

1040A

1040EZ

1988



Department of the Treasury
Internal Revenue Service

What's inside?

A letter from the Commissioner (page 4)
What's new for 1988 (page 5)
Free tax help (page 5)

Avoid common mistakes

Form 1040EZ filers (page 13)
Form 1040A filers (page 36)
Tax table (page 37)
How to order forms and publications (page 46)
Index (page 52)

Note:

*This booklet does not
contain any tax forms.*

Table of Contents

	Privacy Act and Paperwork Reduction Act Notice	3
	Letter from the Commissioner	4
Section 1—	Before you fill out your tax return	5
	How do I use this booklet?	5
	What's new for 1988?	5
	What to look for in 1989	5
	What free tax help is available?	5
	What if a taxpayer dies?	6
	What are the filing dates, penalties, and extensions?	7
	Can I use substitute tax forms?	7
	How do I get copies of my tax returns?	7
	Do I have to file?	8
	Which form should I use?	10
Section 2—	Checklist for 1040EZ filers	13
Section 3—	Step-by-step instructions for Form 1040A	13
	Step 1—Name, address, and social security number	13
	Step 2—Filing status	14
	Step 3—Figuring your exemptions	16
	Step 4—Figuring your total income	20
	Step 5—Figuring your adjusted gross income	24
	IRA deduction	24
	Step 6—Figuring your taxable income	28
	Standard deduction for most people	28
	Standard deduction for people age 65 or older or blind	29
	Standard deduction if you are a dependent	29
	Step 7—Figuring your tax, credits, and payments	30
	Child and dependent care credit	30
	Excess social security taxes	33
	Earned income credit	34
	Step 8—Figuring your refund or amount you owe	35
	Step 9—Sign your return	36
	Avoid common mistakes on Form 1040A	36
Section 4—	Tax table and earned income credit table	37
	Tax table	37
	Earned income credit table	43
Section 5—	After you fill out your tax return	45
	Where do I file?	45
	What do I need if I write to IRS?	45
	What should I do if I move?	45
	How long should I keep my tax return?	46
	Income tax withholding and estimated tax payments for 1989	46
	How do I amend my tax return?	46
	How do I get forms and publications?	46
	Where do I call to get answers to my Federal tax questions?	49
	What is Tele-Tax?	50
	Tele-Tax topic numbers and subjects	51
	Index	52

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 Justice and to other Federal agencies, as provided by law. We may also give it to certain 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 taxpayers with income mostly from wages, filling out 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 1040EZ	Form 1040A	Form 1040A (Schedule 1)
Recordkeeping	7 min.	1 hr., 20 min.	33 min.
Learning about the law or the form	24 min.	2 hrs., 11 min.	5 min.
Preparing the form	40 min.	2 hrs., 52 min.	20 min.
Copying, assembling, and sending the form to IRS	20 min.	35 min.	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 the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, TR:FP; or the **Office of Management and Budget**, Paperwork Reduction Project, Washington, DC 20503.

DO NOT send your return to either of these offices. See **Where do I file?** on page 45.



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, DC 20224

COMMISSIONER

Dear Taxpayer,

Thanks for your special effort in making last year's tax filing season a success. Most people filed promptly and got their refunds on time.

I pledge my personal effort and that of the IRS to search for new and better ways to reduce the burden placed on you, our valued customers. I also pledge that we at IRS will continue to improve the quality of the service we are providing to you.

Working together with you, I believe we jointly can find ways to make taxes less taxing for all of us.

A handwritten signature in cursive script that reads "Lawrence B. Gibbs".

Lawrence B. Gibbs

Section 1—Before you fill out your tax return

How do I use this booklet?

This booklet is designed to make the filing of Forms 1040EZ and 1040A as easy as possible.

Section 1 tells what you need to know before you fill out your tax return.

Section 2 has a checklist for Form 1040EZ filers.

Section 3 has instructions for the lines on Form 1040A.

Section 4 has the tax table and earned income credit table.

Section 5 tells how to send in your return and get forms and publications.

Your tax return must be completed and postmarked by **April 17, 1989**.

What's new for 1988?

Reduced tax rates. Most of the rates have been reduced. The tax table uses the reduced rates—15% and 28%.

Increased deduction for exemptions. The deduction for each exemption—for you, your spouse, and dependents—has increased to \$1,950.

Increased standard deduction. For most people, the standard deduction has increased. It is figured on line 4 of 1040EZ or on line 16 of 1040A.

Increased earned income credit. If you file 1040A, you may be able to take this credit if you earned less than \$18,576 and a child lived with you. (The limit was \$15,432 last year.) Read the instructions for line 23b on page 34.

If you want more information about these and other tax changes, get Pub. 553.

New publication. You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal is to make sure that your rights are protected, 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. New **Pub. 1** tells you about many of these rights.

New filing locations. You may have to send your return to a different address this year. Use the envelope that came with your booklet or see **Where do I file?** on page 45.

What to look for in 1989

Supplemental medicare premium. If you will be eligible for Medicare, Part A benefits (hospital insurance) by June 30, 1989, you may have to pay a supplemental medicare premium. You pay it with your tax return next year. The premium will help pay the cost of the new Medicare coverage for catastrophic expenses and prescription drugs.

The premium will apply if your income tax for 1989 will be \$150 or more. The premium is \$22.50 for each \$150 of income tax. The premium cannot exceed \$800 for each person covered by Medicare, Part A (\$1,600 for certain married persons filing a separate return) So that you won't have to pay too much with your return next year, you may wish to increase your income tax withholding or estimated tax payments in 1989. See Pub. 934 for details.

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 46.

Recorded tax information by telephone. Our **Tele-Tax** service has recorded tax information covering about 140 topics. See page 50 for the numbers to call.

Refund information. Tele-Tax can also tell you the status of your refund. For details, see Tele-Tax beginning on page 50.

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 about how to fill out your return, or have a question about a notice you received from us, please call us. Use the toll-free number for your area on page 49.

Send 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 49.

Walk-in help. IRS representatives are available in many IRS offices around the country to help with tax questions that cannot be answered easily by telephone or in our publications. 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, handicapped, and non-English-speaking people fill out their returns. Call the toll-free telephone number for your area on page 49 for details. 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 either English or Spanish at many libraries.

Telephone service for the deaf is available. See page 49 for the numbers to call. **Braille materials for the blind** are available at regional libraries for the blind and handicapped.

Unresolved tax problems. The **Problem Resolution Program** is for taxpayers 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. This office cannot change the tax law or technical decisions. But it can help you clear up problems that resulted from previous contacts.

What if a taxpayer dies?

If a taxpayer died before filing a return for 1988, the taxpayer's spouse or personal representative may have to file a return and sign for the person who died. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased person'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" across the top of the return. Also write "deceased" after the deceased taxpayer's name. Then enter the date of death in the name and address space.

If your spouse died in 1988 and you did not remarry in 1988, or if your spouse died in 1989 before filing a return for 1988, you can file a joint return. A joint return should show your spouse's 1988 income before death and your income for all of 1988. 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.

No other form is needed to claim a refund for a deceased taxpayer if you are a surviving spouse filing a joint return with the deceased, OR if you are filing as a court-appointed representative. But if you are a court-appointed representative, you **MUST** attach to the return a copy of the certificate that shows your appointment. All other filers requesting a refund of the deceased taxpayer must attach Form 1310.

For more details, see *Tele-Tax (topic no. 158)* on page 51 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 17, 1989**.

What if I file or pay late?

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

If you file late, the penalty is 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 be more than 25% of the tax due. We will charge you interest on the penalty from the due date of the return.

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 $\frac{1}{2}$ 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?

There are other penalties that can be imposed for negligence, substantial underpayment of tax, and fraud. See Pub. 17 for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes any alteration or striking out of the preprinted language above the space provided for your signature.

What if I need more time to file?

If you need more time to complete your return, file Form 4868 with the IRS by April 17, 1989. This form will get you an automatic four-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 17, 1989. If you make a payment with Form 4868 or Form 2688, see the instructions for line 24 of Form 1040A on page 35.

Gift to reduce America's debt

You may make a gift to reduce America's 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 1989 and itemize your deductions, you may be able to deduct this gift.

Can I use substitute tax forms?

You may not use your own version of a tax form unless it meets the requirements explained in Pub. 1167. You can order the publication by writing to: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289.

How do I get copies of my tax returns?

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 would like a printed copy of your account, it will be mailed to you free of charge.

Do I have to file?

Use **Chart A** to see if you must file a return. But, you must use **Chart B** if someone (such as your parent) can claim you as a dependent on his or her return. Also see **Other situations when you must file** on page 9.

Chart A—for most people

To use this chart, first find your marital status at the end of 1988. Then, read across to find your filing status and age at the end of 1988. You must file a return if your gross income* was at least the amount shown in the last column.

Marital status	Filing status	Age	Gross income	
Single (including divorced and legally separated)	Single	under 65	\$4,950	
		65 or older	\$5,700	
	Head of household	under 65	\$6,350	
		65 or older	\$7,100	
Married with a child and living apart from your spouse during the last 6 months of 1988	Head of household (see Form 1040A, line 4 instructions)	under 65	\$6,350	
		65 or older	\$7,100	
Married and living with your spouse at end of 1988 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	\$8,900	
		65 or older (one spouse)	\$9,500	
		65 or older (both spouses)	\$10,100	
	Married, separate return	any age	\$1,950	
Married, not living with spouse at end of 1988 (or on the date your spouse died)	Married, joint or separate return	any age	\$1,950	
Widowed before 1988 and not remarried in 1988	Single	under 65	\$4,950	
		65 or older	\$5,700	
	Head of household	under 65	\$6,350	
		65 or older	\$7,100	
	Qualifying widow(er) with dependent child (see Form 1040A, line 5 instructions)		under 65	\$6,950
			65 or older	\$7,550

***Gross income** usually means money, goods, and property you received on which you must pay tax. It does not include nontaxable income.

Chart B—for children and other dependents

If someone (such as your parent) can claim you as a dependent on his or her return and any of the following conditions applies to you, you must file a return. If your gross income was \$1,950 or more, you cannot be claimed as a dependent unless you were under age 19 at the end of 1988 or a full-time student and your parent(s) meets certain other tests. (See the instructions for line 6c of Form 1040A on page 17 for details.)

Unearned income includes taxable interest and dividends. Earned income includes wages, tips, and taxable scholarships and fellowships.

1. Single dependents under 65

You must file a return if—

Your unearned income was:	and	the total of that income plus your earned income was:
\$1 or more		more than \$500
\$0		more than \$3,000

2. Single dependents 65 or older or blind

You must file a return if—

- Your earned income was more than \$3,750, or
- Your unearned income was more than \$1,250 (\$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 \$500, whichever is larger, plus \$750 (\$1,500 if 65 or older **and** blind).

3. Married dependents under 65

You must file a return if—

- Your earned income was more than \$2,500, or
- You had any unearned income and your gross income was more than \$500, or
- Your gross income was at least \$5 and your spouse files a separate return on Form 1040 and itemizes deductions.

4. Married dependents 65 or older or blind

You must file a return if—

- Your earned income was more than \$3,100, or
- Your unearned income was more than \$1,100 (\$1,700 if 65 or older **and** blind), or
- Your gross income was more than the total of your earned income (up to \$2,500) or \$500, whichever is larger, plus \$600 (\$1,200 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.

Other situations when you must file

You must also file a return if you received any advance earned income credit (EIC) payments from your employer. You must file a return using Form 1040 if **any** of the following applied for 1988:

- You owe any special taxes, such as social security tax on tips you did not report to your employer, or
- You owe uncollected social security tax or RRTA tax on tips you reported to your employer, or
- You earned \$400 or more from self-employment after you deduct your business expenses, or
- You earned wages of \$100 or more from a church or a church-controlled organization that is exempt from employer social security taxes.

The rules above 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 1988 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.

Even if you do not have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file to get a refund of earned income credit if you can take the credit.

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 are able to

	Filing status	Number of exemptions	Taxable income	Only income from
Form 1040EZ	Single (under 65 and not blind)	No more than one personal exemption for yourself	Only taxable income (line 7) of less than \$50,000	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest of \$400 or less
Form 1040A	<ul style="list-style-type: none"> • Single • Married filing joint • Married filing separate • Head of household • Qualifying widow(er) with dependent child 	All exemptions that you are entitled to claim	Only taxable income (line 19) of less than \$50,000	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest • Dividends • Unemployment compensation
Form 1040	<ul style="list-style-type: none"> • Single • Married filing joint • Married filing separate • Head of household • Qualifying widow(er) with dependent child 	All exemptions that you are entitled to claim	Any amount of taxable income (line 37)	<ul style="list-style-type: none"> • Wages, salaries, tips • Taxable scholarships and fellowships • Interest • Dividends • Taxable social security and railroad retirement benefits • Unemployment compensation • Self-employment • Rents and royalties • Pensions, annuities, and IRAs • Taxable state and local income tax refunds • Capital gains • Gain from the sale of your home • Alimony received • All other sources

Would it help me to use Form 1040?

You may itemize deductions with Form 1040. Itemizing may help you if you have large deductions for items such as real estate taxes, state and local income taxes, mortgage interest, gifts to charity, or medical expenses.

Even if it does not help you to itemize deductions, you can use Form 1040 to claim other items, such as the credit for the elderly or the disabled. It would benefit you to itemize deductions if—

Your filing status is:**Single**

- Under 65
- 65 or older **or** blind
- 65 or older **and** blind

Head of household

- Under 65
- 65 or older **or** blind
- 65 or older **and** blind

Qualifying widow(er) with dependent child

- Under 65
- 65 or older **or** blind
- 65 or older **and** blind

And itemized deductions are more than:

- \$3,000
- \$3,750
- \$4,500

- \$4,400
- \$5,150
- \$5,900

- \$5,000
- \$5,600
- \$6,200

use Form 1040EZ or Form 1040A instead. However, some people must use Form 1040, as explained on page 12. 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 income	No itemized deductions	No other taxes	No tax credits
Only the deduction for certain contributions to an IRA (including nondeductible contributions to an IRA)	No itemized deductions	Only advance earned income credit (EIC) payments	Only: <ul style="list-style-type: none"> • Credit for child and dependent care expenses (Schedule 1, Part I) • Earned income credit
All adjustments to income: <ul style="list-style-type: none"> • 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 self-employed health insurance • Reimbursed employee business expenses • Other adjustments 	All itemized deductions (Use Schedule A): <ul style="list-style-type: none"> • State and local income taxes • Real estate taxes • Interest paid • Gifts to charity • Medical and dental expenses • Casualty and theft losses • Moving expenses • Miscellaneous deductions 	All other taxes: <ul style="list-style-type: none"> • Advance earned income credit (EIC) payments • Self-employment tax • Tax on retirement plans (including IRAs) • Alternative minimum tax • Social security tax on tips not reported to your employer • Uncollected social security tax on tips shown on your Form W-2 • All other income taxes 	All tax credits: <ul style="list-style-type: none"> • 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 on gasoline and special fuels • Mortgage interest credit • All other credits

Would it help me to use Form 1040?
(continued)

Your filing status is:

Married filing joint

- | | |
|--|-----------|
| • Under 65 (both spouses) | • \$5,000 |
| • 65 or older or blind (one spouse) | • \$5,600 |
| • 65 or older or blind (both spouses) | • \$6,200 |
| • 65 or older and blind (one spouse) | • \$6,200 |
| • 65 or older or blind (one spouse) and 65 or older and blind (other spouse) | • \$6,800 |
| • 65 or older and blind (both spouses) | • \$7,400 |

Married filing separate *

- | | |
|-----------------------------------|-----------|
| • Your spouse itemizes deductions | • \$0 |
| • Under 65 | • \$2,500 |
| • 65 or older or blind | • \$3,100 |
| • 65 or older and blind | • \$3,700 |

* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Age 65 or Older or Blind** on page 29 for the amounts that apply to you.

When must I use Form 1040?

You must use Form 1040 if:

1. You received **any** of the following types of income:
 - Taxable social security or equivalent railroad retirement benefits. (See **Social security benefits** on page 20 to find out if any of your benefits are taxable.)
 - Tips you did not report to your employer on which you owe social security tax. See **Tip income** on page 22.
 - Interest or dividend income as a nominee (that is, in your name but actually belongs to someone else).
 - Capital gain distributions or nontaxable distributions.
 - Interest, dividends, or other income received as 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 during any part of 1988 and you do not file a joint return.
4. At the end of 1988 you were married to a nonresident alien or dual-status alien who had U.S. source income and who has not elected to be treated as a resident alien. (You may use Form 1040A if you are considered unmarried. See **Married persons who live apart** on page 16.)
5. 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 1988.
6. You made estimated tax payments for 1988 (or want to apply any of your refund to your 1989 estimated tax).
7. You are a Federal, state, or local government employee or a railroad employee representative and you can take a credit for excess medicare (hospital insurance benefits) tax you paid in 1988. See page 33.
8. You were a grantor of, or transferor to, a foreign trust, OR you had a financial account in a foreign country (such as a bank account or securities account).
9. You were an employee of a church or a church-controlled organization that is exempt from employer social security taxes and you received wages of \$100 or more.
10. You are reporting original issue discount (OID) in an amount less than the amount shown on Form 1099-OID.

If you are filing Form 1040EZ, the instructions are on the back of the form. Also, see the checklist on the next page.

If you are filing Form 1040A, the instructions for completing the form begin on the next page.

Section 2—Checklist for 1040EZ filers

Avoid common mistakes on Form 1040EZ

Most 1040EZ filers can fill out the form using only the instructions on the back of the form. After you have filled in your form, you can use this checklist to make sure you completed it accurately. Errors may delay your refund.

1. Are your name and address correct on the preprinted label? If not, did you correct the label?
2. Is your social security number correct?
3. Did you attach your W-2 form(s) to the left margin of your return?
4. Did you add and subtract correctly?
5. If someone (such as your parent) can claim you as a dependent on his or her tax return, did you fill out the worksheet on the back of Form 1040EZ?
6. Is the amount in Box 9 of your W-2 form(s) the same as the amount you entered on line 8 of Form 1040EZ?
7. Did you use the column for **single** people in the tax table?
8. Did you sign and date your return?
9. If you did not receive a preaddressed envelope in this booklet, did you address your envelope to the service center for your area?

Section 3—Step-by-step instructions for Form 1040A

Step 1 Name, address, and social security number

Department of the Treasury — Internal Revenue Service

U.S. Individual Income Tax Return 1988

OMB No. 1545-0045

L A B E L H E R E	Your first name and initial (if joint return, also give spouse's name and initial)	Last name	Your social security no.
	Present home address (number, street, and apt. no.). (If you have a P.O. Box, see page 13 of the instructions.)		Spouse's social security no.
	City, town or post office, state, and ZIP code		For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Presidential Election Campaign Fund

- Do you want \$1 to go to this fund? Yes No
 If joint return, does your spouse want \$1 to go to this fund? Yes No

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

We can process your return faster if you use the mailing label on the front of the instruction booklet. But don't attach it until you have finished your return. Cross out any errors and print the correct information on the label. Add any missing items (such as your apartment number).

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.

If you did not receive a label, print or type the information in the spaces provided. On a joint return, if you and your spouse use different last names, separate the names with "and"—for example, "Jon Brown and Lisa Smith."

Write your social security number in the area marked "Your social security no." If you are married, write your husband's or wife's social security number in the area marked "Spouse's social security no." Make sure the two social security numbers are in the same order as your names.

If you changed your name because of marriage, divorce, etc., be sure the Social Security Administration (SSA) has the same name in its records that you have on your tax return. This prevents delays in processing your return.

If you do not have a social security number, get Form SS-5 from your local SSA office. Fill it out and return it to the SSA office. If you do not receive a number by the time your return is due, write "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, write "NRA" in the space for your spouse's number.

Presidential Election Campaign Fund

Congress set up this fund to help pay for Presidential election costs. If you want \$1 of your tax to go to this fund, check the "Yes" 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.

**Step 2
Check your
filing
status—
Lines 1-5**

- 1 Single (See if you can use Form 1040EZ.)
- 2 Married filing joint return (even if only one had income)
- 3 Married filing separate return. Enter spouse's social security number above and spouse's full name here. _____
- 4 Head of household (with qualifying person). (See page 15.) If the qualifying person is your child but not your dependent, enter this child's name here. _____
- 5 Qualifying widow(er) with dependent child (year spouse died ► 19 ____). (See page 16.)

Check **only** the filing status that applies to you. In general, your filing status depends on whether you are considered single or married. Each filing status has a different tax rate. The filing statuses are listed below, with the highest tax rate listed first and the lowest rate last:

- Married filing a separate return
- Single
- Head of household
- Married filing a joint return and 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 one** of the following is true on December 31, 1988. You were:

- never married, or
- legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- widowed before January 1, 1988, and did not remarry in 1988.

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

- You were married as of December 31, 1988, even if you did not live together at the end of 1988, or
- Your spouse died in 1988 and you did not remarry in 1988.

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 1988, 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. See Tele-Tax on page 50 or get Pub. 519.

Line 3 Married filing separate return. If you file a separate return, you will generally pay more tax. This is because the tax rate is higher for married persons filing separately. And you cannot take certain tax benefits. For example, if you file a separate return:

- 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.

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 1988. See **Married persons who live apart** on page 16.

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

Line 4 Head of household. This filing status is for unmarried individuals who provide a home for certain other persons. However, if you were married in 1988, had a child living with you, and you lived apart from your spouse during the last 6 months of the year, see **Married persons who live apart** on page 16.

You may check the box on line 4 if you were unmarried as of December 31, 1988, and:

- You provided over half the cost of keeping up a home that was the main home of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home; or
- You provided 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 (except for temporary absences, such as for school):
 1. Your **unmarried** child, stepchild, adopted child, or grandchild. This child does not have to be your dependent. But a foster child must qualify as your dependent.
 2. Your **married** child, stepchild, adopted child, or grandchild. 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** explained on page 18, your married child does not have to be your dependent.
 3. Any other relative whom you can claim as a dependent. For the definition of a relative, see page 17.

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

You **do not** qualify as head of household if your child, parent, or relative described above is your dependent under the rules for **Person supported by two or more taxpayers** (see page 19.)

Aid to Families with Dependent Children. If you used payments you received under the Aid to Families with Dependent Children (AFDC) program to pay part of the cost of keeping up your home, you cannot count them as money you paid for keeping up your home. Instead, count them as support from someone else.

If you were divorced or legally separated by December 31, 1988, you cannot take an exemption for your former spouse. If, at the end of 1988, 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 1988, and you did not remarry by December 31, 1988, you can take an exemption for your spouse if you could have taken it on the date of death. For other filing instructions, see **What if a taxpayer dies?** on page 6.

Line 6c Dependents. You can claim an exemption for each of your dependents who was alive during some part of 1988. This includes a baby born in 1988 or a person who died in 1988. Any person who meets **all five** of the following tests qualifies as your dependent.

Test 1—Relationship

The person must be your relative (see **Exception** below).

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, he or she cannot file a joint return. However, if neither the person nor the person's spouse is required to file, but they file a joint return 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 \$1,950. 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. Get Pub. 501 for details.

Special rules for your child. Your child does not have to meet the income test if:
either your child was under 19 at the end of 1988,
or your child qualifies as a **student**.

Your child is a student if he or she:

- was enrolled as a student at a school during any 5 months of 1988 for the number of hours or classes that the school considers to be full time, or
- took a full-time, on-farm training course during any 5 months of 1988. (The course had to be given by a school or a state, county, or local government agency.)

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 support in 1988. If you file a joint return, support can come from either spouse. For exceptions to the support test, see **Children of divorced or separated parents**, below, and **Person supported by two or more taxpayers** on page 19.

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

- Use the actual cost of these items. However, you should figure the cost of a place to live at its fair rental value.
- Include money used by the person for his or her own support, even if this money was not taxable. Examples are social security and welfare benefits, gifts, and savings.

Support **does not** include items such as income and social security taxes, life insurance premiums, scholarships, or funeral expenses.

If you care for a foster child, see Tele-Tax on page 50 or Pub. 501 for special rules that apply.

Children of divorced or separated parents. The parent who has custody of a child for most of the year (the custodial parent) can generally claim that child as a dependent if the child's parents together paid more than half of the child's support. This rule also applies to parents who did not live together at any time during the last 6 months of the year even if they do not have a written separation agreement. But there are two exceptions as explained below.

If you do not have custody (or you have custody for the shorter time), you can claim the child as your dependent if **either** of the following applies:

- The parent having custody signs Form 8332 or similar statement, agreeing not to claim the child's exemption for 1988. You **must** attach to your return Form 8332, a similar statement, or a copy of certain pages of your divorce decree or separation agreement if it went into effect after 1984 (see page 19), **or**
- Your divorce decree or written separation agreement that was in effect before 1985 states that you can claim the child as your dependent and you gave at least \$600 for the child's support in 1988. You must check the pre-1985 agreement box on line 6d. But 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.

If you remarried, you may count the support provided by your new spouse.

Person supported by two or more taxpayers. Even if you did not provide more than 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 provided over half of another person's support, and
2. You provided more than 10% of that person's support, and
3. No one alone provided over half of that person's support, and
4. Tests 1 through 4 on pages 17 and 18 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 1988.

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

After you have figured out who you can claim as a dependent, fill in the columns on line 6c.

Column 1. Enter the name of each dependent. 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 2. If your dependent was under age 5 on December 31, 1988, put a check mark in column 2.

Column 3. Any dependent 5 or older must have a social security number. You 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 penalty. Your dependent can get a number by filing Form SS-5 with the local Social Security Administration office. If your dependent does not have a number when you are ready to file your return, write "applied for" in column 3. If your dependent lives in Canada or Mexico, see Pub. 501.

Column 5. Enter the number of months that your dependent lived with you in 1988. (Temporary absences such as school or vacation are counted as time living in your home.) Write "12" in this column if your dependent was born, or died, in 1988. If your dependent lived in Canada or Mexico during 1988, don't put a number in this column. Instead, write the letter "F" (for "foreign").

Children who didn't live with you. If you are claiming a child who didn't live with you under the rules for **Children of divorced or separated parents** (see page 18), 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 was in 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 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 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 listed on 6c." Include dependent children who lived in Canada or Mexico during 1988.

Step 4**Figuring your total income—
Lines 7–11**

7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.)	7	
8a Taxable interest income (see page 22). (If over \$400, also complete and attach Schedule 1, Part II.)	8a	
b Tax-exempt interest income (see page 23). (DO NOT include on line 8a.)	8b	
9 Dividends. (If over \$400, also complete and attach Schedule 1, Part III.)	9	
10 Unemployment compensation (insurance) from Form(s) 1099-G.	10	
11 Add lines 7, 8a, 9, and 10. Enter the total. This is your total income.	▶ 11	

Rounding off to whole dollars

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

Example. You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28) instead of \$13,771 (\$5,010 + \$8,761).

Refunds of state or local income taxes

If you received a refund, credit, or offset of state or local income taxes in 1988, 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 1988 if you filed:

- Form 1040EZ for 1987, or
- Form 1040A for 1987, or
- Form 1040 for 1987 and you **did not** itemize deductions on Schedule A of Form 1040.

If you itemized deductions on Form 1040 for 1987, you may have to report part or all of the amount shown on Form 1099-G as income on Form 1040 for 1988. See Tele-Tax (*topic no. 205*) on page 51 or get Pub. 525 for details.

Special rules for taxpayers in community property states

Married couples living in community property states must follow state law to determine what is community property and what is individual property. 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 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 earn is transferred to your spouse.

Social security benefits (and equivalent railroad retirement benefits)

If you received social security benefits in 1988, you may have to include some of your benefits in income. If any of the social security benefits you received for 1988 are taxable, you **MUST** use Form 1040. Social security benefits that may be taxable include the part of tier 1 railroad retirement benefits treated as social security.

By January 31, 1989, you should receive Form SSA-1099 or Form RRB-1099. These forms will show the total benefits paid to you in 1988 and the amount of any benefits you repaid in 1988. For more information, get Pub. 915. Use the worksheet below to see if any of your benefits are taxable.

Worksheet to see if any of your social security and/or equivalent railroad retirement benefits are taxable (keep for your records)

Check only one box:

- a. Single
- b. Married, filing a joint return (include your spouse's amounts on the appropriate lines below)
- c. Married, not filing a joint return and DID NOT live with your spouse at any time during 1988
- d. Married, not filing a joint return and you DID live with your spouse at any time during 1988

1. Enter the amount from Box 5 of all your Forms SSA-1099 or Forms RRB-1099. (If a negative amount is shown in Box 5 on any of your forms, subtract that amount from the total of all other amounts in Box 5.) If the amount on line 1 is zero or less, stop here; none of your benefits are taxable.	<input style="width: 100%; height: 20px;" type="text"/>
2. Divide the amount on line 1 above by 2. Enter the result.	<input style="width: 100%; height: 20px;" type="text"/>
3. Enter your total wages, salaries, tips, etc., from Form(s) W-2.	<input style="width: 100%; height: 20px;" type="text"/>
4. Enter your total interest income, including any tax-exempt interest.	<input style="width: 100%; height: 20px;" type="text"/>
5. Enter your total dividend income.	<input style="width: 100%; height: 20px;" type="text"/>
6. Enter your total unemployment compensation.	<input style="width: 100%; height: 20px;" type="text"/>
7. Add lines 2 through 6 above. Enter the total.	<input style="width: 100%; height: 20px;" type="text"/>
8. Enter the amount, if any, of your IRA deduction.*	<input style="width: 100%; height: 20px;" type="text"/>
9. Subtract line 8 from line 7. Enter the result.	<input style="width: 100%; height: 20px;" type="text"/>
10. Enter: $\left\{ \begin{array}{l} \$25,000 \text{ if you checked Box a or c above.} \\ \$32,000 \text{ if you checked Box b above.} \\ -0- \text{ if you checked Box d above.} \end{array} \right\}$	<input style="width: 100%; height: 20px;" type="text"/>

*If you made IRA contributions for 1988 and you were covered by a retirement plan at work, you may need to make a special computation. Get Pub. 590 for details.

If the amount on line 10 is equal to or more than the amount on line 9, none of your benefits are taxable this year. You may use Form 1040EZ or Form 1040A, whichever applies. DO NOT list your benefits as income. If the amount on line 9 is more than the amount on line 10, some of your benefits are taxable this year. You MUST use Form 1040.

If your figures show that some of your benefits are taxable this year and you received benefits in 1988 that were for 1984, 1985, 1986, or 1987, see Pub. 915 for rules on a special election you may want to make that may reduce the amount of your taxable benefits.

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.

If you don't have a W-2 form by January 31, 1989, ask your employer for one. If you don't get it by February 15, call the toll-free telephone number for your area listed on page 49. You will be asked for your employer's name, address, and, if known, identification number. 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. Any allocated tips shown on your W-2 form may be added to your gross income unless you can prove a lesser amount with adequate records.

If you received tips of \$20 or more in any month and you did not report the full amount to your employer, you generally will have to pay the social security tax on the unreported tips. To do this, you must use Form 1040 and Form 4137. If you reported the full amount to your employer but the social security tax was not withheld, you are still required to pay the tax. For more information on tips, get Pub. 531.

Fringe benefits. If you used an employer-provided highway motor vehicle for both personal and business purposes and 100% of the fair rental value of the vehicle was included in the wages box (Box 10) of your W-2 form, you can deduct the business use of the vehicle. But you must use Form 1040 and Form 2106 to do so. (The total fair rental value of the vehicle should be shown in Box 16a of your W-2 form, or on a separate statement.) For more information, get Pub. 525.

Excess salary deferrals. If you chose to have your employer contribute part of your pay to a retirement plan, your W-2 form should have the "Deferred compensation" box in Box 5 checked. The amount deferred should be shown in Box 16 of your W-2. The total amount that may be deferred for 1988 under all plans is \$7,313. Any amount over that must be included on Form 1040A, line 7. But if amounts were deferred under a tax-sheltered annuity plan, the limit may be higher than \$7,313. Get Pub. 571 for details.

Scholarship and fellowship grants. If you received a scholarship or fellowship, part of it may be taxable even if you didn't receive a W-2 form.

If you were a degree candidate and the scholarship or fellowship was granted **after** August 16, 1986, the amounts you used for expenses other than tuition and course-related expenses are taxable. For example, amounts spent on room, board, and travel are taxable.

If you file Form 1040A, add the taxable amount to any other amounts on line 7. Then, write "SCH" and the amount not reported on a W-2 form in the space to the left of line 7. If you file Form 1040EZ, add the taxable amount to any other amounts on line 1.

If the scholarship or fellowship was granted **on or before** August 16, 1986, or if you were not a degree candidate, get Pub. 520 to see how much may be taxable and how to report it.

Line 8a **Taxable interest.** Report all of your taxable interest income on line 8a. Include taxable interest from banks, savings and loan associations, money market certificates, credit unions, savings bonds, seller-financed mortgages, 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 1988 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 1988 income. For details, get Pub. 550.

But you must use Form 1040 if **any one** of the following applies:

- You received interest as a nominee (that is, in your name but the interest actually belongs to someone else, such as your child), or
- You are reporting original issue discount (OID) in an amount less than the amount shown on Form 1099-OID, or
- You received or paid accrued interest on securities transferred between interest payment dates.

Each payer should send you a Form 1099-INT or Form 1099-OID showing interest you must report. Even if you did not receive a Form 1099-INT or Form 1099-OID, you must report all taxable interest.

If you received a 1988 Form 1099-INT for U.S. Savings Bond interest that includes amounts you reported before 1988, see Pub. 550.

Be sure each payer of interest income has your correct social security number. Otherwise, the payer may withhold 20% of the interest income. You may also be subject to penalties.

For more information on interest income, see Tele-Tax (*topic no. 203*) on page 51 or Pub. 550.

If the amount on line 8a is over \$400, also fill out and attach Schedule 1 (Form 1040A), Part II. List the name of each payer and the amount. If you received a Form 1099-INT or Form 1099-OID from a brokerage firm, list the brokerage firm as the payer.

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

If you received a Form 1099-INT for tax-exempt interest and you are completing Schedule 1 (Form 1040A), Part II, please do the following:

1. Include on line 1 the tax-exempt interest shown on Form 1099-INT.
2. Several lines above line 2, put a subtotal of all interest income listed on line 1. Below this subtotal, write "Tax-exempt interest" and show the amount of this interest.
3. Subtract the total of your tax-exempt interest from the subtotal. Enter the result on line 2 of Part II, and on Form 1040A, line 8a. Also include the tax-exempt interest on line 8b.

Line 9 Dividends. Report your total dividends on line 9. Dividends are distributions of money, stock, or other property that corporations pay to stockholders. Each payer should send you a Form 1099-DIV. Even if you did not receive a Form 1099-DIV, you must report all taxable dividends.

But you must use Form 1040 if **either** of the following applies:

- You had capital gain or nontaxable distributions, or
- You received dividends as a nominee (that is, in your name but the dividends actually belong to someone else, such as your child).

If the amount on line 9 is over \$400, also fill out and attach Schedule 1 (Form 1040A), Part III. List the name of each payer and the amount. If you received a Form 1099-DIV from a brokerage firm, list the brokerage firm as the payer.

Be sure each payer of dividends has your correct social security number. Otherwise, the payer may withhold 20% of the dividend income. You may also be subject to penalties. For more information, get Pub. 550.

Line 10 Unemployment compensation. Report the unemployment compensation you received on line 10. By January 31, 1989, you should receive Form 1099-G. This form shows the total amount paid to you during 1988.

If you received an overpayment of unemployment compensation in 1988 and you repaid any of it, subtract the amount you repaid in 1988 from the total amount you received. Enter the result on line 10. Write "repayment" and the amount you repaid in the space to the left of line 10.

Do not include on line 10 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.

Step 5

Figuring your adjusted gross income— Lines 12a–13

12a Your IRA deduction from applicable worksheet. Rules for IRAs begin on page 24.	12a	
b Spouse's IRA deduction from applicable worksheet. Rules for IRAs begin on page 24.	12b	
c Add lines 12a and 12b. Enter the total. These are your total adjustments .		12c
13 Subtract line 12c from line 11. Enter the result. This is your adjusted gross income . (If this line is less than \$18,576 and a child lived with you, see "Earned Income Credit" (line 23b) on page 34 of instructions.)	▶ 13	

Form 1040A (1988)

Lines 12a and 12b IRA deduction. Enter your IRA deduction on line 12a. If you file a joint return, enter your spouse's deduction on line 12b.

But you **must** use Form 1040 if you:

- Received any taxable distributions from your IRA, or
- Received amounts from an IRA or a qualified employer's plan and transferred them to an IRA (these amounts are called "rollover" contributions), or
- Owe tax on any excess contributions made to an IRA, or any excess accumulations in an IRA.

For details, see Tele-Tax (*topic no. 252*) on page 51 or get Pub. 590.

Were you covered by an employer retirement plan?

If you were covered by a plan at work in 1988, 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 5 of your Form W-2 should be checked if you were covered by a plan. This box should be checked even if you were not vested in the plan. If you are married filing a separate return and you were not covered by a plan but your spouse was, you are not considered to be covered. Get Pub. 590 for more details.

Caution: A pending tax law change would treat married persons filing separate returns as covered by a plan if their spouse was covered and they lived together at any time in 1988. Get Pub. 553 to find out whether this law was passed.

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** 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 on page 25. It will tell you if you can take the deduction and, if you can, which worksheet to use.

If you (or your spouse if you file a joint return) **were covered by a retirement plan** and:

Your filing status is:	And Form 1040A, line 11, is:	You can take:
Single or Head of household	\$25,000 or less	Full IRA deduction (use Worksheet 1)
	Over \$25,000 but less than \$35,000	Partial IRA deduction (use Worksheet 2)
	\$35,000 or more	No IRA deduction (but see Nondeductible contributions below)
Married filing jointly, or Qualifying widow(er) with dependent child	\$40,000 or less	Full IRA deduction (use Worksheet 1)
	Over \$40,000 but less than \$50,000	Partial IRA deduction (use Worksheet 2)
	\$50,000 or more	No IRA deduction (but see Nondeductible contributions below)
Married filing separately	Over 0- but less than \$10,000	Partial IRA deduction (use Worksheet 2)
	\$10,000 or more	No IRA deduction (but see Nondeductible contributions below)

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

Example. You file as single and paid \$2,000 into your IRA. You were covered by a retirement plan at work and the amount on Form 1040A, line 11, is over \$35,000 (all wages). You 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 Form 8606.

Read the following list before you do your worksheet.

- If you made contributions to your IRA in 1988 that you deducted for 1987, do not include them in the worksheet.
- If you make contributions to an IRA in 1989 (by April 17) for 1988, include them in the worksheet.
- 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 the total contributions to your IRA for 1988, 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 1988, or a working spouse who chooses to be treated as having no earned income for figuring the deduction.
- 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.
- You should receive a statement by May 31, 1989, that shows all contributions to your IRA for 1988.

IRA Worksheet 1
 (keep for your records)

IRA Worksheet 1

 (a)
 Your
 IRA

 (b)
 Your working
 spouse's IRA

- Enter IRA contributions you made for 1988, but **do not** enter more than \$2,000 in either column.
- Enter wages, salaries, and tips for each person, from Form 1040A, line 7.
- Compare the amounts on lines 1 and 2. Enter the **smaller** of the two amounts on line 3. Enter on Form 1040A, line 12a, the amount from line 3, column (a). Enter on Form 1040A, line 12b, the amount, if any, from line 3, column (b). If married filing a joint return and contributions were made to your nonworking spouse's IRA, go on to line 4.

Nonworking spouse's IRA

- Compare the amount on line 2, column (a), to \$2,250 and enter the **smaller** amount.
- Enter the amount from line 3, column (a).
- Subtract line 5 from line 4. Enter the result.
- Enter IRA contributions made for 1988 for your nonworking spouse, but **not more than \$2,000**.
- Compare the amounts on lines 2, 6, and 7. Enter the **smallest** of the three amounts on line 8. Also enter this amount on Form 1040A, line 12b.

IRA Worksheet 2
 (keep for your records)

IRA Worksheet 2

- If your filing status is:

}	Single or Head of household, enter \$35,000
	Married filing jointly or Qualifying widow(er), enter \$50,000
	Married filing separately, enter \$10,000
- Enter the amount from Form 1040A, line 11. If this amount is equal to or larger 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.
- Subtract line 2 from line 1. Enter the result. **If the result is \$10,000 or more, stop here and use Worksheet 1.**
- Multiply the amount on line 3 by 20% (.20). If the result is not a multiple of \$10, round it up to the next multiple of \$10 (for example, round \$490.30 to \$500). If the result is \$200 or more, enter the result. But, if it is less than \$200, enter \$200. Go on to line 5.

IRA Worksheet 2
 (continued)

Deductible IRA contributions

 (a)
 Your
 IRA

 (b)
 Your working
 spouse's IRA

5. Enter wages, salaries, and tips for each person, from Form 1040A, line 7.
6. Enter IRA contributions you made for 1988, but **do not** enter more than \$2,000 in either column.
7. Enter the **smallest** of line 4, 5, or 6 here. This is the most you can deduct. Enter on Form 1040A, line 12a, the amount from line 7, column (a). Enter on Form 1040A, line 12b, the amount, if any, from line 7, column (b). (If the amount on line 6 is more than the amount on line 7, go on to line 8.)

Nondeductible IRA contributions

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

If married filing a joint return and contributions were made to your nonworking spouse's IRA, go on 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.
10. Add the amount on line 7 to the part of line 8, column (a), that you choose to make nondeductible. Enter the total.
11. Subtract line 10 from line 9. Enter the result. If it is zero or less, stop here. You cannot make deductible or nondeductible IRA contributions for your nonworking spouse.
12. Enter the **smallest** of: (a) IRA contributions made for 1988 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.
13. Multiply the amount on line 3 by 22.5% (.225). If the result is not a multiple of \$10, round it up to the next multiple of \$10. If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.
14. Enter the amount from line 7, column (a).
15. Subtract line 14 from line 13. Enter the result.
16. Compare the amounts on lines 12 and 15, and enter the **smaller** amount.
17. Compare the amounts on lines 4, 5, and 16. Enter the **smallest** of the three amounts on line 17. This is the most you can deduct. Also enter this amount on Form 1040A, line 12b. If the amount on line 12 is more than the amount on line 17, go on to line 18.

Nondeductible IRA contributions for nonworking spouse

18. Subtract line 17 from line 12 and enter the result. Enter on line 5 of your spouse's Form 8606 the amount from line 18 that you choose to make nondeductible.

Step 6

**Figuring your standard deduction, exemption amount, and taxable income—
Lines 14–19**

14	Enter the amount from line 13.	14	
15a	Check if: <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind } Enter number of boxes checked ▶ 15a <input type="text"/>		
	<input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind }		
b	If someone (such as your parent) can claim you as a dependent, check here. ▶ 15b <input type="checkbox"/>		
c	If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 28 and check here. ▶ 15c <input type="checkbox"/>		
16	Standard deduction. See pages 28–29 for the amount to enter.	16	
17	Subtract line 16 from line 14. Enter the result. (If line 16 is more than line 14, enter -0-.)	17	
18	Multiply \$1,950 by the total number of exemptions claimed on line 6e.	18	
19	Subtract line 18 from line 17. Enter the result. (If line 18 is more than line 17, enter -0-.) This is your taxable income . ▶ 19	19	

Line 15a If you were 65 or older or blind, check the appropriate boxes. If you were married and claim an exemption for your spouse, and your spouse was 65 or older or blind, also check the appropriate boxes. Add the number of boxes checked. Enter the total in the box provided on line 15a. You need to know this total to use the chart on the top of page 29.

Age. If you were 65 or older on January 1, 1989, check the “65 or older” box on your 1988 return.

Blindness. If you were completely blind as of December 31, 1988, attach a statement to your return describing this condition. If you were partially blind, you must attach a certified statement from your eye doctor 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 certified statement to this effect. If you attached this statement last year, attach a note saying that you have already filed a statement.

Line 15b Dependents. If someone (such as your parent) can claim you on his or her return, check the box on line 15b. You must use the **Standard Deduction Worksheet For Dependents** on page 29 to figure your standard deduction.

Line 15c If you are married filing a separate return, and your spouse files Form 1040 and itemizes deductions on Schedule A, check the box on line 15c. You **CANNOT** take the standard deduction even if you were 65 or older or blind (you completed line 15a). Enter zero on line 16 and go to line 17. If you have any itemized deductions (such as state and local income taxes or interest), your tax will be less if you itemize your deductions, but you must use Form 1040 to do so.

Standard Deduction Chart For Most People

Line 16

Standard Deduction Chart For Most People

If you were 65 or older or blind, use the chart on the top of page 29.
If someone can claim you as a dependent, use the worksheet below that chart.

If your filing status is:	your standard deduction is:
Single	\$3,000
Married filing a joint return or Qualifying widow(er) with dependent child	\$5,000
Married filing a separate return and spouse does not itemize	\$2,500
Head of household	\$4,400

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 15a of Form 1040A

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

If your filing status is:	and the number in the box above is:	your standard deduction is:
Single	1	\$3,750
	2	\$4,500
Married filing a joint return or Qualifying widow(er) with dependent child	1	\$5,600
	2	\$6,200
	3	\$6,800
	4	\$7,400
Married filing a separate return	1	\$3,100
	2	\$3,700
	3	\$4,300
	4	\$4,900
Head of household	1	\$5,150
	2	\$5,900

Standard Deduction Worksheet For Dependents
Standard Deduction Worksheet For Dependents

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

- Enter the amount from Form 1040A, line 7.
- Minimum amount.
- Compare the amounts on lines 1 and 2. Enter the **larger** of the two amounts here.
- Enter on line 4 the amount shown below for your filing status.
 - Single, enter \$3,000
 - Married filing separate return, enter \$2,500
 - Married filing joint return, or Qualifying widow(er) with dependent child, enter \$5,000
 - Head of household, enter \$4,400
- Standard deduction**
 - Compare the amounts on lines 3 and 4. Enter the **smaller** of the two amounts. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 16. Otherwise, go on to line 5b.
 - If 65 or older or blind, multiply \$750 (\$600 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 15a. Enter the result.
 - Add lines 5a and 5b. Enter the total here and on Form 1040A, line 16.

Line 19 Subtract line 18 from line 17. Your tax is figured on this amount.

Tax figured by IRS. If you want, stop here and we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by the due date for filing your return, whichever is later.

Note: If you are required to use Form 8615 we cannot figure your tax for you.

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

1. Fill in the parts of your return through line 19 that apply to you.
2. If you file a joint return, use the space in the margin to the left of line 19 to separately show your own and your spouse's taxable income.
3. Complete lines 21 and 23a if they apply to you. If you received any **advance earned income credit (EIC)** payments, write "AEIC" and show the amount of the payment in the space to the left of line 22. Your Form(s) W-2 will show these payments.
4. Attach the first copy or Copy B of all your W-2 forms.
5. Complete and attach Schedule 1 of Form 1040A, if required.
6. Sign and date your return (both spouses must sign a joint return) and show your occupation.
7. Mail your return by April 17, 1989.

Earned income credit. See line 23b instructions on page 34 to see if you can take the earned income credit. If you can, we can figure it for you too. 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.

Step 7

Figuring your tax, credits, and payments— Lines 20–24

If You Want IRS To Figure Your Tax, See Page 29 of the Instructions.

Caution: If you are under age 14 and have more than \$1,000 of investment income, check here
 Also see page 30 to see if you have to use Form 8615 to figure your tax.

20	Find the tax on the amount on line 19. Check if from: <input type="checkbox"/> Tax Table (pages 37–42) or <input type="checkbox"/> Form 8615	20	
21	Credit for child and dependent care expenses. Complete and attach Schedule 1, Part I.	21	
22	Subtract line 21 from line 20. Enter the result. (If line 21 is more than line 20, enter -0-.) This is your total tax.	▶ 22	
23a	Total Federal income tax withheld—from Box 9 of your W-2 form(s). (If any is from Form(s) 1099, check here <input type="checkbox"/> .)	23a	
b	Earned income credit, from the worksheet on page 35 of the instructions. Also see page 34.	23b	
24	Add lines 23a and 23b. Enter the total. These are your total payments.	▶ 24	

Line 20 Find your tax in the tax table on pages 37–42.

If this return is for a child who was under age 14 on January 1, 1989, and the child had more than \$1,000 of investment income (such as taxable interest or dividends), Form 8615 must be used to figure the tax. Be sure to check the box above line 20. But if neither of the child's parents was alive at the end of 1988, use the tax table to figure the child's tax.

Line 21 **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.

Who is a qualifying person?

A qualifying person is:

- Any person under age 15 whom you can claim as a dependent (but see **Children of divorced or separated parents**, on page 31).
- 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 \$1,950 or more of gross income).

Children of divorced or separated parents. If you were divorced, legally separated, or lived apart from your spouse during the last 6 months of 1988, you may be able to take the credit 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 1988 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 1988.
4. The child was under age 15, 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 on page 18 for **Children of divorced or separated parents.**

Who can take the credit?

You can take the credit if **all five** of the following apply:

1. You paid for the care so you (and your spouse if you were married) could work or look for work (but see **Spouse who is a full-time student or is disabled**, on page 32). However, if you did not find work and had no earned income for the year, you cannot take the credit.
2. The qualifying person lived in your home.
3. You (and your spouse if you were married) paid more than half the cost of keeping up your home. See *Tele-Tax (topic no. 401)* on page 51 or get Pub. 503 for an explanation of what costs are included.
4. You paid someone, other than your spouse or a person whom you can claim as a dependent, to care for the qualifying person. If you paid your child to provide the care, he or she must be age 19 or older by the end of the year.
5. You file a joint return if you were married unless—
 - You were legally separated, or
 - You lived apart from your spouse during the last 6 months of the year. If so, the qualifying person must have lived with you in your home more than 6 months in 1988, and you must have provided more than half the cost of keeping up your home.

Which expenses does the credit cover?

You can count only those expenses that are for the qualifying person's well-being and protection while you work or look for work. These include:

- Household services needed for the care of the qualifying person as well as to run the home, and
- Expenses for the care of the qualifying person.

You cannot 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. You may not include 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 for details.

You can include the cost of care provided outside your home for either of the following:

- Your dependent who is under age 15, or
- Any other qualifying person who regularly spends at least 8 hours a day in your home.

If the care of the qualifying person is 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."

How to figure the credit

Use Schedule 1 (Form 1040A), Part I. The instructions that follow are for Part I of that schedule.

Line 2. Enter the amount of qualified expenses you incurred and actually paid in 1988. Do not include amounts paid or incurred by your employer if they are excluded from your income.

The highest amount of qualified expenses you can claim on line 2 is:

- \$2,400 if you paid for the care of one qualifying person in 1988, or
- \$4,800 if you paid for the care of two or more qualifying persons in 1988.

If you had qualified expenses in 1987 that you did not pay until 1988, you may be able to increase the amount of credit you can take in 1988. But you must use Form 1040 and Form 2441 to do so.

Line 3. Use line 3 to figure your earned income. The amount you use to figure the credit **cannot** be more than—

- Your earned income if you were unmarried at the end of 1988, or
- If you are married filing a joint return, the **smaller** of:
 1. your earned income, or
 2. 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 if you did not get a W-2 form for it.

If you were **unmarried** at the end of 1988, or are treated as being unmarried, enter your earned income on line 3a.

If you are **married**, filing a joint return for 1988, enter your earned income on line 3a. Enter your spouse's earned income on line 3b. Then enter the **smaller** of the two amounts on line 3c.

Spouse who is a full-time student or is disabled. If your spouse was a full-time student or was disabled in 1988, figure your spouse's earned income on a monthly basis. For each month that your spouse was disabled or a full-time student, your spouse is considered to have worked and earned income of \$200 a month (\$400 a month if more than one qualifying person was cared for). For any month that your spouse was not disabled or a full-time student, use actual earned income if your spouse worked during the month.

To be a full-time student, your spouse must be enrolled in school for the number of hours or classes that the school considers full time. He or she must also have been enrolled for at least 5 months in 1988.

Line 22 Subtract the amount on line 21 from the amount on line 20. Enter the result. If the amount on line 21 is more than the amount on line 20, enter -0- on line 22.

Advance earned income credit (EIC) payments. If you received advance EIC payments, include them in the total on line 22. In the space to the left of this total, write "AEIC" and show the amount. Your W-2 form(s) will show these payments.

Line 23a On line 23a enter the total amount of **Federal income tax withheld**. This should be shown in Box 9 of your 1988 Form(s) W-2.

If you received a 1988 Form 1099 showing income tax withheld ("backup withholding") on dividends or interest income, check the box and include the amount withheld in the total on line 23a.

Excess social security taxes withheld. If you had more than one employer for 1988 and your total wages were over \$45,000, your employers may have withheld too much social security tax. If so, you can add the excess amount to your income tax withheld. Use the worksheet below to figure any excess social security taxes.

If any one employer withheld more than \$3,379.50 in social security taxes, you must ask your employer to refund the excess to you. You cannot claim it on your return.

Excess railroad retirement taxes (RRTA) withheld. For 1988 no more than \$5,025.90 in RRTA tax should have been withheld from your pay. If any one railroad employer withheld more than that amount, you must ask that employer to refund the excess to you. You cannot claim it on your return.

Do not use the worksheet below if:

- You had more than one railroad employer and you paid more than \$5,025.90 in RRTA tax in 1988, or
- You had both RRTA tax and social security tax withheld from your wages in 1988 and the total withheld was more than \$3,379.50.

If either of the above applies to you, get Pub. 505 to figure the amount of any excess RRTA or social security taxes withheld.

Excess Social Security Taxes Worksheet
(keep for your records)

Excess Social Security Taxes Worksheet

Caution: If you were a government employee who paid **ONLY** the 1.45% medicare (hospital insurance benefits) tax on your government wages, **do not** include on line 1 of the worksheet below the medicare tax withheld from your government wages. See **Excess medicare tax**, below the worksheet.

Note: If you are filing a joint return, you must figure excess social security tax withholding separately for each spouse. Do **NOT** combine amounts of both husband and wife.

Employer(s)	Social security tax withheld (Do not enter more than \$3,379.50 for each employer.)
1. _____	\$ <input style="width: 100px; height: 20px;" type="text"/>
	+
	+
2. Add amounts withheld	= <input style="width: 100px; height: 20px;" type="text"/>
3. Social security tax limit	- <input style="width: 100px; height: 20px; text-align: center; value: 3,379.50;" type="text"/>
4. Subtract line 3 from line 2 and enter the result here. Also add this amount to the Federal income tax withheld on line 23a (line 8 of Form 1040EZ). Write "Excess SST" and show the amount in the space to the left of line 23a (line 8 of Form 1040EZ).	= <input style="width: 100px; height: 20px;" type="text"/>

Excess medicare tax. If you were a government employee whose wages in 1988 were subject **ONLY** to the 1.45% medicare tax and you also had another job that was subject to social security tax or RRTA tax, you may have paid too much medicare tax. To get a credit on the excess, your total government wages plus your other wages subject to social security tax or RRTA tax must be more than \$45,000. You must use Form 1040 with Form 4469 attached to it to claim the credit.

Line 23b Earned income credit. This is a special credit that can help some people who have a child and have income under \$18,576. The credit can be as much as \$874. If you can take the earned income credit, you can subtract it from tax you owe or get a refund even if you had no tax withheld from your pay.

You may be able to take the credit if **all** of the following apply:

1. You had earned income (explained below) in 1988 of less than \$18,576, and
2. The amount on line 14 is less than \$18,576, and
3. You have a child who lived with you in your main home in the U.S. for more than half the year (for all of 1988 if your filing status is qualifying widow(er) with dependent child). If your child was born, or died, in 1988 and your home was your child's home during the part of 1988 that he or she was alive, your child is considered to have lived with you for the entire year, and
4. Your filing status is married filing joint return, qualifying widow(er) with dependent child, **or** head of household. Special rules apply to each of these three filing statuses.

Married filing joint return. Your child must be claimed as your dependent on line 6c. **Exception:** If your spouse is not your child's parent and the child's other parent claimed him or her as a dependent under the rules for **Children of divorced or separated parents** (see page 18), you can take the credit if you meet all of the other conditions listed above. If you can take the credit because of this exception, enter your child's name in the space to the left of the line 23b entry space. Your "child" means your son or daughter, stepchild, adopted child, a child placed with you by an authorized placement agency for adoption by you, or any other child, such as your grandchild, whom you cared for as your own child for the whole year.

Qualifying widow(er) with dependent child. Your child must be claimed as your dependent on line 6c. Your "child" means your son or daughter, stepchild, adopted child, a child placed with you by an authorized placement agency for adoption by you, or any other child, such as your grandchild, whom you cared for as your own child for the whole year.

Head of household. If your child was **unmarried**, this child does not have to be your dependent. Enter the child's name on line 4 of your return if the child is not your dependent. Your "child" means your son or daughter, stepchild, adopted child, or a descendant of your son, daughter, or adopted child.

If your child was **married**, this child must be claimed as your dependent on line 6c. **Exception:** If this child's other parent claimed him or her as a dependent under the rules for **Children of divorced or separated parents** (see page 18), you can take the credit if you meet all of the conditions listed above. If you can take the credit because of this exception, enter your child's name in the space to the left of the line 23b entry space (unless you entered the child's name in the space provided on line 4).

Note: You **MUST** file a return if you get advance EIC payments. You must include the amount of these payments in the total on line 22. See line 22 instructions for more details.

Earned income includes:

- Wages, salaries, tips, etc.
- Anything else of value (money, goods, services) that you get from your employer for your services even if it is not taxable (such as housing allowance or rental value of a parsonage for clergy members and meals and lodging for employees)

Earned income does not include:

- Interest and dividends
- Social security and railroad retirement benefits
- Welfare benefits
- Nondisability pensions
- Veterans' benefits
- Workers' compensation
- Unemployment compensation
- Taxable scholarships or fellowships not reported on Form W-2

If you qualify for the credit, use the worksheet on the next page to figure it. Otherwise, write "No" on line 23b and go on to line 24.

Earned Income Credit Worksheet
(keep for your records)

Earned Income Credit Worksheet

Note: If on line 1 of the worksheet you include earned income that is not taxable, write "NEI" in the space to the left of the line 23b entry space, even if you cannot claim the credit.

If your filing status is single or married filing separately, you cannot take the credit. Do not complete this worksheet.

1. Enter the amount from Form 1040A, line 7. Include other earned income whether taxable or not. But do not include scholarship or fellowship income if you did not receive a W-2 form for it. If this amount is \$18,576 or more, stop here. You cannot take the credit.

2. Enter the amount from Form 1040A, line 14. If this amount is \$18,576 or more, stop here. You cannot take the credit.

3. If line 2 is **less than \$9,850**, use the amount on line 1 to find the credit in the table that begins on page 43. Enter the credit here and on Form 1040A, line 23b.

4. If line 2 is **at least \$9,850**:
 - a. First, use the amount on line 1 to find the credit in the table that begins on page 43. Enter the amount here.
 - b. Then, use the amount on line 2 to find the credit in the table. Enter that amount here.
 - c. Compare lines a and b above. Enter the **smaller** of the two amounts here. Also enter this amount on Form 1040A, line 23b.

Line 24 Add lines 23a and 23b. Enter the total on line 24.

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 24 the amount of any payment you made with Form 4868. In the space to the left of the line 24 entry space, write "Form 4868" and show the amount paid. Also include any amount paid with Form 2688 if you filed for an additional extension.

Step 8
Figuring your refund or amount you owe

25	If line 24 is more than line 22, subtract line 22 from line 24. Enter the result. This is the amount of your refund .	25	
26	If line 22 is more than line 24, subtract line 24 from line 22. Enter the result. This is the amount you owe . Attach check or money order for full amount payable to "Internal Revenue Service." Write your social security number, daytime phone number, and "1988 Form 1040A" on it.	26	

Line 25 Refund. If too much tax was withheld, the amount on line 24 will be larger than the amount on line 22. Subtract line 22 from line 24 and enter the result on line 25. This is the amount of your refund. If line 25 is less than \$1, we will send the refund only if you request it when you file your return.

If your refund is large, you may want to get Form W-4 from your employer to see if you are entitled to additional withholding allowances. If you are, file a new W-4 with your employer to decrease the amount of income tax to be withheld from your pay.

Line 26 Amount you owe. If not enough tax was withheld, the amount on line 22 will be larger than the amount on line 24. Subtract line 24 from line 22 and enter the result on line 26. This is the amount you still owe IRS. If line 26 is less than \$1, you do not have to pay it.

Make the check or money order payable to the "Internal Revenue Service." Write your social security number, daytime phone number, and "1988 Form 1040A" on your payment. Attach the payment to your return.

Penalty for not paying enough tax during the year. There is a penalty for not paying enough tax during the year. You may have to pay a penalty if:

- The amount you owe IRS (line 26) is \$500 or more, and
- The amount of Federal income tax withheld (line 23a) is less than 90% of the amount of your total tax (line 22) minus your earned income credit (line 23b).

You may choose to have IRS figure the penalty for you. If you owe a penalty, IRS will send you a bill. However, if you want to figure the penalty yourself, you must use Form 1040 and Form 2210 to do so. The penalty may be waived under certain conditions. Get Pub. 505 for details.

Step 9

Sign your return

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation
X		
Spouse's signature (if joint return, both must sign)	Date	Spouse's occupation
X		
Preparer's signature	Date	Preparer's social security no.
X		
Firm's name (or yours if self-employed)		Employer identification no.
Address and ZIP code		Check if self-employed <input type="checkbox"/>

Your form is not considered a valid return unless you sign it. If you are filing a joint return on Form 1040A your spouse must also sign. Be sure to date your return and show your occupation in the space provided.

Child's return. If your child cannot sign his or her 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. Paid preparers of Form 1040EZ must sign the return and provide all other required information (in their own format) at the bottom of the form below the area for the taxpayer's signature.

Someone who prepares your return for you but does not charge you should not sign your return.

Avoid common mistakes on Form 1040A

This checklist is to help you make sure that your form is filled out correctly. Errors may delay your refund.

1. Are your name and address correct on the preprinted label? If not, did you correct the label?
2. Did you use the correct standard deduction chart? See pages 28 and 29.
3. Did you attach your W-2 form(s) and any other forms?
4. Did you add and subtract correctly especially when figuring your refund or amount you owe?
5. Did you use the correct filing status and taxable income amount to find your tax in the tax table?
6. Did you sign and date your tax form?

Section 4—1988 Tax Table

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

Example: Mr. and Mrs. Green are filing a joint return. Their taxable income on line 19 of Form 1040A is \$23,250. First, they find the \$23,250-23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$3,491. This is the tax amount they must write on line 20 of Form 1040A.

At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
Your tax is—					
23,200	23,250	4,183	3,484	4,569	3,484
23,250	23,300	4,197	3,491	4,583	3,491
23,300	23,350	4,211	3,499	4,597	3,499
23,350	23,400	4,225	3,506	4,611	3,506

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
\$0	\$5	\$0	\$0	\$0	\$0	1,400	1,425	212	212	212	212	2,700	2,725	407	407	407	407
5	15	2	2	2	2	1,425	1,450	216	216	216	216	2,725	2,750	411	411	411	411
15	25	3	3	3	3	1,450	1,475	219	219	219	219	2,750	2,775	414	414	414	414
25	50	6	6	6	6	1,475	1,500	223	223	223	223	2,775	2,800	418	418	418	418
50	75	9	9	9	9	1,500	1,525	227	227	227	227	2,800	2,825	422	422	422	422
75	100	13	13	13	13	1,525	1,550	231	231	231	231	2,825	2,850	426	426	426	426
100	125	17	17	17	17	1,550	1,575	234	234	234	234	2,850	2,875	429	429	429	429
125	150	21	21	21	21	1,575	1,600	238	238	238	238	2,875	2,900	433	433	433	433
150	175	24	24	24	24	1,600	1,625	242	242	242	242	2,900	2,925	437	437	437	437
175	200	28	28	28	28	1,625	1,650	246	246	246	246	2,925	2,950	441	441	441	441
200	225	32	32	32	32	1,650	1,675	249	249	249	249	2,950	2,975	444	444	444	444
225	250	36	36	36	36	1,675	1,700	253	253	253	253	2,975	3,000	448	448	448	448
250	275	39	39	39	39	1,700	1,725	257	257	257	257	3,000					
275	300	43	43	43	43	1,725	1,750	261	261	261	261	3,000	3,050	454	454	454	454
300	325	47	47	47	47	1,750	1,775	264	264	264	264	3,050	3,100	461	461	461	461
325	350	51	51	51	51	1,775	1,800	268	268	268	268	3,100	3,150	469	469	469	469
350	375	54	54	54	54	1,800	1,825	272	272	272	272	3,150	3,200	476	476	476	476
375	400	58	58	58	58	1,825	1,850	276	276	276	276	3,200	3,250	484	484	484	484
400	425	62	62	62	62	1,850	1,875	279	279	279	279	3,250	3,300	491	491	491	491
425	450	66	66	66	66	1,875	1,900	283	283	283	283	3,300	3,350	499	499	499	499
450	475	69	69	69	69	1,900	1,925	287	287	287	287	3,350	3,400	506	506	506	506
475	500	73	73	73	73	1,925	1,950	291	291	291	291	3,400	3,450	514	514	514	514
500	525	77	77	77	77	1,950	1,975	294	294	294	294	3,450	3,500	521	521	521	521
525	550	81	81	81	81	1,975	2,000	298	298	298	298	3,500	3,550	529	529	529	529
550	575	84	84	84	84	2,000				3,550	3,600	536	536	536	536	536	536
575	600	88	88	88	88	2,000	2,025	302	302	302	302	3,600	3,650	544	544	544	544
600	625	92	92	92	92	2,025	2,050	306	306	306	306	3,650	3,700	551	551	551	551
625	650	96	96	96	96	2,050	2,075	309	309	309	309	3,700	3,750	559	559	559	559
650	675	99	99	99	99	2,075	2,100	313	313	313	313	3,750	3,800	566	566	566	566
675	700	103	103	103	103	2,100	2,125	317	317	317	317	3,800	3,850	574	574	574	574
700	725	107	107	107	107	2,125	2,150	321	321	321	321	3,850	3,900	581	581	581	581
725	750	111	111	111	111	2,150	2,175	324	324	324	324	3,900	3,950	589	589	589	589
750	775	114	114	114	114	2,175	2,200	328	328	328	328	3,950	4,000	596	596	596	596
775	800	118	118	118	118	2,200	2,225	332	332	332	332	4,000					
800	825	122	122	122	122	2,225	2,250	336	336	336	336	4,000	4,050	604	604	604	604
825	850	126	126	126	126	2,250	2,275	339	339	339	339	4,050	4,100	611	611	611	611
850	875	129	129	129	129	2,275	2,300	343	343	343	343	4,100	4,150	619	619	619	619
875	900	133	133	133	133	2,300	2,325	347	347	347	347	4,150	4,200	626	626	626	626
900	925	137	137	137	137	2,325	2,350	351	351	351	351	4,200	4,250	634	634	634	634
925	950	141	141	141	141	2,350	2,375	354	354	354	354	4,250	4,300	641	641	641	641
950	975	144	144	144	144	2,375	2,400	358	358	358	358	4,300	4,350	649	649	649	649
975	1,000	148	148	148	148	2,400	2,425	362	362	362	362	4,350	4,400	656	656	656	656
1,000		152	152	152	152	2,425	2,450	366	366	366	366	4,400	4,450	664	664	664	664
1,000	1,025	156	156	156	156	2,450	2,475	369	369	369	369	4,450	4,500	671	671	671	671
1,025	1,050	159	159	159	159	2,475	2,500	373	373	373	373	4,500	4,550	679	679	679	679
1,050	1,075	163	163	163	163	2,500	2,525	377	377	377	377	4,550	4,600	686	686	686	686
1,075	1,100	167	167	167	167	2,525	2,550	381	381	381	381	4,600	4,650	694	694	694	694
1,100	1,125	171	171	171	171	2,550	2,575	384	384	384	384	4,650	4,700	701	701	701	701
1,125	1,150	174	174	174	174	2,575	2,600	388	388	388	388	4,700	4,750	709	709	709	709
1,150	1,175	178	178	178	178	2,600	2,625	392	392	392	392	4,750	4,800	716	716	716	716
1,175	1,200	182	182	182	182	2,625	2,650	396	396	396	396	4,800	4,850	724	724	724	724
1,200	1,225	186	186	186	186	2,650	2,675	399	399	399	399	4,850	4,900	731	731	731	731
1,225	1,250	189	189	189	189	2,675	2,700	403	403	403	403	4,900	4,950	739	739	739	739
1,250	1,275	193	193	193	193							4,950	5,000	746	746	746	746
1,275	1,300	197	197	197	197												
1,300	1,325	201	201	201	201												
1,325	1,350	204	204	204	204												
1,350	1,375	208	208	208	208												
1,375	1,400																

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

1988 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
5,000						8,000						11,000					
5,000	5,050	754	754	754	754	8,000	8,050	1,204	1,204	1,204	1,204	11,000	11,050	1,654	1,654	1,654	1,654
5,050	5,100	761	761	761	761	8,050	8,100	1,211	1,211	1,211	1,211	11,050	11,100	1,661	1,661	1,661	1,661
5,100	5,150	769	769	769	769	8,100	8,150	1,219	1,219	1,219	1,219	11,100	11,150	1,669	1,669	1,669	1,669
5,150	5,200	776	776	776	776	8,150	8,200	1,226	1,226	1,226	1,226	11,150	11,200	1,676	1,676	1,676	1,676
5,200	5,250	784	784	784	784	8,200	8,250	1,234	1,234	1,234	1,234	11,200	11,250	1,684	1,684	1,684	1,684
5,250	5,300	791	791	791	791	8,250	8,300	1,241	1,241	1,241	1,241	11,250	11,300	1,691	1,691	1,691	1,691
5,300	5,350	799	799	799	799	8,300	8,350	1,249	1,249	1,249	1,249	11,300	11,350	1,699	1,699	1,699	1,699
5,350	5,400	806	806	806	806	8,350	8,400	1,256	1,256	1,256	1,256	11,350	11,400	1,706	1,706	1,706	1,706
5,400	5,450	814	814	814	814	8,400	8,450	1,264	1,264	1,264	1,264	11,400	11,450	1,714	1,714	1,714	1,714
5,450	5,500	821	821	821	821	8,450	8,500	1,271	1,271	1,271	1,271	11,450	11,500	1,721	1,721	1,721	1,721
5,500	5,550	829	829	829	829	8,500	8,550	1,279	1,279	1,279	1,279	11,500	11,550	1,729	1,729	1,729	1,729
5,550	5,600	836	836	836	836	8,550	8,600	1,286	1,286	1,286	1,286	11,550	11,600	1,736	1,736	1,736	1,736
5,600	5,650	844	844	844	844	8,600	8,650	1,294	1,294	1,294	1,294	11,600	11,650	1,744	1,744	1,744	1,744
5,650	5,700	851	851	851	851	8,650	8,700	1,301	1,301	1,301	1,301	11,650	11,700	1,751	1,751	1,751	1,751
5,700	5,750	859	859	859	859	8,700	8,750	1,309	1,309	1,309	1,309	11,700	11,750	1,759	1,759	1,759	1,759
5,750	5,800	866	866	866	866	8,750	8,800	1,316	1,316	1,316	1,316	11,750	11,800	1,766	1,766	1,766	1,766
5,800	5,850	874	874	874	874	8,800	8,850	1,324	1,324	1,324	1,324	11,800	11,850	1,774	1,774	1,774	1,774
5,850	5,900	881	881	881	881	8,850	8,900	1,331	1,331	1,331	1,331	11,850	11,900	1,781	1,781	1,781	1,781
5,900	5,950	889	889	889	889	8,900	8,950	1,339	1,339	1,339	1,339	11,900	11,950	1,789	1,789	1,789	1,789
5,950	6,000	896	896	896	896	8,950	9,000	1,346	1,346	1,346	1,346	11,950	12,000	1,796	1,796	1,796	1,796
6,000						9,000						12,000					
6,000	6,050	904	904	904	904	9,000	9,050	1,354	1,354	1,354	1,354	12,000	12,050	1,804	1,804	1,804	1,804
6,050	6,100	911	911	911	911	9,050	9,100	1,361	1,361	1,361	1,361	12,050	12,100	1,811	1,811	1,811	1,811
6,100	6,150	919	919	919	919	9,100	9,150	1,369	1,369	1,369	1,369	12,100	12,150	1,819	1,819	1,819	1,819
6,150	6,200	926	926	926	926	9,150	9,200	1,376	1,376	1,376	1,376	12,150	12,200	1,826	1,826	1,826	1,826
6,200	6,250	934	934	934	934	9,200	9,250	1,384	1,384	1,384	1,384	12,200	12,250	1,834	1,834	1,834	1,834
6,250	6,300	941	941	941	941	9,250	9,300	1,391	1,391	1,391	1,391	12,250	12,300	1,841	1,841	1,841	1,841
6,300	6,350	949	949	949	949	9,300	9,350	1,399	1,399	1,399	1,399	12,300	12,350	1,849	1,849	1,849	1,849
6,350	6,400	956	956	956	956	9,350	9,400	1,406	1,406	1,406	1,406	12,350	12,400	1,856	1,856	1,856	1,856
6,400	6,450	964	964	964	964	9,400	9,450	1,414	1,414	1,414	1,414	12,400	12,450	1,864	1,864	1,864	1,864
6,450	6,500	971	971	971	971	9,450	9,500	1,421	1,421	1,421	1,421	12,450	12,500	1,871	1,871	1,871	1,871
6,500	6,550	979	979	979	979	9,500	9,550	1,429	1,429	1,429	1,429	12,500	12,550	1,879	1,879	1,879	1,879
6,550	6,600	986	986	986	986	9,550	9,600	1,436	1,436	1,436	1,436	12,550	12,600	1,886	1,886	1,886	1,886
6,600	6,650	994	994	994	994	9,600	9,650	1,444	1,444	1,444	1,444	12,600	12,650	1,894	1,894	1,894	1,894
6,650	6,700	1,001	1,001	1,001	1,001	9,650	9,700	1,451	1,451	1,451	1,451	12,650	12,700	1,901	1,901	1,901	1,901
6,700	6,750	1,009	1,009	1,009	1,009	9,700	9,750	1,459	1,459	1,459	1,459	12,700	12,750	1,909	1,909	1,909	1,909
6,750	6,800	1,016	1,016	1,016	1,016	9,750	9,800	1,466	1,466	1,466	1,466	12,750	12,800	1,916	1,916	1,916	1,916
6,800	6,850	1,024	1,024	1,024	1,024	9,800	9,850	1,474	1,474	1,474	1,474	12,800	12,850	1,924	1,924	1,924	1,924
6,850	6,900	1,031	1,031	1,031	1,031	9,850	9,900	1,481	1,481	1,481	1,481	12,850	12,900	1,931	1,931	1,931	1,931
6,900	6,950	1,039	1,039	1,039	1,039	9,900	9,950	1,489	1,489	1,489	1,489	12,900	12,950	1,939	1,939	1,939	1,939
6,950	7,000	1,046	1,046	1,046	1,046	9,950	10,000	1,496	1,496	1,496	1,496	12,950	13,000	1,946	1,946	1,946	1,946
7,000						10,000						13,000					
7,000	7,050	1,054	1,054	1,054	1,054	10,000	10,050	1,504	1,504	1,504	1,504	13,000	13,050	1,954	1,954	1,954	1,954
7,050	7,100	1,061	1,061	1,061	1,061	10,050	10,100	1,511	1,511	1,511	1,511	13,050	13,100	1,961	1,961	1,961	1,961
7,100	7,150	1,069	1,069	1,069	1,069	10,100	10,150	1,519	1,519	1,519	1,519	13,100	13,150	1,969	1,969	1,969	1,969
7,150	7,200	1,076	1,076	1,076	1,076	10,150	10,200	1,526	1,526	1,526	1,526	13,150	13,200	1,976	1,976	1,976	1,976
7,200	7,250	1,084	1,084	1,084	1,084	10,200	10,250	1,534	1,534	1,534	1,534	13,200	13,250	1,984	1,984	1,984	1,984
7,250	7,300	1,091	1,091	1,091	1,091	10,250	10,300	1,541	1,541	1,541	1,541	13,250	13,300	1,991	1,991	1,991	1,991
7,300	7,350	1,099	1,099	1,099	1,099	10,300	10,350	1,549	1,549	1,549	1,549	13,300	13,350	1,999	1,999	1,999	1,999
7,350	7,400	1,106	1,106	1,106	1,106	10,350	10,400	1,556	1,556	1,556	1,556	13,350	13,400	2,006	2,006	2,006	2,006
7,400	7,450	1,114	1,114	1,114	1,114	10,400	10,450	1,564	1,564	1,564	1,564	13,400	13,450	2,014	2,014	2,014	2,014
7,450	7,500	1,121	1,121	1,121	1,121	10,450	10,500	1,571	1,571	1,571	1,571	13,450	13,500	2,021	2,021	2,021	2,021
7,500	7,550	1,129	1,129	1,129	1,129	10,500	10,550	1,579	1,579	1,579	1,579	13,500	13,550	2,029	2,029	2,029	2,029
7,550	7,600	1,136	1,136	1,136	1,136	10,550	10,600	1,586	1,586	1,586	1,586	13,550	13,600	2,036	2,036	2,036	2,036
7,600	7,650	1,144	1,144	1,144	1,144	10,600	10,650	1,594	1,594	1,594	1,594	13,600	13,650	2,044	2,044	2,044	2,044
7,650	7,700	1,151	1,151	1,151	1,151	10,650	10,700	1,601	1,601	1,601	1,601	13,650	13,700	2,051	2,051	2,051	2,051
7,700	7,750	1,159	1,159	1,159	1,159	10,700	10,750	1,609	1,609	1,609	1,609	13,700	13,750	2,059	2,059	2,059	2,059
7,750	7,800	1,166	1,166	1,166	1,166	10,750	10,800	1,616	1,616	1,616	1,616	13,750	13,800	2,066	2,066	2,066	2,066
7,800	7,850	1,174	1,174	1,174	1,174	10,800	10,850	1,624	1,624	1,624	1,624	13,800	13,850	2,074	2,074	2,074	2,074
7,850	7,900	1,181	1,181	1,181	1,181	10,850	10,900	1,631	1,631	1,631	1,631	13,850	13,900	2,081	2,081	2,081	2,081
7,900	7,950	1,189	1,189	1,189	1,189	10,900	10,950	1,639	1,639	1,639	1,639	13,900	13,950	2,089	2,089	2,089	2,089
7,950	8,000	1,196	1,196	1,196	1,196	10,950	11,000	1,646	1,646	1,646	1,646	13,950	14,000	2,096	2,096	2,096	2,096

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

Continued on next page

1988 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
14,000						17,000						20,000					
14,000	14,050	2,104	2,104	2,104	2,104	17,000	17,050	2,554	2,554	2,833	2,554	20,000	20,050	3,287	3,004	3,673	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,847	2,561	20,050	20,100	3,301	3,011	3,687	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,861	2,569	20,100	20,150	3,315	3,019	3,701	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,875	2,576	20,150	20,200	3,329	3,026	3,715	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,889	2,584	20,200	20,250	3,343	3,034	3,729	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,903	2,591	20,250	20,300	3,357	3,041	3,743	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,917	2,599	20,300	20,350	3,371	3,049	3,757	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,931	2,606	20,350	20,400	3,385	3,056	3,771	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,945	2,614	20,400	20,450	3,399	3,064	3,785	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,959	2,621	20,450	20,500	3,413	3,071	3,799	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,973	2,629	20,500	20,550	3,427	3,079	3,813	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,987	2,636	20,550	20,600	3,441	3,086	3,827	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	3,001	2,644	20,600	20,650	3,455	3,094	3,841	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	3,015	2,651	20,650	20,700	3,469	3,101	3,855	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	3,029	2,659	20,700	20,750	3,483	3,109	3,869	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	3,043	2,666	20,750	20,800	3,497	3,116	3,883	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	3,057	2,674	20,800	20,850	3,511	3,124	3,897	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,685	2,685	3,071	2,685	20,850	20,900	3,525	3,131	3,911	3,131
14,900	14,950	2,239	2,239	2,245	2,239	17,900	17,950	2,699	2,699	3,085	2,699	20,900	20,950	3,539	3,139	3,925	3,139
14,950	15,000	2,246	2,246	2,259	2,246	17,950	18,000	2,713	2,696	3,099	2,696	20,950	21,000	3,553	3,146	3,939	3,146
15,000						18,000						21,000					
15,000	15,050	2,254	2,254	2,273	2,254	18,000	18,050	2,727	2,704	3,113	2,704	21,000	21,050	3,567	3,154	3,953	3,154
15,050	15,100	2,261	2,261	2,287	2,261	18,050	18,100	2,741	2,711	3,127	2,711	21,050	21,100	3,581	3,161	3,967	3,161
15,100	15,150	2,269	2,269	2,301	2,269	18,100	18,150	2,755	2,719	3,141	2,719	21,100	21,150	3,595	3,169	3,981	3,169
15,150	15,200	2,276	2,276	2,315	2,276	18,150	18,200	2,769	2,726	3,155	2,726	21,150	21,200	3,609	3,176	3,995	3,176
15,200	15,250	2,284	2,284	2,329	2,284	18,200	18,250	2,783	2,734	3,169	2,734	21,200	21,250	3,623	3,184	4,009	3,184
15,250	15,300	2,291	2,291	2,343	2,291	18,250	18,300	2,797	2,741	3,183	2,741	21,250	21,300	3,637	3,191	4,023	3,191
15,300	15,350	2,299	2,299	2,357	2,299	18,300	18,350	2,811	2,749	3,197	2,749	21,300	21,350	3,651	3,199	4,037	3,199
15,350	15,400	2,306	2,306	2,371	2,306	18,350	18,400	2,825	2,756	3,211	2,756	21,350	21,400	3,665	3,206	4,051	3,206
15,400	15,450	2,314	2,314	2,385	2,314	18,400	18,450	2,839	2,764	3,225	2,764	21,400	21,450	3,679	3,214	4,065	3,214
15,450	15,500	2,321	2,321	2,399	2,321	18,450	18,500	2,853	2,771	3,239	2,771	21,450	21,500	3,693	3,221	4,079	3,221
15,500	15,550	2,329	2,329	2,413	2,329	18,500	18,550	2,867	2,779	3,253	2,779	21,500	21,550	3,707	3,229	4,093	3,229
15,550	15,600	2,336	2,336	2,427	2,336	18,550	18,600	2,881	2,786	3,267	2,786	21,550	21,600	3,721	3,236	4,107	3,236
15,600	15,650	2,344	2,344	2,441	2,344	18,600	18,650	2,895	2,794	3,281	2,794	21,600	21,650	3,735	3,244	4,121	3,244
15,650	15,700	2,351	2,351	2,455	2,351	18,650	18,700	2,909	2,801	3,295	2,801	21,650	21,700	3,749	3,251	4,135	3,251
15,700	15,750	2,359	2,359	2,469	2,359	18,700	18,750	2,923	2,809	3,309	2,809	21,700	21,750	3,763	3,259	4,149	3,259
15,750	15,800	2,366	2,366	2,483	2,366	18,750	18,800	2,937	2,816	3,323	2,816	21,750	21,800	3,777	3,266	4,163	3,266
15,800	15,850	2,374	2,374	2,497	2,374	18,800	18,850	2,951	2,824	3,337	2,824	21,800	21,850	3,791	3,274	4,177	3,274
15,850	15,900	2,381	2,381	2,511	2,381	18,850	18,900	2,965	2,831	3,351	2,831	21,850	21,900	3,805	3,281	4,191	3,281
15,900	15,950	2,389	2,389	2,525	2,389	18,900	18,950	2,979	2,839	3,365	2,839	21,900	21,950	3,819	3,289	4,205	3,289
15,950	16,000	2,396	2,396	2,539	2,396	18,950	19,000	2,993	2,846	3,379	2,846	21,950	22,000	3,833	3,296	4,219	3,296
16,000						19,000						22,000					
16,000	16,050	2,404	2,404	2,553	2,404	19,000	19,050	3,007	2,854	3,393	2,854	22,000	22,050	3,847	3,304	4,233	3,304
16,050	16,100	2,411	2,411	2,567	2,411	19,050	19,100	3,021	2,861	3,407	2,861	22,050	22,100	3,861	3,311	4,247	3,311
16,100	16,150	2,419	2,419	2,581	2,419	19,100	19,150	3,035	2,869	3,421	2,869	22,100	22,150	3,875	3,319	4,261	3,319
16,150	16,200	2,426	2,426	2,595	2,426	19,150	19,200	3,049	2,876	3,435	2,876	22,150	22,200	3,889	3,326	4,275	3,326
16,200	16,250	2,434	2,434	2,609	2,434	19,200	19,250	3,063	2,884	3,449	2,884	22,200	22,250	3,903	3,334	4,289	3,334
16,250	16,300	2,441	2,441	2,623	2,441	19,250	19,300	3,077	2,891	3,463	2,891	22,250	22,300	3,917	3,341	4,303	3,341
16,300	16,350	2,449	2,449	2,637	2,449	19,300	19,350	3,091	2,899	3,477	2,899	22,300	22,350	3,931	3,349	4,317	3,349
16,350	16,400	2,456	2,456	2,651	2,456	19,350	19,400	3,105	2,906	3,491	2,906	22,350	22,400	3,945	3,356	4,331	3,356
16,400	16,450	2,464	2,464	2,665	2,464	19,400	19,450	3,119	2,914	3,505	2,914	22,400	22,450	3,959	3,364	4,345	3,364
16,450	16,500	2,471	2,471	2,679	2,471	19,450	19,500	3,133	2,921	3,519	2,921	22,450	22,500	3,973	3,371	4,359	3,371
16,500	16,550	2,479	2,479	2,693	2,479	19,500	19,550	3,147	2,929	3,533	2,929	22,500	22,550	3,987	3,379	4,373	3,379
16,550	16,600	2,486	2,486	2,707	2,486	19,550	19,600	3,161	2,936	3,547	2,936	22,550	22,600	4,001	3,386	4,387	3,386
16,600	16,650	2,494	2,494	2,721	2,494	19,600	19,650	3,175	2,944	3,561	2,944	22,600	22,650	4,015	3,394	4,401	3,394
16,650	16,700	2,501	2,501	2,735	2,501	19,650	19,700	3,189	2,951	3,575	2,951	22,650	22,700	4,029	3,401	4,415	3,401
16,700	16,750	2,509	2,509	2,749	2,509	19,700	19,750	3,203	2,959	3,589	2,959	22,700	22,750	4,043	3,409	4,429	3,409
16,750	16,800	2,516	2,516	2,763	2,516	19,750	19,800	3,217	2,966	3,603	2,966	22,750	22,800	4,057	3,416	4,443	3,416
16,800	16,850	2,524	2,524	2,777	2,524	19,800	19,850	3,231	2,974	3,617	2,974	22,800	22,850	4,071	3,424	4,457	3,424
16,850	16,900	2,531	2,531	2,791	2,531	19,850	19,900	3,245	2,981	3,631	2,981	22,850	22,900	4,085	3,431	4,471	3,431
16,900	16,950	2,539	2,539	2,805	2,539	19,900	19,950	3,259	2,989	3,645	2,989	22,900	22,950	4,099	3,439	4,485	3,439
16,950	17,0																

1988 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single (and 1040EZ filers)	Married filing jointly *	Married filing separately	Head of a household
Your tax is—						Your tax is—						Your tax is—					
23,000						26,000						29,000					
23,000	23,050	4,127	3,454	4,513	3,454	26,000	26,050	4,967	3,904	5,353	4,180	29,000	29,050	5,807	4,354	6,193	5,020
23,050	23,100	4,141	3,461	4,527	3,461	26,050	26,100	4,981	3,911	5,367	4,194	29,050	29,100	5,821	4,361	6,207	5,034
23,100	23,150	4,155	3,469	4,541	3,469	26,100	26,150	4,995	3,919	5,381	4,208	29,100	29,150	5,835	4,369	6,221	5,048
23,150	23,200	4,169	3,476	4,555	3,476	26,150	26,200	5,009	3,926	5,395	4,222	29,150	29,200	5,849	4,376	6,235	5,062
23,200	23,250	4,183	3,484	4,569	3,484	26,200	26,250	5,023	3,934	5,409	4,236	29,200	29,250	5,863	4,384	6,249	5,076
23,250	23,300	4,197	3,491	4,583	3,491	26,250	26,300	5,037	3,941	5,423	4,250	29,250	29,300	5,877	4,391	6,263	5,090
23,300	23,350	4,211	3,499	4,597	3,499	26,300	26,350	5,051	3,949	5,437	4,264	29,300	29,350	5,891	4,399	6,277	5,104
23,350	23,400	4,225	3,506	4,611	3,506	26,350	26,400	5,065	3,956	5,451	4,278	29,350	29,400	5,905	4,406	6,291	5,118
23,400	23,450	4,239	3,514	4,625	3,514	26,400	26,450	5,079	3,964	5,465	4,292	29,400	29,450	5,919	4,414	6,305	5,132
23,450	23,500	4,253	3,521	4,639	3,521	26,450	26,500	5,093	3,971	5,479	4,306	29,450	29,500	5,933	4,421	6,319	5,146
23,500	23,550	4,267	3,529	4,653	3,529	26,500	26,550	5,107	3,979	5,493	4,320	29,500	29,550	5,947	4,429	6,333	5,160
23,550	23,600	4,281	3,536	4,667	3,536	26,550	26,600	5,121	3,986	5,507	4,334	29,550	29,600	5,961	4,436	6,347	5,174
23,600	23,650	4,295	3,544	4,681	3,544	26,600	26,650	5,135	3,994	5,521	4,348	29,600	29,650	5,975	4,444	6,361	5,188
23,650	23,700	4,309	3,551	4,695	3,551	26,650	26,700	5,149	4,001	5,535	4,362	29,650	29,700	5,989	4,451	6,375	5,202
23,700	23,750	4,323	3,559	4,709	3,559	26,700	26,750	5,163	4,009	5,549	4,376	29,700	29,750	6,003	4,459	6,389	5,216
23,750	23,800	4,337	3,566	4,723	3,566	26,750	26,800	5,177	4,016	5,563	4,390	29,750	29,800	6,017	4,470	6,403	5,230
23,800	23,850	4,351	3,574	4,737	3,574	26,800	26,850	5,191	4,024	5,577	4,404	29,800	29,850	6,031	4,484	6,417	5,244
23,850	23,900	4,365	3,581	4,751	3,581	26,850	26,900	5,205	4,031	5,591	4,418	29,850	29,900	6,045	4,498	6,431	5,258
23,900	23,950	4,379	3,589	4,765	3,592	26,900	26,950	5,219	4,039	5,605	4,432	29,900	29,950	6,059	4,512	6,445	5,272
23,950	24,000	4,393	3,596	4,779	3,606	26,950	27,000	5,233	4,046	5,619	4,446	29,950	30,000	6,073	4,526	6,459	5,286
24,000						27,000						30,000					
24,000	24,050	4,407	3,604	4,793	3,620	27,000	27,050	5,247	4,054	5,633	4,460	30,000	30,050	6,087	4,540	6,473	5,300
24,050	24,100	4,421	3,611	4,807	3,634	27,050	27,100	5,261	4,061	5,647	4,474	30,050	30,100	6,101	4,554	6,487	5,314
24,100	24,150	4,435	3,619	4,821	3,648	27,100	27,150	5,275	4,069	5,661	4,488	30,100	30,150	6,115	4,568	6,501	5,328
24,150	24,200	4,449	3,626	4,835	3,662	27,150	27,200	5,289	4,076	5,675	4,502	30,150	30,200	6,129	4,582	6,515	5,342
24,200	24,250	4,463	3,634	4,849	3,676	27,200	27,250	5,303	4,084	5,689	4,516	30,200	30,250	6,143	4,596	6,529	5,356
24,250	24,300	4,477	3,641	4,863	3,690	27,250	27,300	5,317	4,091	5,703	4,530	30,250	30,300	6,157	4,610	6,543	5,370
24,300	24,350	4,491	3,649	4,877	3,704	27,300	27,350	5,331	4,099	5,717	4,544	30,300	30,350	6,171	4,624	6,557	5,384
24,350	24,400	4,505	3,656	4,891	3,718	27,350	27,400	5,345	4,106	5,731	4,558	30,350	30,400	6,185	4,638	6,571	5,398
24,400	24,450	4,519	3,664	4,905	3,732	27,400	27,450	5,359	4,114	5,745	4,572	30,400	30,450	6,199	4,652	6,585	5,412
24,450	24,500	4,533	3,671	4,919	3,746	27,450	27,500	5,373	4,121	5,759	4,586	30,450	30,500	6,213	4,666	6,599	5,426
24,500	24,550	4,547	3,679	4,933	3,760	27,500	27,550	5,387	4,129	5,773	4,600	30,500	30,550	6,227	4,680	6,613	5,440
24,550	24,600	4,561	3,686	4,947	3,774	27,550	27,600	5,401	4,136	5,787	4,614	30,550	30,600	6,241	4,694	6,627	5,454
24,600	24,650	4,575	3,694	4,961	3,788	27,600	27,650	5,415	4,144	5,801	4,628	30,600	30,650	6,255	4,708	6,641	5,468
24,650	24,700	4,589	3,701	4,975	3,802	27,650	27,700	5,429	4,151	5,815	4,642	30,650	30,700	6,269	4,722	6,655	5,482
24,700	24,750	4,603	3,709	4,989	3,816	27,700	27,750	5,443	4,159	5,829	4,656	30,700	30,750	6,283	4,736	6,669	5,496
24,750	24,800	4,617	3,716	5,003	3,830	27,750	27,800	5,457	4,166	5,843	4,670	30,750	30,800	6,297	4,750	6,683	5,510
24,800	24,850	4,631	3,724	5,017	3,844	27,800	27,850	5,471	4,174	5,857	4,684	30,800	30,850	6,311	4,764	6,697	5,524
24,850	24,900	4,645	3,731	5,031	3,858	27,850	27,900	5,485	4,181	5,871	4,698	30,850	30,900	6,325	4,778	6,711	5,538
24,900	24,950	4,659	3,739	5,045	3,872	27,900	27,950	5,499	4,189	5,885	4,712	30,900	30,950	6,339	4,792	6,725	5,552
24,950	25,000	4,673	3,746	5,059	3,886	27,950	28,000	5,513	4,196	5,899	4,726	30,950	31,000	6,353	4,806	6,739	5,566
25,000						28,000						31,000					
25,000	25,050	4,687	3,754	5,073	3,900	28,000	28,050	5,527	4,204	5,913	4,740	31,000	31,050	6,367	4,820	6,753	5,580
25,050	25,100	4,701	3,761	5,087	3,914	28,050	28,100	5,541	4,211	5,927	4,754	31,050	31,100	6,381	4,834	6,767	5,594
25,100	25,150	4,715	3,769	5,101	3,928	28,100	28,150	5,555	4,219	5,941	4,768	31,100	31,150	6,395	4,848	6,781	5,608
25,150	25,200	4,729	3,776	5,115	3,942	28,150	28,200	5,569	4,226	5,955	4,782	31,150	31,200	6,409	4,862	6,795	5,622
25,200	25,250	4,743	3,784	5,129	3,956	28,200	28,250	5,583	4,234	5,969	4,796	31,200	31,250	6,423	4,876	6,809	5,636
25,250	25,300	4,757	3,791	5,143	3,970	28,250	28,300	5,597	4,241	5,983	4,810	31,250	31,300	6,437	4,890	6,823	5,650
25,300	25,350	4,771	3,799	5,157	3,984	28,300	28,350	5,611	4,249	5,997	4,824	31,300	31,350	6,451	4,904	6,837	5,664
25,350	25,400	4,785	3,806	5,171	3,998	28,350	28,400	5,625	4,256	6,011	4,838	31,350	31,400	6,465	4,918	6,851	5,678
25,400	25,450	4,799	3,814	5,185	4,012	28,400	28,450	5,639	4,264	6,025	4,852	31,400	31,450	6,479	4,932	6,865	5,692
25,450	25,500	4,813	3,821	5,199	4,026	28,450	28,500	5,653	4,271	6,039	4,866	31,450	31,500	6,493	4,946	6,879	5,706
25,500	25,550	4,827	3,829	5,213	4,040	28,500	28,550	5,667	4,279	6,053	4,880	31,500	31,550	6,507	4,960	6,893	5,720
25,550	25,600	4,841	3,836	5,227	4,054	28,550	28,600	5,681	4,286	6,067	4,894	31,550	31,600	6,521	4,974	6,907	5,734
25,600	25,650	4,855	3,844	5,241	4,068	28,600	28,650	5,695	4,294	6,081	4,908	31,600	31,650	6,535	4,988	6,921	5,748
25,650	25,700	4,869	3,851	5,255	4,082	28,650	28,700	5,709	4,301	6,095	4,922	31,650	31,700	6,549	5,002	6,935	5,762
25,700	25,750	4,883	3,859	5,269	4,096	28,700	28,750	5,723	4,309	6,109	4,936	31,700	31,750	6,563	5,016	6,949	5,776
25,750	25,800	4,897	3,866	5,283	4,110	28,750	28,800	5,737	4,316	6,123	4,950	31,750	31,800	6,577	5,030	6,963	5,790
25,800	25,850	4,911	3,874	5,297	4,124	28,800	28,850	5,751	4,324	6,137	4,964	31,800	31,850	6,591	5,044	6,977	5,804
25,850	25,900	4,925	3,881	5,311	4,138	28,850	28,900	5,765	4,331	6,151	4,978	31,850	31,900	6,605	5,058	6,991	5,818
25,900	25,950	4,939	3,889	5,325	4,152	28,900	28,950	5,779	4,339	6,165	4,992	31,900	31,950	6,619	5,072	7,005	5,832
25,950	26,000	4,953	3,896	5,339	4,166	28,950	29,000	5,793	4,34								

1988 Tax Table—Continued

Table with columns for 'If 1040A, line 19, OR 1040EZ, line 7 is...', 'And you are...', 'Your tax is...', and '50,000 or over—use Form 1040'. Rows list tax brackets from 41,000 to 49,000 and 50,000 or over.

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

50,000 or over—use Form 1040

1988 Earned Income Credit Table

Caution: This Is Not a Tax Table

To find your earned income credit.—Read down the column titled “If line 1 or 2 of the worksheet is—” and find the appropriate amount from the Earned Income

Credit Worksheet on page 35. Read across to the right and find the amount of the earned income credit. Enter that amount on line 3 or 4 of the worksheet, whichever applies.

If line 1 or 2 of the worksheet is—			Your earned income credit is—			If line 1 or 2 of the worksheet is—			Your earned income credit is—			If line 1 or 2 of the worksheet is—			Your earned income credit is—			If line 1 or 2 of the worksheet is—			Your earned income credit is—		
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		At least	But less than		At least	But less than		At least	But less than	
\$1	\$25	\$2	\$1,600	\$1,625	\$226	\$3,200	\$3,225	\$450	\$4,800	\$4,825	\$674	\$10,000	\$10,025	\$857									
25	50	5	1,625	1,650	229	3,225	3,250	453	4,825	4,850	677	10,025	10,050	854									
50	75	9	1,650	1,675	233	3,250	3,275	457	4,850	4,875	681	10,050	10,075	852									
75	100	12	1,675	1,700	236	3,275	3,300	460	4,875	4,900	684	10,075	10,100	849									
100	125	16	1,700	1,725	240	3,300	3,325	464	4,900	4,925	688	10,100	10,125	847									
125	150	19	1,725	1,750	243	3,325	3,350	467	4,925	4,950	691	10,125	10,150	844									
150	175	23	1,750	1,775	247	3,350	3,375	471	4,950	4,975	695	10,150	10,175	842									
175	200	26	1,775	1,800	250	3,375	3,400	474	4,975	5,000	698	10,175	10,200	839									
200	225	30	1,800	1,825	254	3,400	3,425	478	5,000	5,025	702	10,200	10,225	837									
225	250	33	1,825	1,850	257	3,425	3,450	481	5,025	5,050	705	10,225	10,250	834									
250	275	37	1,850	1,875	261	3,450	3,475	485	5,050	5,075	709	10,250	10,275	832									
275	300	40	1,875	1,900	264	3,475	3,500	488	5,075	5,100	712	10,275	10,300	829									
300	325	44	1,900	1,925	268	3,500	3,525	492	5,100	5,125	716	10,300	10,325	827									
325	350	47	1,925	1,950	271	3,525	3,550	495	5,125	5,150	719	10,325	10,350	824									
350	375	51	1,950	1,975	275	3,550	3,575	499	5,150	5,175	723	10,350	10,375	822									
375	400	54	1,975	2,000	278	3,575	3,600	502	5,175	5,200	726	10,375	10,400	819									
400	425	58	2,000	2,025	282	3,600	3,625	506	5,200	5,225	730	10,400	10,425	817									
425	450	61	2,025	2,050	285	3,625	3,650	509	5,225	5,250	733	10,425	10,450	814									
450	475	65	2,050	2,075	289	3,650	3,675	513	5,250	5,275	737	10,450	10,475	812									
475	500	68	2,075	2,100	292	3,675	3,700	516	5,275	5,300	740	10,475	10,500	809									
500	525	72	2,100	2,125	296	3,700	3,725	520	5,300	5,325	744	10,500	10,525	807									
525	550	75	2,125	2,150	299	3,725	3,750	523	5,325	5,350	747	10,525	10,550	804									
550	575	79	2,150	2,175	303	3,750	3,775	527	5,350	5,375	751	10,550	10,575	802									
575	600	82	2,175	2,200	306	3,775	3,800	530	5,375	5,400	754	10,575	10,600	799									
600	625	86	2,200	2,225	310	3,800	3,825	534	5,400	5,425	758	10,600	10,625	797									
625	650	89	2,225	2,250	313	3,825	3,850	537	5,425	5,450	761	10,625	10,650	794									
650	675	93	2,250	2,275	317	3,850	3,875	541	5,450	5,475	765	10,650	10,675	792									
675	700	96	2,275	2,300	320	3,875	3,900	544	5,475	5,500	768	10,675	10,700	789									
700	725	100	2,300	2,325	324	3,900	3,925	548	5,500	5,525	772	10,700	10,725	787									
725	750	103	2,325	2,350	327	3,925	3,950	551	5,525	5,550	775	10,725	10,750	784									
750	775	107	2,350	2,375	331	3,950	3,975	555	5,550	5,575	779	10,750	10,775	782									
775	800	110	2,375	2,400	334	3,975	4,000	558	5,575	5,600	782	10,775	10,800	779									
800	825	114	2,400	2,425	338	4,000	4,025	562	5,600	5,625	786	10,800	10,825	777									
825	850	117	2,425	2,450	341	4,025	4,050	565	5,625	5,650	789	10,825	10,850	774									
850	875	121	2,450	2,475	345	4,050	4,075	569	5,650	5,675	793	10,850	10,875	772									
875	900	124	2,475	2,500	348	4,075	4,100	572	5,675	5,700	796	10,875	10,900	769									
900	925	128	2,500	2,525	352	4,100	4,125	576	5,700	5,725	800	10,900	10,925	767									
925	950	131	2,525	2,550	355	4,125	4,150	579	5,725	5,750	803	10,925	10,950	764									
950	975	135	2,550	2,575	359	4,150	4,175	583	5,750	5,775	807	10,950	10,975	762									
975	1,000	138	2,575	2,600	362	4,175	4,200	586	5,775	5,800	810	10,975	11,000	759									
1,000	1,025	142	2,600	2,625	366	4,200	4,225	590	5,800	5,825	814	11,000	11,025	757									
1,025	1,050	145	2,625	2,650	369	4,225	4,250	593	5,825	5,850	817	11,025	11,050	754									
1,050	1,075	149	2,650	2,675	373	4,250	4,275	597	5,850	5,875	821	11,050	11,075	752									
1,075	1,100	152	2,675	2,700	376	4,275	4,300	600	5,875	5,900	824	11,075	11,100	749									
1,100	1,125	156	2,700	2,725	380	4,300	4,325	604	5,900	5,925	828	11,100	11,125	747									
1,125	1,150	159	2,725	2,750	383	4,325	4,350	607	5,925	5,950	831	11,125	11,150	744									
1,150	1,175	163	2,750	2,775	387	4,350	4,375	611	5,950	5,975	835	11,150	11,175	742									
1,175	1,200	166	2,775	2,800	390	4,375	4,400	614	5,975	6,000	838	11,175	11,200	739									
1,200	1,225	170	2,800	2,825	394	4,400	4,425	618	6,000	6,025	842	11,200	11,225	737									
1,225	1,250	173	2,825	2,850	397	4,425	4,450	621	6,025	6,050	845	11,225	11,250	734									
1,250	1,275	177	2,850	2,875	401	4,450	4,475	625	6,050	6,075	849	11,250	11,275	732									
1,275	1,300	180	2,875	2,900	404	4,475	4,500	628	6,075	6,100	852	11,275	11,300	729									
1,300	1,325	184	2,900	2,925	408	4,500	4,525	632	6,100	6,125	856	11,300	11,325	727									
1,325	1,350	187	2,925	2,950	411	4,525	4,550	635	6,125	6,150	859	11,325	11,350	724									
1,350	1,375	191	2,950	2,975	415	4,550	4,575	639	6,150	6,175	863	11,350	11,375	722									
1,375	1,400	194	2,975	3,000	418	4,575	4,600	642	6,175	6,200	866	11,375	11,400	719									
1,400	1,425	198	3,000	3,025	422	4,600	4,625	646	6,200	6,225	870	11,400	11,425	717									
1,425	1,450	201	3,025	3,050	425	4,625	4,650	649	6,225	6,250	874	11,425	11,450	714									
1,450	1,475	205	3,050	3,075	429	4,650	4,675	653	6,250	6,275	878	11,450	11,475	712									
1,475	1,500	208	3,075	3,100	432	4,675	4,700	656	6,275	6,300	882	11,475	11,500	709									
1,500	1,525	212	3,100	3,125	436	4,700	4,725	660	6,300	6,325	886	11,500	11,525	707									
1,525	1,550	215	3,125	3,150	439	4,725	4,750	663	6,325	6,350	890	11,525	11,550	704									
1,550	1,575	219	3,150	3,175	443	4,750	4,775	667	6,350	6,375	894	11,550	11,575	702									
1,575	1,600	222	3,175	3,200	446	4,775	4,800	670	6,375	6,400	898	11,575	11,600	699									

Continued on next page

If line 1 or 2 of the worksheet is—			Your earned income credit is—			If line 1 or 2 of the worksheet is—			Your earned income credit is—			If line 1 or 2 of the worksheet is—			Your earned income credit is—		
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		At least	But less than	
\$11,600	\$11,625	\$697	\$13,000	\$13,025	\$557	\$14,400	\$14,425	\$417	\$15,800	\$15,825	\$277	\$17,200	\$17,225	\$137			
11,625	11,650	694	13,025	13,050	554	14,425	14,450	414	15,825	15,850	274	17,225	17,250	134			
11,650	11,675	692	13,050	13,075	552	14,450	14,475	412	15,850	15,875	272	17,250	17,275	132			
11,675	11,700	689	13,075	13,100	549	14,475	14,500	409	15,875	15,900	269	17,275	17,300	129			
11,700	11,725	687	13,100	13,125	547	14,500	14,525	407	15,900	15,925	267	17,300	17,325	127			
11,725	11,750	684	13,125	13,150	544	14,525	14,550	404	15,925	15,950	264	17,325	17,350	124			
11,750	11,775	682	13,150	13,175	542	14,550	14,575	402	15,950	15,975	262	17,350	17,375	122			
11,775	11,800	679	13,175	13,200	539	14,575	14,600	399	15,975	16,000	259	17,375	17,400	119			
11,800	11,825	677	13,200	13,225	537	14,600	14,625	397	16,000	16,025	257	17,400	17,425	117			
11,825	11,850	674	13,225	13,250	534	14,625	14,650	394	16,025	16,050	254	17,425	17,450	114			
11,850	11,875	672	13,250	13,275	532	14,650	14,675	392	16,050	16,075	252	17,450	17,475	112			
11,875	11,900	669	13,275	13,300	529	14,675	14,700	389	16,075	16,100	249	17,475	17,500	109			
11,900	11,925	667	13,300	13,325	527	14,700	14,725	387	16,100	16,125	247	17,500	17,525	107			
11,925	11,950	664	13,325	13,350	524	14,725	14,750	384	16,125	16,150	244	17,525	17,550	104			
11,950	11,975	662	13,350	13,375	522	14,750	14,775	382	16,150	16,175	242	17,550	17,575	102			
11,975	12,000	659	13,375	13,400	519	14,775	14,800	379	16,175	16,200	239	17,575	17,600	99			
12,000	12,025	657	13,400	13,425	517	14,800	14,825	377	16,200	16,225	237	17,600	17,625	97			
12,025	12,050	654	13,425	13,450	514	14,825	14,850	374	16,225	16,250	234	17,625	17,650	94			
12,050	12,075	652	13,450	13,475	512	14,850	14,875	372	16,250	16,275	232	17,650	17,675	92			
12,075	12,100	649	13,475	13,500	509	14,875	14,900	369	16,275	16,300	229	17,675	17,700	89			
12,100	12,125	647	13,500	13,525	507	14,900	14,925	367	16,300	16,325	227	17,700	17,725	87			
12,125	12,150	644	13,525	13,550	504	14,925	14,950	364	16,325	16,350	224	17,725	17,750	84			
12,150	12,175	642	13,550	13,575	502	14,950	14,975	362	16,350	16,375	222	17,750	17,775	82			
12,175	12,200	639	13,575	13,600	499	14,975	15,000	359	16,375	16,400	219	17,775	17,800	79			
12,200	12,225	637	13,600	13,625	497	15,000	15,025	357	16,400	16,425	217	17,800	17,825	77			
12,225	12,250	634	13,625	13,650	494	15,025	15,050	354	16,425	16,450	214	17,825	17,850	74			
12,250	12,275	632	13,650	13,675	492	15,050	15,075	352	16,450	16,475	212	17,850	17,875	72			
12,275	12,300	629	13,675	13,700	489	15,075	15,100	349	16,475	16,500	209	17,875	17,900	69			
12,300	12,325	627	13,700	13,725	487	15,100	15,125	347	16,500	16,525	207	17,900	17,925	67			
12,325	12,350	624	13,725	13,750	484	15,125	15,150	344	16,525	16,550	204	17,925	17,950	64			
12,350	12,375	622	13,750	13,775	482	15,150	15,175	342	16,550	16,575	202	17,950	17,975	62			
12,375	12,400	619	13,775	13,800	479	15,175	15,200	339	16,575	16,600	199	17,975	18,000	59			
12,400	12,425	617	13,800	13,825	477	15,200	15,225	337	16,600	16,625	197	18,000	18,025	57			
12,425	12,450	614	13,825	13,850	474	15,225	15,250	334	16,625	16,650	194	18,025	18,050	54			
12,450	12,475	612	13,850	13,875	472	15,250	15,275	332	16,650	16,675	192	18,050	18,075	52			
12,475	12,500	609	13,875	13,900	469	15,275	15,300	329	16,675	16,700	189	18,075	18,100	49			
12,500	12,525	607	13,900	13,925	467	15,300	15,325	327	16,700	16,725	187	18,100	18,125	47			
12,525	12,550	604	13,925	13,950	464	15,325	15,350	324	16,725	16,750	184	18,125	18,150	44			
12,550	12,575	602	13,950	13,975	462	15,350	15,375	322	16,750	16,775	182	18,150	18,175	42			
12,575	12,600	599	13,975	14,000	459	15,375	15,400	319	16,775	16,800	179	18,175	18,200	39			
12,600	12,625	597	14,000	14,025	457	15,400	15,425	317	16,800	16,825	177	18,200	18,225	37			
12,625	12,650	594	14,025	14,050	454	15,425	15,450	314	16,825	16,850	174	18,225	18,250	34			
12,650	12,675	592	14,050	14,075	452	15,450	15,475	312	16,850	16,875	172	18,250	18,275	32			
12,675	12,700	589	14,075	14,100	449	15,475	15,500	309	16,875	16,900	169	18,275	18,300	29			
12,700	12,725	587	14,100	14,125	447	15,500	15,525	307	16,900	16,925	167	18,300	18,325	27			
12,725	12,750	584	14,125	14,150	444	15,525	15,550	304	16,925	16,950	164	18,325	18,350	24			
12,750	12,775	582	14,150	14,175	442	15,550	15,575	302	16,950	16,975	162	18,350	18,375	22			
12,775	12,800	579	14,175	14,200	439	15,575	15,600	299	16,975	17,000	159	18,375	18,400	19			
12,800	12,825	577	14,200	14,225	437	15,600	15,625	297	17,000	17,025	157	18,400	18,425	17			
12,825	12,850	574	14,225	14,250	434	15,625	15,650	294	17,025	17,050	154	18,425	18,450	14			
12,850	12,875	572	14,250	14,275	432	15,650	15,675	292	17,050	17,075	152	18,450	18,475	12			
12,875	12,900	569	14,275	14,300	429	15,675	15,700	289	17,075	17,100	149	18,475	18,500	9			
12,900	12,925	567	14,300	14,325	427	15,700	15,725	287	17,100	17,125	147	18,500	18,525	7			
12,925	12,950	564	14,325	14,350	424	15,725	15,750	284	17,125	17,150	144	18,525	18,550	4			
12,950	12,975	562	14,350	14,375	422	15,750	15,775	282	17,150	17,175	142	18,550	18,575	2			
12,975	13,000	559	14,375	14,400	419	15,775	15,800	279	17,175	17,200	139	18,575	18,576	1			

\$18,576 or more—you cannot take the credit

Section 5—After you fill out your tax return

Where do I file?

If an addressed envelope came with your return, 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.**

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, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, 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—Philadelphia, 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—Philadelphia, 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 Jersey—Holtsville, NY 00501
New Mexico—Austin, TX 73301

New York—*New York City and Counties of Nassau, Rockland, Suffolk, and Westchester*—
 Holtsville, NY 00501
All other Counties—
 Andover, MA 05501
North Carolina—Memphis, TN 37501
North Dakota—Ogden, UT 84201
Ohio—Cincinnati, OH 45999
Oklahoma—Austin, TX 73301
Oregon—Ogden, UT 84201
Pennsylvania—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 Taxes
 Agana, GU 96910
Puerto Rico (*or if excluding income under section 933*)—
 Philadelphia, PA 19255
Virgin Islands: Nonpermanent resident— Philadelphia, PA 19255
Virgin Islands: Permanent resident—
 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 or Form 4563 (even if you have an A.P.O. or F.P.O. address)—
 Philadelphia, PA 19255
A.P.O. or F.P.O. address of:
 Miami—Atlanta, GA 39901
 New York—Holtsville, NY 00501
 San Francisco—Fresno, CA 93888
 Seattle—Ogden, UT 84201

What do I need if I write to IRS?

If you write to IRS about your return after you file it, include your social security number on your correspondence.

What should I do if I move?

If you move, always notify the IRS service center where you filed your last return. If you move after you file your return and you are expecting a refund, you should 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 and records of all items appearing on it 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. For example, keep property records (including those on your home) as long as they are needed to figure the basis of the original or replacement property. For more details, get Pub. 552.

Income tax withholding and estimated tax payments for 1989

If the amount you owe IRS (line 26) or the refund IRS owes you (line 25) 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 withholding.

In general, you do not have to make estimated tax payments if you expect that your 1989 tax return will show a tax refund OR a tax balance due IRS of less than \$500. However, if you make estimated tax payments for 1989, you must use Form 1040 to claim the payments you made.

See 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 your return is changed for any reason (for example, as a result of an audit of your return by IRS), it may affect your state income tax return. Contact your state tax agency for more information.

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 and on page 47. For your convenience most of these items are also listed on the order blank on page 47.

If you do not have any tax questions and you only need copies of tax forms and publications, you can—

- Visit your local IRS office.
- Visit your local bank or post office to get Forms 1040, 1040A, 1040EZ, Schedules A&B, and their related instructions.
- Visit your local library, which stocks a wider variety of forms and publications.
- Use the handy order blank on page 47. You should receive the items you order within 2 weeks from the time you mail your request.
- Call our toll-free "Forms Only" number (1-800-424-FORM (3676)). The hours of operation during the filing season are **8:00 A.M. to 8:00 P.M. (weekdays)** and **9:00 A.M. to 3:00 P.M. (Saturdays)**. You should receive your order within 7 to 10 work days after you call.

The following forms, schedules, and instructions may be obtained at many participating banks, post offices, or libraries.

Form 1040, U.S. Individual Income Tax Return
Instructions for Form 1040

Schedule A for itemized deductions

Form 1040A
Instructions for Form 1040A

Schedule B for interest and dividend income if more than \$400; and for answering the foreign accounts or foreign trusts questions

Form 1040EZ
Instructions for Form 1040EZ

Many participating libraries may also carry a variety of forms, schedules, instructions, and publications, which may be photocopied, or you can order from the Forms Distribution Center for your state. See page 48 for the address.

Schedule C , Profit or Loss From Business	Pub. 1 , Your Rights as a Taxpayer
Schedule D , Capital Gains and Losses	Pub. 17 , Your Federal Income Tax
Schedule E , Supplemental Income Schedule	Pub. 463 , Travel, Entertainment, and Gift Expenses
Schedule F , Farm Income and Expenses	Pub. 501 , Exemptions, Standard Deduction, and Filing Information
Schedule R , Credit for the Elderly or the Disabled	Pub. 502 , Medical and Dental Expenses
Schedule SE , Social Security Self-Employment Tax	Pub. 504 , Tax Information for Divorced or Separated Individuals
Form 1040-ES , Estimated Tax for Individuals	Pub. 505 , Tax Withholding and Estimated Tax
Form 2106 , Employee Business Expenses	Pub. 508 , Educational Expenses
Form 2119 , Sale of Your Home	Pub. 521 , Moving Expenses
Form 2210 , Underpayment of Estimated Tax by Individuals and Fiduciaries	Pub. 523 , Tax Information on Selling Your Home
Form 2441 , Credit for Child and Dependent Care Expenses	Pub. 524 , Credit for the Elderly or the Disabled
Form 3468 , Computation of Investment Credit	Pub. 525 , Taxable and Nontaxable Income
Form 3903 , Moving Expenses	Pub. 527 , Residential Rental Property
Form 4562 , Depreciation and Amortization	Pub. 529 , Miscellaneous Deductions
Form 4868 , Application for Automatic Extension of Time To File U.S. Individual Income Tax Return	Pub. 545 , Interest Expense
Form 8283 , Noncash Charitable Contributions	Pub. 553 , Highlights of 1988 Tax Changes
Form 8332 , Release of Claim to Exemption for Child of Divorced or Separated Parents	Pub. 554 , Tax Information for Older Americans
Form 8582 , Passive Activity Loss Limitations	Pub. 910 , Guide to Free Tax Services (includes a list of publications)
Form 8606 , Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions	Pub. 917 , Business Use of a Car
Form 8615 , Computation of Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,000	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 on the other side**. 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 2 copies of each form and 1 copy of each set of instructions or publication you circle.
3. Enclose the order blank in your own envelope and send it to the IRS address shown on page 48 for your state. Do not use the envelope we furnished you in your tax package because this envelope may be used only for filing your income tax return. Be sure to allow 2 weeks to receive your order.

Order blank

Circle desired forms, instructions, and publications

1040	Schedule C (1040)	2106 & Instructions	4868	Pub. 463	Pub. 523	Pub. 554		
Instructions for 1040 & Schedules	Schedule D (1040)	2119 & Instructions	8283 & Instructions	Pub. 501	Pub. 524	Pub. 910		
1040A	Schedule E (1040)	2210 & Instructions	8332	Pub. 502	Pub. 525	Pub. 917		
1040EZ	Schedule F (1040)	2441	8582 & Instructions	Pub. 504	Pub. 527	Pub. 929		
1040A & 1040EZ Instructions	Schedule R (1040) & Instructions	3468 & Instructions	8606	Pub. 505	Pub. 529			
1040X & Instructions	Schedule SE (1040)	3903 & Instructions	8615	Pub. 508	Pub. 545			
Schedules A&B (1040)	1040-ES (1989)	4562 & Instructions	Pub. 17	Pub. 521	Pub. 553			

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

If you live in:

Send your order blank to:

Alaska, Arizona, California,
Colorado, Hawaii, Idaho, Montana,
Nevada, New Mexico, Oregon,
Utah, Washington, Wyoming

Forms Distribution Center
Rancho Cordova, CA
95743-0001

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

Forms Distribution Center
P.O. Box 9903,
Bloomington, IL 61799

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

Forms Distribution Center
P.O. Box 25866,
Richmond, VA 23289

Foreign Addresses—Taxpayers with mailing addresses in foreign countries should send the order blank to either: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289; or Forms Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289.

Puerto Rico—Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289

Virgin Islands—V.I. Bureau of Internal Revenue, Lockharts Garden, No. 1A,
Charlotte Amalie, St. Thomas, VI 00802

Detach At This Line

Name

Number and street

City or town, state, and ZIP code

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

Call 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.

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.**

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. He or she will be happy to take the additional time required to be sure we have answered your question fully and in the manner which 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 1-800-424-1040	Idaho 1-800-424-1040	Mississippi 1-800-424-1040	Ohio Cincinnati, 621-6281 Cleveland, 522-3000 Elsewhere, 1-800-424-1040	Virginia Bailey's Crossroads, 557-9230 Richmond, 649-2361 Elsewhere, 1-800-424-1040
Alaska Anchorage, 561-7484 Elsewhere, 1-800-424-1040	Illinois Chicago, 435-1040 Elsewhere, 1-800-424-1040	Missouri St. Louis, 342-1040 Elsewhere, 1-800-424-1040	Oklahoma 1-800-424-1040	Washington Seattle, 442-1040 Elsewhere, 1-800-424-1040
Arizona Phoenix, 257-1233 Elsewhere, 1-800-424-1040	Indiana Indianapolis, 226-5477 Elsewhere, 1-800-424-1040	Montana 1-800-424-1040	Oregon Portland, 221-3960 Elsewhere, 1-800-424-1040	West Virginia 1-800-424-1040
Arkansas 1-800-424-1040	Iowa Des Moines, 283-0523 Elsewhere, 1-800-424-1040	Nebraska Omaha, 422-1500 Elsewhere, 1-800-424-1040	Pennsylvania Philadelphia, 574-9900 Pittsburgh, 281-0112 Elsewhere, 1-800-424-1040	Wisconsin Milwaukee, 271-3780 Elsewhere, 1-800-424-1040
California Please call the telephone number shown in the white pages of your local telephone directory under U.S. Government, Internal Revenue Service, Federal Tax Assistance.	Kansas 1-800-424-1040	Nevada 1-800-424-1040	Puerto Rico San Juan Metro Area, 766-5040 Isla DDD, 766-5549	Wyoming 1-800-424-1040
Colorado Denver, 825-7041 Elsewhere, 1-800-424-1040	Kentucky 1-800-424-1040	New Hampshire 1-800-424-1040	Rhode Island 1-800-424-1040	Telephone Assistance Services for Deaf Taxpayers Who Have Access to TV / Telephone—TTY Equipment. Indiana residents, 1-800-382-4059 Elsewhere in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, 1-800-428-4732
Connecticut 1-800-424-1040	Louisiana 1-800-424-1040	New Jersey Newark, 622-0600 Elsewhere, 1-800-424-1040	South Carolina 1-800-424-1040	Hours of Operation 8:00 A.M. to 6:45 P.M. EST (Jan. 1–April 17) 8:00 A.M. to 4:30 P.M. EST (April 18–Dec. 31)
Delaware 1-800-424-1040	Maine 1-800-424-1040	New Mexico 1-800-424-1040	South Dakota 1-800-424-1040	
District of Columbia 488-3100	Maryland Baltimore, 962-2590 Montgomery County, 488-3100 Prince George's County, 488-3100 Elsewhere, 1-800-424-1040	New York Bronx, 732-0100 Brooklyn, 596-3770 Buffalo, 855-3955 Manhattan, 732-0100 Nassau, 222-1131 Queens, 596-3770 Rockland County, 997-1510 Staten Island, 596-3770 Suffolk, 724-5000 Westchester County, 997-1510 Elsewhere, 1-800-424-1040	Tennessee Nashville, 259-4601 Elsewhere, 1-800-424-1040	
Florida Jacksonville, 354-1760 Elsewhere, 1-800-424-1040	Massachusetts Boston, 523-1040 Elsewhere, 1-800-424-1040	North Carolina 1-800-424-1040	Texas Dallas, 742-2440 Ft. Worth, 263-9229 Houston, 965-0440 Elsewhere, 1-800-424-1040	
Georgia Atlanta, 522-0050 Elsewhere, 1-800-424-1040	Michigan Detroit, 237-0800 Elsewhere, 1-800-424-1040	North Dakota 1-800-424-1040	Utah 1-800-424-1040	
Hawaii Oahu, 541-1040 Elsewhere, 1-800-424-1040	Minnesota Minneapolis, 291-1422 St. Paul, 291-1422 Elsewhere, 1-800-424-1040	Ohio 1-800-424-1040	Vermont 1-800-424-1040	

What is Tele-Tax?

Automated Refund Information is available so you can check the status of your refund.

Recorded Tax Information has about 140 topics of tax information that answer many Federal tax questions. You can hear up to three topics on each call you make.

To Call Tele-Tax Toll-Free, Use Only The Numbers Listed Below For Your Area

Long-distance charges apply if you call from outside the local dialing area of the numbers listed below. **Do not dial "1-800" when using a local number.** A complete list of these topics is on the next page.

How do I use Tele-Tax?**Automated Refund Information**

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** amount of your refund.

Call the appropriate phone number listed below.

Follow the recorded instructions.

- Push-button (tone signaling) service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Recorded Tax Information

Select, by number, the topic you want to hear.

Have paper and pencil handy to take notes.

Call the appropriate phone number listed below.

- If you have a push-button (tone signaling) phone, immediately follow the recorded instructions, or
- If you have a rotary (dial) or push-button (pulse dial) phone, wait for further recorded instructions.
- Push-button (tone signaling) service is available 24 hours a day, 7 days a week.
- Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Alabama 1-800-554-4477	Idaho 1-800-554-4477	Montana 1-800-554-4477	Pennsylvania Philadelphia, 592-8946 Pittsburgh, 261-1040 Elsewhere, 1-800-554-4477
Alaska 1-800-554-4477	Illinois Chicago, 829-6397 Springfield, 789-0489 Elsewhere, 1-800-554-4477	Nebraska Omaha, 221-3324 Elsewhere, 1-800-554-4477	Puerto Rico 1-800-554-4477
Arizona Phoenix, 252-4909 Elsewhere, 1-800-554-4477	Indiana Indianapolis, 631-1010 Elsewhere, 1-800-554-4477	Nevada 1-800-554-4477	Rhode Island 1-800-554-4477
Arkansas 1-800-554-4477	Iowa 1-800-554-4477	New Hampshire 1-800-554-4477	South Carolina 1-800-554-4477
California <i>Counties of Amador, Calaveras, Contra Costa, Marin, and San Joaquin,</i> 1-800-428-4032 Los Angeles, 617-3177 Oakland, 839-4245 Elsewhere, 1-800-554-4477	Kansas 1-800-554-4477	New Jersey Newark, 624-1223 Elsewhere, 1-800-554-4477	South Dakota 1-800-554-4477
Colorado Denver, 592-1118 Elsewhere, 1-800-554-4477	Kentucky 1-800-554-4477	New Mexico 1-800-554-4477	Tennessee Nashville, 242-1541 Elsewhere, 1-800-554-4477
Connecticut 1-800-554-4477	Louisiana 1-800-554-4477	New York Brooklyn, 858-4461 Buffalo, 856-9320 Manhattan, 406-4080 Queens, 858-4461 Staten Island, 858-4461 Elsewhere, 1-800-554-4477	Texas Dallas, 767-1792 Houston, 850-8801 Elsewhere, 1-800-554-4477
Delaware 1-800-554-4477	Maine 1-800-554-4477	North Carolina 1-800-554-4477	Utah 1-800-554-4477
District of Columbia 628-2929	Maryland Baltimore, 244-7306 Elsewhere, 1-800-554-4477	North Dakota 1-800-554-4477	Vermont 1-800-554-4477
Florida Jacksonville, 353-9579 Elsewhere, 1-800-554-4477	Massachusetts Boston, 523-8602 Elsewhere, 1-800-554-4477	Ohio Cincinnati, 421-0329 Cleveland, 522-3037 Elsewhere, 1-800-554-4477	Virginia Richmond, 829-6397 Elsewhere, 1-800-554-4477
Georgia Atlanta, 331-6572 Elsewhere, 1-800-554-4477	Michigan Detroit, 961-4282 Elsewhere, 1-800-554-4477	Oklahoma 1-800-554-4477	Washington Seattle, 343-7221 Elsewhere, 1-800-554-4477
Hawaii 1-800-554-4477	Minnesota St. Paul, 224-4288 Elsewhere, 1-800-554-4477	Oregon Portland, 294-5363 Elsewhere, 1-800-554-4477	West Virginia 1-800-554-4477
	Mississippi 1-800-554-4477		Wisconsin Milwaukee, 291-1783 Elsewhere, 1-800-554-4477
	Missouri St. Louis, 241-4700 Elsewhere, 1-800-554-4477		Wyoming 1-800-554-4477

Index to Instructions

- A**
 Address Change 45
 Addresses of Internal Revenue Service Centers 45
 Advance Earned Income Credit Payments 32
 Allocated Tip Income 22
 Amended Return 46
 Amount You Owe IRS 35
- B**
 Blindness 28
- C**
 Checklist for—
 Form 1040EZ 13
 Form 1040A 36
 Child and Dependent Care Expenses, Credit for 30-32
 Children of Divorced or Separated Parents, Exemption for 18
 Community Property States 20
 Corresponding with IRS 45
- D**
 Death of Spouse 17
 Death of Taxpayer 6
 Deduction for Contributions to an Individual Retirement Arrangement (IRA) 24-27
 Dependents—
 Birth or Death of 17
 Children 17-19
 Other 17-19
 Standard deduction for 28-29
 Student 18
 Supported by Two or More Taxpayers 19
 Dividends 23
 Divorced or Separated Parents, Children of 18
 Dual-Status Alien 15
- E**
 Earned Income Credit 34-35
 Earned Income Credit Table 43-44
 Elderly, Standard Deduction 28-29
 Estimated Tax Payments 46
 Excess Medicare Tax 33
 Excess Social Security and RRTA Taxes Withheld 33
 Exemptions 16-19
 Extensions of Time To File 7, 35
- F**
 Figuring Your Income Tax 30
 Filing Information 8-12
 Filing Instructions—
 When To File 5, 7
 Where To File 45
 Filing Status—
 Which Box To Check 14-16
 Foreign Bank Account 12
 Foreign Trust 12
 Form 1040EZ, 1040A, or 1040? 10-12
 Form W-2 22
 Forms, How To Get 46-48
 Forms Order Blank 47
 Fringe Benefits 22
- G**
 Gift To Reduce America's Debt 7
- H**
 Head of Household 15
 Help (free) 5-6, 49-51
- I**
 Income Tax Withheld (Federal) 32
 Individual Retirement Arrangement (IRA) 24-27
 Interest Income—
 Taxable 22-23
 Tax-Exempt 23
 Interest—Late Payment of Tax 7
 Itemized Deductions 10-11
- M**
 Married Persons—
 Filing Joint Returns 14-15
 Filing Separate Returns 15
 Living Apart 16
- N**
 Name and Address 13
 Nonresident Alien 12, 14-15
- P**
 Paperwork Reduction Act Notice 3
 Penalty—
 Late Filing 7
 Late Payment 7
 Underpayment of Tax 36
 Pensions and Annuities 10
 Preparer, Tax Return 36
 Presidential Election—
 \$1 Check-off 14
 Privacy Act Notice 3
 Problems, Unresolved Tax 6
 Publications,
 How To Get 46-48
- R**
 Recordkeeping 46
 Refund of Tax 35
 Refunds of State and Local Income Taxes 20
 Rounding Off to Whole Dollars 20
- S**
 Salaries 22
 Scholarships and Fellowships 22
 Sign Your Return 36
 Single Person 14
 Social Security Benefits 20-21
 Social Security Number 13-14, 19
 Standard Deduction 28-29
 State and Local Income Taxes, Refunds of 20
 Step-by-Step 1040A Instructions 13-36
 Student Dependent 18
 Substitute Tax Forms 7
- T**
 Tax Assistance for Taxpayers 5-6, 49-51
 Tax Figured by IRS 29-30
 Tax Table 37-42
 Telephone Assistance—
 Federal Tax Information 49-51,
 Tele-Tax 50-51
 Railroad Retirement Benefits 20-21
 Tip Income 22
- U**
 Unemployment Compensation 24
- W**
 Wages 22
 When To File 5, 7
 Where To File 45
 Who Can Use
 Form 1040A 10-11
 Who Can Use
 Form 1040EZ 10-11
 Who Must File 8-9
 Who Must Use
 Form 1040 10-12
 Who Should File 8-9
 Widows and
 Widowers, Qualifying 16
 Withholding for 1989 46