 | 2,014 |
| 7,450 | 7,500 | 1,121 | 1,121 | 1,121 | 1,121 | 10,450 | 10,500 | 1,571 | 1,571 | 1,571 | 1,571 | 13,450 | 13,500 | 2,021 | 2,021 | 2,021 | 2,021 |
| 7,500 | 7,550 | 1,129 | 1,129 | 1,129 | 1,129 | 10,500 | 10,550 | 1,579 | 1,579 | 1,579 | 1,579 | 13,500 | 13,550 | 2,029 | 2,029 | 2,029 | 2,029 |
| 7,550 | 7,600 | 1,136 | 1,136 | 1,136 | 1,136 | 10,550 | 10,600 | 1,586 | 1,586 | 1,586 | 1,586 | 13,550 | 13,600 | 2,036 | 2,036 | 2,036 | 2,036 |
| 7,600 | 7,650 | 1,144 | 1,144 | 1,144 | 1,144 | 10,600 | 10,650 | 1,594 | 1,594 | 1,594 | 1,594 | 13,600 | 13,650 | 2,044 | 2,044 | 2,044 | 2,044 |
| 7,650 | 7,700 | 1,151 | 1,151 | 1,151 | 1,151 | 10,650 | 10,700 | 1,601 | 1,601 | 1,601 | 1,601 | 13,650 | 13,700 | 2,051 | 2,051 | 2,051 | 2,051 |
| 7,700 | 7,750 | 1,159 | 1,159 | 1,159 | 1,159 | 10,700 | 10,750 | 1,609 | 1,609 | 1,609 | 1,609 | 13,700 | 13,750 | 2,059 | 2,059 | 2,059 | 2,059 |
| 7,750 | 7,800 | 1,166 | 1,166 | 1,166 | 1,166 | 10,750 | 10,800 | 1,616 | 1,616 | 1,616 | 1,616 | 13,750 | 13,800 | 2,066 | 2,066 | 2,066 | 2,066 |
| 7,800 | 7,850 | 1,174 | 1,174 | 1,174 | 1,174 | 10,800 | 10,850 | 1,624 | 1,624 | 1,624 | 1,624 | 13,800 | 13,850 | 2,074 | 2,074 | 2,074 | 2,074 |
| 7,850 | 7,900 | 1,181 | 1,181 | 1,181 | 1,181 | 10,850 | 10,900 | 1,631 | 1,631 | 1,631 | 1,631 | 13,850 | 13,900 | 2,081 | 2,081 | 2,081 | 2,081 |
| 7,900 | 7,950 | 1,189 | 1,189 | 1,189 | 1,189 | 10,900 | 10,950 | 1,639 | 1,639 | 1,639 | 1,639 | 13,900 | 13,950 | 2,089 | 2,089 | 2,089 | 2,089 |
| 7,950 | 8,000 | 1,196 | 1,196 | 1,196 | 1,196 | 10,950 | 11,000 | 1,646 | 1,646 | 1,646 | 1,646 | 13,950 | 14,000 | 2,096 | 2,096 | 2,096 | 2,096 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | Continued on next page |  |  |  |  |  |

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| If Form line 22, | $\begin{aligned} & \text { 1040A, } \\ & \text { is- } \end{aligned}$ | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But <br> less than | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> ax is- | Head of a household | At least | But <br> less <br> than | Single | Married <br> filing <br> jointly <br> Your ta | Married <br> filing <br> sepa- <br> rately <br> $x$ is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { than } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married filing separately ax is- | Head of a household |
| 14,000 |  |  |  |  |  | 17,000 |  |  |  |  |  | 20,000 |  |  |  |  |  |
| 14,000 | 14,050 | 2,104 | 2,104 | 2,104 | 2,104 | 17,000 | 17,050 | 2,554 | 2,554 | 2,554 | 2,554 | 20,000 | 20,050 | 3,004 | 3,004 | 3,280 | 3,004 |
| 14,050 14,100 | 14,100 | 2,111 | 2,111 | 2,111 | 2,111 | 17,050 | 17,100 | 2,561 | 2,561 | 2,561 | 2,561 | 20,050 $\mathbf{2 0 , 1 0 0}$ | 20,100 | 3,011 3,019 | 3,011 3,019 | 3,294 | 3,011 3,019 |
| 14,150 | 14,200 | 2,126 | 2,126 | 2,126 | 2,126 | 17,150 | 17,200 | 2,576 | 2,576 | 2,576 | 2,576 | 20,150 | 20,200 | 3,026 | 3,026 | 3,322 | 3,026 |
| 14,200 | 14,250 | 2,134 | 2,134 | 2,134 | 2,134 | 17,200 | 17,250 | 2,584 | 2,584 | 2,584 | 2,584 | 20,2 | 20,250 | 3,034 | 3,034 | 3,336 | 3,034 |
| 14,250 | 14,300 | 2,141 | 2,141 | 2,141 | 2,141 | 17,250 | 17,300 | 2,591 | 2,591 | 2,591 | 2,591 | 20,250 | 20,300 | 3,041 | 3,041 | 3,350 | 3,041 |
| 14,300 | 14,350 | 2,149 | 2,149 | 2,149 | 2,149 | 17,300 | 17,350 | 2,599 | 2,599 | 2,599 | 2,599 | 20,300 | 20,350 | 3,049 | 3,049 | 3,364 | 3,049 |
| 14,350 | 14,400 | 2,156 | 2,156 | 2,156 | 2,156 | 17,350 | 17,400 | 2,606 | 2,606 | 2,606 | 2,606 | 20,350 | 20,400 | 3,056 | 3,056 | 3,378 | 3,056 |
| 14,400 | 14,450 | 2,164 | 2,164 | 2,164 | 2,164 | 17,400 | 17,450 | 2,614 | 2,614 | 2,614 | 2,614 | 20,400 | 20,450 | 3,064 | 3,064 | 3,392 | 3,064 |
| 14,450 | 14,500 | 2,171 | 2,171 | 2,171 | 2,171 | 17,450 | 17,500 | 2,621 | 2,621 | 2,621 | 2,621 | 20,450 | 20,500 | 3,071 | 3,071 | 3,406 | 3,071 |
| 14,500 | 14,550 | 2,179 | 2,179 | 2,179 | 2,179 | 17,500 | 17,550 | 2,629 | 2,629 | 2,629 | 2,629 | 20,500 | 20,550 | 3,079 | 3,079 | 3,420 | 3,079 |
| 14,550 | 14,600 | 2,186 | 2,186 | 2,186 | 2,186 | 17,550 | 17,600 | 2,636 | 2,636 | 2,636 | 2,636 | 20,550 | 20,600 | 3,086 | 3,086 | 3,434 | 3,086 |
| 14,600 | 14,650 | 2,194 | 2,194 | 2,194 | 2,194 | 17,600 | 17,650 | 2,644 | 2,644 | 2,644 | 2,644 | 20,600 | 20,650 | 3,094 | 3,094 | 3,448 | 3,094 |
| 14,650 | 14,700 | 2,201 | 2,201 | 2,201 | 2,201 | 17,650 | 17,700 | 2,651 | 2,651 | 2,651 | 2,651 | 20,650 | 20,700 | 3,101 | 3,101 | 3,462 | 3,101 |
| 14,700 | 14,750 | 2,209 | 2,209 | 2,209 | 2,209 | 17,700 | 17,750 | 2,659 | 2,659 | 2,659 | 2,659 | 20,700 | 20,750 | 3,109 | 3,109 | 3,476 | 3,109 |
| 14,750 | 14,800 | 2,216 | 2,216 | 2,216 | 2,216 | 17,750 | 17,800 | 2,666 | 2,666 | 2,666 | 2,666 | 20,750 | 20,800 | 3,116 | 3,116 | 3,490 | 3,116 |
| 14,800 | 14,850 | 2,224 | 2,224 | 2,224 | 2,224 | 17,800 | 17,850 | 2,674 | 2,674 | 2,674 | 2,674 | 20,800 | 20,850 | 3,124 | 3,124 | 3,504 | 3,124 |
| 14,850 | 14,900 | 2,231 | 2,231 | 2,231 | 2,231 | 17,850 | 17,900 | 2,681 | 2,681 | 2,681 | 2,681 | 20,850 | 20,900 | 3,131 | 3,131 | 3,518 | 3,131 |
| 14,900 | 14,950 | 2,239 | 2,239 | 2,239 | 2,239 | 17,900 | 17,950 | 2,689 | 2,689 | 2,692 | 2,689 | 20,900 | 20,950 | 3,139 | 3,139 | 3,532 | 3,139 |
| 14,950 | 15,000 | 2,246 | 2,246 | 2,246 | 2,246 | 17,950 | 18,000 | 2,696 | 2,696 | 2,706 | 2,696 | 20,950 | 21,000 | 3,146 | 3,146 | 3,546 | 3,146 |
| 15,000 |  |  |  |  |  | 18,000 |  |  |  |  |  | 21,000 |  |  |  |  |  |
| 15,000 | 15,050 | 2,254 | 2,254 | 2,254 | 2,254 | 18,000 | 18,050 | 2,704 | 2,704 | 2,720 | 2,704 | 21,000 | 21,050 | 3,154 | 3,154 | 3,560 | 3,154 |
| 15,050 | 15,100 | 2,261 | 2,261 | 2,261 | 2,261 | 18,050 | 18,100 | 2,711 | 2,711 | 2,734 | 2,711 | 21,050 | 21,100 | 3,161 | 3,161 | 3,574 | 3,161 |
| 15,100 | 15,150 | 2,269 | 2,269 | 2,269 | 2,269 | 18,100 | 18,150 | 2,719 | 2,719 | 2,748 | 2,719 | 21,100 | 21,150 | 3,169 | 3,169 | 3,588 | 3,169 |
| 15,150 | 15,200 | 2,276 | 2,276 | 2,276 | 2,276 | 18,150 | 18,200 | 2,726 | 2,726 | 2,762 | 2,726 | 21,150 | 21,200 | 3,176 | 3,176 | 3,602 | 3,176 |
| 15,200 | 15,250 | 2,284 | 2,284 | 2,284 | 2,284 | 18,200 | 18,250 | 2,734 | 2,734 | 2,776 | 2,734 | 21,200 | 21,250 | 3,184 | 3,184 | 3,616 | 3,184 |
| 15,250 | 15,300 | 2,291 | 2,291 | 2,291 | 2,291 | 18,250 | 18,300 | 2,741 | 2,741 | 2,790 | 2,741 | 21,250 | 21,300 | 3,191 | 3,191 | 3,630 | 3,191 |
| 15,300 | 15,350 | 2,299 | 2,299 | 2,299 | 2,299 | 18,300 | 18,350 | 2,749 | 2,749 | 2,804 | 2,749 | 21,300 | 21,350 | 3,199 | 3,199 | 3,644 | 3,199 |
| 15,350 | 15,400 | 2,306 | 2,306 | 2,306 | 2,306 | 18,350 | 18,400 | 2,756 | 2,756 | 2,818 | 2,756 | 21,350 | 21,400 | 3,206 | 3,206 | 3,658 | 3,206 |
| 15,400 | 15,450 | 2,314 | 2,314 | 2,314 | 2,314 | 18,400 | 18,450 | 2,764 | 2,764 | 2,832 | 2,764 | 21,400 | 21,450 | 3,214 | 3,214 | 3,672 | 3,214 |
| 15,450 | 15,500 | 2,321 | 2,321 | 2,321 | 2,321 | 18,450 | 18,500 | 2,771 | 2,771 | 2,846 | 2,771 | 21,450 | 21,500 | 3,225 | 3,221 | 3,686 | 3,221 |
| 15,500 | 15,550 | 2,329 | 2,329 | 2,329 | 2,329 | 18,500 | 18,550 | 2,779 | 2,779 | 2,860 | 2,779 | 21,500 | 21,550 | 3,239 | 3,229 | 3,700 | 3,229 |
| 15,550 | 15,600 | 2,336 | 2,336 | 2,336 | 2,336 | 18,550 | 18,600 | 2,786 | 2,786 | 2,874 | 2,786 | 21,550 | 21,600 | 3,253 | 3,236 | 3,714 | 3,236 |
| 15,600 | 15,650 | 2,344 | 2,344 | 2,344 | 2,344 | 18,600 | 18,650 | 2,794 | 2,794 | 2,888 | 2,794 | 21,600 | 21,650 | 3,267 | 3,244 | 3,728 | 3,244 |
| 15,650 | 15,700 | 2,351 | 2,351 | 2,351 | 2,351 | 18,650 | 18,700 | 2,801 | 2,801 | 2,902 | 2,801 | 21,650 | 21,700 | 3,281 | 3,251 | 3,742 | 3,251 |
| 15,700 | 15,750 | 2,359 | 2,359 | 2,359 | 2,359 | 18,700 | 18,750 | 2,809 | 2,809 | 2,916 | 2,809 | 21,700 | 21,750 | 3,295 | 3,259 | 3,756 | 3,259 |
| 15,750 | 15,800 | 2,366 | 2,366 | 2,366 | 2,366 | 18,750 | 18,800 | 2,816 | 2,816 | 2,930 | 2,816 | 21,750 | 21,800 | 3,309 | 3,266 | 3,770 | 3,266 |
| 15,800 | 15,850 | 2,374 | 2,374 | 2,374 | 2,374 | 18,800 | 18,850 | 2,824 | 2,824 | 2,944 | 2,824 | 21,800 | 21,850 | 3,323 | 3,274 | 3,784 | 3,274 |
| 15,850 | 15,900 | 2,381 | 2,381 | 2,381 | 2,381 | 18,850 | 18,900 | 2,831 | 2,831 | 2,958 | 2,831 | 21,850 | 21,900 | 3,337 | 3,281 | 3,798 | 3,281 |
| 15,900 | 15,950 | 2,389 | 2,389 | 2,389 | 2,389 | 18,900 | 18,950 | 2,839 | 2,839 | 2,972 | 2,839 | 21,900 | 21,950 | 3,351 | 3,289 | 3,812 | 3,289 |
| 15,950 | 16,000 | 2,396 | 2,396 | 2,396 | 2,396 | 18,950 | 19,000 | 2,846 | 2,846 | 2,986 | 2,846 | 21,950 | 22,000 | 3,365 | 3,296 | 3,826 | 3,296 |
| 16,000 |  |  |  |  |  | 19,000 |  |  |  |  |  | 22,000 |  |  |  |  |  |
| 16,000 | 16,050 | 2,404 | 2,404 | 2,404 | 2,404 | 19,000 | 19,050 | 2,854 | 2,854 | 3,000 | 2,854 | 22,000 | 22,050 | 3,379 | 3,304 | 3,840 | 3,304 |
| 16,050 | 16,100 | 2,411 | 2,411 | 2,411 | 2,411 | 19,050 | 19,100 | 2,861 | 2,861 | 3,014 | 2,861 | 22,050 | 22,100 | 3,393 | 3,311 | 3,854 | 3,311 |
| 16,100 | 16,150 | 2,419 | 2,419 | 2,419 | 2,419 | 19,100 | 19,150 | 2,869 | 2,869 | 3,028 | 2,869 | 22,100 | 22,150 | 3,407 | 3,319 | 3,868 | 3,319 |
| 16,150 | 16,200 | 2,426 | 2,426 | 2,426 | 2,426 | 19,150 | 19,200 | 2,876 | 2,876 | 3,042 | 2,876 | 22,150 | 22,200 | 3,421 | 3,326 | 3,882 | 3,326 |
| 16,200 | 16,250 | 2,434 | 2,434 | 2,434 | 2,434 | 19,200 | 19,250 | 2,884 | 2,884 | 3,056 | 2,884 | 22,200 | 22,250 | 3,435 | 3,334 | 3,896 | 3,334 |
| 16,250 | 16,300 | 2,441 | 2,441 | 2,441 | 2,441 | 19,250 | 19,300 | 2,891 | 2,891 | 3,070 | 2,891 | 22,250 | 22,300 | 3,449 | 3,341 | 3,910 | 3,341 |
| 16,300 | 16,350 | 2,449 | 2,449 | 2,449 | 2,449 | 19,300 | 19,350 | 2,899 | 2,899 | 3,084 | 2,899 | 22,300 | 22,350 | 3,463 | 3,349 | 3,924 | 3,349 |
| 16,350 | 16,400 | 2,456 | 2,456 | 2,456 | 2,456 | 19,350 | 19,400 | 2,906 | 2,906 | 3,098 | 2,906 | 22,350 | 22,400 | 3,477 | 3,356 | 3,938 | 3,356 |
| 16,400 | 16,450 | 2,464 | 2,464 | 2,464 | 2,464 | 19,400 | 19,450 | 2,914 | 2,914 | 3,112 | 2,914 | 22,400 | 22,450 | 3,491 | 3,364 | 3,952 | 3,364 |
| 16,450 | 16,500 | 2,471 | 2,471 | 2,471 | 2,471 | 19,450 | 19,500 | 2,921 | 2,921 | 3,126 | 2,921 | 22,450 | 22,500 | 3,505 | 3,371 | 3,966 | 3,371 |
| 16,500 | 16,550 | 2,479 | 2,479 | 2,479 | 2,479 | 19,500 | 19,550 | 2,929 | 2,929 | 3,140 | 2,929 | 22,500 | 22,550 | 3,519 | 3,379 | 3,980 | 3,379 |
| 16,550 | 16,600 | 2,486 | 2,486 | 2,486 | 2,486 | 19,550 | 19,600 | 2,936 | 2,936 | 3,154 | 2,936 | 22,550 | 22,600 | 3,533 | 3,386 | 3,994 | 3,386 |
| 16,600 | 16,650 | 2,494 | 2,494 | 2,494 | 2,494 | 19,600 | 19,650 | 2,944 | 2,944 | 3,168 | 2,944 | 22,600 | 22,650 | 3,547 | 3,394 | 4,008 | 3,394 |
| 16,650 | 16,700 | 2,501 | 2,501 | 2,501 | 2,501 | 19,650 | 19,700 | 2,951 | 2,951 | 3,182 | 2,951 | 22,650 | 22,700 | 3,561 | 3,401 | 4,022 | 3,401 |
| 16,700 | 16,750 | 2,509 | 2,509 | 2,509 | 2,509 | 19,700 | 19,750 | 2,959 | 2,959 | 3,196 | 2,959 | 22,700 | 22,750 | 3,575 | 3,409 | 4,036 | 3,409 |
| 16,750 | 16,800 | 2,516 | 2,516 | 2,516 | 2,516 | 19,750 | 19,800 | 2,966 | 2,966 | 3,210 | 2,966 | 22,750 | 22,800 | 3,589 | 3,416 | 4,050 | 3,416 |
| 16,800 | 16,850 | 2,524 | 2,524 | 2,524 | 2,524 | 19,800 | 19,850 | 2,974 | 2,974 | 3,224 | 2,974 | 22,800 | 22,850 | 3,603 | 3,424 | 4,064 | 3,424 |
| 16,850 | 16,900 | 2,531 | 2,531 | 2,531 | 2,531 | 19,850 | 19,900 | 2,981 | 2,981 | 3,238 | 2,981 | 22,850 | 22,900 | 3,617 | 3,431 | 4,078 | 3,431 |
| 16,900 | 16,950 | 2,539 | 2,539 | 2,539 | 2,539 | 19,900 | 19,950 | 2,989 | 2,989 | 3,252 | 2,989 | 22,900 | 22,950 | 3,631 | 3,439 | 4,092 | 3,439 |
| 16,950 | 17,000 | 2,546 | 2,546 | 2,546 | 2,546 | 19,950 | 20,000 | 2,996 | 2,996 | 3,266 | 2,996 | 22,950 | 23,000 | 3,645 | 3,446 | 4,106 | 3,446 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | Continued on next page |  |  |  |  |  |



Page 52
1992 Tax Table-Continued

| If Form line 22 | $\begin{aligned} & \text { 1040A, } \\ & \text { is- } \end{aligned}$ | And you are- |  |  |  | If Form 1040A, line 22 , is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But less than | Single | Married <br> filing <br> jointly <br> Your t | Married <br> filing <br> sepa- <br> rately <br> $x$ is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { tha } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married <br> filing <br> sepa- <br> rately <br> x is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { tha } \end{aligned}$ | Single | Married <br> filing <br> jointly <br> Your | Married filing separately tax is- | $\begin{aligned} & \text { Head } \\ & \text { of a } \\ & \text { house- } \\ & \text { hold } \end{aligned}$ |
| 32,000 |  |  |  |  |  | 35,000 |  |  |  |  |  | 38,000 |  |  |  |  |  |
| $\begin{aligned} & 32,000 \\ & 32,050 \end{aligned}$ | $\begin{aligned} & 32,050 \\ & 32,100 \end{aligned}$ | 6,179 6,193 | 4,804 4,811 | 6,640 6,654 | 5,230 5,244 | 35,000 | 35,050 | 7,019 | 5,254 5,261 | 7,480 7,494 | 6,070 6,084 | $\begin{aligned} & 38,000 \\ & 38,050 \end{aligned}$ | 38,050 38,100 | 7,859 7,873 | 5,993 6,007 | $\begin{aligned} & 8,320 \\ & 8,334 \end{aligned}$ | 6,910 6,924 |
| 32,100 | 32,150 | 6,207 | 4,819 | 6,668 | 5,258 | 35,100 | 35,150 | 7,047 | 5,269 | 7,508 | 6,098 | 38,100 | 38,150 | 7,887 | 6,021 | 8,348 | 6,938 |
| 32,150 | 32,200 | 6,221 | 4,826 | 6,682 | 5,272 | 35,150 | 35,200 | 7,061 | 5,276 | 7,522 | 6,112 | 38,150 | 38,200 | 7,901 | 6,035 | 8,362 | 6,952 |
| 32,200 | 32,250 | 6,235 | 4,834 | 6,696 | 5,286 | 35,200 | 35,250 | 7,075 | 5,284 | 7,536 | 6,126 | 38,200 | 38,250 | 7,915 | 6,049 | 8,376 | 6,966 |
| 32,250 | 32,300 | 6,249 | 4,841 | 6,710 | 5,300 | 35,250 | 35,300 | 7,089 | 5,291 | 7,550 | 6,140 | 38,250 | 38,300 | 7,929 | 6,063 | 8,390 | 6,980 |
| 32,300 | 32,350 | 6,263 | 4,849 | 6,724 | 5,314 | 35,300 | 35,350 | 7,103 | 5,299 | 7,564 | 6,154 | 38,300 | 38,350 | 7,943 | 6,077 | 8,404 | 6,994 |
| 32,350 | 32,400 | 6,277 | 4,856 | 6,738 | 5,328 | 35,350 | 35,400 | 7,117 | 5,306 | 7,578 | 6,168 | 38,350 | 38,400 | 7,957 | 6,091 | 8,418 | 7,008 |
| 32,400 | 32,450 | 6,291 | 4,864 | 6,752 | 5,342 | 35,400 | 35,450 | 7,131 | 5,314 | 7,592 | 6,182 | 38,400 | 38,450 | 7,971 | 6,105 | 8,432 | 7,022 |
| 32,450 | 32,500 | 6,305 | 4,871 | 6,766 | 5,356 | 35,450 | 35,500 | 7,145 | 5,321 | 7,606 | 6,196 | 38,450 | 38,500 | 7,985 | 6,119 | 8,446 | 7,036 |
| 32,500 | 32,550 | 6,319 | 4,879 | 6,780 | 5,370 | 35,500 | 35,550 | 7,159 | 5,329 | 7,620 | 6,210 | 38,500 | 38,550 | 7,999 | 6,133 | 8,460 | 7,050 |
| 32,550 | 32,600 | 6,333 | 4,886 | 6,794 | 5,384 | 35,550 | 35,600 | 7,173 | 5,336 | 7,634 | 6,224 | 38,550 | 38,600 | 8,013 | 6,147 | 8,474 | 7,064 |
| 32,600 | 32,650 | 6,347 | 4,894 | 6,808 | 5,398 | 35,600 | 35,650 | 7,187 | 5,344 | 7,648 | 6,238 | 38,600 | 38,650 | 8,027 | 6,161 | 8,488 | 7,078 |
| 32,650 | 32,700 | 6,361 | 4,901 | 6,822 | 5,412 | 35,650 | 35,700 | 7,201 | 5,351 | 7,662 | 6,252 | 38,650 | 38,700 | 8,041 | 6,175 | 8,502 | 7,092 |
| 32,700 | 32,750 | 6,375 | 4,909 | 6,836 | 5,426 | 35,700 | 35,750 | 7,215 | 5,359 | 7,676 | 6,266 | 38,700 | 38,750 | 8,055 | 6,189 | 8,516 | 7,106 |
| 32,750 | 32,800 | 6,389 | 4,916 | 6,850 | 5,440 | 35,750 | 35,800 | 7,229 | 5,366 | 7,690 | 6,280 | 38,750 | 38,800 | 8,069 | 6,203 | 8,530 | 7,120 |
| 32,800 | 32,850 | 6,403 | 4,924 | 6,864 | 5,454 | 35,800 | 35,850 | 7,243 | 5,377 | 7,704 | 6,294 | 38,800 | 38,850 | 8,083 | 6,217 | 8,544 | 7,134 |
| 32,850 | 32,900 | 6,417 | 4,931 | 6,878 | 5,468 | 35,850 | 35,900 | 7,257 | 5,391 | 7,718 | 6,308 | 38,850 | 38,900 | 8,097 | 6,231 | 8,558 | 7,148 |
| 32,900 | 32,950 | 6,431 | 4,939 | 6,892 | 5,482 | 35,900 | 35,950 | 7,271 | 5,405 | 7,732 | 6,322 | 38,900 | 38,950 | 8,111 | 6,245 | 8,572 | 7,162 |
| 32,950 | 33,000 | 6,445 | 4,946 | 6,906 | 5,496 | 35,950 | 36,000 | 7,285 | 5,419 | 7,746 | 6,336 | 38,950 | 39,000 | 8,125 | 6,259 | 8,586 | 7,176 |
| 33,000 |  |  |  |  |  | 36,000 |  |  |  |  |  | 39,000 |  |  |  |  |  |
| 33,000 | 33,050 | 6,459 | 4,954 | 6,920 | 5,510 | 36,000 | 36,050 | 7,299 | 5,433 | 7,760 | 6,350 | 39,000 |  |  |  |  | 7,190 |
| 33,050 | 33,100 | 6,473 | 4,961 | 6,934 | 5,524 | 36,050 | 36,100 | 7,313 | 5,447 | 7,774 | 6,364 | 39,050 | 39,100 | 8,153 | 6,287 | 8,614 | 7,204 |
| 33,100 | 33,150 | 6,487 | 4,969 | 6,948 | 5,538 | 36,100 | 36,150 | 7,327 | 5,461 | 7,788 | 6,378 | 39,100 | 39,150 | 8,167 | 6,301 | 8,628 | 7,218 |
| 33,150 | 33,200 | 6,501 | 4,976 | 6,962 | 5,552 | 36,150 | 36,200 | 7,341 | 5,475 | 7,802 | 6,392 | 39,150 | 39,200 | 8,181 | 6,315 | 8,642 | 7,232 |
| 33,200 | 33,250 | 6,515 | 4,984 | 6,976 | 5,566 | 36,200 | 36,250 | 7,355 | 5,489 | 7,816 | 6,406 | 39,200 | 39,250 | 8,195 | 6,329 | 8,656 | 7,246 |
| 33,250 | 33,300 | 6,529 | 4,991 | 6,990 | 5,580 | 36,250 | 36,300 | 7,369 | 5,503 | 7,830 | 6,420 | 39,250 | 39,300 | 8,209 | 6,343 | 8,670 | 7,260 |
| 33,300 | 33,350 | 6,543 | 4,999 | 7,004 | 5,594 | 36,300 | 36,350 | 7,383 | 5,517 | 7,844 | 6,434 | 39,300 | 39,350 | 8,223 | 6,357 | 8,684 | 7,274 |
| 33,350 | 33,400 | 6,557 | 5,006 | 7,018 | 5,608 | 36,350 | 36,400 | 7,397 | 5,531 | 7,858 | 6,448 | 39,350 | 39,400 | 8,237 | 6,371 | 8,698 | 7,288 |
| 33,400 | 33,450 | 6,571 | 5,014 | 7,032 | 5,622 | 36,400 | 36,450 | 7,411 | 5,545 | 7,872 | 6,462 | 39,400 | 39,450 | 8,251 | 6,385 | 8,712 | 7,302 |
| 33,450 | 33,500 | 6,585 | 5,021 | 7,046 | 5,636 | 36,450 | 36,500 | 7,425 | 5,559 | 7,886 | 6,476 | 39,450 | 39,500 | 8,265 | 6,399 | 8,726 | 7,316 |
| 33,500 | 33,550 | 6,599 | 5,029 | 7,060 | 5,650 | 36,500 | 36,550 | 7,439 | 5,573 | 7,900 | 6,490 | 39,500 | 39,550 | 8,279 | 6,413 | 8,740 | 7,330 |
| 33,550 | 33,600 | 6,613 | 5,036 | 7,074 | 5,664 | 36,550 | 36,600 | 7,453 | 5,587 | 7,914 | 6,504 | 39,550 | 39,600 | 8,293 | 6,427 | 8,754 | 7,344 |
| 33,600 | 33,650 | 6,627 | 5,044 | 7,088 | 5,678 | 36, | 36,650 | 7,467 | 5,601 | 7,928 | 6,518 | 39,600 | 39,650 | 8,307 | 6,441 | 8,768 | 7,358 |
| 33,650 | 33,700 | 6,641 | 5,051 | 7,102 | 5,692 | 36,650 | 36,700 | 7,481 | 5,615 | 7,942 | 6,532 | 39,650 | 39,700 | 8,321 | 6,455 | 8,782 | 7,372 |
| 33,700 | 33,750 | 6,655 | 5,059 | 7,116 | 5,706 | 36,700 | 36,750 | 7,495 | 5,629 | 7,956 | 6,546 | 39,700 | 39,750 | 8,335 | 6,469 | 8,796 | 7,386 |
| 33,750 | 33,800 | 6,669 | 5,066 | 7,130 | 5,720 | 36,750 | 36,800 | 7,509 | 5,643 | 7,970 | 6,560 | 39,750 | 39,800 | 8,349 | 6,483 | 8,810 | 7,400 |
| 33,800 | 33,850 | 6,683 | 5,074 | 7,144 | 5,734 | 36 | 36,850 | 7,523 | 5,657 | 7,984 | 6,574 | 39,800 | 39,850 | 8,363 | 6,497 | 8,824 | 7,414 |
| 33,850 | 33,900 | 6,697 | 5,081 | 7,158 | 5,748 | 36,850 | 36,900 | 7,537 | 5,671 | 7,998 | 6,588 | 39,850 | 39,900 | 8,377 | 6,511 | 8,838 | 7,428 |
| 33,900 | 33,950 | 6,711 | 5,089 | 7,172 | 5,762 | 36,900 | 36,950 | 7,551 | 5,685 | 8,012 | 6,602 | 39,900 | 39,950 | 8,391 | 6,525 | 8,852 | 7,442 |
| 33,950 | 34,000 | 6,725 | 5,096 | 7,186 | 5,776 | 36,950 | 37,000 | 7,565 | 5,699 | 8,026 | 6,616 | 39,950 | 40,000 | 8,405 | 6,539 | 8,866 | 7,456 |
| 34,000 |  |  |  |  |  | 37,000 |  |  |  |  |  | 40,000 |  |  |  |  |  |
| 34,000 | 34,050 | 6,739 | 5,104 | 7,200 | 5,790 | 37,000 | 37,050 | 7,579 | 5,713 | 8,040 | 6,630 | 40,000 | 40,050 | 8,419 | 6,553 | 8,880 | 7,470 |
| 34,050 | 34,100 | 6,753 | 5,111 | 7,214 | 5,804 | 37,050 | 37,100 | 7,593 | 5,727 | 8,054 | 6,644 | 40,050 | 40,100 | 8,433 | 6,567 | 8,894 | 7,484 |
| 34,100 | 34,150 | 6,767 | 5,119 | 7,228 | 5,818 | 37,100 | 37,150 | 7,607 | 5,741 | 8,068 | 6,658 | 40,100 | 40,150 | 8,447 | 6,581 | 8,908 | 7,498 |
| 34,150 | 34,200 | 6,781 | 5,126 | 7,242 | 5,832 | 37,150 | 37,200 | 7,621 | 5,755 | 8,082 | 6,672 | 40,150 | 40,200 | 8,461 | 6,595 | 8,922 | 7,512 |
| 34,200 | 34,250 | 6,795 | 5,134 | 7,256 | 5,846 | 37,200 | 37,250 | 7,635 | 5,769 | 8,096 | 6,686 | 40,200 | 40,250 | 8,475 | 6,609 | 8,936 | 7,526 |
| 34,250 | 34,300 | 6,809 | 5,141 | 7,270 | 5,860 | 37,250 | 37,300 | 7,649 | 5,783 | 8,110 | 6,700 | 40,250 | 40,300 | 8,489 | 6,623 | 8,950 | 7,540 |
| 34,300 | 34,350 | 6,823 | 5,149 | 7,284 | 5,874 | 37,300 | 37,350 | 7,663 | 5,797 | 8,124 | 6,714 | 40,300 | 40,350 | 8,503 | 6,637 | 8,964 | 7,554 |
| 34,350 | 34,400 | 6,837 | 5,156 | 7,298 | 5,888 | 37,350 | 37,400 | 7,677 | 5,811 | 8,138 | 6,728 | 40,350 | 40,400 | 8,517 | 6,651 | 8,978 | 7,568 |
| 34,400 | 34,450 | 6,851 | 5,164 | 7,312 | 5,902 | 37,400 | 37,450 | 7,691 | 5,825 | 8,152 | 6,742 | 40,400 | 40,450 | 8,531 | 6,665 | 8,992 | 7,582 |
| 34,450 | 34,500 | 6,865 | 5,171 | 7,326 | 5,916 | 37,450 | 37,500 | 7,705 | 5,839 | 8,166 | 6,756 | 40,450 | 40,500 | 8,545 | 6,679 | 9,006 | 7,596 |
| 34,500 | 34,550 | 6,879 | 5,179 | 7,340 | 5,930 | 37,500 | 37,550 | 7,719 | 5,853 | 8,180 | 6,770 | 40,500 | 40,550 | 8,559 | 6,693 | 9,020 | 7,610 |
| 34,550 | 34,600 | 6,893 | 5,186 | 7,354 | 5,944 | 37,550 | 37,600 | 7,733 | 5,867 | 8,194 | 6,784 | 40,550 | 40,600 | 8,573 | 6,707 | 9,034 | 7,624 |
| 34,600 | 34,650 | 6,907 | 5,194 | 7,368 | 5,958 | 37,600 | 37,650 | 7,747 | 5,881 | 8,208 | 6,798 | 40,600 | 40,650 | 8,587 | 6,721 | 9,048 | 7,638 |
| 34,650 | 34,700 | 6,921 | 5,201 | 7,382 | 5,972 | 37,650 | 37,700 | 7,761 | 5,895 | 8,222 | 6,812 | 40,650 | 40,700 | 8,601 | 6,735 | 9,062 | 7,652 |
| 34,700 | 34,750 | 6,935 | 5,209 | 7,396 | 5,986 | 37,700 | 37,750 | 7,775 | 5,909 | 8,236 | 6,826 | 40,700 | 40,750 | 8,615 | 6,749 | 9,076 | 7,666 |
| 34,750 | 34,800 | 6,9 | 5,216 | 7,410 | 6,000 | 37,750 | 37,800 | 7,789 | 5,923 | 8,250 | 6,8 | 40,750 | 40,800 | 8,629 | 6,763 | 9,090 | 7,680 |
| 34,800 | 34,850 | 6,963 | 5,224 | 7,424 | 6,014 | 37,800 | 37,850 | 7,803 | 5,937 | 8,264 | 6,854 | 40,800 | 40,850 | 8,643 | 6,777 | 9,104 | 7,694 |
| 34,850 | 34,900 | 6,977 | 5,231 | 7,438 | 6,028 | 37,850 | 37,900 | 7,817 | 5,951 | 8,278 | 6,868 | 40,850 | 40,900 | 8,657 | 6,791 | 9,118 | 7,708 |
| 34,900 | 34,950 | 6,991 | 5,239 | 7,452 | 6,042 | 37,900 | 37,950 | 7,831 | 5,965 | 8,292 | 6,882 | 40,900 | 40,950 | 8,671 | 6,805 | 9,132 | 7,722 |
| 34,950 | 35,000 | 7,00 | 5,24 | 7,466 | 6,056 | 37,950 | 38,000 | 7,845 | 5,9 | 8,306 | 6,8 | 40,950 | 41,000 | 8,685 | 6,819 | 9,146 | 7,736 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | Continued on next page |  |  |  |  |  |

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| 1992 Tax Table-Continued |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| If Form 1040A, line 22, is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  | If Form 1040A, line 22, is- |  | And you are- |  |  |  |
| At least | But less than | Single | Married <br> filing <br> jointly <br> Your | Married filing separately ax is- | Head of a household | At least | But less than | Single | Married <br> filing <br> jointly <br> Your | Married filing separately <br> tax is- | Head of a household | At least | $\begin{aligned} & \text { But } \\ & \text { less } \\ & \text { tha } \end{aligned}$ | Single | Married filing jointly Your | Married <br> filing <br> sepa- <br> rately <br> tax is- | Head of a house hold |
| 41,000 |  |  |  |  |  | 44,000 |  |  |  |  |  | 47,000 |  |  |  |  |  |
| 41,000 | 41,050 | 8,699 | 6,833 | 9,160 | 7,750 | 44,000 | 44,050 | 9,539 | 7,673 | 10,023 | 8,590 | 47,000 | 47,050 | 10,379 | 8,513 | 10,953 | 9,430 |
| 41,050 | 41,100 | 8,713 | 6,847 | 9,174 | 7,764 | 44,050 | 44,100 | 9,553 | 7,687 | 10,039 | 8,604 | 47,050 | 47,100 | 10,393 | 8,527 | 10,969 | 9,444 |
| 41,100 | 41,150 | 8,727 | 6,861 | 9,188 | 7,778 | 44,100 | 44,150 | 9,567 | 7,701 | 10,054 | 8,618 | 47,100 | 47,150 | 10,407 | 8,541 | 10,984 | 9,458 |
| 41,150 | 41,200 | 8,741 | 6,875 | 9,202 | 7,792 | 44,150 | 44,200 | 9,581 | 7,715 | 10,070 | 8,632 | 47,150 | 47,200 | 10,421 | 8,555 | 11,000 | 9,472 |
| 41,200 | 41,250 | 8,755 | 6,889 | 9,216 | 7,806 | 44,200 | 44,250 | 9,595 | 7,729 | 10,085 | 8,646 | 47,200 | 47,250 | 10,435 | 8,569 | 11,015 | 9,486 |
| 41,250 | 41,300 | 8,769 | 6,903 | 9,230 | 7,820 | 44,250 | 44,300 | 9,609 | 7,743 | 10,101 | 8,660 | 47,250 | 47,300 | 10,449 | 8,583 | 11,031 | 9,500 |
| 41,300 | 41,350 | 8,783 | 6,917 | 9,244 | 7,834 | 44,300 | 44,350 | 9,623 | 7,757 | 10,116 | 8,674 | 47,300 | 47,350 | 10,463 | 8,597 | 11,046 | 9,514 |
| 41,350 | 41,400 | 8,797 | 6,931 | 9,258 | 7,848 | 44,350 | 44,400 | 9,637 | 7,771 | 10,132 | 8,688 | 47,350 | 47,400 | 10,477 | 8,611 | 11,062 | 9,528 |
| 41,400 | 41,450 | 8,811 | 6,945 | 9,272 | 7,862 | 44,400 | 44,450 | 9,651 | 7,785 | 10,147 | 8,702 | 47,400 | 47,450 | 10,491 | 8,625 | 11,077 | 9,542 |
| 41,450 | 41,500 | 8,825 | 6,959 | 9,286 | 7,876 | 44,450 | 44,500 | 9,665 | 7,799 | 10,163 | 8,716 | 47,450 | 47,500 | 10,505 | 8,639 | 11,093 | 9,556 |
| 41,500 | 41,550 | 8,839 | 6,973 | 9,300 | 7,890 | 44,500 | 44,550 | 9,679 | 7,813 | 10,178 | 8,730 | 47,500 | 47,550 | 10,519 | 8,653 | 11,108 | 9,570 |
| 41,550 | 41,600 | 8,853 | 6,987 | 9,314 | 7,904 | 44,550 | 44,600 | 9,693 | 7,827 | 10,194 | 8,744 | 47,550 | 47,600 | 10,533 | 8,667 | 11,124 | 9,584 |
| 41,600 | 41,650 | 8,867 | 7,001 | 9,328 | 7,918 | 44,600 | 44,650 | 9,707 | 7,841 | 10,209 | 8,758 | 47,600 | 47,650 | 10,547 | 8,681 | 11,139 | 9,598 |
| 41,650 | 41,700 | 8,881 | 7,015 | 9,342 | 7,932 | 44,650 | 44,700 | 9,721 | 7,855 | 10,225 | 8,772 | 47,650 | 47,700 | 10,561 | 8,695 | 11,155 | 9,612 |
| 41,700 | 41,750 | 8,895 | 7,029 | 9,356 | 7,946 | 44,700 | 44,750 | 9,735 | 7,869 | 10,240 | 8,786 | 47,700 | 47,750 | 10,575 | 8,709 | 11,170 | 9,626 |
| 41,750 | 41,800 | 8,909 | 7,043 | 9,370 | 7,960 | 44,750 | 44,800 | 9,749 | 7,883 | 10,256 | 8,800 | 47,750 | 47,800 | 10,589 | 8,723 | 11,186 | 9,640 |
| 41,800 | 41,850 | 8,923 | 7,057 | 9,384 | 7,974 | 44,800 | 44,850 | 9,763 | 7,897 | 10,271 | 8,814 | 47,800 | 47,850 | 10,603 | 8,737 | 11,201 | 9,654 |
| 41,850 | 41,900 | 8,937 | 7,071 | 9,398 | 7,988 | 44,850 | 44,900 | 9,777 | 7,911 | 10,287 | 8,828 | 47,850 | 47,900 | 10,617 | 8,751 | 11,217 | 9,668 |
| 41,900 | 41,950 | 8,951 | 7,085 | 9,412 | 8,002 | 44,900 | 44,950 | 9,791 | 7,925 | 10,302 | 8,842 | 47,900 | 47,950 | 10,631 | 8,765 | 11,232 | 9,682 |
| 41,950 | 42,000 | 8,965 | 7,099 | 9,426 | 8,016 | 44,950 | 45,000 | 9,805 | 7,939 | 10,318 | 8,856 | 47,950 | 48,000 | 10,645 | 8,779 | 11,248 | 9,696 |
| 42,000 |  |  |  |  |  | 45,000 |  |  |  |  |  | 48,000 |  |  |  |  |  |
| 42,000 | 42,050 | 8,979 | 7,113 | 9,440 | 8,030 | 45,000 | 45,050 | 9,819 | 7,953 | 10,333 | 8,870 | 48,000 | 48,050 | 10,659 | 8,793 | 11,263 | 9,710 |
| 42,050 | 42,100 | 8,993 | 7,127 | 9,454 | 8,044 | 45,050 | 45,100 | 9,833 | 7,967 | 10,349 | 8,884 | 48,050 | 48,100 | 10,673 | 8,807 | 11,279 | 9,724 |
| 42,100 | 42,150 | 9,007 | 7,141 | 9,468 | 8,058 | 45,100 | 45,150 | 9,847 | 7,981 | 10,364 | 8,898 | 48,100 | 48,150 | 10,687 | 8,821 | 11,294 | 9,738 |
| 42,150 | 42,200 | 9,021 | 7,155 | 9,482 | 8,072 | 45,150 | 45,200 | 9,861 | 7,995 | 10,380 | 8,912 | 48,150 | 48,200 | 10,701 | 8,835 | 11,310 | 9,752 |
| 42,200 | 42,250 | 9,035 | 7,169 | 9,496 | 8,086 | 45,200 | 45,250 | 9,875 | 8,009 | 10,395 | 8,926 | 48,200 | 48,250 | 10,715 | 8,849 | 11,325 | 9,766 |
| 42,250 | 42,300 | 9,049 | 7,183 | 9,510 | 8,100 | 45,250 | 45,300 | 9,889 | 8,023 | 10,411 | 8,940 | 48,250 | 48,300 | 10,729 | 8,863 | 11,341 | 9,780 |
| 42,300 | 42,350 | 9,063 | 7,197 | 9,524 | 8,114 | 45,300 | 45,350 | 9,903 | 8,037 | 10,426 | 8,954 | 48,300 | 48,350 | 10,743 | 8,877 | 11,356 | 9,794 |
| 42,350 | 42,400 | 9,077 | 7,211 | 9,538 | 8,128 | 45,350 | 45,400 | 9,917 | 8,051 | 10,442 | 8,968 | 48,350 | 48,400 | 10,757 | 8,891 | 11,372 | 9,808 |
| 42,400 | 42,450 | 9,091 | 7,225 | 9,552 | 8,142 | 45,400 | 45,450 | 9,931 | 8,065 | 10,457 | 8,982 | 48,400 | 48,450 | 10,771 | 8,905 | 11,387 | 9,822 |
| 42,450 | 42,500 | 9,105 | 7,239 | 9,566 | 8,156 | 45,450 | 45,500 | 9,945 | 8,079 | 10,473 | 8,996 | 48,450 | 48,500 | 10,785 | 8,919 | 11,403 | 9,836 |
| 42,500 | 42,550 | 9,119 | 7,253 | 9,580 | 8,170 | 45,500 | 45,550 | 9,959 | 8,093 | 10,488 | 9,010 | 48,500 | 48,550 | 10,799 | 8,933 | 11,418 | 9,850 |
| 42,550 | 42,600 | 9,133 | 7,267 | 9,594 | 8,184 | 45,550 | 45,600 | 9,973 | 8,107 | 10,504 | 9,024 | 48,550 | 48,600 | 10,813 | 8,947 | 11,434 | 9,864 |
| 42,600 | 42,650 | 9,147 | 7,281 | 9,608 | 8,198 | 45,600 | 45,650 | 9,987 | 8,121 | 10,519 | 9,038 | 48,600 | 48,650 | 10,827 | 8,961 | 11,449 | 9,878 |
| 42,650 | 42,700 | 9,161 | 7,295 | 9,622 | 8,212 | 45,650 | 45,700 | 10,001 | 8,135 | 10,535 | 9,052 | 48,650 | 48,700 | 10,841 | 8,975 | 11,465 | 9,892 |
| 42,700 | 42,750 | 9,175 | 7,309 | 9,636 | 8,226 | 45,700 | 45,750 | 10,015 | 8,149 | 10,550 | 9,066 | 48,700 | 48,750 | 10,855 | 8,989 | 11,480 | 9,906 |
| 42,750 | 42,800 | 9,189 | 7,323 | 9,650 | 8,240 | 45,750 | 45,800 | 10,029 | 8,163 | 10,566 | 9,080 | 48,750 | 48,800 | 10,869 | 9,003 | 11,496 | 9,920 |
| 42,800 | 42,850 | 9,203 | 7,337 | 9,664 | 8,254 | 45,800 | 45,850 | 10,043 | 8,177 | 10,581 | 9,094 | 48,800 | 48,850 | 10,883 | 9,017 | 11,511 | 9,934 |
| 42,850 | 42,900 | 9,217 | 7,351 | 9,678 | 8,268 | 45,850 | 45,900 | 10,057 | 8,191 | 10,597 | 9,108 | 48,850 | 48,900 | 10,897 | 9,031 | 11,527 | 9,948 |
| 42,900 | 42,950 | 9,231 | 7,365 | 9,692 | 8,282 | 45,900 | 45,950 | 10,071 | 8,205 | 10,612 | 9,122 | 48,900 | 48,950 | 10,911 | 9,045 | 11,542 | 9,962 |
| 42,950 | 43,000 | 9,245 | 7,379 | 9,706 | 8,296 | 45,950 | 46,000 | 10,085 | 8,219 | 10,628 | 9,136 | 48,950 | 49,000 | 10,925 | 9,059 | 11,558 | 9,976 |
| 43,000 |  |  |  |  |  | 46,000 |  |  |  |  |  | 49,000 |  |  |  |  |  |
| 43,000 | 43,050 | 9,259 | 7,393 | 9,720 | 8,310 |  | 46,050 | 10,099 | 8,233 | 10,643 | 9,150 | 49,000 | 49,050 | 10,939 | 9,073 | 11,573 | 9,990 |
| 43,050 | 43,100 | 9,273 | 7,407 | 9,734 | 8,324 | 46,050 | 46,100 | 10,113 | 8,247 | 10,659 | 9,164 | 49,050 | 49,100 | 10,953 | 9,087 | 11,589 | 10,004 |
| 43,100 | 43,150 | 9,287 | 7,421 | 9,748 | 8,338 | 46,100 | 46,150 | 10,127 | 8,261 | 10,674 | 9,178 | 49,100 | 49,150 | 10,967 | 9,101 | 11,604 | 10,018 |
| 43,150 | 43,200 | 9,301 | 7,435 | 9,762 | 8,352 | 46,150 | 46,200 | 10,141 | 8,275 | 10,690 | 9,192 | 49,150 | 49,200 | 10,981 | 9,115 | 11,620 | 10,032 |
| 43,200 | 43,250 | 9,315 | 7,449 | 9,776 | 8,366 | 46,200 | 46,250 | 10,155 | 8,289 | 10,705 | 9,206 | 49,200 | 49,250 | 10,995 | 9,129 | 11,635 | 10,046 |
| 43,250 | 43,300 | 9,329 | 7,463 | 9,791 | 8,380 | 46,250 | 46,300 | 10,169 | 8,303 | 10,721 | 9,220 | 49,250 | 49,300 | 11,009 | 9,143 | 11,651 | 10,060 |
| 43,300 | 43,350 | 9,343 | 7,477 | 9,806 | 8,394 | 46,300 | 46,350 | 10,183 | 8,317 | 10,736 | 9,234 | 49,300 | 49,350 | 11,023 | 9,157 | 11,666 | 10,074 |
| 43,350 | 43,400 | 9, | 7,491 | 9,820 | 8,408 | 46,350 | 46,400 | 10,19 | , 331 | 10 | 9, | 49,350 | 49,400 | 11,037 | 9,171 | 11,682 | 888 |
| 43,400 | 43,450 | 9,371 | 7,505 | 9,837 | 8,422 | 46,400 | 46,450 | 10,211 | 8,345 | 10,767 | 9,262 | 49,400 | 49,450 | 11,051 | 9,185 | 11,69 | 0,102 |
| 43,450 | 43,500 | 9,385 | 7,519 | 9,853 | 8,436 | 46,450 | 46,500 | 10,225 | 8,359 | 10,783 | 9,276 | 49,450 | 49,500 | 11,065 | 9,199 | 11,713 | 10,116 |
| 43,500 | 43,550 | 9,399 | 7,533 | 9,868 | 8,450 | 46,500 | 46,550 | 10,239 | 8,373 | 10,798 | 9,290 | 49,500 | 49,550 | 11,079 | 9,213 | 11,728 | 10,130 |
| 43,550 | 43,600 | 9,4 | 7,547 | 9,884 | 8,464 | 46,550 | 46,600 | 10,253 | 8,387 | 10,814 | 9,304 | 49,550 | 49,600 | 11,093 | 9,227 | 11,74 | 0,144 |
| 43,600 | 43,650 | 9,427 | 7,561 | 9,899 | 8,478 | 46,600 | 46,650 | 10,267 | 8,401 | 10,829 | 9,318 | 49,600 | 49,650 | 11,107 | 9,241 | 11,759 | 10,158 |
| 43,650 | 43,700 | 9,441 | 7,575 | 9,915 | 8,492 | 46,650 | 46,700 | 10,281 | 8,415 | 10,845 | 9,332 | 49,650 | 49,700 | 11,121 | 9,255 | 11,775 | 10,172 |
| 43,700 | 43,750 | 9,455 | 7,589 | 9,930 | 8,506 | 46,700 | 46,750 | 10,295 | 8,429 | 10,860 | 9,346 | 49,700 | 49,750 | 11,135 | 9,269 | 11,790 | 10,186 |
| 43,750 | 43,800 | 9,469 | 7,603 | 9,946 | 8,520 | 46,750 | 46,800 | 10,309 | , | 10,876 | 9,360 | 49,750 | 49,800 | 1139 | , | , 90 | 10,200 |
| 43,800 | 43,850 | 9,483 | 7,617 | 9,961 | 8,534 | 46,800 | 46,850 | 10,323 | 8,457 | 10,891 | 9,374 | 49,800 | 49,850 | 11,163 | 9,297 | 11,821 | 10,214 |
| 43,850 | 43,900 | 9,497 | 7,631 | 9,977 | 8,548 | 46,850 | 46,900 | 10,337 | 8,471 | 10,907 | 9,388 | 49,850 | 49,900 | 11,177 | 9,311 | 11,837 | 10,228 |
| 43,900 | 43,950 | 9,511 | 7,645 | 9,992 | 8,562 | 46,900 | 46,950 | 10,351 | 8,485 | 10,922 | 9,402 | 49,900 | 49,950 | 11,191 | 9,325 | 11,852 | 10,242 |
| 43,950 | 44,000 | 9,525 | 7,659 | 10,008 | 8,576 | 46,950 | 47,000 | 10,365 | 8,499 | 10,938 | 9,416 | 49,950 | 50,000 | 11,205 | 9,339 | 11,868 | 10,256 |
| * This column must also be used by a qualifying widow(er). |  |  |  |  |  |  |  |  |  |  |  | $50,000 \text { or over - use Form } 1040$ |  |  |  |  |  |

Section 6-Instructions for Schedules 1, 2, and EIC

## Instructions for Schedule 1

Purpose of schedule

You must fill in Schedule 1 if any of the following applies:

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

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

Part I
Interest income

To see what interest income you must report, read the instructions for Form 1040A, line 8a, on page 24. Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. A copy of the form is also sent to the IRS.

Line 1 Report on line 1 all taxable interest you received or that was credited to your account so you could withdraw it. Include interest from series EE U.S. savings bonds. List each payer's name and show the amount. If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the brokerage firm as the payer and enter the total interest shown on that form.

Seller-financed mortgages. If you sold your home or other property and the buyer paid you interest on a mortgage or other form of seller financing, list this interest first. Be sure to show the buyer's name.

Caution: Pending legislation would require you to report the buyer's address and social security no. (SSN) if the buyer used the property as a personal residence. It would also require you to let that buyer know your SSN. To find out if this legislation was enacted, get Pub. 553.

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

Note: If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse You must also file a copy of Form 1099-INT with the IRS. Form 1096 must be sent with Form 1099-I NT. For more details, se the Instructions for Forms 1099, 1098, 5498, and W-2G.

Tax-exempt interest. You should not have received a Form 1099-INT for tax-exempt interest. But if you did, report it on line 1. Do not include it in the total on line 2. Instead, under your last entry on line 1, put a subtotal of all interest listed. Below the subtotal, write "Tax-exempt interest" and show the
amount. Subtract it from the subtotal and enter the result on line 2 . Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

Line 3 Excludable interest on series EE U.S. savings bonds issued after 1989. If you cashed series EE U.S. savings bonds in 1992 that were issued after 1989 and you meet all four of the following conditions, you may be able to exclude part or all of the interest on those bonds.

1. The bonds were issued in your name or, if married, in your name and your spouse's name, and
2. You were age 24 or older before the bonds were issued, and
3. You paid qualified higher education expenses in 1992 for yourself, your spouse, or your dependents, and
4. Your filing status is single, married filing joint return, head of household, or qualifying widow(er) with dependent child.

If you meet all four of the above conditions, get Form 8815 to figure the amount of any interest you can exclude.

Caution: Only series EE savings bonds issued after 1989 qualify for the exclusion. Bond information will be verified with Department of the Treasury records.

Part II
Dividend income

To see what dividend income you must report, read the instructions for Form 1040A, line 9, on page 24.

Each payer should send you a Form 1099-DIV showing dividends you must report. A copy of the form is also sent to the IRS.

Line 5 Report on line 5 all of your dividend income. List each payer's name and show the amount. If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, list the brokerage firm as the payer and enter the total dividends shown on that form.

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

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

## Instructions for Schedule 2

## Purpose of schedule

Child and dependent care credit. Use Parts I and II of Schedule 2 to figure the credit for child and dependent care expenses. You may be able to take this credit if you paid someone to care for your child or other qualifying person so you (and your spouse if filing a joint return) could work or look for work in 1992. But you must have had earned income to do so. See the instructions for lines 9 and 10 of Schedule 2 for the definition of earned income.

Employer-provided dependent care benefits. If you received benefits for 1992 under your employer's dependent care plan, use Parts I and III of Schedule 2 to figure the amount, if any, of the benefits you may exclude from your income on Form 1040A, line 7. The benefits should be shown in box 22 of your W-2 form(s). You must complete Part III before you can figure the credit in Part II.

A change to note

If you have a child who was born in 1992 and the amount on Form 1040A, line 17, is less than $\$ 22,370$, you may be able to take the extra credit for a child born in 1992 on Schedule EIC. To find out if you can take the extra credit, see Schedule EIC and its instructions. But if you take the extra credit, you cannot take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child.
If you qualify for both the child care credit and the extra credit for a child born in 1992, you should figure the amount you overpaid (or the amount you owe) both ways to see which way is better for you. You should also do this if you received employer-provided dependent care benefits and qualify for the extra credit on Schedule EIC. But see the Exception below.

To see which way is better, you will need to do the following:
Step 1. Figure the child care credit or exclusion on Schedule 2 including the expenses for your child born in 1992. Fill in Form 1040A through line 29 (or line 32). Be sure to include on line 28c the basic credit and, if it applies, the health insurance credit from Schedule EIC, but don't include the extra credit for the child born in 1992.
Step 2. Fill in Form 1040A through line 28b, but don't use the child care expenses for your child born in 1992 when you figure any child care credit or exclusion on Schedule 2. Figure your earned income credit on Schedule EIC including the extra credit for a child born in 1992. Enter the total credit on Form 1040A, line 28c. Fill in the rest of Form 1040A through line 29 (or line 32).
Step 3. Compare the amount on line 29 (or line 32) figured using Step 1 to the amount figured using Step 2. File your return using the one that benefits you more. If you choose to use Step 1 and the amount on line 4 of Schedule 2 includes expenses for more than one person, write in the amount of qualified expenses for your child born in 1992 on the line to the left of your line 4 entry. If you are completing Part III, write this amount on the line to the left of your line 18 entry.
Exception. If you didn't receive any employer-provided dependent care benefits and the amount on line 23 of your Form 1040A is zero, you should take the extra credit for a child born in 1992; don't file Schedule 2.

Who can take the credit or exclude employer-provided dependent care benefits?

You can take the credit or the exclusion if all six of the following apply:

1. Your filing status is single, head of household, qualifying widow(er) with dependent child, or married filing jointly. But see Certain married persons filing separate returns on page 57.
2. The care was provided so you (and your spouse if filing a joint return) could work or look for work. But see Spouse who was a student or was disabled on page 59.
3. You and the qualifying person(s) lived in the same home. See the instructions for line 3 for the definition of a qualifying person.
4. You (and your spouse if filing a joint return) paid over half the cost of keeping up your home. See TeleTax (topic no. 401) on page 46 or get Pub. 503 for an explanation of what costs are included.
5. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1992.
6. You report the required information about the care provider on line 1.

Certain married persons filing separate returns. If your filing status is married filing separately, you may take the credit or exclusion only if:

- You lived apart from your spouse during the last 6 months of 1992, and
- The qualifying person lived in your home more than 6 months in 1992, and
- You provided over half the cost of keeping up your home.


## Part I

Persons or organizations who provided the care

Line 1 Complete columns (a) through (d) for each person or organization that provided the care. You can use F orm W-10 or any other source listed in its instructions to get the information from the care provider. If you do not give correct or complete information, your credit (and exclusion, if applicable) may be disallowed unless you can show you used due diligence in attempting to provide the required information.

Due diligence. You can show due diligence by keeping in your records a Form W-10, properly completed by the care provider, or one of the other sources of information listed in the instructions for Form W-10. If the provider does not comply with your request for one of these items, complete the entries you can on line 1 of Schedule 2, such as the provider's name and address. Write "See page $2^{\prime \prime}$ in the columns for which you do not have the information. On the bottom of page 2, also explain that you requested the information from the care provider, but the provider did not comply with your request.

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

Column (c). If the care provider is an individual, enter his or her social security number (SSN). Otherwise, enter the provider's employer identification number (EIN). If the provider is a tax-exempt organization, enter "Tax-exempt."
Column (d). Enter the total amount you actually paid in 1992 to the care provider. Also, include amounts your employer paid on your behalf to a third party. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.

## Part II

Credit for child and dependent care
expenses

## Line 3 A qualifying person is:

- Any child under age $\mathbf{1 3}$ whom you can claim as a dependent (but see Exception for children of divorced or separated parents on page 58). If the child turned 13 during the year, the child is a qualifying person for the part of the year he or she was under age 13.
- Your disabled spouse who is not able to care for himself or herself.
- Any disabled person not able to care for himself or herself whom you can claim as a dependent (or could claim as a dependent except that the person had gross income of $\$ 2,300$ or more).

To find out who is a dependent, see the instructions for Form 1040A, line 6c, that begin on page 18.
Exception for children of divorced or separated parents. If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1992, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person if all five of the following apply:

1. You had custody of the child for a longer time in 1992 than the other parent.
2. One or both of the parents provided over half of the child's support.
3. One or both of the parents had custody of the child for more than half of 1992.
4. The child was under age 13 or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for Children of divorced or separated parents on page 20.

If you can take the credit because of this exception, enter your child's name in the space to the left of line 3. If you can take the exclusion because of this exception, enter your child's name in the space to the left of line 18.

Line 4 Qualified expenses. You can count only those expenses that were for the qualifying person's well-being and protection while you worked or looked for work. These expenses include household services needed to care for the qualifying person and to run the home, expenses for the care of the qualifying person, and your share of the employment taxes paid on wages for qualifying child and dependent care services.

You can include the cost of care provided outside your home for your dependent who is under age 13 or any other qualifying person who regularly spends at least 8 hours a day in your home. If the care was provided by a dependent care center, the center must meet all applicable state and local regulations. See Pub. 503 for the definition of a "dependent care center."

Do not include amounts paid for food or schooling. But if these items are included as part of the total care, and they are incident to and cannot be separated from the total cost, you can include the total cost. Also, do not include child support payments, any part of the cost of schooling for a child in the first grade or above, or the expenses for sending your child to an overnight camp.

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

Note: If you had qualified expenses in 1991 that you did not pay until 1992, you may be able to increase the amount of credit you can take in 1992. But you must use Form 1040 and Form 2441 to do so.

Lines 9 and 10 The amount you use to figure the credit cannot be more than your earned income, or if you are married filing a joint return, the smaller of your earned income or your spouse's earned income.

Earned income for this purpose generally means wages, salaries, tips, etc., included on line 7 of Form 1040A. But it does not include a scholarship or fellowship grant if you did not get a W-2 form for it.

If you are filing a joint return, disregard community property laws. Enter your earned income on line 9 and your spouse's earned income on line 10. If your spouse died in 1992 and had no earned income, see Pub. 503.

Spouse who was a student or was disabled. If your spouse was a student or was disabled in 1992, figure your spouse's earned income on a monthly basis. For each month or part of a month that your spouse was a student or disabled, he or she is considered to have worked and earned income of not less than \$200 a month ( $\$ 400$ a month if more than one qualifying person was cared for). But if your spouse also worked during any month and earned more than that amount, use his or her actual earned income. For any month that your spouse was not disabled or a student, use your spouse's actual earned income if he or she worked during the month.

Your spouse was a student if he or she was enrolled as a full-time student at a school during any 5 months of 1992.

If, in the same month, both you and your spouse were students and did not work, you may not use any amount paid that month to figure the credit. The same applies to a couple who did not work because neither was capable of self-care.

Part III Line 16 If you had a flexible spending account, any amount included on line 15 that you
Employerprovided dependent care benefits did not receive because you did not incur the expense is considered forfeited. Enter the forfeited amount on line 16. Do not include amounts you expect to receive at a future date.

Example. Under your employer's dependent care plan, you elected to have your employer set aside $\$ 5,000$ to cover your 1992 dependent care expenses. The $\$ 5,000$ is shown in box 22 of your W-2 form. In 1992, you incurred and were reimbursed for $\$ 4,950$ of qualified expenses. You would enter $\$ 5,000$ on line 15 and $\$ 50$, the amount forfeited, on line 16.

Line 18 Enter the total of all qualified expenses (see the instructions for line 4) incurred in 1992 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. Y ou received $\$ 2,000$ in cash under your employer's dependent care plan for 1992. The $\$ 2,000$ is shown in box 22 of your W-2 form. Only $\$ 900$ of qualified expenses were incurred in 1992 for the care of your 5 -year-old dependent child. You would enter $\$ 2,000$ on line 15 and $\$ 900$ on line 18.

## Instructions for Schedule EIC

Purpose of schedule

Use Schedule EIC to figure the earned income credit. If you can take the credit, subtract it from the tax you owe. You can get a refund of the credit even if you don't owe any tax.

Note: If you are eligible, you may be able to get advance earned income credit (AEIC) payments in 1993 by filing Form W-5 with your employer.
Additional information. Get Pub. $\mathbf{5 9 6}$ for more details.

Changes you
should note

Basic credit. This credit can be as much as $\$ 1,324$ for one qualifying child. F or two qualifying children, it can be as much as $\$ 1,384$. This is the maximum amount of this credit even if you had more than two qualifying children.

Health insurance credit. This credit can be as much as $\$ 451$.

Extra credit for a child born in 1992. If you have a qualifying child born in 1992, you may also be able to take this credit. It can be as much as $\$ 376$. This is the maximum amount of this credit even if you had more than one qualifying child born in 1992 (for example, twins). If you paid someone to care for your child born in 1992 so you could work, see Special rule next.

Special rule
If you take the extra credit for a child born in 1992, you can't take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child. To help you decide if it would be better to take the extra credit or the credit or exclusion on Schedule 2, see A change to note on page 56 . But you can take the basic credit and, if it applies, the health insurance credit for your qualifying child born in 1992 even if you choose to take the credit or exclusion on Schedule 2 for that child.

## Part I

General information

Who can take the credit. You can take the earned income credit if you meet all five of the following requirements:

1. You worked and the total of your taxable and nontaxable earned income (see page 62) is less than $\$ 22,370$. To see if you meet this requirement, you can fill in lines 4 through 7 on page 2 of Schedule EIC.
2. Your adjusted gross income (Form 1040A, line 16) is less than $\$ 22,370$.
3. Your filing status is single, married filing jointly, head of household, or qualifying widow(er).
4. You have at least one qualifying child. If the child was married or is also a qualifying child of another person, special rules apply. For details, see Married child and Qualifying child of more than one person on page 61.
5. You are not a qualifying child of another person.

Do you meet all five of the above requirements?

- Yes. Fill in the parts of Schedule EIC that apply to you.
- No. Enter "No" on the line next to line 28c of Form 1040A.

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

- Aid to Families With Dependent Children (AFDC).
- Medicaid and Supplemental Security Income (SSI).
- Food stamps and low-income housing.

If you want the IRS to figure your credit, fill in Parts II and III of Schedule EIC and attach it to your return. Be sure to enter the amount from Form 1040A, line 16, in the space provided above Part III. On Form 1040A, enter "EIC" on the line next to line 28c. Make sure you also fill in line 28a for Federal income tax withheld. Sign and date your return, enter your occupation(s), and mail it. If you are filing a joint return, your spouse must also sign. If you are due a refund, we will send it to you. If you owe tax, we will send you a bill.

Qualifying child. A child must meet one condition from each of the three boxes in Part I of Schedule EIC to be a qualifying child. A child doesn't have to be your
dependent in most cases. But if the child was married, special rules apply. See Married child below.

Example. You are divorced and have a 7-year-old son. Although you had custody of your son, he is claimed as a dependent on his other parent's 1992 tax return. Your son is your qualifying child because he meets one condition from each box in Part I of Schedule EIC. Your son is not a qualifying child of his other parent because he did not live with the other parent for more than 6 months.

The following explains some of the terms used in Part I of Schedule EIC.

- A foster child is any child you cared for as your own child. For example, if you cared for your niece as your own child, she is considered your foster child.
- A child placed with you by an authorized placement agency for legal adoption is an adopted child even if the adoption isn't final.
- A grandchild is any descendant of your son, daughter, or adopted child. F or example, a grandchild includes your great-grandchild, your great-great-grandchild, etc.

To find out if your child qualifies as a student, see the instructions for line 1, column (c), on the next page.
To find out who is considered permanently and totally disabled, see the instructions for line 1 , column (d), on page 63.
Exception. The child, including a foster child, is considered to have lived with you for all of 1992 if both of the following apply:

1. The child was born or died in 1992, and
2. Your home was the child's home while he or she was alive.

Temporary absences (such as for school, vacation, or medical care) count as time lived in the home.

Married child. If your child was married at the end of 1992, that child is a qualifying child only if you can claim him or her as your dependent on Form 1040A, line 6c. But if this child's other parent claimed him or her as a dependent under the rules on page 20 for Children of divorced or separated parents, this child is your qualifying child.
Qualifying child of more than one person. If a child meets the conditions to be a qualifying child of more than one person, only the person who had the highest adjusted gross income for 1992 may treat that child as a qualifying child. If the other person is your spouse and you are filing a joint return, this rule doesn't apply. If you cannot take the earned income credit because of this rule, enter " No " on the line next to line 28c of Form 1040A.

Example. You and your 5-year-old daughter moved in with your mother in April 1992. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your adjusted gross income for 1992 was $\$ 7,000$ and your mother's was $\$ 14,000$. Since your mother's adjusted gross income was higher, your daughter is your mother's qualifying child.

Taxable earned income. This is usually the amount reported on F orm 1040A, line 7. But if you received a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, see the instructions for line 4 on page 64.

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

- Basic quarters and subsistence allowances and the value of in-kind quarters and subsistence received from the U.S. military. This amount may be shown on your Iast Leave and Earnings Statement for 1992. If it isn't or you need additional help, contact your legal assistance office or unit tax advisor.
- Combat zone excluded pay. If you served in Operation Desert Storm, contact your legal assistance office or unit tax advisor to find out the amount of combat zone excluded pay you received in 1992.
- Housing allowance or rental value of a parsonage for clergy members.
- Meals and lodging provided for the convenience of your employer.
- Voluntary salary deferrals. If you chose to have your employer contribute part of your pay to certain retirement plans (such as a 401(k) plan or the Federal Thrift Savings Plan) instead of having it paid to you, the "Deferred compensation" box in box 6 of your W-2 form should be checked. The amount deferred should be shown in box 17 of your W-2 form.
- Excludable employer-provided dependent care benefits from Schedule 2, line 23.
- Voluntary salary reductions, such as under a cafeteria plan, unless they are included in box 10 of your W-2 form(s). For details, see Pub. 596.

Part II
Information about your two youngest qualifying children

Line 1 If you had a qualifying child, fill in columns (a) through (g). If you had more than two qualifying children, you need to list only two to get the maximum credit.

Column (a). Enter each qualifying child's name. If you had more than two qualifying children, list only the two youngest children. If you had a qualifying child born in 1992, list that child even if you chose to claim the credit or exclusion for child care expenses for this child on Schedule 2.
Column (c). If your child was born before 1974 but was under age 24 at the end of 1992 and a student, put a checkmark in column (c). Your child was a student if he or she-

- Was enrolled as a full-time student at a school during any 5 months of 1992, or
- Took a full-time, on-farm training course during any 5 months of 1992. The course had to be given by a school or a state, county, or local government agency.

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

Column (d). If your child was born before 1974 and was permanently and totally disabled during any part of 1992, put a checkmark in column (d). A person is permanently and totally disabled if both of the following apply:

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition, and
2. A doctor determines the condition has lasted or can be expected to last continuously for at least a year or can lead to death.

Column (e). If your child was born before 1992, you must enter his or her social security number in column (e). If your child doesn't have a number, apply for one by filing Form SS-5 with your local Social Security Administration (SSA) office. It usually takes about 2 weeks to get a number. If your child won't have a number by the time you are ready to file your return, ask the SSA to give you a receipt. When you file your return, enter "applied for" in column (e). If the SSA gave you a receipt, attach a copy of it to your return.
Column (g). Enter the number of months your child lived with you in your home in the United States during 1992. Don't enter more than 12. Count temporary absences such as for school or vacation as time lived in your home. If the child lived with you for more than 6 but less than 7 months, enter " 7 " in this column. If the Exception on page 61 applies to your child, enter " 12 " in this column.

Part III
Other information

Fill in this part only if you want the IRS to figure the earned income credit for you.

Line 2 If you received any earned income that is not taxable, enter the total of that income on line 2. List the type and amount of this income on the dotted lines next to line 2. If you need more space, attach a statement. See Nontaxable earned income on page 62.

Line 3 Enter the total amount you paid in 1992 for health insurance that covered at least one of your qualifying children even if the insurance covered you and other members of your family.
Example 1. You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1992 show that you paid a total of $\$ 500$ for the health insurance. You should enter $\$ 500$ on line 3.
Example 2. Y ou paid $\$ 700$ for health insurance in 1992. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1992 was $\$ 350$. Y ou should enter $\$ 350$ on line 3.

Do not include on line 3-

- The Medicare tax withheld from your pay.
- Amounts paid to doctors, dentists, hospitals, etc.
- Amounts paid for prescription medicines and drugs.
- Amounts contributed under a cafeteria plan, unless they are included in box 10 of your W-2 form(s).
- Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their subsidiary agencies or offices unless you must include that amount in your income.

Part IV
Figure your earned income credit

Line 4 If the total on Form 1040A, line 7, includes an amount for a taxable scholarship or fellowship grant that wasn't reported on a W-2 form, subtract that amount from the total on line 7. Enter the result on line 4 of Schedule EIC. Also, enter " SCH " and the amount you subtracted on the dotted line next to line 4.

Line 5 If you received any earned income that was not taxable, enter the total of that income on line 5. List the type and amount of this income on the dotted lines next to line 5. If you need more space, attach a statement. See Nontaxable earned income on page 62.

Lines 8-11 Basic credit. The amount of this credit depends on whether you listed one qualifying child or two qualifying children in Part II of Schedule EIC. If you had more than two qualifying children, you need to list only two to get the maximum basic credit.

If you listed a qualifying child who was born in 1992, you can use that child to figure your basic credit even if you are also using that child to take the extra credit for a child born in 1992.

Lines 12-16 Health insurance credit. If you paid for health insurance in 1992 and the insurance covered at least one of your qualifying children, you can also take this credit.

On line 15, enter the total amount you paid in 1992 for health insurance even if the insurance covered you and other members of your family.

Example 1. You had health insurance at work that covered you, your spouse, and your qualifying child. You paid part of the cost for the insurance and your employer paid part. Your pay statements for 1992 show that you paid a total of $\$ 500$ for the health insurance. You should enter \$500 on line 15.

Example 2. Y ou paid $\$ 700$ for health insurance in 1992. The insurance covered you and your spouse for the first 6 months and you, your spouse, and your qualifying child for the last 6 months. The total amount you paid for health insurance for the last 6 months of 1992 was $\$ 350$. You should enter $\$ 350$ on line 15.

Do not include on line 15-

- The Medicare tax withheld from your pay.
- Amounts paid to doctors, dentists, hospitals, etc.
- Amounts paid for prescription medicines and drugs.
- Amounts contributed under a cafeteria plan, unless they are included in box 10 of your W-2 form(s).
- Any amount paid, reimbursed, or subsidized by Federal, state, or local governments or their agencies or offices unless you must include that amount in your income.


## Lines 17-19 Extra credit for child born in 1992. You can take this credit ONLY if:

- You listed in Part II of Schedule EIC a child born in 1992, AND
- You did not take the credit for child care expenses or the exclusion of employer-provided dependent care benefits on Schedule 2 for the same child.

If you had more than one qualifying child born in 1992 (for example, twins), the amount of this credit does not change.

TABLE A—Basic Credit
1992 Earned Income Credit
Caution: This is not a tax table.

To find your basic credit: First, read down the "At least - But less than" columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across to the column that includes the number of qualifying children you listed on Schedule EIC. Then, enter the credit from that column on Schedule EIC, line 8 or line 10 , whichever applies.

| If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  | If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  | If the amount on Schedule EIC, line 7 or line 9, is- |  | And you listed- |  | If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | One child | $\begin{aligned} & \text { Two } \\ & \text { children } \end{aligned}$ |  |  | One child | Two children |  |  | One child | $\begin{aligned} & \text { Two } \\ & \text { children } \end{aligned}$ |  |  | One child | Two children |
| At least | But less than | Your ba is- | ic credit | At least | But less than | Your ba is- | ic credit | At least | But less than | Your is- | ic credit | At least | But less than | Your ba is- | ic credit |
| \$1 | \$50 | \$4 | \$5 | \$2,800 | \$2,850 | \$497 | \$520 | \$5,600 | \$5,650 | \$990 | \$1,035 | \$12,700 | \$12,750 | \$1,212 | \$1,267 |
| 50 | 100 | 13 | 14 | 2,850 | 2,900 | 506 | 529 | 5,650 | 5,700 | 999 | 1,044 | 12,750 | 12,800 | 1,206 | 1,261 |
| 100 | 150 | 22 | 23 | 2,900 | 2,950 | 515 | 538 | 5,700 | 5,750 | 1,008 | 1,053 | 12,800 | 12,850 | 1,200 | 1,254 |
| 150 | 200 | 31 | 32 | 2,950 | 3,000 | 524 | 547 | 5,750 | 5,800 | 1,016 | 1,063 | 12,850 | 12,900 | 1,193 | 1,248 |
| 200 | 250 | 40 | 41 | 3,000 | 3,050 | 532 | 557 | 5,800 | 5,850 | 1,025 | 1,072 | 12,900 | 12,950 | 1,187 | 1,241 |
| 250 | 300 | 48 | 51 | 3,050 | 3,100 | 541 | 566 | 5,850 | 5,900 | 1,034 | 1,081 | 12,950 | 13,000 | 1,181 | 1,235 |
| 300 | 350 | 57 | 60 | 3,100 | 3,150 | 550 | 575 | 5,900 | 5,950 | 1,043 | 1,090 | 13,000 | 13,050 | 1,175 | 1,228 |
| 350 | 400 | 66 | 69 | 3,150 | 3,200 | 559 | 584 | 5,950 | 6,000 | 1,052 | 1,099 | 13,050 | 13,100 | 1,168 | 1,221 |
| 400 | 450 | 75 | 78 | 3,200 | 3,250 | 568 | 593 | 6,000 | 6,050 | 1,060 | 1,109 | 13,100 | 13,150 | 1,162 | 1,215 |
| 450 | 500 | 84 | 87 | 3,250 | 3,300 | 576 | 603 | 6,050 | 6,100 | 1,069 | 1,118 | 13,150 | 13,200 | 1,156 | 1,208 |
| 500 | 550 | 92 | 97 | 3,300 | 3,350 | 585 | 612 | 6,100 | 6,150 | 1,078 | 1,127 | 13,200 | 13,250 | 1,149 | 1,202 |
| 550 | 600 | 101 | 106 | 3,350 | 3,400 | 594 | 621 | 6,150 | 6,200 | 1,087 | 1,136 | 13,250 | 13,300 | 1,143 | 1,195 |
| 600 | 650 | 110 | 115 | 3,400 | 3,450 | 603 | 630 | 6,200 | 6,250 | 1,096 | 1,145 | 13,300 | 13,350 | 1,137 | 1,189 |
| 650 | 700 | 119 | 124 | 3,450 | 3,500 | 612 | 639 | 6,250 | 6,300 | 1,104 | 1,155 | 13,350 | 13,400 | 1,131 | 1,182 |
| 700 | 750 | 128 | 133 | 3,500 | 3,550 | 620 | 649 | 6,300 | 6,350 | 1,113 | 1,164 | 13,400 | 13,450 | 1,124 | 1,175 |
| 750 | 800 | 136 | 143 | 3,550 | 3,600 | 629 | 658 | 6,350 | 6,400 | 1,122 | 1,173 | 13,450 | 13,500 | 1,118 | 1,169 |
| 800 | 850 | 145 | 152 | 3,600 | 3,650 | 638 | 667 | 6,400 | 6,450 | 1,131 | 1,182 | 13,500 | 13,550 | 1,112 | 1,162 |
| 850 | 900 | 154 | 161 | 3,650 | 3,700 | 647 | 676 | 6,450 | 6,500 | 1,140 | 1,191 | 13,550 | 13,600 | 1,105 | 1,156 |
| 900 | 950 | 163 | 170 | 3,700 | 3,750 | 656 | 685 | 6,500 | 6,550 | 1,148 | 1,201 | 13,600 | 13,650 | 1,099 | 1,149 |
| 950 | 1,000 | 172 | 179 | 3,750 | 3,800 | 664 | 695 | 6,550 | 6,600 | 1,157 | 1,210 | 13,650 | 13,700 | 1,093 | 1,143 |
| 1,000 | 1,050 | 180 | 189 | 3,800 | 3,850 | 673 | 704 | 6,600 | 6,650 | 1,166 | 1,219 | 13,700 | 13,750 | 1,087 | 1,136 |
| 1,050 | 1,100 | 189 | 198 | 3,850 | 3,900 | 682 | 713 | 6,650 | 6,700 | 1,175 | 1,228 | 13,750 | 13,800 | 1,080 | 1,129 |
| 1,100 | 1,150 | 198 | 207 | 3,900 | 3,950 | 691 | 722 | 6,700 | 6,750 | 1,184 | 1,237 | 13,800 | 13,850 | 1,074 | 1,123 |
| 1,150 | 1,200 | 207 | 216 | 3,950 | 4,000 | 700 | 731 | 6,750 | 6,800 | 1,192 | 1,247 | 13,850 | 13,900 | 1,068 | 1,116 |
| 1,200 | 1,250 | 216 | 225 | 4,000 | 4,050 | 708 | 741 | 6,800 | 6,850 | 1,201 | 1,256 | 13,900 | 13,950 | 1,061 | 1,110 |
| 1,250 | 1,300 | 224 | 235 | 4,050 | 4,100 | 717 | 750 | 6,850 | 6,900 | 1,210 | 1,265 | 13,950 | 14,000 | 1,055 | 1,103 |
| 1,300 | 1,350 | 233 | 244 | 4,100 | 4,150 | 726 | 759 | 6,900 | 6,950 | 1,219 | 1,274 | 14,000 | 14,050 | 1,049 | 1,097 |
| 1,350 | 1,400 | 242 | 253 | 4,150 | 4,200 | 735 | 768 | 6,950 | 7,000 | 1,228 | 1,283 | 14,050 | 14,100 | 1,043 | 1,090 |
| 1,400 | 1,450 | 251 | 262 | 4,200 | 4,250 | 744 | 777 | 7,000 | 7,050 | 1,236 | 1,293 | 14,100 | 14,150 | 1,036 | 1,083 |
| 1,450 | 1,500 | 260 | 271 | 4,250 | 4,300 | 752 | 787 | 7,050 | 7,100 | 1,245 | 1,302 | 14,150 | 14,200 | 1,030 | 1,077 |
| 1,500 | 1,550 | 268 | 281 | 4,300 | 4,350 | 761 | 796 | 7,100 | 7,150 | 1,254 | 1,311 | 14,200 | 14,250 | 1,024 | 1,070 |
| 1,550 | 1,600 | 277 | 290 | 4,350 | 4,400 | 770 | 805 | 7,150 | 7,200 | 1,263 | 1,320 | 14,250 | 14,300 | 1,017 | 1,064 |
| 1,600 | 1,650 | 286 | 299 | 4,400 | 4,450 | 779 | 814 | 7,200 | 7,250 | 1,272 | 1,329 | 14,300 | 14,350 | 1,011 | 1,057 |
| 1,650 | 1,700 | 295 | 308 | 4,450 | 4,500 | 788 | 823 | 7,250 | 7,300 | 1,280 | 1,339 | 14,350 | 14,400 | 1,005 | 1,051 |
| 1,700 | 1,750 | 304 | 317 | 4,500 | 4,550 | 796 | 833 | 7,300 | 7,350 | 1,289 | 1,348 | 14,400 | 14,450 | 999 | 1,044 |
| 1,750 | 1,800 | 312 | 327 | 4,550 | 4,600 | 805 | 842 | 7,350 | 7,400 | 1,298 | 1,357 | 14,450 | 14,500 | 992 | 1,037 |
| 1,800 | 1,850 | 321 | 336 | 4,600 | 4,650 | 814 | 851 | 7,400 | 7,450 | 1,307 | 1,366 | 14,500 | 14,550 | 986 | 1,031 |
| 1,850 | 1,900 | 330 | 345 | 4,650 | 4,700 | 823 | 860 | 7,450 | 7,500 | 1,316 | 1,375 | 14,550 | 14,600 | 980 | 1,024 |
| 1,900 | 1,950 | 339 | 354 | 4,700 | 4,750 | 832 | 869 | 7,500 | 11,850 | 1,324 | 1,384 | 14,600 | 14,650 | 973 | 1,018 |
| 1,950 | 2,000 | 348 | 363 | 4,750 | 4,800 | 840 | 879 | 11,850 | 11,900 | 1,319 | 1,379 | 14,650 | 14,700 | 967 | 1,011 |
| 2,000 | 2,050 | 356 | 373 | 4,800 | 4,850 | 849 | 888 | 11,900 | 11,950 | 1,313 | 1,373 | 14,700 | 14,750 | 961 | 1,005 |
| 2,050 | 2,100 | 365 | 382 | 4,850 | 4,900 | 858 | 897 | 11,950 | 12,000 | 1,307 | 1,366 | 14,750 | 14,800 | 955 | 998 |
| 2,100 | 2,150 | 374 | 391 | 4,900 | 4,950 | 867 | 906 | 12,000 | 12,050 | 1,300 | 1,359 | 14,800 | 14,850 | 948 | 991 |
| 2,150 | 2,200 | 383 | 400 | 4,950 | 5,000 | 876 | 915 | 12,050 | 12,100 | 1,294 | 1,353 | 14,850 | 14,900 | 942 | 985 |
| 2,200 | 2,250 | 392 | 409 | 5,000 | 5,050 | 884 | 925 | 12,100 | 12,150 | 1,288 | 1,346 | 14,900 | 14,950 | 936 | 978 |
| 2,250 | 2,300 | 400 | 419 | 5,050 | 5,100 | 893 | 934 | 12,150 | 12,200 | 1,281 | 1,340 | 14,950 | 15,000 | 929 | 972 |
| 2,300 | 2,350 | 409 | 428 | 5,100 | 5,150 | 902 | 943 | 12,200 | 12,250 | 1,275 | 1,333 | 15,000 | 15,050 | 923 | 965 |
| 2,350 | 2,400 | 418 | 437 | 5,150 | 5,200 | 911 | 952 | 12,250 | 12,300 | 1,269 | 1,327 | 15,050 | 15,100 | 917 | 959 |
| 2,400 | 2,450 | 427 | 446 | 5,200 | 5,250 | 920 | 961 | 12,300 | 12,350 | 1,263 | 1,320 | 15,100 | 15,150 | 911 | 952 |
| 2,450 | 2,500 | 436 | 455 | 5,250 | 5,300 | 928 | 971 | 12,350 | 12,400 | 1,256 | 1,313 | 15,150 | 15,200 | 904 | 945 |
| 2,500 | 2,550 | 444 | 465 | 5,300 | 5,350 | 937 | 980 | 12,400 | 12,450 | 1,250 | 1,307 | 15,200 | 15,250 | 898 | 939 |
| 2,550 | 2,600 | 453 | 474 | 5,350 | 5,400 | 946 | 989 | 12,450 | 12,500 | 1,244 | 1,300 | 15,250 | 15,300 | 892 | 932 |
| 2,600 | 2,650 | 462 | 483 | 5,400 | 5,450 | 955 | 998 | 12,500 | 12,550 | 1,237 | 1,294 |  |  |  |  |
| 2,650 | 2,700 | 471 | 492 | 5,450 | 5,500 | 964 | 1,007 | 12,550 | 12,600 | 1,231 | 1,287 | ( | is ta | e con | ues |
| 2,700 | 2,750 | 480 | 501 | 5,500 | 5,550 | 972 | 1,017 | 12,600 | 12,650 | 1,225 | 1,281 |  | on n | xt page |  |
| 2,750 | 2,800 | 488 | 511 | 5,550 | 5,600 | 981 | 1,026 | 12,650 | 12,700 | 1,219 | 1,274 |  |  |  |  |

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1992 Earned Income Credit TABLE A-Basic Credit Continued

| If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  | If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  | If the amount on Schedule EIC, line 7 or line 9 , is- |  | And you listed- |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | One child | Two children |  |  | One child | Two children |  |  | One child | Two children |
| At least | But less than | Your ba is- | ic credit | At least | But less than | Your bas is- | ic credit | At least | ut less han | Your bas is- | ic credit |
| 15,300 | 15,350 | 885 | 926 | 18,300 | 18,350 | 508 | 532 | 21,300 | 21,350 | 131 | 137 |
| 15,350 | 15,400 | 879 | 919 | 18,350 | 18,400 | 502 | 525 | 21,350 | 21,400 | 125 | 131 |
| 15,400 | 15,450 | 873 | 913 | 18,400 | 18,450 | 496 | 518 | 21,400 | 21,450 | 119 | 124 |
| 15,450 | 15,500 | 867 | 906 | 18,450 | 18,500 | 490 | 512 | 21,450 | 21,500 | 112 | 118 |
| 15,500 | 15,550 | 860 | 899 | 18,500 | 18,550 | 483 | 505 | 21,500 | 21,550 | 106 | 111 |
| 15,550 | 15,600 | 854 | 893 | 18,550 | 18,600 | 477 | 499 | 21,550 | 21,600 | 100 | 105 |
| 15,600 | 15,650 | 848 | 886 | 18,600 | 18,650 | 471 | 492 | 21,600 | 21,650 | 94 | 98 |
| 15,650 | 15,700 | 841 | 880 | 18,650 | 18,700 | 464 | 486 | 21,650 | 21,700 | 87 | 91 |
| 15,700 | 15,750 | 835 | 873 | 18,700 | 18,750 | 458 | 479 | 21,700 | 21,750 | 81 | 85 |
| 15,750 | 15,800 | 829 | 867 | 18,750 | 18,800 | 452 | 472 | 21,750 | 21,800 | 75 | 78 |
| 15,800 | 15,850 | 823 | 860 | 18,800 | 18,850 | 446 | 466 | 21,800 | 21,850 | 68 | 72 |
| 15,850 | 15,900 | 816 | 853 | 18,850 | 18,900 | 439 | 459 | 21,850 | 21,900 | 62 | 65 |
| 15,900 | 15,950 | 810 | 847 | 18,900 | 18,950 | 433 | 453 | 21,900 | 21,950 | 56 | 59 |
| 15,950 | 16,000 | 804 | 840 | 18,950 | 19,000 | 427 | 446 | 21,950 | 22,000 | 50 | 52 |
| 16,000 | 16,050 | 797 | 834 | 19,000 | 19,050 | 420 | 440 | 22,000 | 22,050 | 43 | 45 |
| 16,050 | 16,100 | 791 | 827 | 19,050 | 19,100 | 414 | 433 | 22,050 | 22,100 | 37 | 39 |
| 16,100 | 16,150 | 785 | 821 | 19,100 | 19,150 | 408 | 426 | 22,100 | 22,150 | 31 | 32 |
| 16,150 | 16,200 | 779 | 814 | 19,150 | 19,200 | 402 | 420 | 22,150 | 22,200 | 24 | 26 |
| 16,200 | 16,250 | 772 | 807 | 19,200 | 19,250 | 395 | 413 | 22,200 | 22,250 | 18 | 19 |
| 16,250 | 16,300 | 766 | 801 | 19,250 | 19,300 | 389 | 407 | 22,250 | 22,300 | 12 | 13 |
| 16,300 | 16,350 | 760 | 794 | 19,300 | 19,350 | 383 | 400 | 22,300 | 22,350 | 6 | 6 |
| 16,350 | 16,400 | 753 | 788 | 19,350 | 19,400 | 376 | 394 | 22,350 | 22,370 | 1 | 1 |
| 16,400 | 16,450 | 747 | 781 | 19,400 | 19,450 | 370 | 387 |  |  |  |  |
| 16,450 | 16,500 | 741 | 775 | 19,450 | 19,500 | 364 | 380 |  |  |  |  |
| 16,500 | 16,550 | 735 | 768 | 19,500 | 19,550 | 358 | 374 |  |  |  |  |
| 16,550 | 16,600 | 728 | 762 | 19,550 | 19,600 | 351 | 367 | \$ | 370 | nore- | u |
| 16,600 | 16,650 | 722 | 755 | 19,600 | 19,650 | 345 | 361 |  | not t | the cr | dit |
| 16,650 | 16,700 | 716 | 748 | 19,650 | 19,700 | 339 | 354 |  |  |  |  |
| 16,700 | 16,750 | 709 | 742 | 19,700 | 19,750 | 332 | 348 |  |  |  |  |
| 16,750 | 16,800 | 703 | 735 | 19,750 | 19,800 | 326 | 341 |  |  |  |  |
| 16,800 | 16,850 | 697 | 729 | 19,800 | 19,850 | 320 | 334 |  |  |  |  |
| 16,850 | 16,900 | 691 | 722 | 19,850 | 19,900 | 314 | 328 |  |  |  |  |
| 16,900 | 16,950 | 684 | 716 | 19,900 | 19,950 | 307 | 321 |  |  |  |  |
| 16,950 | 17,000 | 678 | 709 | 19,950 | 20,000 | 301 | 315 |  |  |  |  |
| 17,000 | 17,050 | 672 | 702 | 20,000 | 20,050 | 295 | 308 |  |  |  |  |
| 17,050 | 17,100 | 665 | 696 | 20,050 | 20,100 | 288 | 302 |  |  |  |  |
| 17,100 | 17,150 | 659 | 689 | 20,100 | 20,150 | 282 | 295 |  |  |  |  |
| 17,150 | 17,200 | 653 | 683 | 20,150 | 20,200 | 276 | 288 |  |  |  |  |
| 17,200 | 17,250 | 647 | 676 | 20,200 | 20,250 | 270 | 282 |  |  |  |  |
| 17,250 | 17,300 | 640 | 670 | 20,250 | 20,300 | 263 | 275 |  |  |  |  |
| 17,300 | 17,350 | 634 | 663 | 20,300 | 20,350 | 257 | 269 |  |  |  |  |
| 17,350 | 17,400 | 628 | 656 | 20,350 | 20,400 | 251 | 262 |  |  |  |  |
| 17,400 | 17,450 | 621 | 650 | 20,400 | 20,450 | 244 | 256 |  |  |  |  |
| 17,450 | 17,500 | 615 | 643 | 20,450 | 20,500 | 238 | 249 |  |  |  |  |
| 17,500 | 17,550 | 609 | 637 | 20,500 | 20,550 | 232 | 242 |  |  |  |  |
| 17,550 | 17,600 | 603 | 630 | 20,550 | 20,600 | 226 | 236 |  |  |  |  |
| 17,600 | 17,650 | 596 | 624 | 20,600 | 20,650 | 219 | 229 |  |  |  |  |
| 17,650 | 17,700 | 590 | 617 | 20,650 | 20,700 | 213 | 223 |  |  |  |  |
| 17,700 | 17,750 | 584 | 610 | 20,700 | 20,750 | 207 | 216 |  |  |  |  |
| 17,750 | 17,800 | 577 | 604 | 20,750 | 20,800 | 200 | 210 |  |  |  |  |
| 17,800 | 17,850 | 571 | 597 | 20,800 | 20,850 | 194 | 203 |  |  |  |  |
| 17,850 | 17,900 | 565 | 591 | 20,850 | 20,900 | 188 | 196 |  |  |  |  |
| 17,900 | 17,950 | 559 | 584 | 20,900 | 20,950 | 182 | 190 |  |  |  |  |
| 17,950 | 18,000 | 552 | 578 | 20,950 | 21,000 | 175 | 183 |  |  |  |  |
| 18,000 | 18,050 | 546 | 571 | 21,000 | 21,050 | 169 | 177 |  |  |  |  |
| 18,050 | 18,100 | 540 | 564 | 21,050 | 21,100 | 163 | 170 |  |  |  |  |
| 18,100 | 18,150 | 533 | 558 | 21,100 | 21,150 | 156 | 164 |  |  |  |  |
| 18,150 | 18,200 | 527 | 551 | 21,150 | 21,200 | 150 | 157 |  |  |  |  |
| 18,200 | 18,250 | 521 | 545 | 21,200 | 21,250 | 144 | 150 |  |  |  |  |
| 18,250 | 18,300 | 515 | 538 | 21,250 | 21,300 | 138 | 144 |  |  |  |  |

TABLE B - Health Insurance Credit 1992 Earned Income Credit

Caution: This is not a tax table.

To find your health insurance credit: First, read down the "At least-But less than" columns and find the line that includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across and find the credit. Then, enter the credit on Schedule EIC line 12 or line 13, whichever applies.

| If the am on Sched line 7 or line 9 , is | mount <br> dule EIC, | Your health insurance credit is- | If the amount on Schedule EIC, line 7 or line 9, is- |  | Your health insurance credit is- | If the amount on Schedule EIC, line 7 or line 9 , is- |  | Your health insurance credit is- | If the amount on Schedule EIC, line 7 or line 9, is- |  | Your health insurance credit is- | If the amount on Schedule EIC, line 7 or line 9, is- |  | Your health insurance credit is- |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But less than |  | At least | But less than |  | At least | But less than |  | $\begin{array}{\|l\|} \hline \text { At } \\ \text { least } \end{array}$ | But less than |  | At least | But less than |  |
| \$1 | \$50 | \$2 | \$3,800 | \$3,850 | \$230 | \$11,900 | \$11,950 | \$448 | \$15,700 | \$15,750 | \$285 | \$19,500 | \$19,550 | \$122 |
| 50 | 100 | 5 | 3,850 | 3,900 | 233 | 11,950 | 12,000 | 445 | 15,750 | 15,800 | 283 | 19,550 | 19,600 | 120 |
| 100 | 150 | 8 | 3,900 | 3,950 | 236 | 12,000 | 12,050 | 443 | 15,800 | 15,850 | 280 | 19,600 | 19,650 | 118 |
| 150 | 200 | 11 | 3,950 | 4,000 | 239 | 12,050 | 12,100 | 441 | 15,850 | 15,900 | 278 | 19,650 | 19,700 | 115 |
| 200 | 250 | 14 | 4,000 | 4,050 | 242 | 12,100 | 12,150 | 439 | 15,900 | 15,950 | 276 | 19,700 | 19,750 | 113 |
| 250 | 300 | 17 | 4,050 | 4,100 | 245 | 12,150 | 12,200 | 437 | 15,950 | 16,000 | 274 | 19,750 | 19,800 | 111 |
| 300 | 350 | 20 | 4,100 | 4,150 | 248 | 12,200 | 12,250 | 435 | 16,000 | 16,050 | 272 | 19,800 | 19,850 | 109 |
| 350 | 400 | 23 | 4,150 | 4,200 | 251 | 12,250 | 12,300 | 433 | 16,050 | 16,100 | 270 | 19,850 | 19,900 | 107 |
| 400 | 450 | 26 | 4,200 | 4,250 | 254 | 12,300 | 12,350 | 430 | 16,100 | 16,150 | 268 | 19,900 | 19,950 | 105 |
| 450 | 500 | 29 | 4,250 | 4,300 | 257 | 12,350 | 12,400 | 428 | 16,150 | 16,200 | 265 | 19,950 | 20,000 | 103 |
| 500 | 550 | 32 | 4,300 | 4,350 | 260 | 12,400 | 12,450 | 426 | 16,200 | 16,250 | 263 | 20,000 | 20,050 | 100 |
| 550 | 600 | 35 | 4,350 | 4,400 | 263 | 12,450 | 12,500 | 424 | 16,250 | 16,300 | 261 | 20,050 | 20,100 | 98 |
| 600 | 650 | 38 | 4,400 | 4,450 | 266 | 12,500 | 12,550 | 422 | 16,300 | 16,350 | 259 | 20,100 | 20,150 | 96 |
| 650 | 700 | 41 | 4,450 | 4,500 | 269 | 12,550 | 12,600 | 420 | 16,350 | 16,400 | 257 | 20,150 | 20,200 | 94 |
| 700 | 750 | 44 | 4,500 | 4,550 | 272 | 12,600 | 12,650 | 418 | 16,400 | 16,450 | 255 | 20,200 | 20,250 | 92 |
| 750 | 800 | 47 | 4,550 | 4,600 | 275 | 12,650 | 12,700 | 415 | 16,450 | 16,500 | 253 | 20,250 | 20,300 | 90 |
| 800 | 850 | 50 | 4,600 | 4,650 | 278 | 12,700 | 12,750 | 413 | 16,500 | 16,550 | 250 | 20,300 | 20,350 | 88 |
| 850 | 900 | 53 | 4,650 | 4,700 | 281 | 12,750 | 12,800 | 411 | 16,550 | 16,600 | 248 | 20,350 | 20,400 | 85 |
| 900 | 950 | 56 | 4,700 | 4,750 | 284 | 12,800 | 12,850 | 409 | 16,600 | 16,650 | 246 | 20,400 | 20,450 | 83 |
| 950 | 1,000 | 59 | 4,750 | 4,800 | 287 | 12,850 | 12,900 | 407 | 16,650 | 16,700 | 244 | 20,450 | 20,500 | 81 |
| 1,000 | 1,050 | 62 | 4,800 | 4,850 | 290 | 12,900 | 12,950 | 405 | 16,700 | 16,750 | 242 | 20,500 | 20,550 | 79 |
| 1,050 | 1,100 | 65 | 4,850 | 4,900 | 293 | 12,950 | 13,000 | 403 | 16,750 | 16,800 | 240 | 20,550 | 20,600 | 77 |
| 1,100 | 1,150 | 68 | 4,900 | 4,950 | 296 | 13,000 | 13,050 | 400 | 16,800 | 16,850 | 238 | 20,600 | 20,650 | 75 |
| 1,150 | 1,200 | 71 | 4,950 | 5,000 | 299 | 13,050 | 13,100 | 398 | 16,850 | 16,900 | 235 | 20,650 | 20,700 | 73 |
| 1,200 | 1,250 | 74 | 5,000 | 5,050 | 302 | 13,100 | 13,150 | 396 | 16,900 | 16,950 | 233 | 20,700 | 20,750 | 70 |
| 1,250 | 1,300 | 77 | 5,050 | 5,100 | 305 | 13,150 | 13,200 | 394 | 16,950 | 17,000 | 231 | 20,750 | 20,800 | 68 |
| 1,300 | 1,350 | 80 | 5,100 | 5,150 | 308 | 13,200 | 13,250 | 392 | 17,000 | 17,050 | 229 | 20,800 | 20,850 | 66 |
| 1,350 | 1,400 | 83 | 5,150 | 5,200 | 311 | 13,250 | 13,300 | 390 | 17,050 | 17,100 | 227 | 20,850 | 20,900 | 64 |
| 1,400 | 1,450 | 86 | 5,200 | 5,250 | 314 | 13,300 | 13,350 | 388 | 17,100 | 17,150 | 225 | 20,900 | 20,950 | 62 |
| 1,450 | 1,500 | 89 | 5,250 | 5,300 | 317 | 13,350 | 13,400 | 385 | 17,150 | 17,200 | 223 | 20,950 | 21,000 | 60 |
| 1,500 | 1,550 | 92 | 5,300 | 5,350 | 320 | 13,400 | 13,450 | 383 | 17,200 | 17,250 | 220 | 21,000 | 21,050 | 58 |
| 1,550 | 1,600 | 95 | 5,350 | 5,400 | 323 | 13,450 | 13,500 | 381 | 17,250 | 17,300 | 218 | 21,050 | 21,100 | 55 |
| 1,600 | 1,650 | 98 | 5,400 | 5,450 | 326 | 13,500 | 13,550 | 379 | 17,300 | 17,350 | 216 | 21,100 | 21,150 | 53 |
| 1,650 | 1,700 | 101 | 5,450 | 5,500 | 329 | 13,550 | 13,600 | 377 | 17,350 | 17,400 | 214 | 21,150 | 21,200 | 51 |
| 1,700 | 1,750 | 104 | 5,500 | 5,550 | 332 | 13,600 | 13,650 | 375 | 17,400 | 17,450 | 212 | 21,200 | 21,250 | 49 |
| 1,750 | 1,800 | 107 | 5,550 | 5,600 | 335 | 13,650 | 13,700 | 373 | 17,450 | 17,500 | 210 | 21,250 | 21,300 | 47 |
| 1,800 | 1,850 | 110 | 5,600 | 5,650 | 338 | 13,700 | 13,750 | 370 | 17,500 | 17,550 | 208 | 21,300 | 21,350 | 45 |
| 1,850 | 1,900 | 113 | 5,650 | 5,700 | 341 | 13,750 | 13,800 | 368 | 17,550 | 17,600 | 205 | 21,350 | 21,400 | 43 |
| 1,900 | 1,950 | 116 | 5,700 | 5,750 | 344 | 13,800 | 13,850 | 366 | 17,600 | 17,650 | 203 | 21,400 | 21,450 | 40 |
| 1,950 | 2,000 | 119 | 5,750 | 5,800 | 347 | 13,850 | 13,900 | 364 | 17,650 | 17,700 | 201 | 21,450 | 21,500 | 38 |
| 2,000 | 2,050 | 122 | 5,800 | 5,850 | 350 | 13,900 | 13,950 | 362 | 17,700 | 17,750 | 199 | 21,500 | 21,550 | 36 |
| 2,050 | 2,100 | 125 | 5,850 | 5,900 | 353 | 13,950 | 14,000 | 360 | 17,750 | 17,800 | 197 | 21,550 | 21,600 | 34 |
| 2,100 | 2,150 | 128 | 5,900 | 5,950 | 356 | 14,000 | 14,050 | 358 | 17,800 | 17,850 | 195 | 21,600 | 21,650 | 32 |
| 2,150 | 2,200 | 131 | 5,950 | 6,000 | 359 | 14,050 | 14,100 | 355 | 17,850 | 17,900 | 193 | 21,650 | 21,700 | 30 |
| 2,200 | 2,250 | 134 | 6,000 | 6,050 | 362 | 14,100 | 14,150 | 353 | 17,900 | 17,950 | 190 | 21,700 | 21,750 | 28 |
| 2,250 | 2,300 | 137 | 6,050 | 6,100 | 365 | 14,150 | 14,200 | 351 | 17,950 | 18,000 | 188 | 21,750 | 21,800 | 25 |
| 2,300 | 2,350 | 140 | 6,100 | 6,150 | 368 | 14,200 | 14,250 | 349 | 18,000 | 18,050 | 186 | 21,800 | 21,850 | 23 |
| 2,350 | 2,400 | 143 | 6,150 | 6,200 | 371 | 14,250 | 14,300 | 347 | 18,050 | 18,100 | 184 | 21,850 | 21,900 | 21 |
| 2,400 | 2,450 | 146 | 6,200 | 6,250 | 374 | 14,300 | 14,350 | 345 | 18,100 | 18,150 | 182 | 21,900 | 21,950 | 19 |
| 2,450 | 2,500 | 149 | 6,250 | 6,300 | 377 | 14,350 | 14,400 | 343 | 18,150 | 18,200 | 180 | 21,950 | 22,000 | 17 |
| 2,500 | 2,550 | 152 | 6,300 | 6,350 | 380 | 14,400 | 14,450 | 340 | 18,200 | 18,250 | 178 | 22,000 | 22,050 | 15 |
| 2,550 | 2,600 | 155 | 6,350 | 6,400 | 383 | 14,450 | 14,500 | 338 | 18,250 | 18,300 | 175 | 22,050 | 22,100 | 13 |
| 2,600 | 2,650 | 158 | 6,400 | 6,450 | 386 | 14,500 | 14,550 | 336 | 18,300 | 18,350 | 173 | 22,100 | 22,150 | 10 |
| 2,650 | 2,700 | 161 | 6,450 | 6,500 | 389 | 14,550 | 14,600 | 334 | 18,350 | 18,400 | 171 | 22,150 | 22,200 | 8 |
| 2,700 | 2,750 | 164 | 6,500 | 6,550 | 392 | 14,600 | 14,650 | 332 | 18,400 | 18,450 | 169 | 22,200 | 22,250 | 6 |
| 2,750 | 2,800 | 167 | 6,550 | 6,600 | 395 | 14,650 | 14,700 | 330 | 18,450 | 18,500 | 167 | 22,250 | 22,300 | 4 |
| 2,800 | 2,850 | 170 | 6,600 | 6,650 | 398 | 14,700 | 14,750 | 328 | 18,500 | 18,550 | 165 | 22,300 | 22,350 | 2 |
| 2,850 | 2,900 | 173 | 6,650 | 6,700 | 401 | 14,750 | 14,800 | 325 | 18,550 | 18,600 | 163 | 22,350 | 22,370 | 1 |
| 2,900 | 2,950 | 176 | 6,700 | 6,750 | 404 | 14,800 | 14,850 | 323 | 18,600 | 18,650 | 160 |  |  |  |
| 2,950 | 3,000 | 179 | 6,750 | 6,800 | 407 | 14,850 | 14,900 | 321 | 18,650 | 18,700 | 158 |  |  |  |
| 3,000 | 3,050 | 182 | 6,800 | 6,850 | 410 | 14,900 | 14,950 | 319 | 18,700 | 18,750 | 156 |  |  |  |
| 3,050 | 3,100 | 185 | 6,850 | 6,900 | 413 | 14,950 | 15,000 | 317 | 18,750 | 18,800 | 154 | \$22,370 | 0 or mor | re-you |
| 3,100 | 3,150 | 188 | 6,900 | 6,950 | 416 | 15,000 | 15,050 | 315 | 18,800 | 18,850 | 152 | may not | t take th | he credit |
| 3,150 | 3,200 | 191 | 6,950 | 7,000 | 419 | 15,050 | 15,100 | 313 | 18,850 | 18,900 | 150 |  |  |  |
| 3,200 | 3,250 | 194 | 7,000 | 7,050 | 422 | 15,100 | 15,150 | 310 | 18,900 | 18,950 | 148 |  |  |  |
| 3,250 | 3,300 | 197 | 7,050 | 7,100 | 425 | 15,150 | 15,200 | 308 | 18,950 | 19,000 | 145 |  |  |  |
| 3,300 | 3,350 | 200 | 7,100 | 7,150 | 428 | 15,200 | 15,250 | 306 | 19,000 | 19,050 | 143 |  |  |  |
| 3,350 | 3,400 | 203 | 7,150 | 7,200 | 431 | 15,250 | 15,300 | 304 | 19,050 | 19,100 | 141 |  |  |  |
| 3,400 | 3,450 | 206 | 7,200 | 7,250 | 434 | 15,300 | 15,350 | 302 | 19,100 | 19,150 | 139 |  |  |  |
| 3,450 | 3,500 | 209 | 7,250 | 7,300 | 437 | 15,350 | 15,400 | 300 | 19,150 | 19,200 | 137 |  |  |  |
| 3,500 | 3,550 | 212 | 7,300 | 7,350 | 440 | 15,400 | 15,450 | 298 | 19,200 | 19,250 | 135 |  |  |  |
| 3,550 | 3,600 | 215 | 7,350 | 7,400 | 443 | 15,450 | 15,500 | 295 | 19,250 | 19,300 | 133 |  |  |  |
| 3,600 | 3,650 | 218 | 7,400 | 7,450 | 446 | 15,500 | 15,550 | 293 | 19,300 | 19,350 | 130 |  |  |  |
| 3,650 | 3,700 | 221 | 7,450 | 7,500 | 449 | 15,550 | 15,600 | 291 | 19,350 | 19,400 | 128 |  |  |  |
| 3,700 | 3,750 | 224 | 7,500 | 11,850 | 451 | 15,600 | 15,650 | 289 | 19,400 | 19,450 | 126 |  |  |  |
| 3,750 | 3,800 | 227 | 11,850 | 11,900 | 450 | 15,650 | 15,700 | 287 | 19,450 | 19,500 | 124 |  |  |  |

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## TABLE C-Extra Credit for Child Born in 1992

1992 Earned Income Credit

Caution:
This is not a
tax table.

To find your extra credit for a child born in 1992: First, read down the "At least-But less than" col umns and find the linethat includes the amount you entered on line 7 or line 9 of Schedule EIC. Next, read across and find the credit. Then, enter the credit on Schedule EIC, line 17 or line 18, whichever applies.

| If the am on Sche line 7 or line 9 , is | ount <br> ule EIC, | $\begin{aligned} & \hline \text { Your } \\ & \text { credit } \\ & \text { for a } \\ & \text { child } \\ & \text { born in } \\ & 1992 \\ & \text { is- } \\ & \hline \end{aligned}$ | If the amount on Schedule EIC, line 7 or line 9, is- |  | $\begin{aligned} & \text { Your } \\ & \text { credit } \\ & \text { for a } \\ & \text { child } \\ & \text { born in } \\ & 1992 \\ & \text { is- } \end{aligned}$ | If the amount on Schedule EIC, line 7 or line 9, is- |  | Your credit for a child born in 1992 <br> is- | If the amount on Schedule EIC, line 7 or line 9, is- |  | $\begin{aligned} & \hline \text { Your } \\ & \text { credit } \\ & \text { for a } \\ & \text { child } \\ & \text { born in } \\ & 1992 \\ & \text { is- } \\ & \hline \end{aligned}$ | If the amount on Schedule EIC, line 7 or line 9, is- |  | $\begin{aligned} & \hline \text { Your } \\ & \text { credit } \\ & \text { for a } \\ & \text { child } \\ & \text { born in } \\ & 1992 \\ & \text { is- } \\ & \hline \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| At least | But less than |  | At least | But less than |  | At least | But less than |  | At least | But less than |  | At least | But less than |  |
| \$1 | \$50 | \$1 | \$3,800 | \$3,850 | \$191 | \$11,900 | \$11,950 | \$373 | \$15,700 | \$15,750 | \$237 | \$19,500 | \$19,550 | \$102 |
| 50 | 100 | 4 | 3,850 | 3,900 | 194 | 11,950 | 12,000 | 371 | 15,750 | 15,800 | 236 | 19,550 | 19,600 | 100 |
| 100 | 150 | 6 | 3,900 | 3,950 | 196 | 12,000 | 12,050 | 369 | 15,800 | 15,850 | 234 | 19,600 | 19,650 | 98 |
| 150 | 200 | 9 | 3,950 | 4,000 | 199 | 12,050 | 12,100 | 368 | 15,850 | 15,900 | 232 | 19,650 | 19,700 | 96 |
| 200 | 250 | 11 | 4,000 | 4,050 | 201 | 12,100 | 12,150 | 366 | 15,900 | 15,950 | 230 | 19,700 | 19,750 | 95 |
| 250 | 300 | 14 | 4,050 | 4,100 | 204 | 12,150 | 12,200 | 364 | 15,950 | 16,000 | 228 | 19,750 | 19,800 | 93 |
| 300 | 350 | 16 | 4,100 | 4,150 | 206 | 12,200 | 12,250 | 362 | 16,000 | 16,050 | 227 | 19,800 | 19,850 | 91 |
| 350 | 400 | 19 | 4,150 | 4,200 | 209 | 12,250 | 12,300 | 360 | 16,050 | 16,100 | 225 | 19,850 | 19,900 | 89 |
| 400 | 450 | 21 | 4,200 | 4,250 | 211 | 12,300 | 12,350 | 359 | 16,100 | 16,150 | 223 | 19,900 | 19,950 | 87 |
| 450 | 500 | 24 | 4,250 | 4,300 | 214 | 12,350 | 12,400 | 357 | 16,150 | 16,200 | 221 | 19,950 | 20,000 | 86 |
| 500 | 550 | 26 | 4,300 | 4,350 | 216 | 12,400 | 12,450 | 355 | 16,200 | 16,250 | 219 | 20,000 | 20,050 | 84 |
| 550 | 600 | 29 | 4,350 | 4,400 | 219 | 12,450 | 12,500 | 353 | 16,250 | 16,300 | 218 | 20,050 | 20,100 | 82 |
| 600 | 650 | 31 | 4,400 | 4,450 | 221 | 12,500 | 12,550 | 352 | 16,300 | 16,350 | 216 | 20,100 | 20,150 | 80 |
| 650 | 700 | 34 | 4,450 | 4,500 | 224 | 12,550 | 12,600 | 350 | 16,350 | 16,400 | 214 | 20,150 | 20,200 | 78 |
| 700 | 750 | 36 | 4,500 | 4,550 | 226 | 12,600 | 12,650 | 348 | 16,400 | 16,450 | 212 | 20,200 | 20,250 | 77 |
| 750 | 800 | 39 | 4,550 | 4,600 | 229 | 12,650 | 12,700 | 346 | 16,450 | 16,500 | 211 | 20,250 | 20,300 | 75 |
| 800 | 850 | 41 | 4,600 | 4,650 | 231 | 12,700 | 12,750 | 344 | 16,500 | 16,550 | 209 | 20,300 | 20,350 | 73 |
| 850 | 900 | 44 | 4,650 | 4,700 | 234 | 12,750 | 12,800 | 343 | 16,550 | 16,600 | 207 | 20,350 | 20,400 | 71 |
| 900 | 950 | 46 | 4,700 | 4,750 | 236 | 12,800 | 12,850 | 341 | 16,600 | 16,650 | 205 | 20,400 | 20,450 | 70 |
| 950 | 1,000 | 49 | 4,750 | 4,800 | 239 | 12,850 | 12,900 | 339 | 16,650 | 16,700 | 203 | 20,450 | 20,500 | 68 |
| 1,000 | 1,050 | 51 | 4,800 | 4,850 | 241 | 12,900 | 12,950 | 337 | 16,700 | 16,750 | 202 | 20,500 | 20,550 | 66 |
| 1,050 | 1,100 | 54 | 4,850 | 4,900 | 244 | 12,950 | 13,000 | 335 | 16,750 | 16,800 | 200 | 20,550 | 20,600 | 64 |
| 1,100 | 1,150 | 56 | 4,900 | 4,950 | 246 | 13,000 | 13,050 | 334 | 16,800 | 16,850 | 198 | 20,600 | 20,650 | 62 |
| 1,150 | 1,200 | 59 | 4,950 | 5,000 | 249 | 13,050 | 13,100 | 332 | 16,850 | 16,900 | 196 | 20,650 | 20,700 | 61 |
| 1,200 | 1,250 | 61 | 5,000 | 5,050 | 251 | 13,100 | 13,150 | 330 | 16,900 | 16,950 | 194 | 20,700 | 20,750 | 59 |
| 1,250 | 1,300 | 64 | 5,050 | 5,100 | 254 | 13,150 | 13,200 | 328 | 16,950 | 17,000 | 193 | 20,750 | 20,800 | 57 |
| 1,300 | 1,350 | 66 | 5,100 | 5,150 | 256 | 13,200 | 13,250 | 327 | 17,000 | 17,050 | 191 | 20,800 | 20,850 | 55 |
| 1,350 | 1,400 | 69 | 5,150 | 5,200 | 259 | 13,250 | 13,300 | 325 | 17,050 | 17,100 | 189 | 20,850 | 20,900 | 53 |
| 1,400 | 1,450 | 71 | 5,200 | 5,250 | 261 | 13,300 | 13,350 | 323 | 17,100 | 17,150 | 187 | 20,900 | 20,950 | 52 |
| 1,450 | 1,500 | 74 | 5,250 | 5,300 | 264 | 13,350 | 13,400 | 321 | 17,150 | 17,200 | 186 | 20,950 | 21,000 | 50 |
| 1,500 | 1,550 | 76 | 5,300 | 5,350 | 266 | 13,400 | 13,450 | 319 | 17,200 | 17,250 | 184 | 21,000 | 21,050 | 48 |
| 1,550 | 1,600 | 79 | 5,350 | 5,400 | 269 | 13,450 | 13,500 | 318 | 17,250 | 17,300 | 182 | 21,050 | 21,100 | 46 |
| 1,600 | 1,650 | 81 | 5,400 | 5,450 | 271 | 13,500 | 13,550 | 316 | 17,300 | 17,350 | 180 | 21,100 | 21,150 | 45 |
| 1,650 | 1,700 | 84 | 5,450 | 5,500 | 274 | 13,550 | 13,600 | 314 | 17,350 | 17,400 | 178 | 21,150 | 21,200 | 43 |
| 1,700 | 1,750 | 86 | 5,500 | 5,550 | 276 | 13,600 | 13,650 | 312 | 17,400 | 17,450 | 177 | 21,200 | 21,250 | 41 |
| 1,750 | 1,800 | 89 | 5,550 | 5,600 | 279 | 13,650 | 13,700 | 310 | 17,450 | 17,500 | 175 | 21,250 | 21,300 | 39 |
| 1,800 | 1,850 | 91 | 5,600 | 5,650 | 281 | 13,700 | 13,750 | 309 | 17,500 | 17,550 | 173 | 21,300 | 21,350 | 37 |
| 1,850 | 1,900 | 94 | 5,650 | 5,700 | 284 | 13,750 | 13,800 | 307 | 17,550 | 17,600 | 171 | 21,350 | 21,400 | 36 |
| 1,900 | 1,950 | 96 | 5,700 | 5,750 | 286 | 13,800 | 13,850 | 305 | 17,600 | 17,650 | 169 | 21,400 | 21,450 | 34 |
| 1,950 | 2,000 | 99 | 5,750 | 5,800 | 289 | 13,850 | 13,900 | 303 | 17,650 | 17,700 | 168 | 21,450 | 21,500 | 32 |
| 2,000 | 2,050 | 101 | 5,800 | 5,850 | 291 | 13,900 | 13,950 | 302 | 17,700 | 17,750 | 166 | 21,500 | 21,550 | 30 |
| 2,050 | 2,100 | 104 | 5,850 | 5,900 | 294 | 13,950 | 14,000 | 300 | 17,750 | 17,800 | 164 | 21,550 | 21,600 | 28 |
| 2,100 | 2,150 | 106 | 5,900 | 5,950 | 296 | 14,000 | 14,050 | 298 | 17,800 | 17,850 | 162 | 21,600 | 21,650 | 27 |
| 2,150 | 2,200 | 109 | 5,950 | 6,000 | 299 | 14,050 | 14,100 | 296 | 17,850 | 17,900 | 161 | 21,650 | 21,700 | 25 |
| 2,200 | 2,250 | 111 | 6,000 | 6,050 | 301 | 14,100 | 14,150 | 294 | 17,900 | 17,950 | 159 | 21,700 | 21,750 | 23 |
| 2,250 | 2,300 | 114 | 6,050 | 6,100 | 304 | 14,150 | 14,200 | 293 | 17,950 | 18,000 | 157 | 21,750 | 21,800 | 21 |
| 2,300 | 2,350 | 116 | 6,100 | 6,150 | 306 | 14,200 | 14,250 | 291 | 18,000 | 18,050 | 155 | 21,800 | 21,850 | 20 |
| 2,350 | 2,400 | 119 | 6,150 | 6,200 | 309 | 14,250 | 14,300 | 289 | 18,050 | 18,100 | 153 | 21,850 | 21,900 | 18 |
| 2,400 | 2,450 | 121 | 6,200 | 6,250 | 311 | 14,300 | 14,350 | 287 | 18,100 | 18,150 | 152 | 21,900 | 21,950 | 16 |
| 2,450 | 2,500 | 124 | 6,250 | 6,300 | 314 | 14,350 | 14,400 | 286 | 18,150 | 18,200 | 150 | 21,950 | 22,000 | 14 |
| 2,500 | 2,550 | 126 | 6,300 | 6,350 | 316 | 14,400 | 14,450 | 284 | 18,200 | 18,250 | 148 | 22,000 | 22,050 | 12 |
| 2,550 | 2,600 | 129 | 6,350 | 6,400 | 319 | 14,450 | 14,500 | 282 | 18,250 | 18,300 | 146 | 22,050 | 22,100 | 11 |
| 2,600 | 2,650 | 131 | 6,400 | 6,450 | 321 | 14,500 | 14,550 | 280 | 18,300 | 18,350 | 144 | 22,100 | 22,150 | 9 |
| 2,650 | 2,700 | 134 | 6,450 | 6,500 | 324 | 14,550 | 14,600 | 278 | 18,350 | 18,400 | 143 | 22,150 | 22,200 | 7 |
| 2,700 | 2,750 | 136 | 6,500 | 6,550 | 326 | 14,600 | 14,650 | 277 | 18,400 | 18,450 | 141 | 22,200 | 22,250 | 5 |
| 2,750 | 2,800 | 139 | 6,550 | 6,600 | 329 | 14,650 | 14,700 | 275 | 18,450 | 18,500 | 139 | 22,250 | 22,300 | 3 |
| 2,800 | 2,850 | 141 | 6,600 | 6,650 | 331 | 14,700 | 14,750 | 273 | 18,500 | 18,550 | 137 | 22,300 | 22,350 | 2 |
| 2,850 | 2,900 | 144 | 6,650 | 6,700 | 334 | 14,750 | 14,800 | 271 | 18,550 | 18,600 | 136 | 22,350 | 22,370 |  |
| 2,900 | 2,950 | 146 | 6,700 | 6,750 | 336 | 14,800 | 14,850 | 269 | 18,600 | 18,650 | 134 | 22,350 |  |  |
| 2,950 | 3,000 | 149 | 6,750 | 6,800 | 339 | 14,850 | 14,900 | 268 | 18,650 | 18,700 | 132 |  |  |  |
| 3,000 | 3,050 | 151 | 6,800 | 6,850 | 341 | 14,900 | 14,950 | 266 | 18,700 | 18,750 | 130 |  |  |  |
| 3,050 | 3,100 | 154 | 6,850 | 6,900 | 344 | 14,950 | 15,000 | 264 | 18,750 | 18,800 | 128 |  |  | -you |
| 3,100 | 3,150 | 156 | 6,900 | 6,950 | 346 | 15,000 | 15,050 | 262 | 18,800 | 18,850 | 127 | may no | take the | credit |
| 3,150 | 3,200 | 159 | 6,950 | 7,000 | 349 | 15,050 | 15,100 | 261 | 18,850 | 18,900 | 125 |  |  |  |
| 3,200 | 3,250 | 161 | 7,000 | 7,050 | 351 | 15,100 | 15,150 | 259 | 18,900 | 18,950 | 123 |  |  |  |
| 3,250 | 3,300 | 164 | 7,050 | 7,100 | 354 | 15,150 | 15,200 | 257 | 18,950 | 19,000 | 121 |  |  |  |
| 3,300 | 3,350 | 166 | 7,100 | 7,150 | 356 | 15,200 | 15,250 | 255 | 19,000 | 19,050 | 119 |  |  |  |
| 3,350 | 3,400 | 169 | 7,150 | 7,200 | 359 | 15,250 | 15,300 | 253 | 19,050 | 19,100 | 118 |  |  |  |
| 3,400 | 3,450 | 171 | 7,200 | 7,250 | 361 | 15,300 | 15,350 | 252 | 19,100 | 19,150 | 116 |  |  |  |
| 3,450 | 3,500 | 174 | 7,250 | 7,300 | 364 | 15,350 | 15,400 | 250 | 19,150 | 19,200 | 114 |  |  |  |
| 3,500 | 3,550 | 176 | 7,300 | 7,350 | 366 | 15,400 | 15,450 | 248 | 19,200 | 19,250 | 112 |  |  |  |
| 3,550 | 3,600 | 179 | 7,350 | 7,400 | 369 | 15,450 | 15,500 | 246 | 19,250 | 19,300 | 111 |  |  |  |
| 3,600 | 3,650 | 181 | 7,400 | 7,450 | 371 | 15,500 | 15,550 | 244 | 19,300 | 19,350 | 109 |  |  |  |
| 3,650 | 3,700 | 184 | 7,450 | 7,500 | 374 | 15,550 | 15,600 | 243 | 19,350 | 19,400 | 107 |  |  |  |
| 3,700 | 3,750 | 186 | 7,500 | 11,850 | 376 | 15,600 | 15,650 | 241 | 19,400 | 19,450 | 105 |  |  |  |
| 3,750 | 3,800 | 189 | 11,850 | 11,900 | 375 | 15,650 | 15,700 | 239 | 19,450 | 19,500 | 103 |  |  |  |

## Section 7-After you fill in Form 1040A

Where do I file?
If an addressed envelope came with your booklet, please use it. If you do not have one, or if you moved during the year, mail your return to the Internal Revenue Service Center for the place where you live. No street address is needed. E nvelopes with insufficient postage will be returned by the post office.

```
Alabama-Memphis, TN 37501
Alaska-Ogden, UT 84201
Arizona-Ogden, UT 84201
Arkansas-Memphis, TN 37501
California-Counties of Alpine, Amador, Butte,
    Calaveras, Colusa, Contra Costa, Del Norte,
    El Dorado, Glenn, Humboldt, Lake, Lassen,
    Marin, Mendocino, M odoc, Napa, Nevada,
    Placer, Plumas, Sacramento, San J oaquin,
    Shasta, Sierra, Siskiyou, Solano, Sonoma,
    Sutter, Tehama, Trinity, Yolo, and Yuba-
    Ogden, UT 84201
All other counties-
    Fresno, CA 93888
Colorado-Ogden, UT 84201
Connecticut-Andover, MA 05501
Delaware-Philadel phia, PA 19255
District of Columbia-
    Philadelphia, PA 19255
Florida-Atlanta, GA 39901
Georgia-Atlanta, GA 39901
Hawaii-Fresno, CA 93888
Idaho-Ogden, UT 84201
Illinois-Kansas City, MO 64999
Indiana-Cincinnati, OH 45999
Iowa-Kansas City, MO 64999
Kansas-Austin, TX 73301
Kentucky-Cincinnati, OH 45999
Louisiana-Memphis, TN 37501
Maine-Andover, MA 05501
Maryland-Philadel phia, PA 19255
Massachusetts-Andover, MA 05501
Michigan-Cincinnati, OH 45999
Minnesota-Kansas City, MO 64999
Mississippi-Memphis, TN 37501
Missouri-Kansas City, MO 64999
Montana-Ogden, UT 84201
Nebraska-Ogden, UT 84201
Nevada-Ogden, UT 84201
New Hampshire-Andover, MA 05501
New J ersey-Holtsville, NY 00501
New Mexico-Austin, TX 73301
```

Alaska-Ogden, UT 84201
Arkansas-Memphis, TN 37501
California-Counties of Alpine, Amador, Butte,
Calaveras, Colusa, Contra Costa, De Norte, ,

Placer, Plumas, Sacramento, San J oaquin,
Sutter, Terama, Trinity, Yolo, and YubaOgden, UT 84201
All other counties-
Fresno, CA 93888
Colorado-Ogden, UT 84201
Connecticut-Andover, MA 05501
Delaware-Philadelphia, PA 19255
District of Columbia-
Philadelphia, PA 19255
Florida-Atlanta, GA 39901
Georgia-Atlanta, GA 39901
Hawaii-Fresno, CA 93888
Illinois-Kansas City, MO 64999
Indiana-Cincinnati, OH 45999
Iowa-Kansas City, MO 64999
Kansas-Austin, TX 73301
Kentucky-Cincinnati, OH 45999
Louisiana-Memphis, TN 37501
Maine-Andover, MA 05501
Maryland-Philadel phia, PA 19255
Massachusetts-Andover, MA 05501
Minnesota-Kansas City, MO 64999
Mississippi-Memphis, TN 37501
Missouri-Kansas City, MO 64999
Montana-Ogden, UT 84201
Nebraska-Ogden, UT 84201
New Hampshire-Andover, MA 05501
New Mexico-Austin, TX 73301

New York—New York City and counties of Nassau, Rockland, Suffolk, and WestchesterHoltsville, NY 00501
All other countiesAndover, MA 05501
North Carolina-Memphis, TN 37501
North Dakota-Ogden, UT 84201
Ohio-Cincinnati, OH 45999
Oklahoma-Austin, TX 73301
Oregon-Ogden, UT 84201
PennsyIvania-Philadelphia, PA 19255
Rhode Island-Andover, MA 05501
South Carolina-Atlanta, GA 39901
South Dakota-Ogden, UT 84201
Tennessee-Memphis, TN 37501
Texas-Austin, TX 73301
Utah—Ogden, UT 84201
Vermont-Andover, MA 05501
Virginia—Philadelphia, PA 19255
Washington-Ogden, UT 84201
West Virginia-Cincinnati, OH 45999
Wisconsin-Kansas City, MO 64999
Wyoming-Ogden, UT 84201
American Samoa-Philadelphia, PA 19255
Guam-Commissioner of Revenue and Taxation 855 West Marine Dr. Agana, GU 96910
Puerto Rico (or if excluding income under section 933)-
Philadelphia, PA 19255
Virgin Islands: Nonpermanent residentsPhiladelphia, PA 19255
Virgin Islands: Permanent residents-
V.I. Bureau of Internal Revenue Lockharts Garden No. 1A
Charlotte Amalie
St. Thomas, VI 00802
Foreign country: U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563Philadelphia, PA 19255
All A.P.O. and F.P.O. addressesPhiladelphia, PA 19255

What do I need if I write to the IRS?

If you write to the IRS, include your social security number on your correspondence. If you don't include it, it may take us longer to reply.

What should I do if I move?

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

How long should I
keep my tax return?

Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out. 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. F or 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, get Pub. 552.

Income tax withholding and estimated tax payments for 1993

If the amount you owe the IRS (line 32) or the amount you overpaid the IRS (line 29) is large, you may want to file a new Form W-4 with your employer to change the amount of income tax to be withheld from your pay. If you go back to work after a period of unemployment, you may be able to reduce your withhol ding. In general, you do not have to make estimated tax payments if you expect that your 1993 tax return will show a tax refund OR a tax balance due the IRS of less than $\$ 500$. If your total estimated tax for 1993 is $\$ 500$ or more, please get Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. Get Pub. 505 for more details.

How do I amend my tax return?

If you find changes in your income, deductions, or credits after you mail your return, file Form 1040X to change the return you already filed. If you filed a joint return, you may not, after the due date of that return, amend it to file as married filing a separate return. 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. A return filed early is considered filed on the date it was due. If your return is changed for any reason (for example, as a result of an audit of your return by the IRS), it may affect your state income tax return. Contact your state tax agency for more details.

Avoid common mistakesErrors may delay your refund

1. If a child lived with you and the amount on Form 1040A, line 16, is under $\$ 22,370$, did you read the instructions for Schedule EIC that begin on page 59 to see if you can take the earned income credit?
2. Are your name, address, and social security number correct on the label? If not, did you enter the correct information?
3. If you are married filing a joint return and didn't get a label, or you are married filing a separate return, did you enter your spouse's social security number in the space provided on page 1 of Form 1040A? Did you enter your social security number next to your name?
4. Did you use the correct filing status? If you think you can file as Head of household, did you read the instructions for line 4 that begin on page 16 to make sure you qualify?
5. Did you enter your standard deduction on line 19? Also, if you checked any box on line 18a or 18b, did you see page 35 to find the amount to enter on line 19 ?
6. If you (or your spouse if you checked the box on line 6b) were age 65 or older or blind, did you check the appropriate boxes on line 18a?
7. If your parents (or someone else) can claim you as a dependent on their tax return (even if they chose not to claim you), did you check the box on line 18b?
8. Did you enter your total tax on line 27?
9. Did you check your computations (additions, subtractions, etc.) especially when figuring your Federal income tax withheld and your refund or amount you owe?
10. Did you attach your W-2 form(s) and any other requested forms and schedules? Did you sign and date Form 1040A and enter your occupation?

## Recycling

The tax forms and instructions you received are printed on recyclable paper. If your community has a recycling program, please recycle. But remember to keep for your records a copy of your return and any worksheets you used. The IRS tries to use recycled paper for all of its forms and instructions.

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Major categories
of Federal income and outlays for
fiscal year 1991

In fiscal year 1991, which began on October 1, 1990, and ended on September 30, 1991, Federal income was $\$ 1,054.3$ billion and outlays were $\$ 1,323$ billion, leaving a deficit of $\$ 268.7$ billion. The budget deficit is financed largely by government borrowing from the public. The government borrows from the public by selling bonds and other debt securities to private citizens, banks, businesses, and other governments.
The pie charts below show the relative sizes of the major categories of Federal income and outlays for fiscal year 1991.

## Where the income came from:



What the outlays were:


[^3]
[^0]:    * If you turned 65 on J anuary 1, 1993, you are considered to be age 65 at the end of 1992.

[^1]:    * Enter $\$ 10,000$ only if you lived with your spouse at any time in 1992. If you did not live with your spouse at all in 1992, enter \$35,000.

[^2]:    * This column must also be used by a qualifying widow(er).

[^3]:    ${ }^{1}$ About $20 \%$ was for defense; $2 \%$ was for veterans benefits and services; and $1 \%$ was for foreign affairs including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad. (These percentages do not total $24 \%$ due to rounding.)
    ${ }^{2}$ About $9 \%$ was spent to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. About 5\% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.
    ${ }^{3}$ This category consists of agricultural programs; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; economic development programs including deposit insurance; and space, energy, and general science programs.

