

1040A

1040EZ

1989



**Want
Your
Refund
Fast?**

See Page 5



Department of the Treasury
Internal Revenue Service

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Note:

*This booklet does not
contain any tax forms.*

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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)	Form 1040A (Schedule 2)
Recordkeeping	5 min.	1 hr., 21 min.	46 min.	7 min.
Learning about the law or the form	18 min.	2 hrs., 13 min.	7 min.	4 min.
Preparing the form	30 min.	2 hrs., 56 min.	37 min.	10 min.
Copying, assembling, and sending the form to IRS	27 min.	35 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, T:FP; or the **Office of Management and Budget**, Paperwork Reduction Project (1545-0085), Washington, DC 20503.

DO NOT send your return to either of these offices. See **Where do I file?** on page 49.



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, DC 20224

COMMISSIONER

Dear Taxpayer:

IRS appreciates the efforts you make to file an accurate tax return. We can improve the processing of returns and issuance of refunds if you file early and use the label we sent to you. If you have a refund coming, we can process your return even faster if you file electronically.

When we went to print with this year's forms and instructions, Congress was still considering changes to the tax law. Please take note of the information included in these instructions concerning the new law.

As your new Commissioner, I assure you we are deeply committed to do everything we can to make it easier for you to comply with the tax laws. We are equally committed to simplifying tax rules and modernizing IRS' outdated equipment. This will make it easier for you to file your tax return or resolve other tax problems. We want to provide whatever assistance we can to make filing your return as easy as possible. Let us know if we can do more.

A handwritten signature in cursive script, reading "Fred T. Goldberg, Jr.".

Fred T. Goldberg, Jr.

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 16, 1990**.

What's new for 1989?

Fast refund. If you expect a tax refund for 1989, instead of mailing your return to IRS, you may want to have it filed electronically. When you file electronically, you receive your refund in about 3 weeks, or, in about 2 weeks if you have it deposited directly into your savings or checking account. For a charge, many professional tax return preparers offer electronic filing in addition to their return preparation services. If you prepare your own return, a preparer or transmitter in your area can file your return electronically for you. For more information on electronic filing, see Tele-Tax (*topic no. 112*) on page 55. For a list of those in your area who can file your return electronically for you, call IRS toll free at 1-800-424-1040 and ask for the Electronic Filing Office.

Refund checks. If you get a refund check, be sure to cash it soon after you receive it. Checks not cashed within 12 months of the date of the check will be cancelled.

Deduction for exemptions. The deduction for each exemption—for you, your spouse, and dependents—has increased to \$2,000.

For 1989, you may not claim an exemption for your child who was a full-time student and was age 24 or older at the end of the year, unless the child's gross income was less than \$2,000. But the child may claim an exemption on his or her own return.

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.

Social security numbers for dependents age 2 or older. If you claim any person age 2 or older as a dependent, show that person's social security number on your return. If your dependent does not have a number, see the instructions for line 6c, column 3, on page 20 for details.

Increased earned income credit. If you file 1040A, you may be able to take this credit if you earned less than \$19,340 and a child lived with you. The limit was \$18,576 last year. Read the instructions for line 25b on page 37 to see if you can take this credit.

Child and dependent care expenses. You may not claim the credit for child and dependent care expenses or exclude employer-provided dependent care benefits from your income unless you report the new information about the care provider on Schedule 1.

You may not claim a credit for payments made for the care of a dependent child who was age 13 or older unless the child was disabled. The age limit was 15 or older last year.

Children under 14 may not have to file. If your child was under age 14 and had income only from interest and dividends that totaled less than \$5,000, you may be able to elect to report your child's income on your return. But you must use Form 1040 to do so. If you make this election, your child will not have to file a return. For more details, see **Exception for children under age 14** on page 10.

Supplemental Medicare premium. If you were eligible for Medicare Part A benefits for more than 6 full months during the year, you may owe the new supplemental Medicare premium. The premium will help pay the cost of the new Medicare catastrophic and prescription drug coverage. But at the time these instructions were printed, **legislation was pending** in Congress that could change these rules. Read the instructions for line 23 on page 35.

What's new for 1989?
(continued)

Additional information. If you want more information about tax law changes for 1989, get Pub. 553. You may also find the publications listed at the end of this booklet helpful in completing your return.

New publication. An easy-to-read guide, **Pub. 2**, The ABC's of Income Tax, will help you better understand your taxes. It gives the basic tax rules that apply to most people, without the exceptions that apply to only a few. But if you need to know more about any topic, it will tell you which of our other publications has more details.

What to look for in 1990

Exclusion of interest from U.S. savings bonds. If you cash Series EE savings bonds issued after 1989, you may be able to exclude from income part or all of the interest on those bonds. But you must have paid higher education expenses during the year for you, your spouse, or your dependent. Get Pub. 550 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 50.

Recorded tax information by telephone. Our **Tele-Tax** service has recorded tax information covering about 140 topics. See page 54 for the numbers to call.

Refund information. Beginning March 1, Tele-Tax can also tell you the status of your refund. For details, see Tele-Tax beginning on page 54.

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 53.

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 53.

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 53 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 53 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.

Free Social Security Personal Earnings and Benefit Estimate Statement

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

Do both the name and social security number on your tax forms agree with your social security card?

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

If your Form W-2, Form 1099, or other tax document shows an incorrect social security number or name, notify your employer or the form-issuing agent.

If the name or number on your social security card is incorrect, contact any Social Security Administration office. The telephone number is listed in the phone book under "U.S. Government, Social Security Administration."

What if a taxpayer dies?

If a taxpayer died before filing a return for 1989, 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 1989 and you did not remarry in 1989, or if your spouse died in 1990 before filing a return for 1989, you can file a joint return. A joint return should show your spouse's 1989 income before death and your income for all of 1989. 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.

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

For more details, see Tele-Tax (*topic no. 158*) on page 55 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 16, 1990**.

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 ½ 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 understatement of tax, and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See Pub. 17 for details.

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

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

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 16, 1990. 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 16, 1990. If you make a payment with Form 4868 or Form 2688, see the instructions for line 26 of Form 1040A on page 38.

Gift to reduce the public debt

You may make a gift to reduce the public debt. If you wish to do so, enclose a separate check with your income tax return. Make it payable to "Bureau of the Public Debt." If you file Form 1040 for 1990 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 the Forms Distribution Center for your state. See page 52 for the address.

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** below to see if you must file a return. But, you must use **Chart B** on page 9 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 10.

Chart A—for most people

To use this chart, first find your marital status at the end of 1989. Then, read across to find your filing status and age at the end of 1989. 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	\$5,100
		65 or older	\$5,850
	Head of household	under 65	\$6,550
		65 or older	\$7,300
Married with a child and living apart from your spouse during the last 6 months of 1989	Head of household (see Form 1040A, line 4 instructions)	under 65	\$6,550
		65 or older	\$7,300
Married and living with your spouse at end of 1989 (or on the date your spouse died)	Married, joint return	under 65 (both spouses)	\$9,200
		65 or older (one spouse)	\$9,800
		65 or older (both spouses)	\$10,400
	Married, separate return	any age	\$2,000
Married, not living with spouse at end of 1989 (or on the date your spouse died)	Married, joint or separate return	any age	\$2,000
Widowed before 1989 and not remarried in 1989	Single	under 65	\$5,100
		65 or older	\$5,850
	Head of household	under 65	\$6,550
		65 or older	\$7,300
	Qualifying widow(er) with dependent child (see Form 1040A, line 5 instructions)	under 65	\$7,200
	65 or older	\$7,800	

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

**Do I have
to file?**
(continued)

Chart B—for children and other dependents

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

If someone (such as your parent) can claim you as a dependent on his or her return and any of the four conditions below applies to you, you must file a return. But see **Exception for children under age 14** on page 10.

In the following chart, 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 \$3,100

2. Single dependents 65 or older or blind

You must file a return if—

- Your earned income was more than \$3,850, 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 \$3,100) 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 \$2,600, 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 \$3,200, 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 \$2,600) 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.

Do I have to file?
(continued)

Exception for children under age 14. If your child was under age 14 on January 1, 1990, and **all three** of the following conditions apply, you may elect to report your child's income on your return. But you must use Form 1040 and Form 8814 to do so. If you make this election, your child does not have to file a return.

1. Your child had income only from interest and dividends; and
2. Your child's gross income was less than \$5,000; and
3. Your child had no Federal income tax withheld from his or her income (backup withholding) or did not make estimated tax payments for 1989.

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

Other situations when you must file

You must also file a return if you received any advance earned income credit (AEIC) payments from your employer. You must file a return using Form 1040 if **any** of the following applied for 1989:

- 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.
- You owe tax on an individual retirement arrangement (IRA) or a qualified retirement plan.

The rules under **Do I have to file?** 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 1989 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.

Would it help me to use Form 1040?

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

Even if you do not 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:	And itemized deductions are more than:
Single	
• Under 65	• \$3,100
• 65 or older or blind	• \$3,850
• 65 or older and blind	• \$4,600
Married filing joint	
• Under 65 (both spouses)	• \$5,200
• 65 or older or blind (one spouse)	• \$5,800
• 65 or older or blind (both spouses)	• \$6,400
• 65 or older and blind (one spouse)	• \$6,400
• 65 or older or blind (one spouse) and 65 or older and blind (other spouse)	• \$7,000
• 65 or older and blind (both spouses)	• \$7,600
Married filing separate *	
• Your spouse itemizes deductions	• \$0
• Under 65	• \$2,600
• 65 or older or blind	• \$3,200
• 65 or older and blind	• \$3,800
Head of household	
• Under 65	• \$4,550
• 65 or older or blind	• \$5,300
• 65 or older and blind	• \$6,050
Qualifying widow(er) with dependent child	
• Under 65	• \$5,200
• 65 or older or blind	• \$5,800
• 65 or older and blind	• \$6,400

* If you can take an exemption for your spouse, see **Standard Deduction Chart for People Age 65 or Older or Blind** on page 30 for the amounts that apply to you.

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 5) 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

When must I use Form 1040?

You **must** use Form 1040 if:

1. You received **any** of the following types of income:
 - Self-employment income.
 - Taxable social security or equivalent railroad retirement benefits. (See **Social security benefits** on page 21 to find out if any of your benefits are taxable.)
 - Certain tips you did not report to your employer. See **Tip income** on page 23.
 - Interest or dividend income as a nominee (that is, in your name but actually belongs to someone else).
 - Capital gain distributions or nontaxable distributions.
 - Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
2. You received or paid interest on securities transferred between interest payment dates.
3. You were a nonresident alien at any time in 1989 and do not file a joint return.
4. At the end of 1989 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 17.)

use Form 1040EZ or Form 1040A instead. However, some people must use Form 1040, as explained below. The chart on these pages will help you decide which form to use.

Adjustments to income	Itemized deductions	Other taxes	Tax credits
No adjustments to 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: <ul style="list-style-type: none"> • Advance earned income credit (AEIC) payments • Supplemental Medicare premium (Schedule 2) 	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 • All 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 (AEIC) payments • Self-employment tax • Tax on qualified 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 • Supplemental Medicare premium • 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

When must I use Form 1040?
(continued)

- 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 1989.
- You made estimated tax payments for 1989 (or want to apply any of your refund to your 1990 estimated tax).
- 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 1989. See page 36.
- 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).
- 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.
- You are reporting original issue discount (OID) in an amount more or 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 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 check the "Yes" box on line 4 and fill out the worksheet on the back of the form?
6. Did you enter an amount on line 4?
7. Did you use the amount from **line 5** of Form 1040EZ to find your tax in the tax table? Also, did you use the column for **single** people in the 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 1989

OMB No. 1545-0085

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

Your social security no.
:
:
:
Spouse's social security no.
:
:
:

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

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

Enter your social security number in the area marked "Your social security no." If you are married, enter your husband's or wife's social security number in the area marked "Spouse's social security no."

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.

P.O. box. If your post office does not deliver mail to your home and you have a P.O. box, show your P.O. box number instead of your home address.

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

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 16.) 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 17.)

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 was true on December 31, 1989:

- You were never married, or
- You were legally separated, according to your state law, under a decree of divorce or of separate maintenance, or
- You were widowed before January 1, 1989, and did not remarry in 1989.

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, 1989, even if you did not live together at the end of 1989, or
- Your spouse died in 1989 and you did not remarry in 1989, or
- Your spouse died in 1990 before filing a 1989 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return and both are

responsible. This means that if one spouse does not pay the tax due, the other may have to. If you file a joint return for 1989, 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 54 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 1989. See **Married persons who live apart** on page 17.

Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. (See page 21.)

Line 4 Head of household. This filing status is for unmarried individuals who provide a home for certain other persons. But if you were married in 1989, had a child living with you, and you lived apart from your spouse during the last 6 months of the year, you may be able to file as head of household. See **Married persons who live apart** on page 17.

You may check the box on line 4 if you were unmarried as of December 31, 1989, 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 (temporary absences, such as for school or vacations, are counted as time lived in the home):
 1. Your **unmarried** child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child does not have to be your dependent. But a foster child must qualify as your dependent.
 2. Your **married** child, grandchild, great-grandchild, etc., stepchild, or adopted child. This child must be your dependent. But, if your married child's other parent claims him or her as a dependent under the rules for **Children of divorced or separated parents** explained on page 19, 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 18.

To find out if someone is your "dependent," see the instructions for line 6c that begin on page 18. To find out what is included in the cost of keeping up a home, get Pub. 501.

If the person for whom you kept up a home was born, or died, during 1989, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

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

Aid to Families with Dependent Children (AFDC). If you used payments you received under the 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.

Married persons who live apart. Even if you were not divorced or legally separated in 1989, you may be considered unmarried and file as head of household. You may also be able to claim the credit for child and dependent care expenses and the earned income credit. You can take the standard deduction even if your spouse itemizes deductions. You can check the box on line 4 if **all five** of the following apply:

1. You file a separate return from your spouse, and
2. You lived apart from your spouse during the last 6 months of 1989, and
3. You provided over half the cost of keeping up your home for 1989, and
4. Your home was the main home of your child, stepchild, adopted child, or foster child for more than 6 months of 1989, and
5. You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of divorced or separated parents** (see page 19).

Line 5 Qualifying widow(er). If your spouse died in 1987 or 1988 and you did not remarry in 1989, you may be able to file as a qualifying widow(er) with dependent child and use joint return tax rates to lower your tax. You may check the box on line 5 if you meet **all four** of the following:

1. You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
2. This child lived in your home for all of 1989 (except for temporary absences).
3. You paid over half the cost of keeping up your home for this child.
4. You could have filed a joint return with your spouse the year he or she died, even if you didn't actually do so.

Do not claim an exemption for your spouse.

If you can't file as qualifying widow(er) with dependent child, go to page 16 to see if you can file as head of household. Otherwise, you must file as single.

Step 3
Figure your
exemptions—
Lines 6a–6e

<p>6a <input type="checkbox"/> Yourself If someone (such as your parent) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 15b on page 2.</p>			<p>No. of boxes checked on 6a and 6b _____</p>																																												
<p>6b <input type="checkbox"/> Spouse</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 45%;">c Dependents: 1. Name (first, initial, and last name)</th> <th style="width: 10%;">2. Check if under age 2</th> <th style="width: 15%;">3. If age 2 or older, dependent's social security number</th> <th style="width: 15%;">4. Relationship</th> <th style="width: 15%;">5. No. of months lived in your home in 1989</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	c Dependents: 1. Name (first, initial, and last name)	2. Check if under age 2	3. If age 2 or older, dependent's social security number	4. Relationship	5. No. of months lived in your home in 1989																																										<p>No. of your children on 6c who:</p> <p><input type="checkbox"/> lived with you _____</p> <p><input type="checkbox"/> didn't live with you due to divorce or separation (see page 20) _____</p> <p>No. of other dependents listed on 6c _____</p>
c Dependents: 1. Name (first, initial, and last name)	2. Check if under age 2	3. If age 2 or older, dependent's social security number	4. Relationship	5. No. of months lived in your home in 1989																																											
<p>d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here <input type="checkbox"/></p>																																															
<p>e Total number of exemptions claimed. Add numbers entered on lines above <input style="width: 40px; height: 20px;" type="text"/></p>																																															

For each exemption you take, you reduce the income that is taxed by \$2,000.

Lines 6a and 6b You can take an exemption for yourself **unless** someone (such as your parent) can claim you as a dependent on his or her tax return. On a joint return, you can take an exemption for your spouse if your spouse cannot be claimed as a dependent on another person's return. If you are filing a separate return, you can take an exemption for your

spouse only if your spouse is not filing a return, had no income, and cannot be claimed as a dependent on another person's return. If you were divorced or legally separated by December 31, 1989, you cannot take an exemption for your former spouse. If, at the end of 1989, 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 1989, and you did not remarry by December 31, 1989, 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 7.

Line 6c Dependents. You can claim an exemption for each of your dependents who was alive during some part of 1989. This includes a baby born in 1989 or a person who died in 1989. 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 \$2,000. 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.

Exception for your child. Your child can have gross income of \$2,000 or more if:
either your child was **under age 19** at the end of 1989,
or your child was **under age 24** at the end of 1989 **and** 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 1989 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 1989. (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 1989. If you file a joint return, support can come from **either** spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see **Children of divorced or separated parents**, below, and **Person supported by two or more taxpayers** on page 20.

Support includes food, a place to live, clothing, medical and dental care, and education. 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 54 or Pub. 501 for special rules that apply.

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

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

But, if you are the noncustodial parent, you are treated as having provided over half the child's support and can claim the child as a dependent if **either** 1 or 2 below applies:

1. The custodial parent agrees not to claim the child's exemption for 1989 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) **must** attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement, if it went into effect after 1984 (see **Children who didn't live with you due to divorce or separation** on page 20), or
2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 1989. Also, you must check the pre-1985 agreement box on line 6d. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

Person supported by two or more taxpayers. Even if you did not 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 18 and 19 are met, and
5. Each eligible person who paid over 10% of support completes Form 2120, and you attach these forms to your return. The form states that only you will claim the person as a dependent for 1989.

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 2 on December 31, 1989, put a check mark in column 2.

Column 3. Any dependent age 2 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 1989. (Temporary absences such as school or vacation are counted as time living in your home.) Enter "12" in this column if your dependent was born, or died, in 1989. If your dependent lived in Canada or Mexico during 1989, don't put a number in this column. Instead, enter the letter "F" (for "foreign").

Children who didn't live with you due to divorce or separation. If you are claiming a child who didn't live with you under the rules for **Children of divorced or separated parents** (see page 19), 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 1989.

Step 4
Figure 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 24). (If over \$400, also complete and attach Schedule 1, Part II.)	8a	
b	Tax-exempt interest income (see page 24). (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).

Refunds of state or local income taxes

If you received a refund, credit, or offset of state or local income taxes in 1989, 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 1989 if, in the year the tax was paid to the state or other taxing authority, you filed:

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

If the amount shown on Form 1099-G was for a tax you deducted as an itemized deduction on Form 1040, you may have to report part or all of the amount shown on Form 1099-G as income on Form 1040 for 1989. See *Tele-Tax (topic no. 205)* on page 55 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 1989, you may have to include some of your benefits in income. If any of the social security benefits you received for 1989 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, 1990, you should receive Form SSA-1099 or Form RRB-1099. These forms will show the total benefits paid to you in 1989 and the amount of any benefits you repaid in 1989. 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, head of household, or qualifying widow(er) with dependent child
- b. Married filing a joint return (include your spouse's amounts on the appropriate lines below)
- c. Married filing a separate return and you did **not** live with your spouse at any time during 1989
- d. Married filing a separate return and you lived with your spouse at any time during 1989

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.

2. Divide the amount on line 1 above by 2. Enter the result.

3. Enter your total wages, salaries, tips, etc., from Form(s) W-2.

4. Enter your total interest income, including any tax-exempt interest.

5. Enter your total dividend income.

6. Enter your total unemployment compensation.

7. Add lines 2 through 6 above. Enter the total.

8. Enter the amount, if any, of your IRA deduction.*

9. Subtract line 8 from line 7. Enter the result.

10. Enter: $\left\{ \begin{array}{l} \$25,000 \text{ if you checked Box a or c above.} \\ \$32,000 \text{ if you checked Box b above.} \\ -0- \text{ if you checked Box d above.} \end{array} \right\}$

*If you made IRA contributions for 1989 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 1989 that were for 1984, 1985, 1986, 1987, or 1988, 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, 1990, 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 53. 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(s). But you must use Form 1040 and Form 4137 instead of Form 1040A or 1040EZ if (1) you received tips of \$20 or more in any month and did not report the full amount to your employer; OR (2) your W-2 form(s) shows allocated tips that you **must** report in income. You must report as income the amount of allocated tips shown on your W-2 form(s) unless you can prove a lesser amount with adequate records.

Form 4137 is used to figure the social security tax on unreported tips. 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.

Employer-provided vehicle. 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 certain retirement plans (such as a 401(k) or the Federal Thrift Savings Fund) instead of having it paid to you, 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 1989 under all plans is generally limited to \$7,627. But if amounts were deferred under a tax-sheltered annuity plan, the limit may be higher than \$7,627. Get Pub. 575 for details. If the total amount deferred exceeds these limits, you must use Form 1040.

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 used for 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 taxable 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.

Employer-provided dependent care benefits (DCB). If you received benefits for 1989 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. But you must use Schedule 1 (Form 1040A), Part I, to do so. (The benefits should be separately shown on your W-2 form(s) and labeled as "DCB.") First, go to Schedule 1 and complete lines 1, 2, and 13 through 20 of Part I. Part I, line 19, shows any excluded benefits. Part I, line 20, shows the taxable benefits, if any. Include the taxable benefits from Part I, line 20, on Form 1040A, line 7. In the space to the left of line 7 write "DCB."

Line 8a Taxable interest. Report all of your taxable interest income on line 8a even if it is \$400 or less. 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 1989 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 1989 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 more or less than the amount shown on Form 1099-OID, or
- You received or paid accrued interest on securities transferred between interest payment dates.
- You acquired taxable bonds after December 31, 1987, and are electing to reduce the interest income on the bonds by any amortizable bond premium.

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

If you received a 1989 Form 1099-INT for U.S. Savings Bond interest that includes amounts you reported before 1989, 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 55 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 even if they total \$400 or less. Dividends are distributions of money, stock, or other property that corporations pay to stockholders. Each payer should send you a Form 1099-DIV. A copy of the form is also sent to IRS. 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, 1990, you should receive Form 1099-G. This form shows the total amount paid to you during 1989.

If you received an overpayment of unemployment compensation in 1989 and you repaid any of it, subtract the amount you repaid in 1989 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

**Figure your adjusted gross income—
Lines 12a–13**

12a	Your IRA deduction from applicable worksheet. Rules for IRAs begin on page 25.	12a	
b	Spouse's IRA deduction from applicable worksheet. Rules for IRAs begin on page 25.	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 \$19,340 and a child lived with you, see "Earned Income Credit" (line 25b) on page 37 of instructions.)		▶ 13

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. 251*) on page 55 or get Pub. 590.

Were you covered by an employer retirement plan?

If you were covered by a plan at work in 1989, 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.

Special rule for married individuals who file separate returns. If you were not covered by a plan but your spouse was, you **are** considered covered by a plan if you lived with your spouse at any time in 1989. See the chart on page 26. It will tell you if you can take the deduction and, if you can, which worksheet to use.

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

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

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, Head of household, or Married filing separately and did not live with your spouse in 1989	\$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 and lived with your spouse in 1989	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)

* If married filing separately and you were not covered by a plan but your spouse was, you **are** considered covered by a plan if you lived with your spouse at any time in 1989.

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 1989 that you deducted for 1988, do not include them in the worksheet.
- If you make contributions to an IRA in 1990 (by April 16) for 1989, 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 1989, 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 1989, 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, 1990, that shows all contributions to your IRA for 1989.

IRA Worksheet 1
(keep for your records)

IRA Worksheet 1

	(a) Your IRA	(b) Your working spouse's IRA
1. Enter IRA contributions you made for 1989, but do not enter more than \$2,000 in either column.	<input type="text"/>	<input type="text"/>
2. Enter wages, salaries, and tips for each person, from Form 1040A, line 7.	<input type="text"/>	<input type="text"/>
3. 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 to line 4.	<input type="text"/>	<input type="text"/>

Nonworking spouse's IRA

4. Compare the amount on line 2, column (a), to \$2,250 and enter the smaller amount.	<input type="text"/>
5. Enter the amount from line 3, column (a).	<input type="text"/>
6. Subtract line 5 from line 4. Enter the result.	<input type="text"/>
7. Enter IRA contributions made for 1989 for your nonworking spouse, but not more than \$2,000.	<input type="text"/>
8. Compare the amounts on lines 6 and 7. Enter the smaller of the two amounts on line 8. Also enter this amount on Form 1040A, line 12b.	<input type="text"/>

IRA Worksheet 2
(keep for your records)

IRA Worksheet 2

1. If your filing status is: <table style="display: inline-table; vertical-align: middle;"> <tr> <td rowspan="3" style="font-size: 3em; vertical-align: middle;">}</td> <td>Single or Head of household, enter \$35,000</td> </tr> <tr> <td>Married filing jointly or Qualifying widow(er), enter \$50,000</td> </tr> <tr> <td>Married filing separately, enter \$10,000 *</td> </tr> </table>	}	Single or Head of household, enter \$35,000	Married filing jointly or Qualifying widow(er), enter \$50,000	Married filing separately, enter \$10,000 *	<input type="text"/>
}		Single or Head of household, enter \$35,000			
		Married filing jointly or Qualifying widow(er), enter \$50,000			
	Married filing separately, enter \$10,000 *				
2. 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.	<input type="text"/>				
3. Subtract line 2 from line 1. Enter the result. If the result is \$10,000 or more, stop here and use Worksheet 1.	<input type="text"/>				
4. 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 to line 5 on page 28.	<input type="text"/>				

* Enter \$10,000 only if you lived with your spouse at any time in 1989. If you did **not** live with your spouse at all in 1989, enter \$35,000.

IRA Worksheet 2
 (continued)

	(a) Your IRA	(b) Your working spouse's IRA
Deductible IRA contributions		
5. Enter wages, salaries, and tips for each person, from Form 1040A, line 7.	<input type="text"/>	<input type="text"/>
6. Enter IRA contributions you made for 1989, but do not enter more than \$2,000 in either column.	<input type="text"/>	<input type="text"/>
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 to line 8.)	<input type="text"/>	<input type="text"/>
Nondeductible IRA contributions		
8. Subtract line 7 from line 5 or line 6, whichever is smaller . Enter the result. Enter on line 2 of your Form 8606 the amount from line 8 that you choose to make nondeductible.	<input type="text"/>	<input type="text"/>
If married filing a joint return and contributions were made to your nonworking spouse's IRA, go to line 9.		
Deductible IRA contributions for nonworking spouse		
9. Compare the amount on line 5, column (a), to \$2,250 and enter the smaller amount.	<input type="text"/>	
10. Add the amount on line 7 to the part of line 8, column (a), that you choose to make nondeductible. Enter the total.	<input type="text"/>	
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.	<input type="text"/>	
12. Enter the smallest of: (a) IRA contributions made for 1989 that are for your nonworking spouse; (b) \$2,000; or (c) the amount on line 11.		<input type="text"/>
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.	<input type="text"/>	
14. Enter the amount from line 7, column (a).	<input type="text"/>	
15. Subtract line 14 from line 13. Enter the result.	<input type="text"/>	
16. Compare the amounts on lines 12 and 15, and enter the smaller amount.	<input type="text"/>	
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 above is more than the amount on line 17, go to line 18.		<input type="text"/>
Nondeductible IRA contributions for nonworking spouse		
18. Subtract line 17 from line 12 and enter the result. Enter on line 2 of your spouse's Form 8606 the amount from line 18 that you choose to make nondeductible.		<input type="text"/>

Step 6**Figure your standard deduction, exemption amount, and taxable income—
Lines 14–19**

14	Enter the amount from line 13.	14	
15a	Check <input type="checkbox"/> You were 65 or older <input type="checkbox"/> Blind } Enter number of if: <input type="checkbox"/> Spouse was 65 or older <input type="checkbox"/> Blind } boxes checked . ▶ 15a <input type="text"/>		
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 29 and check here . . . ▶ 15c <input type="checkbox"/>		
16	Enter your standard deduction. See page 30 for the chart (or worksheet) that applies to you. Be sure to enter your standard deduction here.	16	
17	Subtract line 16 from line 14. Enter the result. (If line 16 is more than line 14, enter -0-.)	17	
18	Multiply \$2,000 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	

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 **Standard Deduction Chart for People Age 65 or Older or Blind** on page 30.

Age. If you were 65 or older on January 1, 1990, check the “65 or older” box on your 1989 return.

Blindness. If you were completely blind as of December 31, 1989, 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 in a prior 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 30 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**Standard Deduction Chart for Most People**

Line 16

DO NOT use this chart if you were 65 or older or blind, OR if someone can claim you as a dependent.

If your filing status is:**enter on Form 1040A, line 16:**

Single	\$3,100
Married filing a joint return, or Qualifying widow(er) with dependent child	\$5,200
Married filing a separate return and spouse does not itemize	\$2,600
Head of household	\$4,550

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:****enter on Form 1040A, line 16:**

Single	1	\$3,850
	2	\$4,600
Married filing a joint return or Qualifying widow(er) with dependent child	1	\$5,800
	2	\$6,400
	3	\$7,000
	4	\$7,600
Married filing a separate return	1	\$3,200
	2	\$3,800
	3	\$4,400
	4	\$5,000
Head of household	1	\$5,300
	2	\$6,050

Standard Deduction Worksheet for Dependents**Standard Deduction Worksheet for Dependents** (keep for your records)Use this worksheet **ONLY** if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-.

2. Minimum amount.

500.00

3. Compare the amounts on lines 1 and 2. Enter the
- larger**
- of the two amounts here.

4. Enter on line 4 the amount shown below for your filing status.

- Single, enter \$3,100
- Married filing a separate return, enter \$2,600
- Married filing a joint return, or Qualifying widow(er) with dependent child, enter \$5,200
- Head of household, enter \$4,550

- 5.
- Standard deduction**

- a. Compare the amounts on lines 3 and 4. Enter the
- smaller**
- of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 16. Otherwise, go to line 5b.

- b. 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.

- c. 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 or Schedule 2 (Form 1040A), 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 25a if they apply to you. If you received any **advance earned income credit (AEIC)** 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 16, 1990.

Earned income credit (EIC). Read the instructions for line 25b on page 37 to see if you can take the earned income credit. If you can, write "EIC" to the left of line 25b and we will 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

Figure your tax, credits, supplemental Medicare premium, and payments— Lines 20–26

If You Want IRS To Figure Your Tax, See Page 31 of the Instructions.

Caution: If you are under age 14 and have more than \$1,000 of investment income, check here <input type="checkbox"/> Also see page 31 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 41–46) 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-.)	22
23	Supplemental Medicare premium. See page 35. Complete and attach Schedule 2 (Form 1040A).	23
24	Add lines 22 and 23. Enter the total. This is your total tax and any supplemental Medicare premium.	▶ 24
25a	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"/> .)	25a
b	Earned income credit , from the worksheet on page 38 of the instructions. Also see page 37.	25b
26	Add lines 25a and 25b. Enter the total. These are your total payments .	▶ 26

Line 20 Find your tax in the tax table on pages 41–46.

Form 8615. If this return is for a child who was under age 14 on January 1, 1990, 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 1989, 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.

Employer-provided dependent care benefits

If you received benefits for 1989 under your employer's dependent care plan, you may be able to exclude part or all of them from your income. (The benefits should be separately shown on your W-2 form(s) and labeled as "DCB.") To figure the amount you can exclude from your income on Form 1040A, line 7, you must complete lines 1, 2, and 13 through 20 of Schedule 1, Part I.

Who can take the credit or exclude employer-provided dependent care benefits? You can take the credit or the exclusion if **all five** of the following apply:

1. The care was provided so you (and your spouse if you were married) could work or look for work (but see **Spouse who was a full-time student or was disabled**, on page 34).
2. You and the qualifying person(s) lived in the same 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 55 or get Pub. 503 for an explanation of what costs are included.
4. The person who provided the care was not your spouse or a person whom you can claim as a dependent. If your child provided the care, he or she must have been age 19 or older by the end of 1989.
5. You report the required information about the care provider on line 1, Part I of Schedule 1.

If you were **married at the end of 1989**, you generally must file a joint return to take the credit 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 1989, and you must have provided more than half the cost of keeping up your home.

Who is a qualifying person? A qualifying person is:

- Any person **under age 13** whom you can claim as a dependent (but see **Children of divorced or separated parents**, below). If the person turned 13 during the year, see Pub. 503.
- 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 \$2,000 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 1989, you may be able to take the credit or the exclusion even if your child is not your dependent. If your child is not your dependent, he or she is a qualifying person if **all five** of the following apply:

1. You had custody of the child for a longer time in 1989 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 1989.

4. The child was under age 13, or was disabled and could not take care of himself or herself.
5. The other parent claims the child as a dependent under the rules for **Children of divorced or separated parents** on page 19.

Which expenses qualify? You can count only those expenses that were for the qualifying person's well-being and protection while you worked or looked for work. These expenses include:

- Household services needed 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 child support payments, any part of the cost of schooling for a child in the first grade or above, or the expenses for sending your child to an overnight camp.

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

You can include the cost of care provided outside your home for your dependent who is under age 13, or any other qualifying person who regularly spends at least 8 hours a day in your home.

If the care 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 or the exclusion of employer-provided dependent care benefits. Use Schedule 1 (Form 1040A), Part I. The instructions that follow are for Part I of that schedule.

Line 1. Complete columns **a** through **d** for each person or organization that provided the care. If you do not give the information asked for in each column, or if the information you give is not correct, your credit and, if applicable, exclusion of employer-provided dependent care benefits may be disallowed.

You can use Form W-10 to get the correct information from the care provider. If the provider does not comply with your request to certify the information, complete the entries you can, such as the provider's name and address. Write "See attached" in the columns for which you do not have the provider's certification of information. Attach a statement that you requested the information from the care provider, but the provider did not comply with the request. You must keep records to show that you exercised due diligence in attempting to provide the required information. For more details, including what is considered "due diligence," see Pub. 503.

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

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

Column d. Enter the total amount you **actually paid** in 1989 to the care provider. Also include amounts your employer paid on your behalf to a third party. It does not matter when the expenses were incurred. Do not reduce this amount by any reimbursement you received.

Line 4. Read **Which expenses qualify?** on page 33. Add the qualified expenses you incurred and actually paid in 1989. Enter on line 4 the **smaller** of that total or \$2,400 (\$4,800 if two or more qualifying persons were cared for).

If you received employer-provided dependent care benefits, add the total qualified expenses you incurred and actually paid in 1989 to any excluded benefits shown on line 19 of Schedule 1, Part I. Reduce that total by any cash payments you received. Enter on line 4 the **smaller** of that result or \$2,400 (\$4,800 if two or more qualifying persons were cared for).

Note: *If you had qualified expenses in 1988 that you did not pay until 1989, you may be able to increase the amount of credit you can take in 1989. But you must use Form 1040 and Form 2441 to do so.*

Lines 7 and 8. The amount you use to figure the credit **cannot** be more than your earned income, or if you are married filing a joint return, the **smaller** of your earned income or your spouse's earned income.

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

If you are **married filing a joint return**, enter your earned income on line 7. Enter your spouse's earned income on line 8. If your spouse died in 1989 and had no earned income, see Pub. 503.

Spouse who was a full-time student or was disabled. If your spouse was a full-time student or was disabled in 1989, 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 not less than \$200 a month (\$400 a month if more than one qualifying person was cared for). But if your spouse also worked during any month and earned more than that amount, use his or her actual income. 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 during any 5 months in 1989.

Line 14. Enter the total of all qualified expenses (defined on page 33) incurred in 1989 for the care of your qualifying person(s). It does not matter when the expenses were paid.

Example. You received \$2,000 in cash under your employer's dependent care plan for 1989. Only \$900 of qualified expenses were incurred in 1989 for the care of your 5-year-old dependent child. You would enter \$2,000 on line 13 and \$900 on line 14.

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 (AEIC) payments. If you received AEIC 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 23 **Caution:** *At the time these instructions were printed, Congress was considering legislation that would change the rules below for the supplemental Medicare premium. When Congress completes its action, IRS will take steps to publicize the final rules.*

Supplemental Medicare premium. The following rules applied at the time these instructions were printed.

You will usually owe the new supplemental Medicare premium for 1989 if **both** 1 and 2 below apply to you. The premium will help pay the cost of new Medicare catastrophic and prescription drug coverage.

1. The amount on line 22 is \$150 or more, and
2. You (or your spouse) were Medicare eligible (explained below) for more than 6 full months in 1989.

If both 1 and 2 above apply to you, use Schedule 2 (Form 1040A) to figure the amount of your premium to enter on Form 1040A, line 23. Schedule 2 will be available when Congress completes its action. Also see the instructions attached to Schedule 2 for the special rule for married persons filing separate returns and exceptions to the rules above.

You were Medicare eligible if **any** of the following applies:

- You received Form SSA-1099 or Form RRB-1099 indicating that you were Medicare eligible for more than 6 full months in 1989, or
- You were 65 or older and would have been entitled to monthly social security or railroad retirement benefits if you had filed an application, or
- You were qualified for Medicare Part A on the basis of government employment and you were age 65 or older, or
- You had end-stage renal (kidney) disease and would have been entitled to Medicare if you had filed an application.

Line 25a On line 25a enter the total amount of **Federal income tax withheld**. This should be shown in Box 9 of your 1989 Form(s) W-2.

If you received a 1989 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 25a.

Excess social security taxes withheld. If you had more than one employer for 1989 and your total wages were over \$48,000, 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 on page 36 to figure any excess social security taxes.

If any one employer withheld more than \$3,604.80 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 (RRTA) taxes withheld. For 1989 no more than \$5,354.10 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 any RRTA tax withheld from your pay. Instead, get Pub. 505 to figure the amount of any excess RRTA or social security taxes withheld if either of the following applies to you:

- You had more than one railroad employer and you paid more than \$5,354.10 in RRTA tax in 1989, or
- You had both RRTA tax and social security tax withheld from your wages in 1989 and the total withheld was more than \$3,604.80.

Excess Social Security Taxes Worksheet

Excess Social Security Taxes Worksheet (keep for your records)

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.

Employers	Social security tax withheld (Do not enter more than \$3,604.80 for each employer.)
1. _____	\$ <input style="width: 100px; height: 20px;" type="text"/>
_____	+ <input style="width: 100px; height: 20px;" type="text"/>
_____	+ <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: 3,604.80;" 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 25a (line 6 of Form 1040EZ). Write "Excess SST" and show the amount in the space to the left of line 25a (line 6 of Form 1040EZ).	= <input style="width: 100px; height: 20px;" type="text"/>

Excess Medicare tax. If you were a government employee whose wages in 1989 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 \$48,000. You must use Form 1040 with Form 4469 attached to it to claim the credit.

Line 25b Earned income credit (EIC). This is a special credit that can help some people who have a child and have income under \$19,340. The credit can be as much as \$910. 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 on page 38) in 1989 of less than \$19,340, and
2. The amount on line 14 is less than \$19,340, 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 1989 if your filing status is qualifying widow(er) with dependent child). If your child was born, or died, in 1989 and your home was your child's home during the part of 1989 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 a joint return. Your child must be claimed as your dependent on line 6c. **Exception:** If you remarried and the child's other parent claimed the child as a dependent under the rules for **Children of divorced or separated parents** (see page 19), 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 25b 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 19), 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 25b entry space (unless you entered the child's name in the space provided on line 4).

Note: You *MUST* file a return if you got advance earned income credit (AEIC) payments in 1989. You must include the amount of these payments in the total on line 22. See the line 22 instructions for more details. You may be able to get AEIC payments in 1990 by filing Form W-5 with your employer.

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 below to figure it. Otherwise, write "No" on line 25b and go to line 26.

Earned Income Credit Worksheet

Earned Income Credit Worksheet (keep for your records)

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 25b 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. Also 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 \$19,340 or more, stop here. You cannot take the credit.

2. Enter the amount from Form 1040A, line 14. If this amount is \$19,340 or more, stop here. You cannot take the credit.

3. If line 2 is **less than \$10,250**, use the amount on line 1 to find the credit in the table that begins on page 47. Enter the credit here and on Form 1040A, line 25b.

4. If line 2 is **at least \$10,250**:
 - a. First, use the amount on line 1 to find the credit in the table that begins on page 47. 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 25b.

Line 26 Add lines 25a and 25b. Enter the total on line 26.

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 26 the amount of any payment you made with Form 4868. In the space to the left of the line 26 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**Figure your refund or amount you owe**

27	If line 26 is more than line 24, subtract line 24 from line 26. Enter the result. This is your refund .	27	
28	If line 24 is more than line 26, subtract line 26 from line 24. 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 "1989 Form 1040A" on it.	28	

Line 27 Refund. If too much tax was withheld, the amount on line 26 will be larger than the amount on line 24. Subtract line 24 from line 26 and enter the result on line 27. This is your refund. If line 27 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.

Injured spouse claim. If you file a joint return and your spouse has not paid certain obligations (such as child and spousal support payments and Federal nontax debts such as student loans), all or part of the refund on line 27 may be used to pay the past due amount. But your part of the refund may be refunded to you if **all three** of the following apply:

1. You are not obligated to pay the past due amount.
2. You received and reported income (such as wages, taxable interest, etc.) on the joint return.
3. You made and reported payments (such as Federal income tax withheld from your wages) on the joint return.

If **all three** of the above apply to you and you want your part of the amount on line 27 to be refunded to you, complete Form 8379 and attach it to Form 1040A when you file your return. Write "Injured Spouse" in the upper left corner of Form 1040A.

Note: If you are filing Form 8379 to receive your part of a joint refund for a return you have already filed, you may not attach it to Form 1040A. Instead, you must file Form 1040X and attach Form 8379 to it.

Line 28 Amount you owe. If not enough tax was withheld, the amount on line 24 will be larger than the amount on line 26. Subtract line 26 from line 24 and enter the result on line 28. This is the amount you still owe IRS. If line 28 is less than \$1, you do not have to pay it.

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 (your total tax minus withholding and any earned income credit) is \$500 or more, and
- The amount of your Federal income tax withheld is less than 90% of your total tax minus any earned income credit.

Note: For the above two tests, "total tax" does not include any supplemental Medicare premium from line 23.

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, 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 label? If not, did you correct the label?
2. Did you enter your standard deduction on line 16?
3. Did you use the correct standard deduction chart (or worksheet)? See page 30.
4. Did you attach your W-2 form(s) and any other forms?
5. Did you add and subtract correctly especially when figuring your refund or amount you owe?
6. Did you use the correct filing status and taxable income amount to find your tax in the tax table?
7. Did you see if you can take the earned income credit on line 25b? See page 37.
8. Did you sign and date your tax form?

Section 4—1989 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
23,200	23,250	4,092	3,484	4,491	3,484
23,250	23,300	4,106	3,491	4,505	3,491
23,300	23,350	4,120	3,499	4,519	3,499
23,350	23,400	4,134	3,506	4,533	3,506

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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—				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	2,700	2,725	407	407	407	407	4,950	5,000	746	746	746	746
1,275	1,300	197	197	197	197	2,725	2,750	411	411	411	411						
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	212	212	212	212												

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

Continued on next page

1989 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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).

1989 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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	2,755	2,554	20,000	20,050	3,196	3,004	3,595	3,004
14,050	14,100	2,111	2,111	2,111	2,111	17,050	17,100	2,561	2,561	2,769	2,561	20,050	20,100	3,210	3,011	3,609	3,011
14,100	14,150	2,119	2,119	2,119	2,119	17,100	17,150	2,569	2,569	2,783	2,569	20,100	20,150	3,224	3,019	3,623	3,019
14,150	14,200	2,126	2,126	2,126	2,126	17,150	17,200	2,576	2,576	2,797	2,576	20,150	20,200	3,238	3,026	3,637	3,026
14,200	14,250	2,134	2,134	2,134	2,134	17,200	17,250	2,584	2,584	2,811	2,584	20,200	20,250	3,252	3,034	3,651	3,034
14,250	14,300	2,141	2,141	2,141	2,141	17,250	17,300	2,591	2,591	2,825	2,591	20,250	20,300	3,266	3,041	3,665	3,041
14,300	14,350	2,149	2,149	2,149	2,149	17,300	17,350	2,599	2,599	2,839	2,599	20,300	20,350	3,280	3,049	3,679	3,049
14,350	14,400	2,156	2,156	2,156	2,156	17,350	17,400	2,606	2,606	2,853	2,606	20,350	20,400	3,294	3,056	3,693	3,056
14,400	14,450	2,164	2,164	2,164	2,164	17,400	17,450	2,614	2,614	2,867	2,614	20,400	20,450	3,308	3,064	3,707	3,064
14,450	14,500	2,171	2,171	2,171	2,171	17,450	17,500	2,621	2,621	2,881	2,621	20,450	20,500	3,322	3,071	3,721	3,071
14,500	14,550	2,179	2,179	2,179	2,179	17,500	17,550	2,629	2,629	2,895	2,629	20,500	20,550	3,336	3,079	3,735	3,079
14,550	14,600	2,186	2,186	2,186	2,186	17,550	17,600	2,636	2,636	2,909	2,636	20,550	20,600	3,350	3,086	3,749	3,086
14,600	14,650	2,194	2,194	2,194	2,194	17,600	17,650	2,644	2,644	2,923	2,644	20,600	20,650	3,364	3,094	3,763	3,094
14,650	14,700	2,201	2,201	2,201	2,201	17,650	17,700	2,651	2,651	2,937	2,644	20,650	20,700	3,378	3,101	3,777	3,101
14,700	14,750	2,209	2,209	2,209	2,209	17,700	17,750	2,659	2,659	2,951	2,659	20,700	20,750	3,392	3,109	3,791	3,109
14,750	14,800	2,216	2,216	2,216	2,216	17,750	17,800	2,666	2,666	2,965	2,666	20,750	20,800	3,406	3,116	3,805	3,116
14,800	14,850	2,224	2,224	2,224	2,224	17,800	17,850	2,674	2,674	2,979	2,674	20,800	20,850	3,420	3,124	3,819	3,124
14,850	14,900	2,231	2,231	2,231	2,231	17,850	17,900	2,681	2,681	2,993	2,681	20,850	20,900	3,434	3,131	3,833	3,131
14,900	14,950	2,239	2,239	2,239	2,239	17,900	17,950	2,689	2,689	3,007	2,689	20,900	20,950	3,448	3,139	3,847	3,139
14,950	15,000	2,246	2,246	2,246	2,246	17,950	18,000	2,696	2,696	3,021	2,696	20,950	21,000	3,462	3,146	3,861	3,146
15,000						18,000						21,000					
15,000	15,050	2,254	2,254	2,254	2,254	18,000	18,050	2,704	2,704	3,035	2,704	21,000	21,050	3,476	3,154	3,875	3,154
15,050	15,100	2,261	2,261	2,261	2,261	18,050	18,100	2,711	2,711	3,049	2,711	21,050	21,100	3,490	3,161	3,889	3,161
15,100	15,150	2,269	2,269	2,269	2,269	18,100	18,150	2,719	2,719	3,063	2,719	21,100	21,150	3,504	3,169	3,903	3,169
15,150	15,200	2,276	2,276	2,276	2,276	18,150	18,200	2,726	2,726	3,077	2,726	21,150	21,200	3,518	3,176	3,917	3,176
15,200	15,250	2,284	2,284	2,284	2,284	18,200	18,250	2,734	2,734	3,091	2,734	21,200	21,250	3,532	3,184	3,931	3,184
15,250	15,300	2,291	2,291	2,291	2,291	18,250	18,300	2,741	2,741	3,105	2,741	21,250	21,300	3,546	3,191	3,945	3,191
15,300	15,350	2,299	2,299	2,299	2,299	18,300	18,350	2,749	2,749	3,119	2,749	21,300	21,350	3,560	3,199	3,959	3,199
15,350	15,400	2,306	2,306	2,306	2,306	18,350	18,400	2,756	2,756	3,133	2,756	21,350	21,400	3,574	3,206	3,973	3,206
15,400	15,450	2,314	2,314	2,314	2,314	18,400	18,450	2,764	2,764	3,147	2,764	21,400	21,450	3,588	3,214	3,987	3,214
15,450	15,500	2,321	2,321	2,321	2,321	18,450	18,500	2,771	2,771	3,161	2,771	21,450	21,500	3,602	3,221	4,001	3,221
15,500	15,550	2,329	2,329	2,335	2,329	18,500	18,550	2,779	2,779	3,175	2,779	21,500	21,550	3,616	3,229	4,015	3,229
15,550	15,600	2,336	2,336	2,349	2,336	18,550	18,600	2,790	2,786	3,189	2,786	21,550	21,600	3,630	3,236	4,029	3,236
15,600	15,650	2,344	2,344	2,363	2,344	18,600	18,650	2,804	2,794	3,203	2,794	21,600	21,650	3,644	3,244	4,043	3,244
15,650	15,700	2,351	2,351	2,377	2,351	18,650	18,700	2,818	2,801	3,217	2,801	21,650	21,700	3,658	3,251	4,057	3,251
15,700	15,750	2,359	2,359	2,391	2,359	18,700	18,750	2,832	2,809	3,231	2,809	21,700	21,750	3,672	3,259	4,071	3,259
15,750	15,800	2,366	2,366	2,405	2,366	18,750	18,800	2,846	2,816	3,245	2,816	21,750	21,800	3,686	3,266	4,085	3,266
15,800	15,850	2,374	2,374	2,419	2,374	18,800	18,850	2,860	2,824	3,259	2,824	21,800	21,850	3,700	3,274	4,099	3,274
15,850	15,900	2,381	2,381	2,433	2,381	18,850	18,900	2,874	2,831	3,273	2,831	21,850	21,900	3,714	3,281	4,113	3,281
15,900	15,950	2,389	2,389	2,447	2,389	18,900	18,950	2,888	2,839	3,287	2,839	21,900	21,950	3,728	3,289	4,127	3,289
15,950	16,000	2,396	2,396	2,461	2,396	18,950	19,000	2,902	2,846	3,301	2,846	21,950	22,000	3,742	3,296	4,141	3,296
16,000						19,000						22,000					
16,000	16,050	2,404	2,404	2,475	2,404	19,000	19,050	2,916	2,854	3,315	2,854	22,000	22,050	3,756	3,304	4,155	3,304
16,050	16,100	2,411	2,411	2,489	2,411	19,050	19,100	2,930	2,861	3,329	2,861	22,050	22,100	3,770	3,311	4,169	3,311
16,100	16,150	2,419	2,419	2,503	2,419	19,100	19,150	2,944	2,869	3,343	2,869	22,100	22,150	3,784	3,319	4,183	3,319
16,150	16,200	2,426	2,426	2,517	2,426	19,150	19,200	2,958	2,876	3,357	2,876	22,150	22,200	3,798	3,326	4,197	3,326
16,200	16,250	2,434	2,434	2,531	2,434	19,200	19,250	2,972	2,884	3,371	2,884	22,200	22,250	3,812	3,334	4,211	3,334
16,250	16,300	2,441	2,441	2,545	2,441	19,250	19,300	2,986	2,891	3,385	2,891	22,250	22,300	3,826	3,341	4,225	3,341
16,300	16,350	2,449	2,449	2,559	2,449	19,300	19,350	3,000	2,899	3,399	2,899	22,300	22,350	3,840	3,349	4,239	3,349
16,350	16,400	2,456	2,456	2,573	2,456	19,350	19,400	3,014	2,906	3,413	2,906	22,350	22,400	3,854	3,356	4,253	3,356
16,400	16,450	2,464	2,464	2,587	2,464	19,400	19,450	3,028	2,914	3,427	2,914	22,400	22,450	3,868	3,364	4,267	3,364
16,450	16,500	2,471	2,471	2,601	2,471	19,450	19,500	3,042	2,921	3,441	2,921	22,450	22,500	3,882	3,371	4,281	3,371
16,500	16,550	2,479	2,479	2,615	2,479	19,500	19,550	3,056	2,929	3,455	2,929	22,500	22,550	3,896	3,379	4,295	3,379
16,550	16,600	2,486	2,486	2,629	2,486	19,550	19,600	3,070	2,936	3,469	2,936	22,550	22,600	3,910	3,386	4,309	3,386
16,600	16,650	2,494	2,494	2,643	2,494	19,600	19,650	3,084	2,944	3,483	2,944	22,600	22,650	3,924	3,394	4,323	3,394
16,650	16,700	2,501	2,501	2,657	2,501	19,650	19,700	3,098	2,951	3,497	2,951	22,650	22,700	3,938	3,401	4,337	3,401
16,700	16,750	2,509	2,509	2,671	2,509	19,700	19,750	3,112	2,959	3,511	2,959	22,700	22,750	3,952	3,409	4,351	3,409
16,750	16,800	2,516	2,516	2,685	2,516	19,750	19,800	3,126	2,966	3,525	2,966	22,750	22,800	3,966	3,416	4,365	3,416
16,800	16,850	2,524	2,524	2,699	2,524	19,800	19,850	3,140	2,974	3,539	2,974	22,800	22,850	3,980	3,424	4,379	3,424
16,850	16,900	2,531	2,531	2,713	2,531	19,850	19,900	3,154	2,981	3,553	2,981	22,850	22,900	3,994	3,431	4,393	3,431
16,900	16,950	2,539	2,539	2,727	2,539	19,900	19,950	3,168	2,989	3,567	2,989	22,900	22,950	4,008	3,439	4,407	3,439
1																	

1989 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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	4,036	3,454	4,435	3,454	26,000	26,050	4,876	3,904	5,275	4,057	29,000	29,050	5,716	4,354	6,115	4,897
23,050	23,100	4,050	3,461	4,449	3,461	26,050	26,100	4,890	3,911	5,289	4,071	29,050	29,100	5,730	4,361	6,129	4,911
23,100	23,150	4,064	3,469	4,463	3,469	26,100	26,150	4,904	3,919	5,303	4,085	29,100	29,150	5,744	4,369	6,143	4,925
23,150	23,200	4,078	3,476	4,477	3,476	26,150	26,200	4,918	3,926	5,317	4,099	29,150	29,200	5,758	4,376	6,157	4,939
23,200	23,250	4,092	3,484	4,491	3,484	26,200	26,250	4,932	3,934	5,331	4,113	29,200	29,250	5,772	4,384	6,171	4,953
23,250	23,300	4,106	3,491	4,505	3,491	26,250	26,300	4,946	3,941	5,345	4,127	29,250	29,300	5,786	4,391	6,185	4,967
23,300	23,350	4,120	3,499	4,519	3,499	26,300	26,350	4,960	3,949	5,359	4,141	29,300	29,350	5,800	4,399	6,199	4,981
23,350	23,400	4,134	3,506	4,533	3,506	26,350	26,400	4,974	3,956	5,373	4,155	29,350	29,400	5,814	4,406	6,213	4,995
23,400	23,450	4,148	3,514	4,547	3,514	26,400	26,450	4,988	3,964	5,387	4,169	29,400	29,450	5,828	4,414	6,227	5,009
23,450	23,500	4,162	3,521	4,561	3,521	26,450	26,500	5,002	3,971	5,401	4,183	29,450	29,500	5,842	4,421	6,241	5,023
23,500	23,550	4,176	3,529	4,575	3,529	26,500	26,550	5,016	3,979	5,415	4,197	29,500	29,550	5,856	4,429	6,255	5,037
23,550	23,600	4,190	3,536	4,589	3,536	26,550	26,600	5,030	3,986	5,429	4,211	29,550	29,600	5,870	4,436	6,269	5,051
23,600	23,650	4,204	3,544	4,603	3,544	26,600	26,650	5,044	3,994	5,443	4,225	29,600	29,650	5,884	4,444	6,283	5,065
23,650	23,700	4,218	3,551	4,617	3,551	26,650	26,700	5,058	4,001	5,457	4,239	29,650	29,700	5,898	4,451	6,297	5,079
23,700	23,750	4,232	3,559	4,631	3,559	26,700	26,750	5,072	4,009	5,471	4,253	29,700	29,750	5,912	4,459	6,311	5,093
23,750	23,800	4,246	3,566	4,645	3,566	26,750	26,800	5,086	4,016	5,485	4,267	29,750	29,800	5,926	4,466	6,325	5,107
23,800	23,850	4,260	3,574	4,659	3,574	26,800	26,850	5,100	4,024	5,499	4,281	29,800	29,850	5,940	4,474	6,339	5,121
23,850	23,900	4,274	3,581	4,673	3,581	26,850	26,900	5,114	4,031	5,513	4,295	29,850	29,900	5,954	4,481	6,353	5,135
23,900	23,950	4,288	3,589	4,687	3,589	26,900	26,950	5,128	4,039	5,527	4,309	29,900	29,950	5,968	4,489	6,367	5,149
23,950	24,000	4,302	3,596	4,701	3,596	26,950	27,000	5,142	4,046	5,541	4,323	29,950	30,000	5,982	4,496	6,381	5,163
24,000						27,000						30,000					
24,000	24,050	4,316	3,604	4,715	3,604	27,000	27,050	5,156	4,054	5,555	4,337	30,000	30,050	5,996	4,504	6,395	5,177
24,050	24,100	4,330	3,611	4,729	3,611	27,050	27,100	5,170	4,061	5,569	4,351	30,050	30,100	6,010	4,511	6,409	5,191
24,100	24,150	4,344	3,619	4,743	3,619	27,100	27,150	5,184	4,069	5,583	4,365	30,100	30,150	6,024	4,519	6,423	5,205
24,150	24,200	4,358	3,626	4,757	3,626	27,150	27,200	5,198	4,076	5,597	4,379	30,150	30,200	6,038	4,526	6,437	5,219
24,200	24,250	4,372	3,634	4,771	3,634	27,200	27,250	5,212	4,084	5,611	4,393	30,200	30,250	6,052	4,534	6,451	5,233
24,250	24,300	4,386	3,641	4,785	3,641	27,250	27,300	5,226	4,091	5,625	4,407	30,250	30,300	6,066	4,541	6,465	5,247
24,300	24,350	4,400	3,649	4,799	3,649	27,300	27,350	5,240	4,099	5,639	4,421	30,300	30,350	6,080	4,549	6,479	5,261
24,350	24,400	4,414	3,656	4,813	3,656	27,350	27,400	5,254	4,106	5,653	4,435	30,350	30,400	6,094	4,556	6,493	5,275
24,400	24,450	4,428	3,664	4,827	3,664	27,400	27,450	5,268	4,114	5,667	4,449	30,400	30,450	6,108	4,564	6,507	5,289
24,450	24,500	4,442	3,671	4,841	3,671	27,450	27,500	5,282	4,121	5,681	4,463	30,450	30,500	6,122	4,571	6,521	5,303
24,500	24,550	4,456	3,679	4,855	3,679	27,500	27,550	5,296	4,129	5,695	4,477	30,500	30,550	6,136	4,579	6,535	5,317
24,550	24,600	4,470	3,686	4,869	3,686	27,550	27,600	5,310	4,136	5,709	4,491	30,550	30,600	6,150	4,586	6,549	5,331
24,600	24,650	4,484	3,694	4,883	3,694	27,600	27,650	5,324	4,144	5,723	4,505	30,600	30,650	6,164	4,594	6,563	5,345
24,650	24,700	4,498	3,701	4,897	3,701	27,650	27,700	5,338	4,151	5,737	4,519	30,650	30,700	6,178	4,601	6,577	5,359
24,700	24,750	4,512	3,709	4,911	3,709	27,700	27,750	5,352	4,159	5,751	4,533	30,700	30,750	6,192	4,609	6,591	5,373
24,750	24,800	4,526	3,716	4,925	3,716	27,750	27,800	5,366	4,166	5,765	4,547	30,750	30,800	6,206	4,616	6,605	5,387
24,800	24,850	4,540	3,724	4,939	3,724	27,800	27,850	5,380	4,174	5,779	4,561	30,800	30,850	6,220	4,624	6,619	5,401
24,850	24,900	4,554	3,731	4,953	3,735	27,850	27,900	5,394	4,181	5,793	4,575	30,850	30,900	6,234	4,631	6,633	5,415
24,900	24,950	4,568	3,739	4,967	3,749	27,900	27,950	5,408	4,189	5,807	4,589	30,900	30,950	6,248	4,639	6,647	5,429
24,950	25,000	4,582	3,746	4,981	3,763	27,950	28,000	5,422	4,196	5,821	4,603	30,950	31,000	6,262	4,650	6,661	5,443
25,000						28,000						31,000					
25,000	25,050	4,596	3,754	4,995	3,777	28,000	28,050	5,436	4,204	5,835	4,617	31,000	31,050	6,276	4,664	6,675	5,457
25,050	25,100	4,610	3,761	5,009	3,791	28,050	28,100	5,450	4,211	5,849	4,631	31,050	31,100	6,290	4,678	6,689	5,471
25,100	25,150	4,624	3,769	5,023	3,805	28,100	28,150	5,464	4,219	5,863	4,645	31,100	31,150	6,304	4,692	6,703	5,485
25,150	25,200	4,638	3,776	5,037	3,819	28,150	28,200	5,478	4,226	5,877	4,659	31,150	31,200	6,318	4,706	6,717	5,499
25,200	25,250	4,652	3,784	5,051	3,833	28,200	28,250	5,492	4,234	5,891	4,673	31,200	31,250	6,332	4,720	6,731	5,513
25,250	25,300	4,666	3,791	5,065	3,847	28,250	28,300	5,506	4,241	5,905	4,687	31,250	31,300	6,346	4,734	6,745	5,527
25,300	25,350	4,680	3,799	5,079	3,861	28,300	28,350	5,520	4,249	5,919	4,701	31,300	31,350	6,360	4,748	6,759	5,541
25,350	25,400	4,694	3,806	5,093	3,875	28,350	28,400	5,534	4,256	5,933	4,715	31,350	31,400	6,374	4,762	6,773	5,555
25,400	25,450	4,708	3,814	5,107	3,889	28,400	28,450	5,548	4,264	5,947	4,729	31,400	31,450	6,388	4,776	6,787	5,569
25,450	25,500	4,722	3,821	5,121	3,903	28,450	28,500	5,562	4,271	5,961	4,743	31,450	31,500	6,402	4,790	6,801	5,583
25,500	25,550	4,736	3,829	5,135	3,917	28,500	28,550	5,576	4,279	5,975	4,757	31,500	31,550	6,416	4,804	6,815	5,597
25,550	25,600	4,750	3,836	5,149	3,931	28,550	28,600	5,590	4,286	5,989	4,771	31,550	31,600	6,430	4,818	6,829	5,611
25,600	25,650	4,764	3,844	5,163	3,945	28,600	28,650	5,604	4,294	6,003	4,785	31,600	31,650	6,444	4,832	6,843	5,625
25,650	25,700	4,778	3,851	5,177	3,959	28,650	28,700	5,618	4,301	6,017	4,799	31,650	31,700	6,458	4,846	6,857	5,639
25,700	25,750	4,792	3,859	5,191	3,973	28,700	28,750	5,632	4,309	6,031	4,813	31,700	31,750	6,472	4,860	6,871	5,653
25,750	25,800	4,806	3,866	5,205	3,987	28,750	28,800	5,646	4,316	6,045	4,827	31,750	31,800	6,486	4,874	6,885	5,667
25,800	25,850	4,820	3,874	5,219	4,001	28,800	28,850	5,660	4,324	6,059	4,841	31,800	31,850	6,500	4,888	6,899	5,681
25,850	25,900	4,834	3,881	5,233	4,015	28,850	28,900	5,674	4,331	6,073	4,855	31,850	31,900	6,514	4,902	6,913	5,695
25,900	25,950	4,848	3,889	5,247	4,029	28,900	28,950	5,688	4,339	6,087	4,869	31,900	31,950	6,528	4,916	6,927	5,709
25,																	

1989 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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—			
32,000						35,000						38,000					
32,000 32,050	6,556	4,944	6,955	5,737	35,000 35,050	7,396	5,784	7,795	6,577	38,000 38,050	8,236	6,624	8,665	7,417			
32,050 32,100	6,570	4,958	6,969	5,751	35,050 35,100	7,410	5,798	7,809	6,591	38,050 38,100	8,250	6,638	8,682	7,431			
32,100 32,150	6,584	4,972	6,983	5,765	35,100 35,150	7,424	5,812	7,823	6,605	38,100 38,150	8,264	6,652	8,698	7,445			
32,150 32,200	6,598	4,986	6,997	5,779	35,150 35,200	7,438	5,826	7,837	6,619	38,150 38,200	8,278	6,666	8,715	7,459			
32,200 32,250	6,612	5,000	7,011	5,793	35,200 35,250	7,452	5,840	7,851	6,633	38,200 38,250	8,292	6,680	8,731	7,473			
32,250 32,300	6,626	5,014	7,025	5,807	35,250 35,300	7,466	5,854	7,865	6,647	38,250 38,300	8,306	6,694	8,748	7,487			
32,300 32,350	6,640	5,028	7,039	5,821	35,300 35,350	7,480	5,868	7,879	6,661	38,300 38,350	8,320	6,708	8,764	7,501			
32,350 32,400	6,654	5,042	7,053	5,835	35,350 35,400	7,494	5,882	7,893	6,675	38,350 38,400	8,334	6,722	8,781	7,515			
32,400 32,450	6,668	5,056	7,067	5,849	35,400 35,450	7,508	5,896	7,907	6,689	38,400 38,450	8,348	6,736	8,797	7,529			
32,450 32,500	6,682	5,070	7,081	5,863	35,450 35,500	7,522	5,910	7,921	6,703	38,450 38,500	8,362	6,750	8,814	7,543			
32,500 32,550	6,696	5,084	7,095	5,877	35,500 35,550	7,536	5,924	7,935	6,717	38,500 38,550	8,376	6,764	8,830	7,557			
32,550 32,600	6,710	5,098	7,109	5,891	35,550 35,600	7,550	5,938	7,949	6,731	38,550 38,600	8,390	6,778	8,847	7,571			
32,600 32,650	6,724	5,112	7,123	5,905	35,600 35,650	7,564	5,952	7,963	6,745	38,600 38,650	8,404	6,792	8,863	7,585			
32,650 32,700	6,738	5,126	7,137	5,919	35,650 35,700	7,578	5,966	7,977	6,759	38,650 38,700	8,418	6,806	8,880	7,599			
32,700 32,750	6,752	5,140	7,151	5,933	35,700 35,750	7,592	5,980	7,991	6,773	38,700 38,750	8,432	6,820	8,896	7,613			
32,750 32,800	6,766	5,154	7,165	5,947	35,750 35,800	7,606	5,994	8,005	6,787	38,750 38,800	8,446	6,834	8,913	7,627			
32,800 32,850	6,780	5,168	7,179	5,961	35,800 35,850	7,620	6,008	8,019	6,801	38,800 38,850	8,460	6,848	8,929	7,641			
32,850 32,900	6,794	5,182	7,193	5,975	35,850 35,900	7,634	6,022	8,033	6,815	38,850 38,900	8,474	6,862	8,946	7,655			
32,900 32,950	6,808	5,196	7,207	5,989	35,900 35,950	7,648	6,036	8,047	6,829	38,900 38,950	8,488	6,876	8,962	7,669			
32,950 33,000	6,822	5,210	7,221	6,003	35,950 36,000	7,662	6,050	8,061	6,843	38,950 39,000	8,502	6,890	8,979	7,683			
33,000						36,000						39,000					
33,000 33,050	6,836	5,224	7,235	6,017	36,000 36,050	7,676	6,064	8,075	6,857	39,000 39,050	8,516	6,904	8,995	7,697			
33,050 33,100	6,850	5,238	7,249	6,031	36,050 36,100	7,690	6,078	8,089	6,871	39,050 39,100	8,530	6,918	9,012	7,711			
33,100 33,150	6,864	5,252	7,263	6,045	36,100 36,150	7,704	6,092	8,103	6,885	39,100 39,150	8,544	6,932	9,028	7,725			
33,150 33,200	6,878	5,266	7,277	6,059	36,150 36,200	7,718	6,106	8,117	6,899	39,150 39,200	8,558	6,946	9,045	7,739			
33,200 33,250	6,892	5,280	7,291	6,073	36,200 36,250	7,732	6,120	8,131	6,913	39,200 39,250	8,572	6,960	9,061	7,753			
33,250 33,300	6,906	5,294	7,305	6,087	36,250 36,300	7,746	6,134	8,145	6,927	39,250 39,300	8,586	6,974	9,078	7,767			
33,300 33,350	6,920	5,308	7,319	6,101	36,300 36,350	7,760	6,148	8,159	6,941	39,300 39,350	8,600	6,988	9,094	7,781			
33,350 33,400	6,934	5,322	7,333	6,115	36,350 36,400	7,774	6,162	8,173	6,955	39,350 39,400	8,614	7,002	9,111	7,795			
33,400 33,450	6,948	5,336	7,347	6,129	36,400 36,450	7,788	6,176	8,187	6,969	39,400 39,450	8,628	7,016	9,127	7,809			
33,450 33,500	6,962	5,350	7,361	6,143	36,450 36,500	7,802	6,190	8,201	6,983	39,450 39,500	8,642	7,030	9,144	7,823			
33,500 33,550	6,976	5,364	7,375	6,157	36,500 36,550	7,816	6,204	8,215	6,997	39,500 39,550	8,656	7,044	9,160	7,837			
33,550 33,600	6,990	5,378	7,389	6,171	36,550 36,600	7,830	6,218	8,229	7,011	39,550 39,600	8,670	7,058	9,177	7,851			
33,600 33,650	7,004	5,392	7,403	6,185	36,600 36,650	7,844	6,232	8,243	7,025	39,600 39,650	8,684	7,072	9,193	7,865			
33,650 33,700	7,018	5,406	7,417	6,199	36,650 36,700	7,858	6,246	8,257	7,039	39,650 39,700	8,698	7,086	9,210	7,879			
33,700 33,750	7,032	5,420	7,431	6,213	36,700 36,750	7,872	6,260	8,271	7,053	39,700 39,750	8,712	7,100	9,226	7,893			
33,750 33,800	7,046	5,434	7,445	6,227	36,750 36,800	7,886	6,274	8,285	7,067	39,750 39,800	8,726	7,114	9,243	7,907			
33,800 33,850	7,060	5,448	7,459	6,241	36,800 36,850	7,900	6,288	8,299	7,081	39,800 39,850	8,740	7,128	9,259	7,921			
33,850 33,900	7,074	5,462	7,473	6,255	36,850 36,900	7,914	6,302	8,313	7,095	39,850 39,900	8,754	7,142	9,276	7,935			
33,900 33,950	7,088	5,476	7,487	6,269	36,900 36,950	7,928	6,316	8,327	7,109	39,900 39,950	8,768	7,156	9,292	7,949			
33,950 34,000	7,102	5,490	7,501	6,283	36,950 37,000	7,942	6,330	8,341	7,123	39,950 40,000	8,782	7,170	9,309	7,963			
34,000						37,000						40,000					
34,000 34,050	7,116	5,504	7,515	6,297	37,000 37,050	7,956	6,344	8,355	7,137	40,000 40,050	8,796	7,184	9,325	7,977			
34,050 34,100	7,130	5,518	7,529	6,311	37,050 37,100	7,970	6,358	8,369	7,151	40,050 40,100	8,810	7,198	9,342	7,991			
34,100 34,150	7,144	5,532	7,543	6,325	37,100 37,150	7,984	6,372	8,383	7,165	40,100 40,150	8,824	7,212	9,358	8,005			
34,150 34,200	7,158	5,546	7,557	6,339	37,150 37,200	7,998	6,386	8,397	7,179	40,150 40,200	8,838	7,226	9,375	8,019			
34,200 34,250	7,172	5,560	7,571	6,353	37,200 37,250	8,012	6,400	8,411	7,193	40,200 40,250	8,852	7,240	9,391	8,033			
34,250 34,300	7,186	5,574	7,585	6,367	37,250 37,300	8,026	6,414	8,425	7,207	40,250 40,300	8,866	7,254	9,408	8,047			
34,300 34,350	7,200	5,588	7,599	6,381	37,300 37,350	8,040	6,428	8,439	7,221	40,300 40,350	8,880	7,268	9,424	8,061			
34,350 34,400	7,214	5,602	7,613	6,395	37,350 37,400	8,054	6,442	8,453	7,235	40,350 40,400	8,894	7,282	9,441	8,075			
34,400 34,450	7,228	5,616	7,627	6,409	37,400 37,450	8,068	6,456	8,467	7,249	40,400 40,450	8,908	7,296	9,457	8,089			
34,450 34,500	7,242	5,630	7,641	6,423	37,450 37,500	8,082	6,470	8,481	7,263	40,450 40,500	8,922	7,310	9,474	8,103			
34,500 34,550	7,256	5,644	7,655	6,437	37,500 37,550	8,096	6,484	8,495	7,277	40,500 40,550	8,936	7,324	9,490	8,117			
34,550 34,600	7,270	5,658	7,669	6,451	37,550 37,600	8,110	6,498	8,509	7,291	40,550 40,600	8,950	7,338	9,507	8,131			
34,600 34,650	7,284	5,672	7,683	6,465	37,600 37,650	8,124	6,512	8,523	7,305	40,600 40,650	8,964	7,352	9,523	8,145			
34,650 34,700	7,298	5,686	7,697	6,479	37,650 37,700	8,138	6,526	8,537	7,319	40,650 40,700	8,978	7,366	9,540	8,159			
34,700 34,750	7,312	5,700	7,711	6,493	37,700 37,750	8,152	6,540	8,551	7,333	40,700 40,750	8,992	7,380	9,556	8,173			
34,750 34,800	7,326	5,714	7,725	6,507	37,750 37,800	8,166	6,554	8,565	7,347	40,750 40,800	9,006	7,394	9,573	8,187			
34,800 34,850	7,340	5,728	7,739	6,521	37,800 37,850	8,180	6,568	8,579	7,361	40,800 40,850	9,020	7,408	9,589	8,201			
34,850 34,900	7,354	5,742	7,753	6,535	37,850 37,900	8,194	6,582	8,593	7,375	40,850 40,900	9,034	7,422	9,606	8,215			
34,900 34,950	7,368	5,756	7,767	6,549	37,900 37,950	8,208	6,596	8,607	7,389	40,900 40,950	9,048	7,436	9,622	8,229			
34,950 35,000																	

1989 Tax Table—Continued

If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 5 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—			
41,000						44,000						47,000					
41,000	41,050	9,076	7,464	9,655	8,257	44,000	44,050	9,916	8,304	10,645	9,097	47,000	47,050	10,862	9,144	11,635	9,937
41,050	41,100	9,090	7,478	9,672	8,271	44,050	44,100	9,930	8,318	10,662	9,111	47,050	47,100	10,878	9,158	11,652	9,951
41,100	41,150	9,104	7,492	9,688	8,285	44,100	44,150	9,944	8,332	10,678	9,125	47,100	47,150	10,895	9,172	11,668	9,965
41,150	41,200	9,118	7,506	9,705	8,299	44,150	44,200	9,958	8,346	10,695	9,139	47,150	47,200	10,911	9,186	11,685	9,979
41,200	41,250	9,132	7,520	9,721	8,313	44,200	44,250	9,972	8,360	10,711	9,153	47,200	47,250	10,928	9,200	11,701	9,993
41,250	41,300	9,146	7,534	9,738	8,327	44,250	44,300	9,986	8,374	10,728	9,167	47,250	47,300	10,944	9,214	11,718	10,007
41,300	41,350	9,160	7,548	9,754	8,341	44,300	44,350	10,000	8,388	10,744	9,181	47,300	47,350	10,961	9,228	11,734	10,021
41,350	41,400	9,174	7,562	9,771	8,355	44,350	44,400	10,014	8,402	10,761	9,195	47,350	47,400	10,977	9,242	11,751	10,035
41,400	41,450	9,188	7,576	9,787	8,369	44,400	44,450	10,028	8,416	10,777	9,209	47,400	47,450	10,994	9,256	11,767	10,049
41,450	41,500	9,202	7,590	9,804	8,383	44,450	44,500	10,042	8,430	10,794	9,223	47,450	47,500	11,010	9,270	11,784	10,063
41,500	41,550	9,216	7,604	9,820	8,397	44,500	44,550	10,056	8,444	10,810	9,237	47,500	47,550	11,027	9,284	11,800	10,077
41,550	41,600	9,230	7,618	9,837	8,411	44,550	44,600	10,070	8,458	10,827	9,251	47,550	47,600	11,043	9,298	11,817	10,091
41,600	41,650	9,244	7,632	9,853	8,425	44,600	44,650	10,084	8,472	10,843	9,265	47,600	47,650	11,060	9,312	11,833	10,105
41,650	41,700	9,258	7,646	9,870	8,439	44,650	44,700	10,098	8,486	10,860	9,279	47,650	47,700	11,076	9,326	11,850	10,119
41,700	41,750	9,272	7,660	9,886	8,453	44,700	44,750	10,112	8,500	10,876	9,293	47,700	47,750	11,093	9,340	11,866	10,133
41,750	41,800	9,286	7,674	9,903	8,467	44,750	44,800	10,126	8,514	10,893	9,307	47,750	47,800	11,109	9,354	11,883	10,147
41,800	41,850	9,300	7,688	9,919	8,481	44,800	44,850	10,140	8,528	10,909	9,321	47,800	47,850	11,126	9,368	11,899	10,161
41,850	41,900	9,314	7,702	9,936	8,495	44,850	44,900	10,154	8,542	10,926	9,335	47,850	47,900	11,142	9,382	11,916	10,175
41,900	41,950	9,328	7,716	9,952	8,509	44,900	44,950	10,169	8,556	10,942	9,349	47,900	47,950	11,159	9,396	11,932	10,189
41,950	42,000	9,342	7,730	9,969	8,523	44,950	45,000	10,185	8,570	10,959	9,363	47,950	48,000	11,175	9,410	11,949	10,203
42,000						45,000						48,000					
42,000	42,050	9,356	7,744	9,985	8,537	45,000	45,050	10,202	8,584	10,975	9,377	48,000	48,050	11,192	9,424	11,965	10,217
42,050	42,100	9,370	7,758	10,002	8,551	45,050	45,100	10,218	8,598	10,992	9,391	48,050	48,100	11,208	9,438	11,982	10,231
42,100	42,150	9,384	7,772	10,018	8,565	45,100	45,150	10,235	8,612	11,008	9,405	48,100	48,150	11,225	9,452	11,998	10,245
42,150	42,200	9,398	7,786	10,035	8,579	45,150	45,200	10,251	8,626	11,025	9,419	48,150	48,200	11,241	9,466	12,015	10,259
42,200	42,250	9,412	7,800	10,051	8,593	45,200	45,250	10,268	8,640	11,041	9,433	48,200	48,250	11,258	9,480	12,031	10,273
42,250	42,300	9,426	7,814	10,068	8,607	45,250	45,300	10,284	8,654	11,058	9,447	48,250	48,300	11,274	9,494	12,048	10,287
42,300	42,350	9,440	7,828	10,084	8,621	45,300	45,350	10,301	8,668	11,074	9,461	48,300	48,350	11,291	9,508	12,064	10,301
42,350	42,400	9,454	7,842	10,101	8,635	45,350	45,400	10,317	8,682	11,091	9,475	48,350	48,400	11,307	9,522	12,081	10,315
42,400	42,450	9,468	7,856	10,117	8,649	45,400	45,450	10,334	8,696	11,107	9,489	48,400	48,450	11,324	9,536	12,097	10,329
42,450	42,500	9,482	7,870	10,134	8,663	45,450	45,500	10,350	8,710	11,124	9,503	48,450	48,500	11,340	9,550	12,114	10,343
42,500	42,550	9,496	7,884	10,150	8,677	45,500	45,550	10,367	8,724	11,140	9,517	48,500	48,550	11,357	9,564	12,130	10,357
42,550	42,600	9,510	7,898	10,167	8,691	45,550	45,600	10,383	8,738	11,157	9,531	48,550	48,600	11,373	9,578	12,147	10,371
42,600	42,650	9,524	7,912	10,183	8,705	45,600	45,650	10,400	8,752	11,173	9,545	48,600	48,650	11,390	9,592	12,163	10,385
42,650	42,700	9,538	7,926	10,200	8,719	45,650	45,700	10,416	8,766	11,190	9,559	48,650	48,700	11,406	9,606	12,180	10,399
42,700	42,750	9,552	7,940	10,216	8,733	45,700	45,750	10,433	8,780	11,206	9,573	48,700	48,750	11,423	9,620	12,196	10,413
42,750	42,800	9,566	7,954	10,233	8,747	45,750	45,800	10,449	8,794	11,223	9,587	48,750	48,800	11,439	9,634	12,213	10,427
42,800	42,850	9,580	7,968	10,249	8,761	45,800	45,850	10,466	8,808	11,239	9,601	48,800	48,850	11,456	9,648	12,229	10,441
42,850	42,900	9,594	7,982	10,266	8,775	45,850	45,900	10,482	8,822	11,256	9,615	48,850	48,900	11,472	9,662	12,246	10,455
42,900	42,950	9,608	7,996	10,282	8,789	45,900	45,950	10,499	8,836	11,272	9,629	48,900	48,950	11,489	9,676	12,262	10,469
42,950	43,000	9,622	8,010	10,299	8,803	45,950	46,000	10,515	8,850	11,289	9,643	48,950	49,000	11,505	9,690	12,279	10,483
43,000						46,000						49,000					
43,000	43,050	9,636	8,024	10,315	8,817	46,000	46,050	10,532	8,864	11,305	9,657	49,000	49,050	11,522	9,704	12,295	10,497
43,050	43,100	9,650	8,038	10,332	8,831	46,050	46,100	10,548	8,878	11,322	9,671	49,050	49,100	11,538	9,718	12,312	10,511
43,100	43,150	9,664	8,052	10,348	8,845	46,100	46,150	10,565	8,892	11,338	9,685	49,100	49,150	11,555	9,732	12,328	10,525
43,150	43,200	9,678	8,066	10,365	8,859	46,150	46,200	10,581	8,906	11,355	9,699	49,150	49,200	11,571	9,746	12,345	10,539
43,200	43,250	9,692	8,080	10,381	8,873	46,200	46,250	10,598	8,920	11,371	9,713	49,200	49,250	11,588	9,760	12,361	10,553
43,250	43,300	9,706	8,094	10,398	8,887	46,250	46,300	10,614	8,934	11,388	9,727	49,250	49,300	11,604	9,774	12,378	10,567
43,300	43,350	9,720	8,108	10,414	8,901	46,300	46,350	10,631	8,948	11,404	9,741	49,300	49,350	11,621	9,788	12,394	10,581
43,350	43,400	9,734	8,122	10,431	8,915	46,350	46,400	10,647	8,962	11,421	9,755	49,350	49,400	11,637	9,802	12,411	10,595
43,400	43,450	9,748	8,136	10,447	8,929	46,400	46,450	10,664	8,976	11,437	9,769	49,400	49,450	11,654	9,816	12,427	10,609
43,450	43,500	9,762	8,150	10,464	8,943	46,450	46,500	10,680	8,990	11,454	9,783	49,450	49,500	11,670	9,830	12,444	10,623
43,500	43,550	9,776	8,164	10,480	8,957	46,500	46,550	10,697	9,004	11,470	9,797	49,500	49,550	11,687	9,844	12,460	10,637
43,550	43,600	9,790	8,178	10,497	8,971	46,550	46,600	10,713	9,018	11,487	9,811	49,550	49,600	11,703	9,858	12,477	10,651
43,600	43,650	9,804	8,192	10,513	8,985	46,600	46,650	10,730	9,032	11,503	9,825	49,600	49,650	11,720	9,872	12,493	10,665
43,650	43,700	9,818	8,206	10,530	8,999	46,650	46,700	10,746	9,046	11,520	9,839	49,650	49,700	11,736	9,886	12,510	10,679
43,700	43,750	9,832	8,220	10,546	9,013	46,700	46,750	10,763	9,060	11,536	9,853	49,700	49,750	11,753	9,900	12,526	10,693
43,750	43,800	9,846	8,234	10,563	9,027	46,750	46,800	10,779	9,074	11,553	9,867	49,750	49,800	11,769	9,914	12,543	10,707
43,800	43,850	9,860	8,248	10,579	9,041	46,800	46,850	10,796	9,088	11,569	9,881	49,800	49,850	11,786	9,928	12,559	10,721
43,850	43,900	9,874	8,262	10,596	9,055	46,850	46,900										

Schedule C, Profit or Loss From Business
Schedule D, Capital Gains and Losses
Schedule E, Supplemental Income Schedule
Schedule F, Farm Income and Expenses
Schedule R, Credit for the Elderly or the Disabled
Schedule SE, Social Security Self-Employment Tax
Form 1040-ES, Estimated Tax for Individuals
Form 2106, Employee Business Expenses
Form 2119, Sale of Your Home
Form 2210, Underpayment of Estimated Tax by Individuals and Fiduciaries
Form 2441, Credit for Child and Dependent Care Expenses
Form 3468, Computation of Investment Credit
Form 3903, Moving Expenses
Form 4562, Depreciation and Amortization
Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return
Form 8283, Noncash Charitable Contributions
Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents
Form 8582, Passive Activity Loss Limitations
Form 8606, Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions
Form 8615, Computation of Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,000

Pub. 1, Your Rights as a Taxpayer
Pub. 17, Your Federal Income Tax
Pub. 463, Travel, Entertainment, and Gift Expenses
Pub. 501, Exemptions, Standard Deduction, and Filing Information
Pub. 502, Medical and Dental Expenses
Pub. 504, Tax Information for Divorced or Separated Individuals
Pub. 505, Tax Withholding and Estimated Tax
Pub. 508, Educational Expenses
Pub. 521, Moving Expenses
Pub. 523, Tax Information on Selling Your Home
Pub. 524, Credit for the Elderly or the Disabled
Pub. 525, Taxable and Nontaxable Income
Pub. 527, Residential Rental Property
Pub. 529, Miscellaneous Deductions
Pub. 545, Interest Expense
Pub. 553, Highlights of 1988 Tax Changes
Pub. 554, Tax Information for Older Americans
Pub. 910, Guide to Free Tax Services (includes a list of publications)
Pub. 917, Business Use of a Car
Pub. 929, Tax Rules for Children and Dependents

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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

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 Revenue and Taxation

855 West Marine Dr.

Agana, GU 96910

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

Philadelphia, PA 19255

Virgin Islands: Nonpermanent

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—

Philadelphia, PA 19255

All A.P.O. or F.P.O. addresses—

Philadelphia, PA 19255

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 1990

If the amount you owe IRS (line 28) or the refund IRS owes you (line 27) 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 1990 tax return will show a tax refund OR a tax balance due IRS of less than \$500.

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. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. A return filed early is considered filed on the date it was due.

If your return is changed for any reason (for example, as a result of an audit of your return by 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 51.

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 a participating bank or post office to get Forms 1040, 1040A, 1040EZ, Schedules A&B, and their related instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the handy order blank on page 51. 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 5:00 P.M. (weekdays)** and **9:00 A.M. to 3:00 P.M. (Saturdays)**. For callers in Alaska and Hawaii, the hours are Pacific Standard Time. 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

Form 1040A
Instructions for Form 1040A

Form 1040EZ
Instructions for Form 1040EZ

Schedule A for itemized deductions

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

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 52 for the address.

Schedule 2 (Form 1040A), Supplemental Medicare Premium for Form 1040A Filers
Schedule C, Profit or Loss From Business
Schedule D, Capital Gains and Losses
Schedule E, Supplemental Income and Loss
Schedule F, Farm Income and Expenses
Schedule R, Credit for the Elderly or the Disabled
Schedule SE, Social Security Self-Employment Tax
Form 1040-ES, Estimated Tax for Individuals
Form 2106, Employee Business Expenses
Form 2119, Sale of Your Home
Form 2210, Underpayment of Estimated Tax by Individuals and Fiduciaries
Form 2441, Child and Dependent Care Expenses
Form 3468, Computation of Investment Credit
Form 3903, Moving Expenses
Form 4562, Depreciation and Amortization
Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return
Form 8283, Noncash Charitable Contributions
Form 8332, Release of Claim to Exemption for Child of Divorced or Separated Parents
Form 8582, Passive Activity Loss Limitations
Form 8606, Nondeductible IRA Contributions, IRA Basis, and Nontaxable IRA Distributions

Form 8615, Computation of Tax for Children Under Age 14 Who Have Investment Income of More Than \$1,000
Form 8808, Supplemental Medicare Premium
Pub. 1, Your Rights as a Taxpayer
Pub. 2, The ABC's of Income Tax
Pub. 17, Your Federal Income Tax
Pub. 463, Travel, Entertainment, and Gift Expenses
Pub. 501, Exemptions, Standard Deduction, and Filing Information
Pub. 502, Medical and Dental Expenses
Pub. 504, Tax Information for Divorced or Separated Individuals
Pub. 505, Tax Withholding and Estimated Tax
Pub. 508, Educational Expenses
Pub. 521, Moving Expenses
Pub. 523, Tax Information on Selling Your Home
Pub. 524, Credit for the Elderly or the Disabled
Pub. 525, Taxable and Nontaxable Income
Pub. 527, Residential Rental Property (Including Rental of Vacation Houses)
Pub. 529, Miscellaneous Deductions
Pub. 545, Interest Expense
Pub. 553, Highlights of 1989 Tax Changes
Pub. 554, Tax Information for Older Americans
Pub. 910, Guide to Free Tax Services (includes a list of publications)
Pub. 917, Business Use of a Car
Pub. 929, Tax Rules for Children and Dependents

How do I use the order blank?

1. Cut the order blank on the dotted line and **be sure to print or type your name accurately 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 52 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)	1040-ES (1990)	3903 & Instructions	8615	Pub. 504	Pub. 527	Pub. 929	
Instructions for 1040 & Schedules	Schedule D (1040)	1040X & Instructions	4562 & Instructions	8808 & Instructions	Pub. 505	Pub. 529		
1040A	Schedule D-1 (1040)	2106 & Instructions	4868	Pub. 1	Pub. 508	Pub. 545		
Schedule 2 (1040A)	Schedule E (1040)	2119 & Instructions	8283 & Instructions	Pub. 2	Pub. 521	Pub. 553		
1040EZ	Schedule F (1040)	2210 & Instructions	8332	Pub. 463	Pub. 523	Pub. 554		
1040A & 1040EZ Instructions	Schedule R (1040) & Instructions	2441 & Instructions	8582 & Instructions	Pub. 501	Pub. 524	Pub. 910		
Schedules A&B (1040)	Schedule SE (1040)	3468 & Instructions	8606	Pub. 502	Pub. 525	Pub. 917		

**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, street, and apt. number

City, town, or post office, 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	Minnesota Minneapolis, 291-1422 St. Paul, 291-1422 Elsewhere, 1-800-424-1040	North Carolina 1-800-424-1040	Utah 1-800-424-1040
Alaska Anchorage, 561-7484 Elsewhere, 1-800-424-1040	Illinois Chicago, 435-1040 In area code 708, 1-312-435-1040 Elsewhere, 1-800-424-1040	Mississippi 1-800-424-1040	North Dakota 1-800-424-1040	Vermont 1-800-424-1040
Arizona Phoenix, 257-1233 Elsewhere, 1-800-424-1040	Indiana Indianapolis, 226-5477 Elsewhere, 1-800-424-1040	Missouri St. Louis, 342-1040 Elsewhere, 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
Arkansas 1-800-424-1040	Iowa Des Moines, 283-0523 Elsewhere, 1-800-424-1040	Montana 1-800-424-1040	Oklahoma 1-800-424-1040	Washington Seattle, 442-1040 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	Nebraska Omaha, 422-1500 Elsewhere, 1-800-424-1040	Oregon Portland, 221-3960 Elsewhere, 1-800-424-1040	West Virginia 1-800-424-1040
Colorado Denver, 825-7041 Elsewhere, 1-800-424-1040	Kentucky 1-800-424-1040	Nevada 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
Connecticut 1-800-424-1040	Louisiana 1-800-424-1040	New Hampshire 1-800-424-1040	Puerto Rico San Juan Metro Area, 766-5040 Isla DDD, 766-5549	Wyoming 1-800-424-1040
Delaware 1-800-424-1040	Maine 1-800-424-1040	New Jersey Newark, 622-0600 Elsewhere, 1-800-424-1040	Rhode Island 1-800-424-1040	Telephone Assistance Services for Deaf Taxpayers Who Have Access to TV / Telephone—TTY Equipment.
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 Mexico 1-800-424-1040	South Carolina 1-800-424-1040	Indiana residents, 1-800-382-4059 Elsewhere in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, 1-800-428-4732
Florida Jacksonville, 354-1760 Elsewhere, 1-800-424-1040	Massachusetts Boston, 523-1040 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	South Dakota 1-800-424-1040	Hours of Operation 8:00 A.M. to 6:45 P.M. EST (Jan. 1–April 16) 8:00 A.M. to 4:30 P.M. EST (April 17–Dec. 31)
Georgia Atlanta, 522-0050 Elsewhere, 1-800-424-1040	Michigan Detroit, 237-0800 Elsewhere, 1-800-424-1040	Tennessee Nashville, 259-4601 Elsewhere, 1-800-424-1040	Texas Dallas, 742-2440 Ft. Worth, 263-9229 Houston, 965-0440 Elsewhere, 1-800-424-1040	
Hawaii Oahu, 541-1040 Elsewhere, 1-800-424-1040				

What is Tele-Tax?

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.

Automated Refund Information is available **beginning March 1** so you can check the status of your refund.

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?

Recorded Tax Information

Topic numbers are effective January 1, 1990.

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.)

Select, by number, the topic you want to hear. For the directory of topics, listen to topic no. 323.

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.

Automated Refund Information

Refund information is available **beginning March 1**. If you have called to find out about the status of your refund and did not receive a refund mailing date, please wait seven days before calling back.

- 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.)

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.

Alabama 1-800-554-4477	Illinois Chicago, 886-9614 In area code 708, 1-312-886-9614 Springfield, 789-0489 Elsewhere, 1-800-554-4477	Montana 1-800-554-4477	Pennsylvania Philadelphia, 627-1040 Pittsburgh, 261-1040 Elsewhere, 1-800-554-4477
Alaska 1-800-554-4477	Indiana Indianapolis, 631-1010 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	Iowa Des Moines, 284-7454 Elsewhere, 1-800-554-4477	Nevada 1-800-554-4477	Rhode Island 1-800-554-4477
Arkansas 1-800-554-4477	Kansas 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	Kentucky 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	Louisiana 1-800-554-4477	New Mexico 1-800-554-4477	Tennessee Nashville, 242-1541 Elsewhere, 1-800-554-4477
Connecticut 1-800-554-4477	Maine 1-800-554-4477	New York Bronx, 406-4080 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	Maryland Baltimore, 466-1040 Elsewhere, 1-800-554-4477	North Carolina 1-800-554-4477	Utah 1-800-554-4477
District of Columbia 882-1040	Massachusetts Boston, 523-8602 Elsewhere, 1-800-554-4477	North Dakota 1-800-554-4477	Vermont 1-800-554-4477
Florida 1-800-554-4477	Michigan Detroit, 961-4282 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	Minnesota St. Paul, 224-4288 Elsewhere, 1-800-554-4477	Oklahoma 1-800-554-4477	Washington Seattle, 343-7221 Elsewhere, 1-800-554-4477
Hawaii 1-800-554-4477	Mississippi 1-800-554-4477	Oregon Portland, 294-5363 Elsewhere, 1-800-554-4477	West Virginia 1-800-554-4477
Idaho 1-800-554-4477	Missouri St. Louis, 241-4700 Elsewhere, 1-800-554-4477		Wisconsin Milwaukee, 273-8100 Elsewhere, 1-800-554-4477
			Wyoming 1-800-554-4477

Tele-Tax Topic Numbers and Subjects

Tele-Tax Topic Numbers and Subjects		Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
Topic No.	Subject	Topic No.	Subject	Topic No.	Subject	Topic No.	Subject
IRS Procedures and Services		207	Business income	Tax Computation		Tax Information for Aliens and U.S. Citizens Living Abroad	
101	IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program	208	Sole proprietorship	351	Tax and credits figured by IRS	551	Resident and nonresident aliens
102	Tax assistance for handicapped individuals and the hearing impaired	209	Capital gains and losses	352	Self-employment tax	552	Dual-status alien
103	Small business tax education—Tax help for small businesses	210	Pensions and annuities	353	Five-year averaging for lump-sum distributions	553	Alien tax clearance
104	Problem resolution program—Help for problem situations	211	Pensions—The general rule and the simplified general rule	354	Alternative minimum tax	554	Foreign earned income exclusion—General
105	Public libraries—Tax information tapes and reproducible tax forms	212	Lump-sum distributions	355	Gift tax	555	Foreign earned income exclusion—Who qualifies?
106	Examination procedures and how to prepare for an audit	213	Rental income and expenses	356	Estate tax	556	Foreign earned income exclusion—What qualifies?
107	The collection process	214	Renting vacation property/Renting to relatives	357	Standard deduction	601	Foreign tax credit
108	Tax fraud—How to report	215	Royalties	358	Tax on a child's investment income	Employer Tax Information	
109	Types of organizations that qualify for tax-exempt status	216	Farming and fishing income	Tax Credits		602	Social security withholding rates
110	Organizations—How to apply for exempt status	217	Earnings for clergy	401	Child care credit	603	Form W-2—Where, when, and how to file
111	Examination appeal rights	218	Unemployment compensation	402	Earned income credit	604	Form W-4—Employee's Withholding Allowance Certificate
112	Electronic filing	219	Gambling income and expenses	403	Credit for the elderly or the disabled	605	Federal tax deposits—General
113	Special enrollment examination to practice before IRS	220	Bartering income	General Information		606	Employer identification number—How to apply
114	Power of Attorney information	221	Scholarships, fellowships, and grants	451	Substitute tax forms	607	Form 942—Employer's Quarterly Tax Return for Household Employees
999	Local information	222	Nontaxable income	452	Highlights of 1989 tax changes	608	Form 941—Deposit requirements
Filing Requirements, Filing Status, Exemptions		223	Social security and equivalent railroad retirement benefits	453	Refunds—How long they should take	609	Form 941—Employer's Quarterly Federal Tax Return
151	Who must file?	224	401(k) plans	454	Copy of your tax return—How to get one	610	Form 940—Deposit requirements
152	Which form—1040, 1040A, or 1040EZ?	225	Passive activities—losses/credits	455	Forms/Publications—How to order	611	Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Returns
153	When, where, and how to file	226	Supplemental Medicare premium	456	Tax shelter registration	612	Targeted jobs credit
154	What is your filing status?	227	Taxability of railroad retirement benefits	457	Extensions for time to file your tax return	613	Tips—Withholding and reporting
155	Dependents	Adjustments to Income		458	Form W-2—What to do if not received	Magnetic Media Information	
156	Estimated tax	251	Individual retirement arrangements (IRAs)	459	Penalty for underpayment of estimated tax	651	Who must file/originals and corrections
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